



Adolescent girl working at a brick factory in Mohammadpur, Dhaka, Bangladesh © Nathalie Bertrams/GAGE 2019



## Adolescent economic empowerment in Dhaka, Bangladesh

Policy and programming implications from the GAGE baseline findings<sup>1</sup>

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### Overview

Although the Bangladeshi Labour Act 2006 prohibits people younger than 14 years from working and limits those aged between 14 and 18 from working in hazardous jobs, these activities are prevalent. The most recent Labour Force Survey shows that, across Bangladesh, over 2 million boys and 1.3 million girls are working outside their home (BBS and ILO, 2015). A similar study based on the 2011 Population and Housing Census estimated that about 1 million children aged 10–14 were working, mostly in the services sector (BIDS et al., 2013). This study estimates that 8% of children aged 10–14 are out of school and working in Dhaka, closely followed by Sylhet at 7.5%. In particular, rates of female child labour were found to be high in Dhaka, at 4.8%, more than twice as high as the rates in any other division (ibid). This is likely driven by girls migrating from rural areas to work in domestic service (Giani, 2006) or garment factories (Cameron, 2010), as they are perceived to be a docile and cheap labour force (Hossain, 2012).

Income generating opportunities in urban centres, such as Dhaka, are highly gendered: boys work in the services sector on average 50 hours weekly and earn 50% more than girls, girls work in garment factories an average of 40 hours weekly (Amin, 2015). Moreover, the impact of child labour on adolescents is gendered due to expectations related to household work. According to the pilot national Time Use Survey 2013, young men aged 15–29 spend more hours involved in paid work, but girls and young women spend overall more time working when paid work is combined with their unpaid household work (BBS, 2013).

<sup>1</sup> Suggested citation: Khondaker, S., Camfield, L., Sultan, M., Rashid, S.F. and Muz, J. (2019) 'Adolescent economic empowerment in Dhaka, Bangladesh.' Policy Note. London: Gender and Adolescence: Global Evidence.

<sup>2</sup> The authors wish to thank Tamanna Mazid, Raafat Hassan, Riaz Hossain and Sifati Tamanna from the BRAC James P Grant School of Public Health, and Kabita Chowdhury, Sanjida Parvin and Sufia Khatun from the BRAC Institute of Governance and Development at BRAC University, Bangladesh for their contributions to the fieldwork. We also gratefully acknowledge the work of Roo Griffiths in editing this brief.

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

This brief draws on baseline evidence from the Gender and Adolescence: Global Evidence (GAGE) longitudinal research study focused on what works to support the development of adolescents' capabilities during the second decade of life (10–19 years) (GAGE consortium, 2019 forthcoming). It explores the economic aspirations of adolescents in slums around Dhaka, what kinds of skills or training they are receiving, including numeracy and literacy, whether they have access to resource endowments, savings and credit, and how they access these. We also look at whether any social protection provisioning exists and whether the sort of work adolescents are doing can be classified as 'decent work' under International Labour Organization guidelines.

## Research methodology

In Dhaka, baseline data collection entailed quantitative interviews with 780 adolescent girls and boys and more in-depth qualitative research involving 36 adolescents and their families and communities. According to GAGE methodology (Jones et al. (2019), we included adolescents who are involved in adolescent-focused programme interventions as well as non-programme participants so as to better understand the relative contribution of programmes in shaping their well-being and empowerment in the short and longer terms. Our sample of adolescents includes two age cohorts, of 10–12 year olds and 15–17 year olds. Baseline data collection took place in late 2017 and early 2018.

**Table 1: Research sites**

Name	Location	Households	Social and physical infrastructure	Access to services
<b>Community A</b>	Dhaka periphery	8,400	Well-developed and stable slum on government-owned land near an industrial area	Excellent access to educational and health institutions, non-governmental organisation (NGO) services
<b>Community B</b>	Central Dhaka	300	Privately owned low-income settlement, high in- and out-migration, many working children, electricity only, poor roads	Poor access to educational and health institutions, NGO services
<b>Community C</b>	Central Dhaka	3,000	Well-developed and stable slum, good road, mostly legal utility connections	Reasonable access to educational and health institutions, NGO services

## Research sites

The three study sites chosen for the GAGE baseline study in Dhaka are two slum areas, referred to here as Community A and Community C (peri-urban), and one low-income settlement, referred to as Community B. These were chosen to capture variation in how long the settlements had been established and whether residents had been there for a long time or were more transient. Other important differences included access to health and education services and location, as these have been shown to affect the lives of adolescents.

## Key findings: scope and scale of the challenge

### Economic aspirations

Survey data on aspirations is reported in the brief on education; however, the broad picture given earlier suggests a bias towards professional occupations, which is confirmed by the qualitative data summarised below in Table 1. In the quantitative data, the lean toward professional careers is particularly visible among female respondents (88% aspired to be professionals versus 61% of male adolescents) but this distinction is less clear qualitatively.

The differences by location are clearer than those by gender or age. In the qualitative data, respondents in Communities A and B seem to have more specific and realistic aspirations, whereas those in Community C aspire to professions that require higher levels of education and experience, such as medicine or business. This is partially confirmed in the quantitative data, where 79% of respondents in Community C listed professional career aspirations, compared to 77% and 64% in Communities A and B, respectively. Some of the aspirations named by qualitative respondents in Community A (e.g. garment worker, fashion designer, electrical engineer) are likely to have been influenced by the nearby industrial zone.

Across communities, young adolescents are strongly committed to their future careers. An 11-year-old girl in Community C said, *'I really want to be a doctor. If I can't, then I am finished!'*


**Table 2: Future aspirations of adolescents**

	Community A	Community B	Community C
<b>Girls aged 10–13</b>	<ul style="list-style-type: none"> <li>• Journalist</li> <li>• Policewoman</li> <li>• Actress</li> </ul>	<ul style="list-style-type: none"> <li>• Garment worker</li> </ul>	<ul style="list-style-type: none"> <li>• Doctor</li> <li>• Teacher</li> <li>• Singer</li> </ul>
<b>Boys aged 10–13</b>	<ul style="list-style-type: none"> <li>• Hafez (religious scholar)</li> <li>• Join the army/navy</li> <li>• Electrician</li> </ul>	<ul style="list-style-type: none"> <li>• Cricket player</li> <li>• Police officer</li> <li>• Have a tea stall</li> </ul>	<ul style="list-style-type: none"> <li>• Doctor</li> <li>• Policeman</li> <li>• Businessman</li> <li>• Join the army</li> <li>• Mechanic</li> <li>• Hafez</li> </ul>
<b>Girls aged 14–17</b>	<ul style="list-style-type: none"> <li>• Garment worker</li> <li>• Fashion designer</li> <li>• Seamstress</li> </ul>	<ul style="list-style-type: none"> <li>• Teacher</li> </ul>	<ul style="list-style-type: none"> <li>• Have a good job in future</li> <li>• Doctor</li> <li>• Banker</li> <li>• Dancer</li> </ul>
<b>Boys aged 14–17</b>	<ul style="list-style-type: none"> <li>• Electrical engineer</li> <li>• Civil engineer</li> </ul>	<ul style="list-style-type: none"> <li>• Have a shop</li> <li>• Garment worker</li> </ul>	<ul style="list-style-type: none"> <li>• Have a shop</li> <li>• Driver</li> </ul>

However, they seemed unsure as to how they would realise their livelihood aspirations. The same girl said she wanted to study science in a good college but her father wanted her to study in a local college. She also did not know how many years it would take to be a doctor, what subjects she would need to study and how many exams she would need to pass. Young girls in Community B seemed similarly unsure about their future livelihood, suggesting an absence of career guidance in the education system, although respondents did not discuss this. According to one girl aged 10 in Community B: *'It will all depend on God's [will]. You see, we have got admitted to school. We may have our wishes. But our wishes are never meant to be fulfilled ... I don't have any wishes. However, if God willing, I will continue my studies so I can be a pilot someday.'*

Boys seemed to have a clearer sense of the path to their ultimate career aspirations. One young boy in Community C has clear plans to become a mechanic (he is currently doing an apprenticeship under a 'master' (*ostad*) in a garage), and another young boy has plans to become a *hafez* (religious scholar). Older boys in community A often said that they want to be engineers; one is doing an apprenticeship with a local electrician so he can take a basic course on repairing air conditioners, TVs and fridges.

Young boys in Community B seem to have less realistic aspirations. For example, one boy wants to be a cricket player, and another, who is working in an egg shop, dreams of being a police officer and fighting like they do in the movies (he has had to leave school because he fought with the other children).

 I really want to be a doctor. If I can't, then I am finished!

(An 11-year-old girl in Community C)

Role models, both inside and outside the family seem to play an important role in shaping career aspirations. While adolescents talked in general about becoming teachers to gain respect, two young boys from communities A and C want to become *hafez* and *moulana* (Islamic preacher) to imitate heroes such as Masudul Karim Shaheb who is the principal of a *madrassa*. Likewise, an older boy from Community C said he would be a pick-up driver like his father, and another said he would set up a shop.

Unsurprisingly, given their proximity to Tongi industrial area, older adolescent girls from Community A aspire to work in the garment industry. For example, one wants to become a fashion designer, which she learned about from a cousin studying in a nearby fashion school run by the Bangladesh Garments Manufacturers and Employers Association. However, this sometimes went the other way, with one adolescent girl from Community A, whose mother is a garment compliance officer, saying that she did not want to do the same kind of work. Rather, she wanted a job that was two to three hours a day so she could stay at home the rest of the time. Further into the interview she said that she wanted to be a journalist.

### Skills-building and training (including numeracy and financial literacy)

Local NGOs provide basic skills training. For example, according to boys participating in the community mapping, Terre des Hommes in Community A gives computer training to adolescents they judge to be *'poor but intelligent'*. The Underprivileged Children's Education Programme runs vocational schools in both Community B and Community A, which provide job placements after graduation. However, none of our qualitative respondents has received this kind of training. As described earlier, two boys are doing



**D** If I get admitted in the class 8th again... imagine that if they stop my education in the middle of the year again... that is a problem... cannot do one thing over and over again... so I thought... I would rather learn work... It would be beneficial for me and I will be able to get by if I learn work.

(An 15-year-old boy in Community A)

apprenticeships, receiving little or no money for this but with no need to pay fees. The trainee mechanic works with his *ostad* eight hours per day and gets 20 BDT per day for snacks. The trainee electrician, a 15-year-old boy from Community A, dropped out of school to develop his career as an electrician as his household's financial situation is uncertain: *'If I get admitted in the class 8th again ... imagine that if they stop my education in the middle of the year again ... that is a problem ... cannot do one thing over and over again ... so I thought ... the time I am going to waste by doing this ... I would rather learn work ... It would be beneficial for me and I will be able to get by if I learn work.'*

A 16-year-old girl from Community B is on a three-month tailoring course with a tailor near her house for which she pays 3,000 BDT (there are lower-cost alternatives provided by SINGER and the government, but respondents did not mention these).

### Access to resource endowments, savings and credit

Overall, 24% of adolescents in our quantitative sample report engaging in paid work in the last 12 months and 44% of adolescents report having money that they control. Adolescents in Community A are significantly less likely to have worked in the past 12 months than adolescents other

communities: only 14% versus 29% in Community C and 37% in Community B. Adolescents in Community A are also most likely to report having control over this money, at 48% compared to 37% in Community B and 44% in Community C.

Unsurprisingly, older adolescents are significantly more likely to have worked than younger adolescents (45% compared to 12%) and to have money that they control (53% compared to 39%). It is interesting to note that rates of paid work among 10–14 year olds are similar to, though slightly higher than, estimates from previous studies, at 12%. However, contrary to previous studies, our quantitative data suggests that female adolescents are more likely to report having had money that they controlled in the last 12 months, with 48% of females reporting this compared to 41% of males.

In the quantitative data, 9% of our respondents have savings for the future, and 2% have money saved in a bank account. Interestingly, girls are more than twice as likely to have savings than boys (13% vs 5%). While none of our qualitative respondents has a bank account or has taken out credit, most of our respondents have savings of their own. For example, one girl who works as a housemaid has saved 50,000 BDT for her dowry. She keeps the money with her employer. Others who are not working have saved to buy mobiles, toys or jewellery using their tiffin money.

### Social protection provisioning

Based on the survey, 68% of younger adolescents and 39% of older ones have received economic support. Those in the wealthiest site of Community A are significantly more likely to have received economic support (71%) than those in the poorer sites of Community C (54%) and Community B (35%). However, in the qualitative interviews, adolescents mentioned only money given to them by their family or through work. No respondents reported receiving either Female Secondary School Assistance or a disability allowance, although they knew what the latter was.

#### Case study: Taslima

Taslima is a 15-year-old girl. She lives in a slum of Dhaka city with her parents, brother, sister-in-law and niece. She studies in class 8 in a local school. Recently her sister, who was the main income earner of the family, got married and moved to her in-laws' house. Taslima's father used to work in a garment factory but he lost his job when the garments moved elsewhere. He is jobless now. Her mother is a homemaker. Taslima's brother is an auto driver but according to Taslima *'he goes to work one day and then take rest at home for two days. When his father scolds him then he goes to work for a few days.'* Her sister-in-law who is now the main income earner in the family works in a garment's factory and earns 4,000 BDT per month.

Because of the poverty in the family, Taslima cannot afford to take coaching classes (private tutoring) although everyone in her class does this. Her elder sister used to give her some money from her salary, which she would save. She gave her savings to her father to help him find work. Sometimes her mother took her savings to meet her school expenses.

Last Ramadan, Taslima started sewing beads on saris and doing embroidery. She works after coming home from school. She earns 100–150 BDT for a sari and 10–20 BDT for a small piece. One of her aunts from her neighbourhood collects the saris and kameezes for embroidery and distributes work to Taslima and her friends. Whatever she earns she give to her mother to spend on her education and meet the family costs. She has always wanted to have a big teddy bear but she will not use her earnings to buy it.


## Decent and productive work

In the quantitative survey sample, one in four adolescents has worked in the past year, and this rises to one in two among older adolescents. Similar proportions of the qualitative sample are working (11 out of 36 in total), as Table 2 summarises.

According to female adolescents in Community B, male adolescents work in grocery shops and with truck owners to load/unload bricks and sand. Younger boys are *tempo* (motorised rickshaw or *tuk tuk*) helpers, and some work in factories such as tanneries and some even do welding. Interviews showed that they found the work difficult and exhausting and said they were often scolded. These boys have dropped out of school to work. Male adolescents in Community C also said that young adolescents of both sexes work in printing and garment factories if they have financial problems, where the working conditions are informal (no fixed timing, contracts or benefits except overtime). In Community A, adolescents mainly work in garment factories, selling vegetables/fish or pulling rickshaws. Older and more educated female adolescents in Community A described working in showrooms and coaching centres where the working conditions are better but the employment is still not formal.

## Experience shaped by gender

Across all sites in the qualitative data more girls than boys are doing household-related work or sewing/garment work. This is true from a young age, as younger boys tend instead to work in tea stalls or in garages. Girls working in people's houses are exposed to a certain level of risk as a result of the potential power imbalances. Participants in a women's

 We have heard a lot of instances [of violence against women]... if she was working in someone's house, then the guardian of the household, the adult males in the household abused her

(Participants in a women's focus group in Community C)

focus group in Community C said: *'We have heard a lot of instances [of violence against women] ... if she was working in someone's house, then the guardian of the household, the adult males in the household abused her'*.

Gender differences are also seen in the economic activities of adolescents aged 14–16. While boys and girls both work in factories, girls tend to work in garments whereas boys work in plastic or printing, where working conditions are less well regulated. Two boys are working informally as apprentices and one girl is paying for training in her chosen profession.

Gender differences are also seen in future aspirations. Boys are particularly aware of the need to take responsibility for their families. One boy aged 15 from Community C said: *'When I become adult I will be involved any income-generating activities.'*

Social norms also govern choice of occupations. Girls want to be teachers, garment workers, doctors or fashion designers, which are considered more appropriate for girls, whereas boys want to establish their own shops, become engineers or join the army, navy or police.

Girls do most of the household and care work whereas boys work in family businesses such as in shops and tea stalls. For example, one 16-year-old girl from Community B cooks meals for the family and eats before going to school at 12pm as her mother returns home after 1pm. The mother of a 15-year-old boy from Community C does not let her son do any household work as her daughter helps her; her son sits in the shop sometimes. This often gives them more flexibility. One boy described how: *'My father leaves the stall to me and goes back home. He takes shower, has his lunch, takes some rest and then comes to the stall. I leave the stall and go to play with my brother after my father returns.'*

Only one male respondent who had left school said that he did any household chores (though not on a regular basis), such as dusting or washing dishes. Sometimes, he helps his sister-in-law by chopping ingredients.

While the idea of boys migrating, internally and internationally, is acceptable to adults in all sites, girls' migration is not considered socially acceptable.

**Table 3: Occupation by age and location**

	Community A	Community B	Community C
<b>Girls aged 10–13</b>		<ul style="list-style-type: none"> <li>Housemaid (1,500 BDT per month, part time)</li> </ul>	
<b>Boys aged 10–13</b>		<ul style="list-style-type: none"> <li>Egg wholesale shop</li> </ul>	<ul style="list-style-type: none"> <li>Apprentice in garage</li> </ul>
<b>Girls aged 14–17</b>		<ul style="list-style-type: none"> <li>Housemaid (1,500 BDT per month, full time, had a disability)</li> </ul>	<ul style="list-style-type: none"> <li>Embroidery work at home</li> <li>Garment factory</li> </ul>
<b>Boys aged 14–17</b>	<ul style="list-style-type: none"> <li>Apprentice with electrician</li> </ul>	<ul style="list-style-type: none"> <li>Tea stall</li> <li>Part-time butcher during Eid-ul-Azha</li> </ul>	<ul style="list-style-type: none"> <li>Factory</li> <li>Sweet shop</li> </ul>



A 14-year-old tailor girl in Dhaka, Bangladesh © Nathalie Bertrams / GAGE 2019

Nevertheless, female migration is common in all sites. According to a female participant from Community B:

*Many girls go abroad after their marriages, mostly those who don't have babies. Perhaps their husbands don't provide for them. So, they are forced to go abroa... Their husbands give them a hard time. Perhaps their husbands married other women. Perhaps they even tortured those women. They might have beaten those women too... Most of them go abroad for those reasons ... We can only tell that they are earning income. But we can't tell whether they earn it by doing something good or bad... Most girls who go abroad do something illegal to earn income. We have an acquaintance... Money can't buy you honour and dignity. Honour and dignity are most important of all.*

Participants from Community C felt that migration could be safe for women: *'There is good and bad everywhere ... If you are good, then it is all good everywhere.'*

**D** Many girls go abroad after their marriages, mostly those who don't have babies. Their husbands give them a hard time. Most girls who go abroad do something illegal to earn income. We have an acquaintance ... Money can't buy you honour and dignity. Honour and dignity are most important of all.

(Participants in a women's focus group in Community C)

## Key actions to accelerate progress

These findings point to several policy recommendations that could improve economic opportunities for adolescents in Dhaka.

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

Findings suggest that while adolescents are committed to attaining career goals, there is a lack of understanding of the practical steps to achieve them. Teachers have a role in counselling and advising students about possible future livelihood and career options. However, they have limited knowledge and require better training and orientation on this. The Teachers Development Policy encourages teachers to build children's confidence to guide and counsel them in choosing their future career. Unfortunately, the policy currently does not assign much significance to this aspect. Teachers themselves are unaware of national (and international) market demands and career/livelihood opportunities.

Meanwhile, vocational education and job opportunities are not well known to parents, students or even teachers. Better information dissemination on this would help widen adolescents' and their parents' aspirations and provide them with a clearer path to attaining them.

Exposure to different role models besides cricket players and religious teachers through the media and schools would also enable adolescents to aspire to different future occupations.



## 2. Strengthen vocational education and life skills.

The National Strategy for the Promotion of Gender Equality in Technical and Vocational Education and Training 2012 supplements other strategies and helps focus attention on critical gender issues. Both the National Education Policy 2010 and the National Skills Development Policy 2011 recognise the need for education and skills training geared to market needs and providing learners, both male and female, with opportunities for decent work. However, these concepts are yet to be fully translated into practice.

Secondary schooling is now beginning to put more emphasis on vocational education and life skills that enable adolescents to gain better employment. This needs to be further strengthened.

## 3. Implement mechanisms and programmes to monitor and prevent child labour.

Our qualitative research found that many adolescents in our study areas work in informal working conditions with few protections. Government protection mechanisms to prevent child labour (of those under 14) and hazardous child labour (for those above 14 but below 18) are insufficient. Policies that do exist are not sufficiently monitored or enforced.

The National Occupational Health and Safety Policy 2013 seeks to ensure children's safety and a healthy environment in the workplace by providing employers and workers with information and guidance and ensuring compliance. However, policy enforcement and monitoring is weak. There are international examples of third-party assessment of occupational health and safety measures that Bangladesh can follow here.

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

NGO and government programmes that provide education for working children and seek to remove them from hazardous labour are few in number and need to be ramped up.

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

The National Skills Development Policy, approved by the Government in 2011, emphasises the need to improve

the supply of human resources with necessary skills and attitudes to meet the industry demand for skilled workers. Here, a two-pronged approach is required that will ensure the development of marketable skills together with increased employment/economic opportunities for those graduating with such training. Age-appropriate, safe and non-exploitative work opportunities can help adolescents withstand pressures to drop out of school to support the family or to get married as they can help the family with their earnings and also contribute towards their education and other costs.

## 5. Help adolescents learn how to handle money and savings.

Although 9% of adolescents in our quantitative sample and most of our qualitative sample have savings for the future, few have this money in formal savings mechanisms. The extent to which adolescents are handling and saving money is not discussed in any existing policy. There is a school banking system (which is not active everywhere), with children able to convert their savings into regular accounts on reaching the age of 18. However, there is no savings system for out-of-school adolescents. Bangladesh's monetary policies consider women's savings and interest but miss the potential of children's savings.

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

## 6. Expand social protection measures to cover all children in need.

Bangladesh has been trying to consolidate and systematise the various social security programmes, and formulated the National Social Security Strategy in 2015. This attempts to bring a life-cycle perspective to programmes and to identify the groups with specific vulnerabilities. It is committed to child protection, including health, nutrition and education, but coverage is inadequate. The coverage of social protection measures such as education stipends is insufficient, as only school-attending adolescents with minimum grades and levels of attendance are eligible. This is observed in our study sample, where nearly half of adolescents do not receive economic support, and the rate is higher among the older adolescents, who are 60% less likely to be enrolled in school than younger adolescents. There are provisions for allowances for adolescents with disability but coverage needs to be expanded.



Adolescent rickshaw puller in Dhaka, Bangladesh © Nathalie Bertrams / GAGE 2019

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

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

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

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