

# Strengthening Household Ability to Respond to Development Opportunities

## Report on the Return on Investment Study, 2019



Conducted by:

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## INTRODUCTION

According to the Ministry of Youth and Sports (2017), around 33 per cent of the Bangladesh population is made up of youth aged between 18-35 years. Bangladesh is positioned to benefit from demographic dividend given the large working-age population and low dependency ratio. Nevertheless, many youths are still unemployed and cannot contribute to the national economy.

Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III is a development project funded by the United States Agency for International Development (USAID) and the Government of Bangladesh that is currently implemented in eight districts of northern Bangladesh, including *Char* and *Haor* regions. The program targeted 10,000 youth for developing employability skills to ensure food security of PEP household through government and nongovernment institutional training, apprenticeship, and local level training.

The program commissioned a study to track the results of skills development training. This report encapsulates the results of the 'Return On Investment' (ROI) study of youth skills training organized by SHOUHARDO III. The broader objective of this study was to assess the economic and social returns of the skills training provided to youth participants of SHOUHARDO III. The specific objectives were (a) to assess tangible returns like employment and income, and (b) to capture intangible returns like reaction and satisfaction related to training, level of confidence, and perception on social norms around early marriage, women's mobility, decision making, and girls' education.

The flow of the report starts with a background and rationale of conducting the ROI study and moves on to the conceptual framework, the research methodology, followed by a section on quantitative and qualitative findings. Then the report puts forward recommendations for the program and concludes with the intention for a wider and cross-sectoral sharing of the study findings.

## NATIONAL CONTEXT

Bangladesh National Youth Policy 2017 defines 'youth' as any citizen between 18 and 35 years of age. Youth employment status significantly influences the national economy considering the fact that the majority of the population falls under this age group. The Labor Force Survey 2016-17 of the Bangladesh Bureau of Statistics suggested that the youth unemployment rate is as high as 10.6 per cent in Bangladesh. It also highlighted that 29.8 per cent of youth is not in education, employment or training (NEET). Between 2015-16 and 2016-17, around 1.4 million joined the domestic labor market although the numbers of jobs created were 1,296,000 (BBS, 2018). These numbers indicate that the domestic labor market may not be able to accommodate all the new labor.

Results from the Labor Force Survey 2016-17 indicated a positive relationship between education and unemployment. It revealed that 28 per cent of the unemployed youth was in secondary school graduate. The percentage of unemployed youth with tertiary education is 14 per cent.

Afrin (2018) stated that Bangladesh has embarked into the middle-income threshold and is expected to achieve full status by 2021. However, the country is struggling to reduce the high prevalence of poverty and illiteracy; around 27.1 per cent of the population is illiterate. One of the ways of eradicating poverty is the optimal use of the working-age population. Rahman (2018) suggested that providing technical skills youth can reduce unemployment.

## SHOUHARDO III YOUTH INTERVENTIONS

The youth strategy of SHOUHARDO III was designed to result in employment pathways for youth. The working definition of youth in the program include people aged between 15-30 years which consist of 27 per cent (equal to 31 million) of its total target population. Out of the targeted 10,000 youth, the program

provided skills training to 4,978 youth [male 2,386: female 2,592] as of June 2019 on a range of trades including – mobile servicing, electrical house wiring, welding, led machine shop, plumbing and pipefitting, masonry, carpentry, power loom operation, computer operation, beautician, handicraft, goat rearing, tailoring, duck farming, vaccination, industry-based training [ready-made garments], motorcycle mechanics, driving, and hotel management. The fact the program is implemented in some of the most remote areas in northern Bangladesh, there are unavoidable challenges to youth skills, like – inadequate education facilities and intergenerational poverty. The Mid Term Evaluation (MTE) 2018 report acknowledged the potential of investing more youth as future leaders and provided specific suggestions, like – (1) prioritize youth interventions, and (2) to expand youth engagement in the program.

### Expected Outcome of the intervention

The proposed approach seeks to build the capabilities of PEP youth targeted by SHOUHARDO to engage in dignified wage employment, or to succeed in self-employment, including the participation in non- traditional sectors and the expansion and improved productivity and quality of their current areas of self-employment. Participation in these opportunities is expected to:

- Diversify sources of income of targeted PEP youth, reducing risk and dependency;
- Increase the average income of targeted PEP youth and their households;
- Increase the volume of savings in targeted households, resulting in increased availability of safety nets.

### Youth employability skills development and income engagement approach:

Youth employability skills strategy was developed based on the labor market assessment. It also looked at adverse contextual realities, practical challenges of participants for participating in training, and their skills requirements. The program has undertaken the below approaches for youth employability skills development:

Life skills	Vocational skills	Employment support
<p>All participants will receive a foundational life skills training package, followed by training on specific vocational skills. The participation in life skills training is a mandatory requirement, as it is a transformative element to enable participants to (a) engage in self-employment and (b) negotiate for their rights and needs as employees.</p> <p>The proposed life skills package will include six key areas: Decision-making, Planning, Communication, Negotiation, Financial</p>	<ol style="list-style-type: none"> <li>1. Institutional Training: Vocational skills development through government and non-government training institution at the district and upazilla level or outside of the district.</li> <li>2. Local Training: Organize local level skills training by hiring resource person for the youth who are married and not able to go outside of the village.</li> <li>3. Apprenticeship: Engaged youth with a skilled and renowned local level entrepreneur for 2-3 months as required based on the trade and learn through working as an unpaying employee.</li> <li>4. Local Constructing Society or Local Wash service provider: this is an integrated approach of the program. Like a local construction society form at union level for implementation SHOUHARDO III local level construction. Youth who are already</li> </ol>	<p>The program also provided income engagement support through engaging with markets, employers, and financial institution. The program is also ensuring that the skilled youth participants who are receiving training through government institution, are enlisted in the government skilled labor database.</p>

Literacy, Business management skills.	engaged with local constructing society in the program will be given specialized skills on masonry or construction work. As the same the program strategy to develop some WASH entrepreneur in the community. In support of that strategy, some youth will be given the vocational skills on sanitary latrine preparation and tube well technician.	
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Table I SHOUHARDO III youth employability skills development approach

## CONCEPTUAL FRAMEWORK

### a. ROI

Karen Kaminski's (2009) narration of ROI's history shows that the practice of computing ROI started in the manufacturing industries to determine the output from per unit of input. Slowly it spilled over to the banking industry and other sectors to find the return from particular investments or trade-offs. We can frame ROI as the cost-benefit analysis of any investment. According to the ROI Institute, Inc. (2014), "ROI is a tool for all types of organizations to measure the ultimate pay-off of programs, processes, and initiatives. From corporations to nonprofit organizations, all levels of government and higher education, ROI is becoming part of the common language of accountability". It is now a widely accepted practice in every industry as well as in NGOs working for social reforms and looking to evaluate the social/economic ROI from their interventions. For this particular assessment, the program calculated ROI using the formula below:

$$\begin{aligned}
 \text{ROI} &= \frac{\text{Net Return}}{\text{Investment}} \times 100 \\
 &= \frac{\text{Net Return} = \text{Total income} - \text{investment}}{\text{Investment}} \times 100
 \end{aligned}$$

### b. Technical and vocational skills training:

Technical and Vocational Education and Training is used as a comprehensive term referring to those aspects of the educational process involving, in addition to general education, the study of technologies and related sciences, and the acquisition of practical skills, attitudes, understanding, and knowledge relating to occupations in various sectors of economic and social life. Technical and vocational education is further understood to be (a) an integral part of general education; (b) a means of preparing for occupational fields and for effective participation in the world of work; (c) an aspect of lifelong learning and preparation for responsible citizenship; (d) an instrument for promoting environmentally sound sustainable development; (e) a method of facilitating poverty alleviation" (UNESCO 2005a, p.7).

This training can act as a catalyst to create alternative occupations for marginalized people that can help them to come out of poverty (UNESCO 2004).

- c. **Tangible returns:** For this report, tangible returns refers to the aggregated income of youth from the specific trades on which they were trained.
- d. **Intangible returns:** This form of return includes respondents' reaction, satisfaction, and confidence level after the training. It will also include perception, knowledge, and practice related to social issues, more specifically, awareness on child forced marriage, gender violence, women's mobility, and women's participation in the labor force.
- e. **Youth:** This study used the definition of youth applied by the program, including the population of 16- 29 years old.

## METHODOLOGY

The study deployed a mixed-method in which quantitative data provided an overall understanding of the magnitude, and the qualitative data encapsulated a thorough and depth understanding. More specifically, the latter was intended to explore the diverse contextual and socio-cultural returns of skills training provided by the program while the quantitative method mainly focused on the economic return. This paper prioritized the quantitative findings and used the qualitative data to complement it.

**Target area:** The study collected qualitative data from all eight districts in which SHOUHARDO III is implemented. From each district, three in-depth interviews were conducted. For the quantitative part, the study selected the ultimate sampling unit [youth by trade] using a simple random sampling process by geography.

**Sample and sampling process:** Using SHOUHARDO III M&E data, a total of 1,796 participants were reported under the custom indicator "Number of the person receiving new employment or better employment as a result of participation in USG-funded workforce development programs." The participants were trained in 16 different trade and among them 1,316 were self-employed and rest 480 were employed with wages [early 2017 to March 2019]. In this study stratified sampling method was followed to extract sample size. A total of 317 samples were selected based on total participants using formula - (1) and then distributed proportionately in each trades and wage type. Then the sample was rounded up. During round up, at least one participant from each trade was considered, if the sample is very minimal. Finally a total of 320 (18% of total) participants were selected for the study, among them 234 participants were selected from self-employment, and 86 participants were selected from wage employment from different trades. Following sample size estimation formulae have been used to estimate the minimum required samples for this study.

$$n = \frac{NZ^2 pq}{(N-1)e^2 + Z^2 pq} \dots\dots\dots(1)$$

Where,

- n = Sample size
- N = Population (In this study total participant is 1796)
- Z = Standard normal variate (Z=1.96 at 95% confidence level)
- p = Probability of success (consider the chance of employment p=.5)
- q = Probability of failure (consider the chance of non-employment q=.5)
- e = Level of precision (e=.05)

The table below shows the sample size according to different trades:



Trade Name	Total youth trained			Proportion as of total Participant		Sample		Round Up	
	Self	Wage	Total	Self	Wage	Self	Wage	Self	Wage
Air Conditioner and Refrigerator servicing	0	2	2	0.000	0.004	0.0	0.4	0	1
Block Batik	1	0	1	0.001	0.000	0.2	0.0	1	0
Carpentry	2	6	8	0.002	0.013	0.4	1.1	1	1
Computer operation	39	92	131	0.030	0.192	6.9	16.3	7	16
Cow and Goat Rearing	334	1	335	0.254	0.002	58.9	0.2	58	1
Driving	2	7	9	0.002	0.015	0.4	1.2	1	1
Electrical house wiring & Mobile servicing	265	120	385	0.201	0.250	46.7	21.3	47	21
Cutting and sewing machine operator	0	2	2	0.000	0.004	0.0	0.4	0	1
Handicrafts	0	69	69	0.000	0.144	0.0	12.2	0	12
Livestock service provider	10	0	10	0.008	0.000	1.8	0.0	2	0
Masonry	14	17	31	0.011	0.035	2.5	3.0	2	3
Motor Servicing	0	3	3	0.000	0.006	0.0	0.5	0	1
Power loom operation	9	70	79	0.007	0.146	1.6	12.4	2	12
Tailoring	555	47	602	0.422	0.098	97.8	8.3	98	8
Beef Fattening	3	0	3	0.002	0.000	0.5	0.0	1	0
Vaccination	82	44	126	0.062	0.092	14.5	7.8	14	8
<b>Total</b>	<b>1316</b>	<b>480</b>	<b>1796</b>			<b>232</b>	<b>85</b>	<b>234</b>	<b>86</b>

Table 2 Trade wise sample size

The study collected qualitative data through 24 in-depth interviews including 12 boys and 12 girls. The respondents for this was selected purposively from the list of program's youth participants who completed both vocational and technical skills training with the assistance of local implementing partners. It is important to acknowledge that a small number of respondents were also surveyed samples. The age of the respondents ranges from 15 years to 28 years.

**Data source and Data collection method:** The study primarily used empirical data collected from a survey and 24 interviews. For strengthening the analysis, it used some secondary data. The survey was conducted using a structured checklist which was tested and reviewed prior to the real survey. The questionnaire was uploaded on STREAM<sup>1</sup>, and data was collected and updated using handheld devices as well as in a central server. The qualitative data was collected using a semi-structured checklist which was adopted from the ROI Institute (Philips and Philips 2019) and tailored in line with the context.

Part of this review process included a daylong workshop to refine the ROI objective, methodology, tools, and data collection process for the M&E and KM&L staff who conducted field tests. The initial data collection process included both quantitative and qualitative data. After doing 12 interviews, the

<sup>1</sup> System for Tracking Results and Evidence for Adaptive Management

qualitative data collection was put on hold until the end of the quantitative survey. Finally, the rest of the interviews were done to clarify gaps in the quantitative data.

**Data analysis:** The survey data was primarily analyzed using SPSS, a statistics software and the qualitative data were analyzed using thematic categories including respondents' reaction and satisfaction, motivation, confidence level, market understanding, perceptions on social issues, and recommendations. Finally, both quantitative and qualitative parts were merged to develop a holistic analysis.

**Limitations:** One of the major challenges of this study was that the sample population is highly mobile, so to be able to collect data from them required traveling to the study locations several times in some cases. Also, the fact that the implementing partners suggested respondents for qualitative data collection; their bias of selecting 'relatively better' individuals [one with regular income] is inherent in this process. Then, the study team took detailed notes during the in-depth interviews; however, there is a slight chance of missing insights from the respondents. On the other hand, the quantitative sample frame was heavy on tailoring, cow and goat rearing and electric house wiring, so it is likely that the findings were influenced by respondents from these particular trades. Lastly, this study aimed to assess the economic and social return of skills training provided to selected youth participants of SHOUHARDO III. It strongly discourages to generalize the findings beyond the program context.

## FINDINGS

### a. Socio-economic background

**Household Income Earning Member:** The study found that on average there were five members in each household and out of them two were earning income. The contribution of the female in the household income was half compared to that of male. Two-third of the respondents stated that their family income had increased after they got involved in income-generating activities. About 12.2 per cent of youths noticed the improvement in their family food consumption.

**Participant's educational background:** Out of the 312 respondents 239 had dropped out of school, and 55 were students. The highest drop out rate was noticed in secondary school. The major motivations to participate in technical training while studying were to earn money, explore future employment, and gain experience. During the in-depth interviews, some of the respondents who were continuing their education beside work mentioned that they were compelled to get involved in income-generating activities due to financial crisis in their families. One of the respondents said, *"After my elder brother's untimely death, my family responsibility came to my shoulder, and I had to look for work. Then I joined one of my cousin's house wiring shop."* Despite this difficult realities, some participants seemed hopeful about continuing education; one of them said, *"I want to start my education again, and I am saving money to get admitted into college and to buy necessary reading materials."*

**Experience and occupation before participating in training:** Among all respondents, 70.8 per cent were unemployed before receiving skills training from the program. Findings from the in-depth interview revealed that the unemployed female youths were mostly housewives who wanted to participate in skills training to contribute to their family income and ensure a better education for their children. One of the respondents who was abandoned by her husband stated, *"I had to undergo hardship with my little son after my husband had refused to take our responsibility. I lived with my parents who could hardly maintain themselves. Before receiving the training, I used to work as day labor."* Around 43 per cent of the respondents had skill in areas like agricultural work, carpentry, poultry rearing, driving, and running grocery shop prior training. However, 98.7 per cent of the total participants had no formal training.

One-fourth of the participants mentioned tailoring as their preferred trade; around 14 per cent had preferred cow and goat rearing. This is reflective of the limitation [mentioned in the methodology

section] that most of the sample population are from two trades including tailoring and cow and goat rearing.

**Training: trade selection, providers, and duration:** Youths tend to choose training trades based on future employment opportunities and their personal interests, these youths were informed about the training opportunity through field staffs, volunteers and the VDCs. They received their training from local level entrepreneurs, local training institutions, government, and different other private organizations. The youths reported that the trainings had improved their confidence level and some of them are also planning to develop further skills in specific areas.

**Life skills and vocational training:** The survey findings revealed that all [100%] the respondents received vocational training from the program, but it was similar for life skills training. The majority [79.8%] of them participated in the life skills training in varied duration, ranging from one to five days. Among all the surveyed respondents, the highest number of respondents were from tailoring [35.9 %], goat rearing [16.4 per cent], and electrical house wiring [15.4 per cent].

**Trade selection:** For 37.5 per cent of survey participants, employment opportunity was the biggest motivation for choosing a particular trade. One third [33%] stated that they chose a trade due to their personal interest and 21.5 per cent did so because of relevant previous experience. One of the respondents during his interview shared, *"My father used to rear cows. But, he could not generate enough profit. On the contrary, I noticed others were making a good profit from doing the same. I always wanted to learn to rear cows in a way that ensure good profit."*

**Source of information:** According to the survey findings, two major sources of information about the training were the volunteers and field staff. About two-third [64%] respondents were informed of the training opportunity by the volunteers, and 31.7 per cent got to know from the field staffs.

**Training providers:** More than half [57.04%] of the youth respondents received training from the local level entrepreneur. Around 13 per cent of the participants received training from the Department of Livestock Services of the Government of Bangladesh.

#### **b. Tangible returns**

**Current occupation related to vocational training:** Findings suggested that around 93 per cent of the youth respondents' occupation were consistent with their training related trades. Among the currently employed participants, 84 per cent were self-employed, and 16 per cent were wage employed. Impressively, about 27 per cent of the self-employed youth respondents hired other individuals in their business.

**Place of employment:** Of the 310 study respondents, 85.5 per cent were employed at the community level while others were employed at the Upazila and District level.

**Duration of employment is trade-related occupation:** The employment duration for the respondents varied from three months to 24 months. Overall, the average duration of employment for the respondents was about 11.5 months. About 21 per cent of them were employed in their occupation for 12 months during the interviews, and 11.7 per cent of youths were employed for 10 months.

**Average working hours per day:** The average working hours of the surveyed youth was 3.8 per day, and the average working duration for the hired individuals [by youth respondents] was 3.7 hours. Around 37.3 per cent of the self-employed youths worked three hours per day, 21.6 per cent are working four hours per day. From the hired individuals 63.2 per cent work four hours per day and 23.5 per cent work three hours.



**Investment and capital arrangement:** The average investment amount was BDT11,016 of the 231 self-employed respondents. The investment size varied from BDT100 [the lowest investment was in poultry rearing] to BDT120,000 [the highest investment was in computer operation]. More than half of the surveyed participants [59 per cent] obtained capital from their savings whereas 27.3 per cent of them other managed it from sources [e.g. family members, grants]. A minority of participants [11 per cent] took a loan from NGOs.

**Average monthly income from this occupation (in BDT):** Almost two-thirds of the participants [66 per cent] stated income opportunity in response to the question on the importance of skills training. The average monthly income of the surveyed youth who received vocational training and were engaged in trade-related employment was BDT 3028.67.

Figure 1 [in the right] illustrates the average monthly income of the respondents by trades. It shows that the participants whose major occupation was carpentry had the highest monthly income of BDT10,875 and the lowest at about BDT 1,500 came from those who did cow and goat rearing.

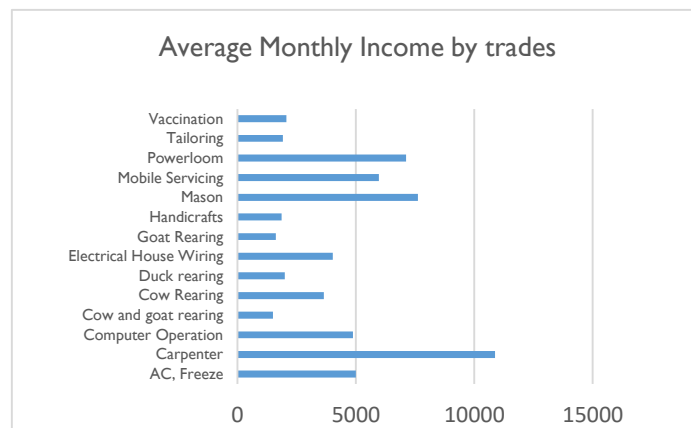


Figure 1 Average monthly income by trades

The average monthly income of the participants from sources other than the training related trades was BDT 845.45. Respondents involved in air conditioner and refrigerator servicing had the highest monthly income [BDT 7,000] from other occupations, whereas those doing carpentry had no such income.

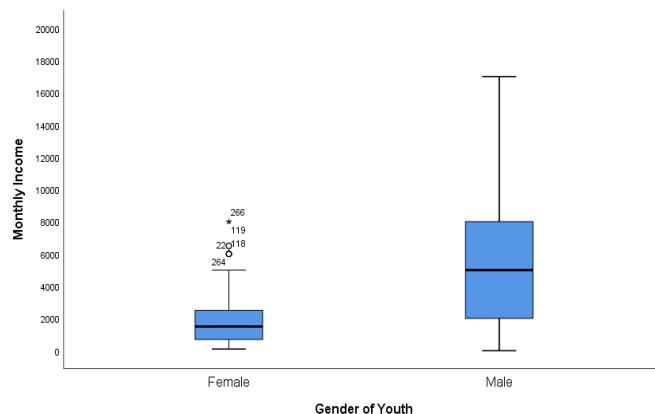


Figure 2 depicts the difference in monthly income between male and female. The average monthly income of female respondents was BDT 1,818 whereas it was 2.8 times higher for the male at about BDT 5,160.

Figure 2 Average monthly income of male and female respondents

The results of this study are indicative that there was an overall increase in income for most of the respondents. The case below narrates the story of an individual named Shariful who were trained by the program.

#### Case 01: Shariful Islam

Md. Shariful Islam, a 20 years old married youth from Sundorganj, Gaibandha, was the main income earner in his family despite being the youngest among his siblings [4 brothers and one sister]. He took care of his aged parents, wife, and a nephew and a niece (children of her sister). His elder brothers lived in Dhaka with their families and rarely contributed to the family income.

Several years ago when electricity was first brought in the village there were a small number of electricians in his neighborhood. Villagers had to wait long as the electricians used to come from distant areas and often charged high for basic services. Shariful grew interest by observing how they worked and hence learned some household electric repairing work. He started from his own house and gradually worked for neighbors. After his Secondary School Certificate exam, he got to learn about the training opportunity from the program staff. Having had some spare time after exam, he expressed his interest and joined the 30 days long training on electric house wiring in 2017 which took place at the local union parishad. It was facilitated by a local resource person. Shariful learned the basics of electric house wiring in that training.

He was compelled to look for work due to the financial crisis in his family. Shariful continued to work beside his study and his family was living hand to mouth. He never stopped looking for better income opportunity. In 2018, one of his neighbors who worked as a foreman in Bangladesh Erectors Limited, a private company, helped him getting a job as an assistant electrician in the company in Sylhet. Being posted far away from his District made it difficult for him to continue Higher Secondary education. He took the job considering his family's economic crisis and also tried to continue studying. In his job, he worked eight hours per day. Initially, his monthly salary was BDT 12,000 which after few months increased to BDT 14,000, and then further increased to BDT 17,000.

After few months he realized that continuing his study beside work became difficult. He chose his work over education. From his monthly salary, he spent BDT 4,500 for his food and accommodation and sent the rest amount to his family. This was mainly used for his father's treatment and medicine, food for family members, and school fees of his nephew and niece. Although satisfied with his income, he was continuously looking for better opportunity in his company. He stated that his manager was also satisfied with the quality of his work.

**Savings:** More than half of the respondents (58.7%) did not save money in any formal financial institution. The rest 41.3 per cent saved some of their income mostly with local microfinance institutions with the intent of receiving credit. The savings amount varied from minimum BDT 20 to maximum BDT 4,800; the average amount saved by the participants per month was BDT 446.53.

#### c. Intangible returns

**Training quality and trades:** The training sessions were arranged at the district, upazila (sub-district), union, and village level. Some of the training sessions were residential which were arranged in the district Technical Training Centre and others were nonresidential. The training duration varied according to trades, starting from minimum of six days to maximum 40 days. Most of the surveyed respondents reported that they were satisfied with the training content, venue, and facilitation. However, in the in-depth interview, two respondents who received tailoring training pointed out that they found it difficult to gain cutting skill just by watching for once. They mentioned that the trainer had limited scope and time to demonstrate this several times. During the qualitative data collection, some of the respondents from the same trade mentioned that they were trained in making ladies dresses and less importance was given to gents dresses. This was perceived as a limitation by them as the market demand is high for tailors with diverse skills.

**The confidence level of skill after receiving this training:** The survey revealed that 99.4 of the respondents found the training useful for their career. Nearly two-thirds of the respondents stated that could do their job independently after receiving training. Of the 297 who took part in the survey, 15.7 per cent reported the need for further skill. Among the participants who needed further skills, 38.8 per cent planned to be trained in specific areas of improvement and 30.6 per cent preferred on the job training. Around 20 per cent of these respondents were keen to learn from peers who received similar training. The qualitative findings suggested that most of the female respondents were more confident to work and produce quality product after receiving training. One of the female respondents who was trained on handicrafts said, *“People in my village know that I am trained in handicraft; it helps me to get orders easily.”* About 54.8 per cent of the youth respondents reported better self-confidence after getting employed. One quarter [24.4%] of the surveyed participants stated that 24.4 per cent of them said they could take decision at family level. One of the female respondents who received training on tailoring stated, *“I can speak publicly now. I think this is the consequence of my participation in training sessions and involvement in different groups.”*

On the contrary, one of the respondents who received the same training said, *“Immediately after receiving the training I purchased a sewing machine with the hope of contributing to the family income. I was confident about my tailoring skill. Nonetheless, I rarely got any order because there were a lot of tailors with sewing machines in the village and my dream was nipped in the bud. I only tailor dresses for my family members.”*

**Income satisfaction and future planning:** Around 67.6 per cent of self-employed youths were satisfied with their income. Those who were not satisfied with their income [23.4%] identified the need for more income and inability to meet family needs as major reasons. One of the male respondents said in his interview, *“Previously I worked as a helper in other's power loom workshop. Having received training on power loom operation, now I work as a power loom operator. My income increased significantly in the past six months, and I am quite happy with this.”* The level of income satisfaction might lead to a lack of future aspiration among the respondents. When asked about their future planning, more than half of the respondents [55%] mentioned not having any future plan. However, some of them [31%] were determined about starting their own business.

**Perception and understanding about social issues:** All the survey respondents were asked questions regarding social issues that are prevalent in most rural communities of Bangladesh. The narrative below combined survey and interview response to offer a comprehensive understanding of participants' perception, knowledge and practice in areas of early marriage, dowry, gender-based violence, women's mobility, girls' education and women's participation in the labor force.

- **Early marriage:** Almost all the surveyed respondents [98.4%] refused to support the practice of child marriage of which 59 per cent was the female respondent, and the rest [39.4] was male. The qualitative findings suggested that most of the respondents were aware of the negative impacts of early marriage. Nevertheless, it was also found that almost all the married female respondents of in-depth interviews were married off before they had reached 18 years.
- **Dowry:** Around 91 per cent [Female 55.1% : Male 35.9%] of the youth respondents stated that they do not support dowry. During their interviews, most of the respondents declared having knowledge about dowry as an illegal practice. Some of the female respondents thought that dowry should exist no longer. It was unanticipated when one male respondent said, *“How can marriage happen without a dowry?”* Although most of the respondents seemed to have a progressive perception dowry, it was also evident that they had accepted it as a traditional practice. The fact that almost all the married respondents informed about the transaction of dowry during their marriage.

- **Gender-based violence:** Most of the interviewed respondents stated that gender-based violence and sexual harassment did not exist in the community. These qualitative findings are complementary to the survey finding as 95 per cent of the surveyed respondents [Female 57.7% : Male 38.1%] said they do not support gender-based violence.
- **Women's mobility:** Both quantitative and qualitative findings revealed a somewhat restrictive attitude towards women's mobility in the community. Among all the surveyed, around 27 per cent participants [Female 18.6% : Male 8.7%] agreed on female traveling to the local market to buy things. Around 24.4 per cent of female and 18.6 per cent of male partially agreed on it and 29.5 per cent of the respondents [Female 17.3% : Male 12.2%] disagreed with this. The qualitative findings also suggested that majority of the male respondents were unwilling to allow women of their families to go out. One of the male respondents stated, "I don't think my wife should go out whatever the necessity is ... I can manage any work that requires her to go out." From in-depth interviews, it seemed that women were expected to get engaged in income-generating activities given they did not need to go out.
- **Decision making:** It was evident from the statements of most of the interviewed respondents that women were participating in household decision making. Of the surveyed respondents, around 39.1 per cent female and 23.4 per cent male denied that any important decision in the family should be made by men only.
- **Wife battering:** Less than half of the surveyed female [43.3%] and 28.5 per cent male did not agree with the statement that a wife should be beaten by her husband in order to keep the family together. However, 21.8 per cent surveyed respondents partially agreed with this.
- **Children's education:** The qualitative findings suggested that there was a positive perception of girls' education. This is similar to the survey findings as 46.2 female, and 26.9 per cent male thought it was better to send both boys and girls to school. Most of the female respondents emphasized the necessity of sending girls to school. This positive perception was not close to the reality as most of the interviewed female respondents were compelled to stop their study.
- **Perception about women's paid work:** Of the 297 surveyed participants, about 26.9 per cent female and 14.1 per cent male agreed that a married woman should be allowed to work outside the home if she wants to. The case below illustrates the context of a rural community where women thrive on getting engaged in paid work but are yet to overcome barrier like going to market by themselves to purchase raw materials and sell their produce. It also suggests that with appropriate skills and willingness, a woman can pave the way to her success.

### Case 02: Subarna

Subarna is 23 years old and lived in Fakirpara, Jamalpur. She dropped out from Higher Secondary level in 2012 as she got married. Subarna as a housewife was not engaged in any income generating activities. Her family consisting four members [Subarna, her husband, her son, her month-in-law] was completely dependent on her husband's income who ran a grocery shop. Despite her educational qualification she hardly had any skill or to start any income generating activities.

Subarna received five days of life skill training and 15 days of vocational training on tailoring from SHOUHARDO III. She chose to participate in the tailoring training as it was convenient for her to besides managing her household chores. She worked for six hours every day for making handicrafts products. Another important reason for her to choose this trade was market demand, she was well aware about the demand of handicrafts goods in her locality. She found out that her neighbors were earning profit by selling handicraft products in her locality which motivated her.

At the beginning, she invested around BDT 10,000 for buying raw material [e.g. clothes, threads, sews, dice print]. When she received training from SHOUHARDO III she got BDT 5,000 as (travel cost), she saved that money and took a personal loan from her brother who worked at BRAC Bank. She did not took loan from her husband because back he was repaying another loan from Asha.

After receiving the vocational training in February 2019, Subarna started working independently. She sells her work which is handstitched dress to Jamalpur and buys raw materials from there, she travels there alone on auto rickshaw/ CNG. Most of the time it is challenging for her to get fair and regular prices for her work as there are no constant buyers.

Her monthly income is now about BDT 4,000. She paid back her brother's loan and started saving BDT 1,000 per month in Asha, a microfinance institutions. Besides she saves some extra money personally every month for expanding her business in future.

Subarna's income made it possible for the family to live a better life; she changed the mud floor of her house to cement floor and bought new furniture. Previously, her husband would refuse to give her money for buying saree and things that she wished for. Now she can fulfill her personal wishes with her own income. She does not have to share her income with her husband. If her husband now asks for money from her, their four year old son replies "You cannot take money from mother, she's saving that for my education".

She dreams to start her own shop at Islampur, since there's only one shop at this area she'll face less competition than Jamalpur. The only challenge to pursue her dream is the lack of capital. She also intends to learn sewing bedcover, table mat, and cushion cover. Subarna has been helping other women in her neighborhood by giving them temporary work. She thinks she'll be able to employ around 8/9 other women in her future business. These women cannot go to Islampur due to #####. Among those women some received training from SHOUHARDO III.

## MAJOR CHALLENGES IDENTIFIED BY THE RESPONDENTS

The respondents have reported a range of challenges in their current occupation. Three-fourths [76%] of the youth respondents mentioned limited income, capital, lack of market demand, and access as major challenges. The qualitative findings also highlighted lack of capital as a major barrier. The respondents during their interviews shared that they could not purchase raw materials and tools as they did not have enough capital. One of the male respondents who was trained in making chai [bamboo fish trap] stated, "In the local market the price of chai is very low in comparison to the district-level market. To sell in the district market, I must make 300/400 pieces of chai which require a big amount of capital, and I cannot manage it. Eventually, my business cannot be expanded."



Majority of the surveyed respondents [55%] did not receive any advice from the field staff of the program after they completed the training. The survey findings also pointed to a lack of professional goal in life. When asked about the most important goal in life, two-third of the respondents [66.7%] mentioned having a good family life. The second most important goal was being successful in work for about 17.6 per cent participants.

## RECOMMENDATION FROM THE RESPONDENTS

The majority [67.6 %] of the respondents recommended for extending duration of training. This is similar to the qualitative findings as to the respondents engaged in tailoring suggested during their interviews that the duration of tailoring training should be minimum 60 days instead of 18 days. They explained that it requires more time to acquire skills in cutting and sewing shirt, pant, salwar kameez [a traditional dress worn by women in Southern Asia], and blouse.

The respondents who were engaged in mobile servicing, carpentry, power loom operation, and electric house wiring recommended four to five days long follow up training session as these trades are technical and there were always new things to learn.

Some of the respondents proposed close monitoring by SHOUHARDO III staff to improve the training quality, requested for experienced trainers, and sufficient training materials in their interviews. Others suggested to develop trainers from trainees and arrange training in the winter season.

## ANALYSIS

**Return On Investment:** The program invested BDT 19,287 on an average per youth to develop their employability skills. One of the most important findings of this study was the net return of this investment which was about BDT25,225. Following the calculation [also mentioned in the methodology section], the study found that the program is already getting 131 per cent return from its investment in youth employability skills training.

$$\begin{aligned}
 \text{ROI} &= \frac{\text{Net Return}}{\text{Investment}} \times 100 \\
 &= \frac{25225}{19287} \times 100 \\
 &= 131\%
 \end{aligned}$$

**Education and income:** The study used some higher-level statistical tests to identify the association of education with the level of income. The analysis suggested that there was no significant correlation between these two variables which was also aligned with the national data<sup>2</sup>. The average income of youth who never attended school was BDT 3,209 whereas those attended schools were earning BDT 3,100. This report neither suggests nor generalize these findings beyond the program context. However, a possible explanation for this can be the emerging importance of vocational education for getting employed in a competitive labor market. This report strongly suggests the importance of building the

<sup>2</sup> BBS. (2018). Labour Force Survey 2016-17. Dhaka: Bangladesh Bureau of Statistics (BBS).

technical skills of youth on different trades and offers strong evidence of the relevance and effectiveness of youth intervention.

**Life skill training and income:** According to the program design, participation in life skills training is essential, as it is a transformative element to enable participants to (a) engage in self-employment and/or (b) negotiate for their rights and needs as employees. The life skills package include six key areas: decision-making, planning, communication, negotiation, financial literacy, business management skills. In spite of emphasizing life skill development for youth participants, the analysis suggests that there was a negative correlation between life skill training and income. The average income for the youth respondents who did not attend in life skill training was BDT 3,374 whereas it was BDT 2,946 for those who had attended the training. The attendance in life skill training was varied hence it was difficult to conclude the association of life skill training with income. The survey results found that the income of participants who attended a full five days training was less compared to other respondents who did not attend the entire training. This brings in the need for close monitoring of the quality of life skill training.

**Income association with level of technicality by trade:** The analysis of income by trade types [e.g. level of technicality] suggests that these two are strongly correlated. The return was higher for more technical trades including refrigerator servicing, carpentry, mobile servicing, and power loom operation. The average monthly income from these technical trades was BDT 8,444 whereas it was BDT 4,345 for the moderate trades [e.g. poultry and livestock rearing, handicrafts]. Of the 297 respondents, 66 were trained on computer operation, electric house wiring, and mobile servicing who had a diverse educational qualification, starting from primary to higher secondary level. The survey results revealed that no female respondents were engaged in these trades.

The table below illustrates the type of trades by technicality:

Trade_Name	Level of technicality	Trade	Level of technicality
AC, Freeze	Most Technical	Goat Rearing	Moderate Technical
Carpenter	Most Technical	Handicrafts	Moderate Technical
Computer Operation	Most Technical	Mason	Moderate Technical
Cow and goat rearing	Moderate Technical	Mobile Servicing	Most Technical
Cow Rearing	Moderate Technical	Power loom	Most Technical
Duck rearing	Moderate Technical	Tailoring	Moderate Technical
Electrical House Wiring	Most Technical	Vaccination	Moderate Technical

Table 3 Type of trades by technicality

## IMPLICATIONS FOR THE PROGRAM

Based on findings from the above session, the study came up with some implications for the program going forward briefly below:

- **Technical vs traditional trade promotion:** The program will need to keep on investing more technical and market-driven trades (e.g. carpentry, masonry, mobile servicing) which ensures a better return on investment compared to the ‘traditional’ trades (e.g. cow/goat rearing, tailoring).
- **No students, please:** The study found that students benefit financially from skills training; however, it discourages enrolling current students in skills training of the program due to the

value associated with it. There can be advocacy efforts from the program to promote more technical and vocational education across the country.

- **Monitoring:** Many of the respondents emphasized the need for ensuring effective monitoring and follow up of skills training by program staff and in the long run relevant stakeholders.
- **Transformative gender roles:** The study found that the female youth population has largely been engaged in traditional activities. One key take away for the program is to promote more transformative and technical training for them to positively change the existing stereotyped roles female. The technical modules may include basic awareness message on major social issues.

## CONCLUSION

This report presents both quantitative and qualitative findings from the ROI study of SHOUHARDO III. The program has been developing employability skills of youth to eradicate poverty in the targeted households. This study captured the tangible and intangible returns of these training and sought to understand the magnitude as well as the depth of program's results. The study strongly indicated an overall positive growth in youth employment and income. It also identified major challenges and areas for further improvement. In a nutshell, the skills training increased the income of the respondents and ensured their employment for an average period of 11 months; it also upgraded their skills [both technical and soft], improved their livelihood, and enhanced peer support. The study suggested that ROI for youth employability skills training was 131%. The major drawbacks identified in the study included lack of capital and follow up support from the field staff. The respondents recommended to increase the duration and improve the quality of the training. The report concludes with the expectation that the program will promote more technical trades which may at the same transform the traditional gender roles of women, increase monitoring and discourage enrolling students in the technical training.

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## Annex 1

### Qualitative checklist for the ROI assessment

Specific areas	Checklist
<b>Reaction, satisfaction, and planned actions:</b> intent to use knowledge/skills; relevance of knowledge/skills to the job; importance of knowledge/skills to job; amount of new information; recommend to others; good investment of program resources	<ul style="list-style-type: none"> <li>- Motivations for attending the training</li> <li>- Participants' interest in trainings;</li> <li>- Participants' satisfaction regarding the training</li> <li>- Relevance of training content;</li> <li>- Addition of training content, venue, facilitator, accommodation;</li> <li>- Respondent's understanding on the market for any particular skills that s/he possesses and market linkage;</li> <li>- Respondent's willingness to recommend the same training for peers</li> <li>- Respondent's understanding of the investment for such training, advice/help/assistance from field staff</li> <li>- Participant's capacity and skills to provide counseling and support to those who have failed to engage in self-employment/ wage employment;</li> <li>- Business relevant document like trade /driving license, deed of agreement, market place.</li> </ul>
<b>Acquisition of knowledge and skills, as well as changes in perceptions and attitudes;</b> improved knowledge/skills; confident to use knowledge/skills learned	<ul style="list-style-type: none"> <li>- Perception before acquired knowledge/skills</li> <li>- Respondent's perception on acquired knowledge/skills</li> <li>- Feelings about changes</li> <li>- Level of confidence to apply those</li> <li>- Facing challenges during implementation</li> <li>- Respondent's recommendation to improve the quality, relevance and effectiveness of skills training</li> </ul>
<b>Success with application and implementation:</b> effectiveness of use of knowledge/skills; frequency of use of knowledge/skills; importance of use of knowledge/skills; key barriers to use of knowledge/skills; key enablers to use of knowledge/skills	<ul style="list-style-type: none"> <li>- Usefulness of skills training: present and future aspects</li> <li>- Perceived issues to application of skills training;</li> <li>- Understanding and ability to communicate key challenges/barriers related to skills training;</li> <li>- Key enablers for successful application of skills (training)</li> <li>- Respondent's understanding of the competition of similar trades/services</li> <li>- Market demand of skills</li> <li>- Livelihood change</li> </ul>
<b>Actual business impact measured in cost savings, productivity improvements, and time reductions:</b> productivity; quality; client satisfaction	<ul style="list-style-type: none"> <li>- Satisfaction related to income</li> <li>- Perception and satisfaction related to productivity and quality</li> <li>- Understanding on business plan and potential expansion</li> <li>- Understanding of the client satisfaction</li> </ul>

<p><b>The return on investment, showing the monetary benefits versus costs:</b> average monetary benefits; average costs per program; average ROI; range of ROI</p>	<ul style="list-style-type: none"> <li>- To be captured by the quantitative survey</li> <li>- Monthly/daily income</li> <li>- Time cost</li> <li>- Looking at the different trades</li> </ul>
<p><b>Intangible benefits</b></p>	<ul style="list-style-type: none"> <li>- Perception and practice related to child marriage, dowry, gender based violence, mobility, household decision making, (e.g. Ownership on resources and own income, family planning, future plan etc.), girls' education, Sexual harassment</li> <li>- Family support for women's training participation</li> <li>- Perceptions about women receiving and applying skills training specially, young women/adolescent girls participation in trainings.</li> <li>- Men's/boys' role in creating family/community support through dialogue enhance cohesion and participation</li> <li>- Women's/girls' role in addressing social norms at the family and community level</li> <li>- Good practices: strategies adopted by women and girls to overcome challenges/barriers related to mobility, safety, social reputation</li> <li>- Good practices: strategies adopted by men to create an enabling environment for women and girls</li> <li>- Leadership-Role in attaining social safety net and other services by the community, Problem-solving, Responding response</li> <li>- Social Dignities and Acceptance: involvement in different committees (at Union and Upazila level)</li> </ul>





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# SHOUHARDO III

Youth Employability

Return on Investment (ROI) Survey Instrument

2019

## Annex 2

### CARE Bangladesh SHOUHARDO III Program

#### A. Interviewer information:

Sl	Particulars	Response
A1	Name	
A2	Designation	
A3	Signature	
A4	Date of interview	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year 20 <input type="text"/> <input type="text"/>
A5	Interview start time	Hour <input type="text"/> <input type="text"/> Minute <input type="text"/> <input type="text"/> AM/ PM <input type="text"/> <input type="text"/>

#### B. Youth Participants Information:

Sl	Particulars	Response
B1	District name	
B2	Upazila name	
B3	Union name	
B4	Village name	
B5	Household WBA ID	
B6	Youth participants' name:	
B7	Participant's Sex (Male/ Female)	
B8	Participants line number	

#### C. Participant's educational background:

Sl	Question	Response
C1	What is your level of education?	<input type="checkbox"/> Never attended in school <input type="checkbox"/> Primary (Class 1-5) <input type="checkbox"/> Secondary (Class 6-10) <input type="checkbox"/> SSC <input type="checkbox"/> HSC <input type="checkbox"/> Above HSC
C2	Are you currently studying or stopped education/ dropped	<input type="checkbox"/> Running student <input type="checkbox"/> Dropped
	a. If currently studying mention class/ level you are	
	b. If dropped out, please tell me your age and class of drop	Age- ; Class/ level-

#### D. Experience/ qualification and occupation of youth before receiving vocational training from SHOUHARDO III.

Sl	Question	Response
D1	What experience/ skill do you have?	
D2	What was your main occupation before receiving vocational	
D3	What is your preferable occupation based on your	



**E. SHOUHARDO III provided vocational and technical training related information:**

SI	Question	Response
E1	Did you receive life skill training from SHO III?	<input type="checkbox"/> Yes <input type="checkbox"/> No
E2	If yes, how many days have you participated?	Duration of training:
E3	Did you receive vocational or technical training from SHOU III?	<input type="checkbox"/> Yes <input type="checkbox"/> No
E4	If received vocational training mention the trade name and training duration	<input type="checkbox"/> Computer <input type="checkbox"/> Tailoring <input type="checkbox"/> Mobile Servicing <input type="checkbox"/> Driving <input type="checkbox"/> Welding <input type="checkbox"/> Handy craft <input type="checkbox"/> Electrical House Wiring <input type="checkbox"/> Bamboo & Roof <input type="checkbox"/> Carpenter <input type="checkbox"/> Powerloom <input type="checkbox"/> Sewing Machine <input type="checkbox"/> Vaccination <input type="checkbox"/> Others: mention:.....
E5	Why did you choose this trade? (Need to define some options else take out from here Market Complete)	
E6	How you had been informed about this training?	<input type="checkbox"/> By VDC <input type="checkbox"/> By volunteer <input type="checkbox"/> By field staff
E7	Where from you received this training?	<input type="checkbox"/> Technical Training Centre (TTC) <input type="checkbox"/> Department of Youth Development (DYD) <input type="checkbox"/> Women Affairs <input type="checkbox"/> Department of Livestock Upazilla Level <input type="checkbox"/> Institute of Marine Academy <input type="checkbox"/> Institution of vocational Education <input type="checkbox"/> Hiring Local Resource Person <input type="checkbox"/> Ayesha Abed Foundation (BRAC) <input type="checkbox"/> Bangladesh German Samprity (BGS) <input type="checkbox"/> People development Organization (PDO) <input type="checkbox"/> ESDO Technical Training Centre Thakurgaon <input type="checkbox"/> Muktijodha Technical College Bakshiganj <input type="checkbox"/> Ullapara Textile College Sirajganj <input type="checkbox"/> SKS Inn <input type="checkbox"/> Local Level Entrepreneur <input type="checkbox"/> Bangladesh Road and Transport Authority (BRTA) <input type="checkbox"/> Bangladesh Industrial Technical Assistance Centre (BITAC) <input type="checkbox"/> Bangladesh Tant Board <input type="checkbox"/> Local Computer Training Institution <input type="checkbox"/> Other- mention:.....
E8	Training completion date	Day  __   __  Month  __   __  Year 20  __   __
E9	How many days did you receive the vocational training?	
E10	Did you pay for this training?	<input type="checkbox"/> Yes <input type="checkbox"/> No
E11	If yes, how much, what purpose and to whom you paid?	Amount Taka: Purpose:



		To whom:
E12	Can you explain what kind of support program provided to you for the training?	<input type="checkbox"/> Opportunity cost <input type="checkbox"/> Accommodation <input type="checkbox"/> Food <input type="checkbox"/> Travel <input type="checkbox"/> Training fees <input type="checkbox"/> Others (mention).....
E13	Please tell us about your confidence level of skill after receiving this training.	<input type="checkbox"/> I become able to do my job independently <input type="checkbox"/> I become able to do my job by others support <input type="checkbox"/> I need further training
E14	Was the training useful for your carrier? If yes, then why? - <i>Present and future aspect.</i>	
E15	(This question is applicable if the participant is a running student) What was your primary motivation to receive training while studying?	<input type="checkbox"/> To earn money <input type="checkbox"/> To gain experience <input type="checkbox"/> For future employment <input type="checkbox"/> Other- mention:

**F. Employment/ occupation status after completion the training:**

Sl	Question	Response
F1	What is your current main occupation?	
F1a	Is your main occupation related/consistent with your vocational training trade? <i>If "Yes" skip to Q-F3</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
F2	If "No", is your any current occupation related/ consistent with your vocational training trade?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>F3</b>	<b>If current occupation is related/ consistent with training trade then response the below questions.</b> Otherwise skip to Q- F4	
	a) Mention the sector/ trade name of your training related	
	b) How long have you been employed in this occupation	
	c) Mention the type of employment	<input type="checkbox"/> Self <input type="checkbox"/> Wage
	d) If self-employed, do you employ/ hire individuals?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	e) If 'Yes', how many individuals currently employed in your occupation?	Full time: Part time:
	f) If 'Yes', how long have been these individuals worked in your trade? (Months)	
	g) How many hours do you work per day (including hire	
	h) How much is your investment in this occupation? (Taka)	
	i) How did you arrange your capital?	<input type="checkbox"/> Loan from commercial Bank <input type="checkbox"/> Loan from NGO <input type="checkbox"/> Loan from non-formal Institution <input type="checkbox"/> Loan from informal lenders <input type="checkbox"/> Loan from VSLA <input type="checkbox"/> Own savings <input type="checkbox"/> Others .....
	j) What is your average monthly income from this	



	k) Are you satisfied with this income?	<input type="checkbox"/> Yes: <input type="checkbox"/> No:
<b>F4</b>	<b>If not employed in training trade related occupation, response the below questions. Otherwise skip to Q- F5</b>	
	a) What are the reasons to not employ with training related trade?	<input type="checkbox"/> Low market demand <input type="checkbox"/> Lack of skill <input type="checkbox"/> Not interested <input type="checkbox"/> Not sufficient capital <input type="checkbox"/> Busy with study <input type="checkbox"/> Other (mention):.....
	b) Are you looking for work or trying to establish your own	<input type="checkbox"/> Yes: <input type="checkbox"/> No:
	c) If yes, how long have you been actively looking for a job or trying to work? (months)	
	d) Explain the reason for not getting the job or not starting the	<u>Subjective</u>
	F5	What is your future planning irrespective of vocational training and business?

**G. Mentioned three major challenges in your current occupation.**

No.	Challenges faced
1	
2	
3	

**H. Overall, how important is the vocational/ technical training for youth employment? SUBJECTIVE**

Answer:

**I. How can the SHOUHARDO III program improve vocational and technical training? SUBJECTIVE**

Answer:

**K. What are some of the important role of youth for the community/ role of youth?**

Sl	Question	Put v
K1	To safeguard the interests of the individuals	
K2	To support all members in times of need	





K3	To solve conflicts	
K4	To work common interest of community people	
K5	Work for community development	
K6	Others- mention:	

#### L. Attitude about social issues

Sl	Question	Put V			
		HA	PA	NA	NC
L1	Do you support early marriage?				
L2	Do you support dowry?				
L3	Do you support gender based violence (torcher, eve teasing etc.)?				
L4	Female to travel to the local market to buy things?				
L5	The important decisions in the family should be made only by the men of the family.				
L6	A married woman should be allowed to work outside the home to earn money if she wants to.				
L7	A wife should tolerate being beaten by her husband in order to keep the family together.				
L8	It is better to send a boy to school than it is to send a girl.				

**Rating:** Highly Agreed (HA), Partially Agreed (PA), Not Agreed (NA), No Comments (NC)

#### M. Household income/ economic activities

M1	Number of household member/s (permanent members)	Male:  __   __  Female:  __   __  Total:  __   __
M2	Number of Income earning member/s in household (permanent members)	Male:  __  Female:  __  Total:  __
M3	After your employment, what changes have appeared in your family?	
M4	After your employment, what changes you have noticed in yourself?	
M5	Have you started saving money?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Is yes, where and what amount do you save per month?	Where:
		Amount per month saving:

#### N. Could you please tell me the most important goal in your life?

Sl	Goal	Select one
N1	Being successful in work	
N2	Making a contribution to society	
N3	Participating in local community affairs	



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N4	Having a good family life	
N5	Having lots of money	
N6	Others (_____)	

**O. Have you received any advice/ help/ assistance from field staffs to get/ establish employment after receiving vocational training?**

Answer:

Interview end time	Hour	<input type="text"/>	<input type="text"/>	Minute	<input type="text"/>	AM/ PM	<input type="text"/>	<input type="text"/>
--------------------	------	----------------------	----------------------	--------	----------------------	--------	----------------------	----------------------