Bridging the Gap: Enhancing Human Capital for Youth Economic Development in Bangladesh

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A THESIS

Presented to the Department of
Livelihood Security
Program at Selinus University

Faculty of Business & Media
in fulfilment of the requirements
for the degree of Doctor of Philosophy
in Livelihood Security

2025

ACKNOWLEDGEMENTS

I am deeply grateful to my wife, Fatema Laizu, for her unwavering encouragement, patience, and steadfast belief in my aspirations, which have been the foundation of my journey through this PhD. Her quiet strength during the long hours of research and writing has been an invaluable source of motivation.

I would like to extend my sincere thanks to the members of Al-Amin Jubo Shango for their consistent encouragement and moral support, which inspired me to persevere and complete this research in a timely manner. Their camaraderie and belief in my work have been both motivating and uplifting.

I express heartfelt appreciation to my family, friends, and colleagues for their guidance, kindness, and continuous support, which have helped me navigate the many challenges of this academic endeavor. Their presence has enriched this journey and made it a memorable one.

I am especially thankful to my academic advisors and mentors, whose expertise, critical insights, and constructive feedback have significantly shaped the direction and quality of this study. Their dedication and mentorship have been instrumental in deepening my understanding of youth human capital and economic development in Bangladesh.

Special thanks are due to the young participants of this study, whose willingness to share their experiences and challenges made this research possible. Their voices and stories are at the heart of this work, and I am honored to have learned from them.

I also appreciate the local government officials and service providers who assisted in data collection and facilitated access to key participants. Their cooperation was essential in ensuring that the fieldwork could be carried out effectively.

Lastly, I extend my gratitude to Tamanna, Jannati, Jummon Mollah, Shahidul, Hosneara, and Anowar who were directly involved in conducting surveys, focus group discussions, and case studies, as well as to Shah Mohammed for entering data into MS Access. I am also thankful to the institutions and organizations that supported my research by providing resources, access, and a conducive environment for academic inquiry.

Their contributions have significantly impacted the completion and quality of this study.

Thank you all for being an integral part of this journey

Md. Abu Hanif

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ABSTRACT:

This study investigates the critical link between human capital and economic development for youth in Bangladesh, focusing on the barriers they face in accessing education and training. Using a mixed-methods approach, the research combines quantitative data from structured interviews with qualitative insights from focus group discussions to provide a comprehensive understanding of the challenges and opportunities youth encounter.

The findings reveal significant disparities in educational attainment and employment prospects, highlighting income differences between skilled and non-skilled youth in urban and rural areas. Approximately 70% of urban youth complete secondary education, compared to only 40% of rural youth. This educational gap results in urban youth earning 30% more than their rural peers, exacerbating socio-economic divides. The COVID-19 pandemic has intensified these challenges, leading to increased unemployment and the marginalization of vulnerable youth.

The study emphasizes the need for targeted policies to enhance human capital through improved access to quality education, vocational training, and community engagement. Qualitative findings indicate a strong demand for practical skills training aligned with market needs. Many youths lack higher education and technical skills, leading to underemployment and limited career advancement potential. Addressing these human capital factors is vital for fostering youth economic development, as they directly influence employability and income levels. This includes a focus on decentralizing technical skills infrastructure in rural areas and demand-based skills training in urban locations.

The research underscores the necessity for improved public financial management and transparent systems to rebuild trust and foster economic resilience. Effective resource allocation is crucial for developing educational infrastructure and vocational training centers including mobile-based skills training opportunities, especially in underserved areas. By investing in these sectors, stakeholders can ensure equitable access to opportunities that enhance human capital for all youth.

Additionally, the study identifies barriers to education and training, including financial constraints, limited access to educational institutions, and a lack of awareness about available programs. Policymakers are urged to prioritize investments in educational infrastructure and vocational training programs, particularly in rural areas, to equip all youth with the necessary qualifications and skills for economic participation.

The proposed Youth Livelihood Framework highlights the multifaceted challenges young people face in their pursuit of economic well-being, emphasizing the importance of integrating various external and internal factors that influence their livelihoods. Recommendations aim to inform policymakers, educational institutions, and organizations focused on improving youth outcomes.

By identifying barriers to human capital development and proposing actionable recommendations, the study seeks to contribute to the formulation of effective policies and interventions that enhance access to education and training for youth, thereby improving their economic prospects.

Ultimately, this research is essential for understanding the current state of youth human capital in Bangladesh and for developing strategies that effectively address barriers to their economic participation and overall development. By focusing on the unique challenges faced by youth in both urban and rural contexts, the study provides valuable insights that can inform future research and practice, fostering a more equitable and prosperous society in Bangladesh.

ABBREVIATION

1. **BIAC**: Business and Industry Advisory Committee to the OECD
2. **ILO**: International Labour Organization
3. **NGO**: Non-Governmental Organization
4. **SWOT**: Strengths, Weaknesses, Opportunities, and Threats
5. **DFID**: Department for International Development
6. **OECD**: Organization for Economic Co-operation and Development
7. **GDP**: Gross Domestic Product
8. **FGD**: Focus Group Discussion
9. **RMG**: Ready-Made Garment
10. **FDI**: Foreign Direct Investment
11. **SME**: Small and Medium-sized Enterprises
12. **UN**: United Nations
13. **BIDA**: Bangladesh Investment Development Authority
14. **BGMEA**: Bangladesh Garment Manufacturers and Exporters Association
15. **BBS**: Bangladesh Bureau of Statistics
16. **MEAL**: Monitoring, Evaluation, Accountability, and Learning
17. **FGDs**: Focus Group Discussions
18. **ToC**: Theory of Change
19. **CLA**: Collaborative Learning and Adaptation
20. **PIRS**: Performance Indicator Reference Sheet
21. **USD**: United States Dollar
22. **WHO**: World Health Organization
23. **FCDO**: Foreign, Commonwealth & Development Office
24. **BMET**: Bureau of Manpower, Employment and Training
25. **CRS**: Catholic Relief Services
26. **UNFPA**: United Nations Population Fund
27. **SPSS**: Statistical Package for the Social Sciences
28. **ICT4D**: Information and Communication Technology for Development
29. **DQA**: Data Quality Assessment
30. **SLI**: Sequencing, Layering, and Integration
31. **EYE**: Employment of Youth through Education
32. **M&E**: Monitoring and Evaluation

CHAPTER 1: INTRODUCTION AND AIM OF STUDY

1.1. Introduction

Youth, defined by the United Nations as individuals aged between 15 and 24 years, represent a significant demographic in the global population. As of 2023, the youth population in Bangladesh is estimated to be around 30 million, accounting for approximately 18% of the total population (Bangladesh Bureau of Statistics, 2023). This demographic is crucial for the country's socio-economic development, yet it faces numerous challenges, particularly in rural and urban settings.

In urban areas, youth often have better access to educational institutions and employment opportunities compared to their rural counterparts. However, urban youth also contend with high competition for jobs and a rising cost of living. According to the International Labore Organization (ILO), youth unemployment rates in urban areas can reach as high as 20%, significantly impacting their economic stability and future prospects. Conversely, rural youth face different challenges, including limited access to quality education and vocational training, which often results in underemployment and lower income levels. The ILO reported that rural youth are more likely to be engaged in informal employment, with many working in agriculture or low-skilled jobs that offer little opportunity for advancement.

The disparity in access to education and training between urban and rural youth is alarming. A report by the Bangladesh Bureau of Statistics (BBS) in 2022 indicated that while 70% of urban youth complete secondary education, only about 40% of rural youth achieve the same level of education. This educational gap translates into significant differences in income levels, with urban youth earning, on average, 30% more than their rural peers. Furthermore, the health and lifestyle of urban youth tend to be better due to greater access to healthcare services and recreational facilities, which further exacerbates the socio-economic divide.

The challenges faced by youth in both settings are compounded by broader economic issues, including the impact of the COVID-19 pandemic, which has disproportionately affected young people. The pandemic has led to increased unemployment rates, with the ILO projecting that youth unemployment could reach 78-90 million globally, highlighting the urgent need for targeted interventions to support this demographic.

1.2. Statement of Key Problems

The youth demographic in Bangladesh faces significant challenges that hinder their potential contributions to economic growth. Key problems include:

i. Disparities in Access to Education and Training: There are substantial disparities in access to education and vocational training between urban and rural youth. In Dhaka city, approximately 75% of urban youth complete secondary education, while in Narayanganj, this figure drops to about 60%. In contrast, only around 35% of rural youth in surrounding areas complete secondary education (BBS, 2022). This lack of access perpetuates a cycle of poverty and underemployment, resulting in lower income levels and limited career advancement opportunities for rural youth, who often earn 30% less than their urban counterparts.

ii. High Youth Unemployment Rates: According to the International Labour Organization (ILO), youth unemployment rates are projected to remain high, with urban youth in Dhaka experiencing an unemployment rate of around 22%. In Narayanganj, rural youth are often trapped in informal employment, with many working in agriculture or low-skilled jobs that offer little opportunity for advancement. The overall youth unemployment rate in Bangladesh stands at approximately 11.5%, with young women facing an even higher rate of about 15.5%, highlighting persistent gender disparities in employment opportunities (Bangladesh Bureau of Statistics, 2022).

iii. Health and Lifestyle Disparities: Urban youth generally enjoy better health outcomes due to greater access to healthcare services, with Dhaka having a higher density of healthcare facilities compared to rural areas. In Narayanganj, rural youth frequently face health challenges, such as malnutrition and limited access to medical care, which negatively impact their productivity. This disparity not only affects individual livelihoods but also has broader implications for social stability and economic development, as poor health can lead to increased absenteeism in the workforce.

iv. Challenges of Globalization: Despite the positive impacts of globalization on job opportunities, many young people in Bangladesh encounter significant obstacles that hinder their development. A growing number of youths are becoming migrant workers in search of better opportunities abroad, with estimates suggesting that around 1.5 million[1] Bangladeshi youth migrate annually. Unfortunately, many fall victim to misinformation and unrealistic expectations, leading to dire physical and mental consequences, including exploitation and human trafficking.

v. Rising Juvenile Delinquency and Gender Disparities: Unemployment and poverty, compounded by a consumerist culture that benefits only a small segment of society, have fueled frustration and desperation among youth, contributing to rising rates of juvenile delinquency. Reports indicate that juvenile crime rates in urban areas have increased by 15% in the past five years. Young women, in particular, experience discrimination and violence, which further impedes their development and participation in the national development process, with studies showing that they are often denied equal access to education and job opportunities.

[1] International Organization for Migration (IOM Bangladesh), BMET Migration Reports, 2022-2023

vi. Mismatch of Skills in the Job Market: The current job market in Bangladesh demands skills that many youths lack, making it difficult for them to compete in an increasingly knowledge-based economy. A survey conducted in 2023 revealed that 60% of employers in Dhaka reported difficulty finding candidates with the necessary skills. Existing barriers to accessing education, training, and financial resources further exacerbate these challenges, locking many youths into cycles of poverty.

vii. Persistent Poverty Levels: The Bangladesh Bureau of Statistics (BBS) reports that 31.5% of the total population lives below the poverty line, with youth unemployment remaining a critical issue. In Narayanganj, this figure is even higher, with approximately 35% of the youth population living in poverty. This situation highlights the urgent need for effective interventions to enhance youth development and economic participation, as the economic costs of youth unemployment are significant, leading to lost economic growth and increased welfare costs.

Given this context, it is crucial to explore the nature of these challenges and identify effective interventions that can enhance youth development and economic participation in Bangladesh. This research aims to investigate the relationship between human capital and economic development for youth, addressing the barriers they face and proposing strategies to improve their access to opportunities.

1.3. Significance of the Problem Statement

The significance of this study is rooted in the urgent need to address the challenges faced by youth in Bangladesh regarding human capital development. The youth demographic represents a substantial portion of the population, with approximately 30 million individuals aged 15 to 24, accounting for about 18% of the total population. Their potential to contribute to economic growth is immense; however, existing disparities in access to education and training opportunities present significant barriers to realizing this potential.

i. Economic Implications: The lack of access to quality education and vocational training has resulted in alarmingly high rates of youth unemployment and underemployment. According to the International Labour Organization (ILO), youth unemployment is projected to remain around 11.5% overall, with young women facing even higher rates of approximately 15.5%. This situation hampers economic growth and leads to wasted human capital. By understanding the factors that influence human capital development, this study aims to provide insights that can inform policies designed to enhance youth employability and productivity, ultimately contributing to economic stability and growth.

ii. Social Cohesion: Disparities in access to education and training can exacerbate social inequalities and contribute to social unrest. The current economic climate, characterized by high unemployment and poverty, has fueled frustration among youth, leading to increased rates of juvenile delinquency and illegal immigration. By addressing these disparities, the study seeks to promote social cohesion and inclusivity, ensuring that all youth have the opportunity to contribute positively to society and reducing the risk of social instability.

iii. Policy Relevance: The findings of this study will be highly relevant for policymakers, educational institutions, and organizations working to improve youth outcomes. By identifying barriers to human capital development and proposing actionable recommendations, the study aims to contribute to the formulation of effective policies and interventions that can enhance access to education and training for youth, thereby improving their economic prospects.

iv. Contribution to Literature: This research will enrich the existing body of literature on human capital development, particularly in the context of Bangladesh. By focusing on the unique challenges faced by youth in both urban and rural areas, the study will provide valuable insights that can inform future research and practice. Understanding these dynamics is crucial for developing targeted strategies that address the specific needs of different youth populations, ultimately fostering a more equitable and prosperous society.

Overall, this study is essential not only for understanding the current state of youth human capital in Bangladesh but also for developing strategies that can effectively address the barriers to their economic participation and overall development.

1.4. Objective of the Study

Broader Objective:

The overall objective of this research is to understand and explore the effects and relationships of human capital in addressing youth challenges within the context of economic development in Bangladesh, with a particular focus on the disparities between urban and rural settings.

Specific Objectives:

i. **Assess Youth Employment Participation**: To assess the current participation of both male and female youth in various types of employment and their contributions to household income, providing a comprehensive understanding of how youth engagement in the labor market impacts family financial stability.

ii. **Identify Human Capital Factors**: To identify the human capital factors that contribute to youth economic development, examining the role of education, skills training, and work experience in enhancing the economic prospects of young individuals.

iii. **Map Barriers to Economic Development**: To map the barriers and challenges that youth face in achieving economic development, uncovering the obstacles that hinder youth from fully participating in the economy, including access to education, training, and employment opportunities.

iv. **Recommend Human Capital Strategies**: To recommend effective human capital strategies that can enhance youth involvement in economic development, proposing actionable strategies that can be implemented by policymakers and organizations to improve youth outcomes.

v. **Investigate Access to Education and Training**: To investigate the current status of access to education and training for youth in urban and rural areas of Bangladesh, assessing the availability and accessibility of educational institutions and vocational training programs.

vi. **Analyze Impact of Training on Income Levels**: To analyze how various forms of training, including formal education, vocational training, and life skills development, influence the income levels of youth.

vii. **Explore Health and Lifestyle Differences**: To explore the health and lifestyle differences between urban and rural youth and how these factors correlate with their economic outcomes.

viii. **Identify Barriers to Education and Training**: To identify the barriers youth face in accessing education and training opportunities and how these barriers vary between urban and rural contexts.

ix. **Provide Policy Recommendations**: To provide actionable recommendations for policymakers and organizations to enhance human capital development among youth in Bangladesh based on the study's findings.

1.5. Definition of Youth

The definition of youth varies across different legal, economic, and social contexts worldwide, leading to ambiguity for policymakers. Legal definitions of youth can differ based on various factors, including eligibility for economic participation, marriage, voting rights, land ownership, criminal responsibility, military service, and consent to medical treatment.

The World Health Organization (WHO) recognizes the importance of youth as a distinct demographic group, emphasizing their unique health and developmental needs. This broader understanding of youth encompasses not only age but also the social and economic challenges they face, which can vary significantly across different regions and cultures. This distinction highlights the varying perspectives on youth across different contexts and underscores the importance of aligning policies with the specific needs and characteristics of youth populations.

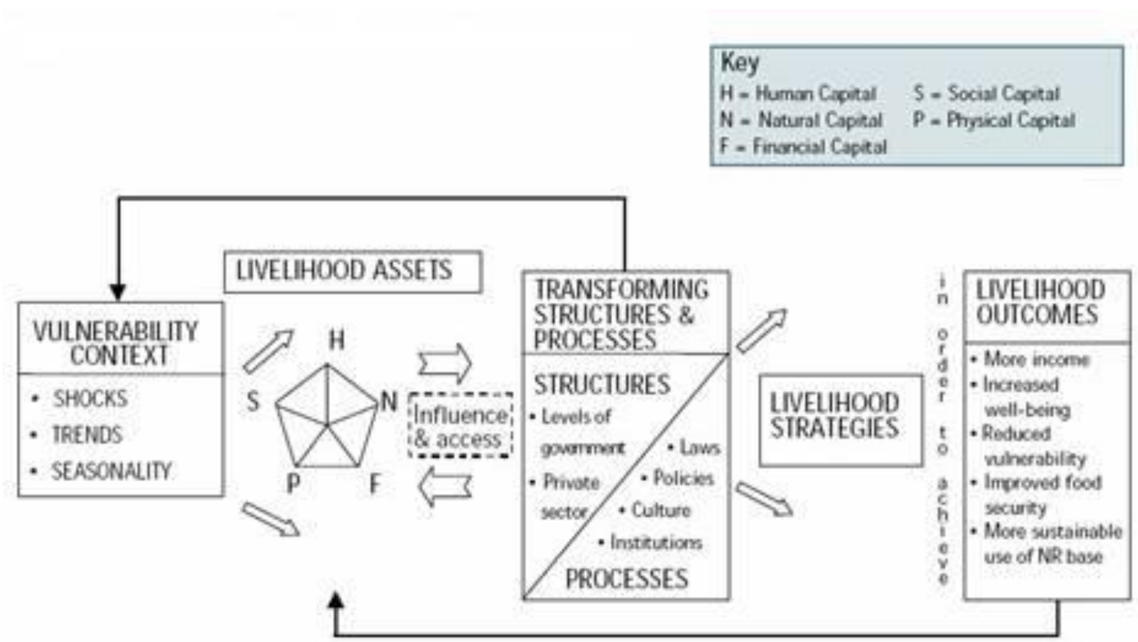
In Bangladesh, the official definition of youth is outlined in the National Youth Policy, adopted in 2003, which categorizes individuals aged 18 to 35 as youth. In contrast, the United Nations/UNESCO defines youth as individuals aged 15 to 24 (UNESCO 2018), a definition that is widely referenced in international contexts and serves as a basis for this PhD research.

1.6. Conceptual Framework

This study will primarily focus on asset-based approaches, specifically emphasizing human capital and financial capital, as outlined in the Sustainable Livelihood Framework (DFID, 2001; Bebbington, 1999; Helmore & Singh, 2001).

The Sustainable Livelihood Framework is widely recognized and has been adapted by various donor agencies, non-governmental organizations (NGOs), and research institutions (Arun et al., 2004). DFID's framework, in particular, highlights the importance of viewing individuals as active agents who make choices and develop strategies based on the resources available to them and the environmental context in which they operate. These choices are influenced by perceived opportunities and risks, with vulnerability to life's uncertainties being a key aspect of poverty. This vulnerability context includes factors such as seasonality (e.g., fluctuations in commodity prices), shocks (e.g., war, drought, illness, or the death of a family member), and trends (e.g., inflation, rising land prices, and changes in employment opportunities).

In DFID's framework, five types of assets are represented as the corners of a pentagon, emphasizing their interrelatedness: human, social, physical, natural, and financial assets. These can also be referred to as human capital, social capital, and so forth. While the terms "asset" and "capital" are often used interchangeably in this framework, "capital" emphasizes the potential for investment or depletion (Pretty, 2003). Each individual may possess or have access to a unique combination of these assets, although patterns of ownership and accessibility can vary within specific social contexts.



While all forms of capital in this framework are important, this research assumes a strong relationship between human capital and economic capital in the context of youth development in

Bangladesh. Human capital is a critical determinant of sustained economic growth. Therefore, ensuring access to a skilled and employable young workforce is essential for business success. A lack of a suitably skilled recruitment pool can impose significant costs on the economy as a whole. This study will also explore the extent to which risk, vulnerability, and external contexts affect youth in achieving positive livelihood outcomes.

1.7. Research Questions

The study will seek to answer several key questions, including:

1. To what extent are both male and female youth involved in earning income?
2. What types of employment are available for youth in Bangladesh, and what is their average annual income?
3. What educational, technical, and professional skills do youth possess for performing their jobs?
4. How does current employment align with educational qualifications and technical skills?
5. What are the existing facilities from government and non-government sources for improving youth human capital?
6. What barriers and challenges do youth face in improving their human capital and accessing income sources?
7. What effective strategies can enhance human capital to facilitate youth employment?
8. How do urban and rural disparities affect youth access to education and employment opportunities?
9. What role do employers play in addressing youth employment challenges and enhancing human capital?
10. How can policy interventions improve the alignment between education, skills training, and labor market needs for youth?

These questions aim to comprehensively address both the broader and specific objectives of the study, focusing on the dynamics of human capital development among youth in Bangladesh.

1.8. Limitations of the PhD Research on Youth Human Capital and Economic Development

- **Sample Size and Representation**: The study's sample may not fully represent the diverse experiences of youth across different regions of Bangladesh. While efforts are made to include both urban and rural youth, the actual population distribution and specific local contexts may lead to biases in the findings.

- **Data Collection Challenges**: The reliance on self-reported data through structured interviews and focus group discussions may introduce biases, as participants might provide socially desirable responses rather than their true experiences. Additionally, logistical challenges in reaching remote areas could limit data collection efforts.
- **Dynamic Economic Context**: The economic landscape in Bangladesh is continually evolving, influenced by both local and global factors. This dynamic nature may affect the relevance of the findings over time, as conditions can change rapidly, impacting youth employment and economic opportunities.
- **Limited Scope of Human Capital Factors**: While the research aims to explore various human capital factors, it may not encompass all relevant aspects, such as the impact of mental health, social networks, and cultural influences on youth economic participation. This limitation could result in an incomplete understanding of the challenges faced by youth.
- **External Validity**: The findings of this research may not be generalizable to other countries or regions with different socio-economic contexts. The specific challenges and barriers faced by youth in Bangladesh may differ significantly from those in other nations, limiting the applicability of the results.
- **Temporal Constraints**: The research may be constrained by time limitations, affecting the depth of analysis and the ability to conduct longitudinal studies that could provide insights into changes over time in youth human capital and economic development

CHAPTER 2: LITERATURE REVIEW

2.1. Human Capital

2.1.a. Understanding Human Capital

Human Capital refers to the stock of knowledge, skills, competencies, and attributes embodied in individuals that facilitate the creation of personal, social, and economic well-being (OECD/World Bank). It encompasses the abilities, talents, knowledge, and skills that individuals acquire through education, training, and experience, which contribute to their productivity and earning potential. Human capital is a critical factor in economic development and growth, as it enhances the ability of individuals to perform work and generate income, thereby driving innovation, efficiency, and competitiveness in the labor market[2].

Human capital is a key factor determining sustained economic growth. Access to a skilled and employable youth labor supply is essential for business success. A lack of skilled workers can impose significant costs on the economy. Understanding labor market definitions and statistics is crucial for advocating effective government policies and preparing for negotiations with trade unions. The World Bank emphasizes that enhancing human capital through education and training is vital for improving labor market outcomes and fostering economic development[3]. Additionally, a study by the OECD found that countries with higher levels of educational attainment among youth experience faster economic growth and lower unemployment rates[4].

2.1.b. Defining Youth in the Labor Market

The operational definition of youth varies by country, but the UN/UNESCO defines youth as individuals aged 15 to 24. The youth labor force consists of those within this age group who are either working or actively seeking work, excluding those who are economically inactive. According to the ILO, approximately 1.2 billion young people are part of the global youth population, with a significant portion facing barriers to employment[5]. Furthermore, the Global Employment Trends report indicates that youth make up about 20% of the global labor force, yet they account for 40% of the unemployed, highlighting the disproportionate impact of unemployment on this demographic (ILO, 2023).

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[2] World Bank. (2020). *Human Capital Index*.

[3] World Bank. (2022). *Youth Unemployment and Economic Growth*

[4] OECD. (2020). *Investing in Youth: The Economic Case for Action.* This publication emphasizes the need for investment in youth education and training to foster economic growth and development

[5] ILO. (2023). *Global Employment Trends for Youth 2023*

2.1.c. The Facts on Human Capital

Economic Growth and Human Capital: Countries with higher levels of human capital tend to experience faster economic growth. For instance, a 1% increase in the average years of schooling can lead to a 0.37% increase in GDP per capita growth (World Bank, 2020).

Youth Employment and Economic Development: Youth unemployment not only affects the individuals but also has broader economic implications. The World Bank estimates that youth unemployment could cost the global economy up to $2 trillion annually in lost productivity (McKinsey, 2021).

Educational Attainment and Economic Outcomes: According to the OECD, countries with higher levels of educational attainment among youth experience faster economic growth and lower unemployment rates. For example, in OECD countries, the unemployment rate for individuals with tertiary education is significantly lower than for those with only secondary education (OECD, 2021).

Global Youth Population: The global youth population aged 15 to 24 is approximately 1.2 billion, with significant variations in employment rates across regions. Sub-Saharan Africa has the highest youth unemployment rate, exceeding 20%, while South Asia has around 40% of young workers in vulnerable employment (ILO, 2023).

Youth in the Labor Market: Youth make up about 20% of the global labor force but account for 40% of the unemployed, indicating a disproportionate impact of unemployment on this demographic. This highlights the need for targeted policies and interventions to address youth employment challenges (ILO, 2023).

2.1.d. Key Theories Related to Human Capital and Their Application to Youth in Bangladesh

Key theories related to human capital provide a foundational understanding of how education and training contribute to individual productivity and economic outcomes. One of the most prominent theories is **Becker's Human Capital Theory**, proposed by economist Gary Becker. This theory posits that investments in education and training enhance an individual's skills and knowledge, leading to increased productivity and higher earnings. Becker argues that just as physical capital (like machinery) can improve production, human capital can significantly enhance an individual's ability to contribute to the economy (Becker, 1993).

In the context of youth in Bangladesh, Becker's Human Capital Theory is particularly relevant. The youth demographic, comprising approximately 30 million individuals aged 15 to 24, represents a substantial portion of the population (Bangladesh Bureau of Statistics, 2021). However, many young people face significant barriers to accessing quality education and vocational training. The disparities in educational attainment between urban and rural youth illustrate the challenges that hinder the development of human capital. For instance, while 70% of urban youth complete secondary education, only 40% of rural youth achieve the same level, resulting in a skilled workforce that is unevenly distributed.

The implications of Becker's theory for youth in Bangladesh are profound. By investing in education and vocational training, the potential for increased productivity and economic outcomes is significant. The lack of access to quality education and training not only limits individual earning potential but also imposes costs on the economy as a whole. Youth unemployment rates, particularly among young women, are alarmingly high, with the International Labour Organization (ILO) projecting youth unemployment at around 11.5% (ILO, 2023). This situation underscores the urgent need for targeted policies that enhance access to education and training, thereby fostering a more skilled and employable workforce.

Furthermore, the theory emphasizes the importance of aligning educational curricula with market demands. In Bangladesh, many youths express a desire for vocational training programs that equip them with relevant skills. By addressing these needs, policymakers can create pathways for youth to gain the necessary qualifications and experience, ultimately improving their economic prospects and contributing to the overall development of the country.

In addition to Becker's theory, the **World Bank** emphasizes that enhancing human capital through education and training is vital for improving labor market outcomes and fostering economic development. Countries with higher levels of educational attainment among youth experience faster economic growth and lower unemployment rates (World Bank, 2020). This aligns with the findings that suggest a direct correlation between educational attainment and employment opportunities, as higher educational levels lead to better job prospects and income levels.

Moreover, the **OECD** has found that a 1% increase in the average years of schooling can lead to a 0.37% increase in GDP per capita growth (OECD, 2020). This highlights the economic benefits of investing in youth education and training, reinforcing the need for policies that support human capital development in Bangladesh.

In summary, Becker's Human Capital Theory, along with insights from the World Bank and OECD, highlights the critical role of education and training in enhancing individual productivity and economic outcomes. For the youth demographic in Bangladesh, applying these theories involves addressing barriers to education, aligning training with market needs, and investing in the development of human capital to foster economic growth and stability.

2.1.e. Best Practices in Human Capital Development: Lessons from Global Success Stories for Youth in Bangladesh

Analyzing studies from different countries that have successfully implemented human capital development strategies for youth can provide valuable insights and best practices that may be adapted to the Bangladeshi context. Here are a few notable examples:

1. Germany: Dual Education System

Germany's dual education system is a well-regarded model that combines classroom instruction with practical, on-the-job training. This system allows students to gain hands-on experience while completing their education, making them more employable upon graduation. The collaboration between educational institutions and industries ensures that the skills taught are aligned with labor market needs. This model has resulted in low youth unemployment rates and a highly skilled workforce. Bangladesh could benefit from establishing partnerships between vocational training centers and local industries to create similar dual training programs.

2. Singapore: Skills Future Initiative

Singapore's SkillsFuture initiative is a national movement to encourage lifelong learning and skills mastery among its citizens. The program provides funding for individuals to pursue various training courses, including those in high-demand sectors. By promoting continuous education and skills development, Singapore has successfully enhanced its human capital and economic competitiveness. For Bangladesh, implementing a similar initiative that offers financial support for vocational training and continuous education could help address the skills gap among youth.

3. South Korea: Education Reform and Technology Integration

South Korea has made significant investments in education reform, focusing on technology integration and innovative teaching methods. The government has prioritized STEM (Science, Technology, Engineering, and Mathematics) education to prepare youth for the future job market. By fostering a culture of innovation and creativity, South Korea has seen substantial economic growth and a highly skilled workforce. Bangladesh could adopt similar strategies by enhancing its educational curriculum to include more technology and innovation-focused programs, particularly in rural areas.

4. Canada: Youth Employment Strategy

Canada's Youth Employment Strategy (YES) aims to help young people gain the skills and experience they need to find and maintain employment. The program includes various components, such as job placements, skills training, and mentorship opportunities. By providing targeted support for youth, Canada has successfully reduced youth unemployment rates. Bangladesh could implement a comprehensive youth employment strategy that includes mentorship programs and job placement services to better prepare young people for the workforce.

5. Finland: Comprehensive Education System

Finland is known for its comprehensive education system, which emphasizes equal access to quality education for all students. The country focuses on personalized learning, where students' individual needs and interests are taken into account. This approach has led to high educational outcomes and a well-prepared workforce. For Bangladesh, adopting a more inclusive and personalized approach to education could help address disparities in educational attainment between urban and rural youth.

2.1.f. The Significance of Longitudinal Studies in Human Capital Development

Longitudinal studies play a crucial role in enriching the existing body of research on human capital development, particularly in the context of youth. These studies track individuals over extended periods, providing valuable insights into the long-term effects of educational interventions and other factors influencing youth development. By examining how various interventions impact youth outcomes over time, longitudinal studies can demonstrate the effectiveness of different strategies and programs aimed at enhancing human capital.

Research indicates that longitudinal studies are essential for understanding the dynamics of youth development. They allow researchers to observe how different factors, such as socio-economic status, educational attainment, and access to training, interact and influence long-term outcomes (Duncan & Magnuson, 2011). For instance, studies have shown that early investments in education and skills training can lead to significant improvements in employment prospects and income levels later in life (Heckman et al., 2006). This evidence underscores the importance of sustained support for youth development initiatives, as the benefits of such investments often accumulate over time.

Moreover, longitudinal studies contribute to the literature on human capital by identifying patterns and trends that can inform future research agendas. They provide a framework for understanding how changes in policy, economic conditions, and social contexts affect youth outcomes (Bynner & Parsons, 2002). This comprehensive understanding is vital for addressing the unique challenges faced by youth in Bangladesh, where disparities in access to education and training opportunities persist between urban and rural populations.

By highlighting the long-term benefits of investing in human capital, longitudinal studies can help shape best practices in youth development strategies. Policymakers and practitioners can utilize these insights to design targeted interventions that promote equitable access to education and training opportunities, ultimately fostering a more inclusive and prosperous society.

2.1.f. Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis

2.1.f.i. Global Context

Strengths:

- High Levels of Education: Many countries have made significant investments in education, leading to higher levels of educational attainment among the youth population.
- Technological Advancements: The rapid pace of technological change provides opportunities for continuous learning and skill development.

- Technical Skills**:** The development of technical skills through education and training programs is a key strength, as it equips young people with the abilities needed to meet the demands of the modern labor market.

Weaknesses:

- Skills Mismatch: There is often a mismatch between the skills that young people possess and the skills that employers demand, leading to underemployment and unemployment.
- Inequality: Access to quality education and training opportunities is often uneven, with disadvantaged groups facing greater barriers.
- Lack of Technical Skills**:** Despite advancements in education, there is still a significant gap in the development of technical skills, particularly in fields such as STEM (Science, Technology, Engineering, and Mathematics).

Opportunities:

- Globalization: The interconnectedness of the global economy provides opportunities for young people to access job markets and training programs worldwide.
- Public-Private Partnerships: Collaborations between governments, businesses, and educational institutions can help create more job opportunities and improve labor market outcomes.
- Technical Skill Development: Investing in technical skill development programs can help bridge the skills gap and enhance the employability of young people.

Threats:

- Economic Downturns: Economic crises, such as the COVID-19 pandemic, can lead to job losses and reduced investment in education and training.
- Political Instability: Political and social unrest can disrupt education systems and labor markets, affecting the development of human capital.
- Rapid Technological Change**:** The fast pace of technological change can make it difficult for education systems to keep up, leading to a potential mismatch between the skills taught and those required in the labor market.

2.1.f. ii. Bangladesh Context

Strengths:

- Bangladesh boasts a large and expanding youth population, representing a significant potential labor force for driving economic development (United Nations Development Programme [UNDP], 2022).
- The Government of Bangladesh has launched several initiatives, such as the Skills Development Fund and the Youth Employment Program, to enhance education and

vocational training opportunities. Efforts to promote technical skills through vocational training and apprenticeships are ongoing, though further progress is needed to fully align with labor market demands (World Bank, 2021)

Weaknesses:

- Despite achieving high enrollment rates, the quality of education in Bangladesh remains a concern, resulting in a significant mismatch between graduates' skills and labor market requirements (World Bank, 2019).
- The formal job market in Bangladesh offers limited opportunities, forcing many young people to seek employment in the informal sector, often under precarious and poor working conditions (International Labour Organization [ILO], 2020).
- A considerable gap exists in the development of technical skills, particularly in STEM fields, which significantly hampers the employability of Bangladeshi youth (UNESCO, 2021).

Opportunities:

- The Ready-Made Garment (RMG) industry remains a major employer of young people, especially women, and offers potential for further job creation through targeted skill development initiatives (International Labour Organization [ILO], 2021).
- The rapid expansion of Bangladesh's digital economy is opening new opportunities for young people to acquire digital skills and access emerging job markets, particularly in sectors like freelancing, IT services, and e-commerce (Oxford Business Group, 2022).
- Investing in technical skill development programs is crucial for bridging the skills gap and improving the employability of Bangladesh's youth, particularly in high-demand sectors (World Bank, 2021).

Threats:

- Economic instability and external shocks, including frequent natural disasters, significantly impact Bangladesh's labor market and hinder the development of human capital (World Bank, 2021).
- Traditional social and cultural norms continue to restrict the participation of young women in both the education system and the formal labor market in Bangladesh (United Nations Development Programme [UNDP], 2020).
- The rapid pace of technological change poses a challenge for Bangladesh's education systems, often resulting in a skills mismatch between what is taught and what is demanded by the labor market (Asian Development Bank [ADB], 2022).

2.1.g. Policy Implications and Interventions

Investment in Education and Training:

- Governments and international organizations should invest in education and training programs to enhance the skills and competencies of young people. This includes vocational training, apprenticeships, and lifelong learning opportunities.

Public-Private Partnerships:

- Encouraging public-private partnerships can help create more job opportunities for young people. These partnerships can involve collaboration between governments, businesses, and educational institutions to provide training and employment opportunities.

Youth Employment Services:

- Services that provide job placement assistance, career guidance, and support for young people entering the labor market are essential. These services can help bridge the gap between education and employment and improve labor market outcomes.

Incentives for Employers:

- Providing incentives for employers who invest in youth employment initiatives can help drive job creation. These incentives can include tax breaks, subsidies, and other financial benefits.

2.1.h. Conclusion

Human capital is a critical factor in economic development and growth, and understanding its role is essential for addressing youth employment challenges. By investing in education and training, fostering public-private partnerships, and providing targeted support for young people, societies can help ensure that young people have the opportunity to secure meaningful and sustainable employment. The global community must continue to prioritize this issue and work towards creating a more inclusive and equitable labor market for all young people.

2.2. Financial Capital

In economic terms, financial capital is any resource that can be expressed in monetary value (such as cash, stocks or bonds) used for production. This includes various forms of money and financial resources such as wages, savings, remittances, income, royalties, and rent. Financial capital is essential for funding business operations, purchasing assets, and investing in new opportunities to generate revenue[6].

Economic capital serves as the foundation upon which financial capital is built. Without sufficient economic capital, entities may struggle to attract financial capital, as investors and lenders are

[6] ScienceDirect. (n.d.). Financial Capital - an overview.

more likely to perceive them as high-risk. Economic capital is crucial for risk management, which in turn enhances the stability and credibility of an entity. This stability attracts financial capital, as investors and lenders are more willing to provide funds to entities with strong risk management practices.

Economic capital allows entities to invest in assets that generate income, thereby increasing their financial capital. For example, a company with strong economic capital can invest in new machinery or technology, which enhances its production capacity and revenue. Economic capital provides the financial buffer needed for entities to expand their operations, enter new markets, and invest in growth opportunities. This expansion often leads to increased financial capital through higher revenues and profits.

Economic capital acts as a cushion that protects financial capital from unexpected losses. By maintaining adequate economic capital, entities can absorb shocks and continue to operate, ensuring the stability of their financial capital. Economic capital helps entities maintain their solvency, which is essential for accessing financial capital. Lenders and investors are more likely to provide financial capital to entities that demonstrate a strong ability to remain solvent, even in adverse conditions.

Entities with strong economic capital are often perceived as more creditworthy, making it easier for them to attract financial capital. This is because lenders and investors view such entities as lower-risk, with a higher likelihood of repaying their debts and generating returns. Economic capital enhances investor confidence, which is crucial for attracting financial capital. Investors are more likely to invest in entities that have a strong economic base, as it indicates a lower risk of financial distress.

Economic capital helps entities balance risk and reward, ensuring sustainable growth. By maintaining adequate economic capital, entities can take calculated risks that enhance their financial capital without jeopardizing their stability. Economic capital supports the long-term viability of entities, making them more attractive to financial capital providers. Investors and lenders are more likely to commit to entities that demonstrate a commitment to long-term sustainability and growth

2.2.a. Global Context:

Strength:

- Financial capital plays a crucial role in driving economic growth by enabling businesses to expand operations, innovate, and boost productivity, all of which contribute to broader economic development (International Monetary Fund [IMF], 2020).
- Investment in financial capital is closely linked to job creation, as growing businesses require an expanded workforce to support new projects and operational needs (World Bank, 2021).

- Access to financial capital also facilitates investment in research and development, fostering innovation that leads to new products, services, and technologies, thereby transforming industries and enhancing quality of life (Organization for Economic Co-operation and Development [OECD], 2019).

Challenges and Opportunities:

- Access to financial capital remains a significant challenge, particularly for small and medium-sized enterprises (SMEs) and startups, with limited financing often hindering their growth and innovation potential (World Bank, 2022).
- Globalization has expanded opportunities for businesses to secure financial capital from international sources, including foreign direct investment, multilateral development banks, and global financial markets (International Monetary Fund [IMF], 2021).
- Technological advancements, particularly in fintech and digital financial services, have revolutionized access to finance, enabling businesses to obtain funding through online platforms, crowdfunding, and other innovative mechanisms (Organization for Economic Co-operation and Development [OECD], 2021).

2.2.b. Bangladesh Context:

Strengths

- The Government of Bangladesh has introduced several initiatives to improve access to financial capital, including the establishment of the Bangladesh Investment Development Authority (BIDA), which facilitates and promotes both foreign and domestic investments (Bangladesh Investment Development Authority [BIDA], 2023).
- Bangladesh has experienced a notable rise in foreign direct investment (FDI) in recent years, with the United States emerging as the largest investing country. To attract more foreign investors, the government provides incentives such as tax exemptions, duty waivers, and other supportive measures (United Nations Conference on Trade and Development [UNCTAD], 2023).

Weaknesses

- Despite various government initiatives, access to finance remains a critical barrier for many firms in Bangladesh. According to the World Bank Enterprise Survey (2020), over 40% of firms reported that access to finance is a major or severe obstacle to their business operations.

- Additionally, a significant share of lending in Bangladesh is short-term in nature, with maturities often less than three years, resulting in sub-optimal capital structures and heightened financial risks for businesses (International Finance Corporation [IFC], 2021)

Opportunities

- Bangladesh benefits significantly from the support of multilateral development banks, such as the Asian Development Bank (ADB) and the World Bank, which provide substantial funding for critical sectors including infrastructure, energy, and healthcare (Asian Development Bank [ADB], 2022; World Bank, 2022).
- The rise of green finance and sustainable investment is creating new opportunities for businesses in Bangladesh to access financial capital for environmentally friendly and climate-resilient projects (United Nations Environment Programme [UNEP], 2021).

Threats

- Economic instability, including volatility and external shocks such as natural disasters, can significantly impact the availability of financial capital and undermine the stability of Bangladesh's financial system (Asian Development Bank [ADB], 2020).
- The regulatory environment in Bangladesh remains complex, with certain restrictions on foreign ownership and control in key sectors, which can discourage foreign investment and hinder economic growth (World Bank, 2021).

2.2.c. Linkage with Human Capital

2.2.c.i. Employment and Unemployment

- Employment Creation: Financial capital plays a crucial role in creating employment opportunities. When businesses have access to financial capital, they can expand their operations, invest in new projects, and hire more employees. This is particularly important for youth employment, as it helps reduce the high rates of youth unemployment and underemployment.
- Skill Development: Financial capital is also essential for investing in human capital through education and training programs. By providing resources for vocational training, apprenticeships, and lifelong learning opportunities, businesses can enhance the skills and competencies of their workforce, making them more productive and employable.

2.2.c. ii. Technical Skills

- Technical Skill Development: Access to financial capital allows businesses to invest in the development of technical skills among their employees. This is particularly important in fields such as STEM (Science, Technology, Engineering, and Mathematics), where technical skills are in high demand.
- Innovation and Productivity: Businesses with access to financial capital can invest in research and development, leading to the creation of new technologies and innovative

solutions. This not only enhances the technical skills of the workforce but also increases overall productivity and competitiveness in the global market.

2.2.c.iii. Employment and Labor Force Dynamics

According to the ILO, employed persons are those who have worked more than one hour during a short reference period. The labor force consists of individuals who are either working or actively looking for work. The employment rate is the fraction of the labor force that is employed, while underemployment refers to individuals who express a desire to work more hours. The ILO estimates that about 25% of young workers are underemployed, indicating a significant mismatch between their skills and job opportunities (ILO, 2023). Additionally, a report by the International Labour Organization highlights that youth in developing countries are more likely to be engaged in informal employment, with over 60% of young workers in Africa and Asia working in the informal sector (ILO, 2023).

2.2.d. Youth Unemployment:

2.2.d.i. Introduction of Youth Unemployment

Youth unemployment remains a critical global issue, with young individuals aged 15 to 24 being nearly three times more likely to be unemployed than adults. According to the latest data from the International Labour Organization (ILO)[7], the number of unemployed youths reached 74.2 million in 2008, accounting for 40% of total unemployment. As of 2023, the ILO reports that youth unemployment has not significantly improved, with estimates indicating that approximately 14% of youth in this age group are still unemployed, translating to around 73 million young people globally. Additionally, the World Bank reported that youth unemployment rates in some regions, such as the Middle East and North Africa, can exceed 30%, highlighting the severity of the issue in specific contexts[8] . Furthermore, a report by the ILO indicates that youth unemployment is projected to remain high, particularly in developing countries, where economic recovery from the pandemic has been slow (ILO, 2023).

Several factors contribute to the high rates of youth unemployment. One of the primary causes is the mismatch between the skills that young people possess and the skills that employers demand. This mismatch can be attributed to inadequate education and training systems that fail to align with the needs of the labor market[9]. Additionally, economic downturns, such as the one caused by the COVID-19 pandemic, have exacerbated youth unemployment by reducing job opportunities and increasing competition for available positions.

The consequences of youth unemployment are far-reaching and affect not only the individuals but also society as a whole. Unemployed youth are at risk of experiencing poverty, social exclusion,

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[7] ILO. (2023). *Global Employment Trends for Youth 2023*.

[8] World Bank. (2022). *Youth Unemployment in the Middle East and North Africa*

[9] *Education and Unemployment in Jammu and Kashmir: A Study on Embedding Employability into the Educational Curriculum*. (2023)

and mental health issues. They may also face long-term career setbacks, as periods of unemployment early in one's career can lead to lower wages and fewer job opportunities in the future. Moreover, high levels of youth unemployment can hinder economic growth and development, as a significant portion of the population is not contributing to the workforce[10].

Governments and international organizations have implemented various policies and interventions to address youth unemployment. These include vocational training programs, apprenticeships, and subsidies for employers who hire young people. Additionally, some countries have introduced youth employment services that provide job placement assistance and career guidance. However, the effectiveness of these interventions varies, and more targeted and comprehensive approaches are needed to address the root causes of youth unemployment.

Several case studies highlight the effectiveness of specific interventions in reducing youth unemployment. For example, in Germany, the dual education system, which combines classroom learning with on-the-job training, has been successful in preparing young people for the labor market and reducing unemployment rates. Similarly, in Canada, the Youth Employment Strategy has provided funding for programs that help young people gain work experience and develop essential skills.

In conclusion, youth unemployment is a complex and multifaceted issue that requires a comprehensive and coordinated approach to address. By understanding the causes and consequences of youth unemployment and implementing effective policies and interventions, societies can help ensure that young people have the opportunity to secure meaningful and sustainable employment. The global community must continue to prioritize this issue and work towards creating a more inclusive and equitable labor market for all young people.

2.2.d. ii. Unemployment Definitions and Types

Unemployed persons are defined as those who have not worked more than one hour during a short reference period but are available for and actively seeking work. The unemployment rate is the fraction of the labor force that is unemployed. Types of unemployment include cyclical, structural, and frictional unemployment, each with distinct causes and implications for the labor market. The ILO has highlighted that structural unemployment is particularly concerning for youth, as it often results from a mismatch between the skills of young job seekers and the demands of employers (ILO, 2023). Furthermore, a study by the World Bank indicates that structural unemployment among youth can be as high as 30% in some regions, particularly where educational systems do not align with labor market needs (World Bank, 2022).

2.2.d.iii. Addressing Youth Unemployment

Youth unemployment has been recognized as a significant issue at both global and national levels. As youth unemployment continues to rise, it is imperative that policymakers, legislators, and employers' organizations prioritize this issue to develop effective strategies that enhance

[10] Generation. (2023). *The Impact of Youth Unemployment on Economic Growth*

youth employability and address the barriers they face in the labor market. The United Nations has called for comprehensive strategies that include education, training, and job creation initiatives to effectively tackle youth unemployment (UN, 2022). Additionally, the ILO emphasizes the importance of public-private partnerships in creating sustainable employment opportunities for youth, particularly in sectors that are expected to grow in the coming years (ILO, 2023).

2.2.d. iv. Challenges in the Labor Market

The difficulties faced by young people in the labor market extend beyond unemployment; they also include underemployment, working long hours in informal and insecure job arrangements, and being trapped in low-paid, low-skilled positions without prospects for career advancement. Many young individuals find themselves in involuntary part-time, temporary, casual, or seasonal employment, often under poor working conditions in the informal economy. The nature of youth employment challenges varies significantly across countries, with some regions facing more severe issues than others. For instance, in Sub-Saharan Africa, youth unemployment rates can exceed 20%, and in South Asia, the ILO estimates that around 40% of young workers are in vulnerable employment (ILO, 2023). Additionally, a study by the International Youth Foundation found that 60% of young people in developing countries are engaged in informal work, which often lacks job security and benefits[11]. There are several types of employment challenges as follows.

- **Underemployment**: Many young people are working in jobs that do not fully utilize their skills and education. This can lead to dissatisfaction and a lack of motivation, as well as reduced productivity and economic contribution.
- **Informal Employment**: A significant portion of youth employment occurs in the informal sector, where workers often lack legal protection, social security, and other benefits. This type of employment is particularly prevalent in developing countries, where the formal economy may be less developed.
- **Insecure Job Arrangements**: Young workers frequently face job insecurity due to the prevalence of temporary, casual, and seasonal employment. This instability can make it difficult for them to plan for the future and invest in their careers.
- **Low-Paid, Low-Skilled Positions**: Many young people are trapped in low-wage jobs that offer little opportunity for career advancement. This can create a cycle of poverty and limit their potential for economic mobility.

The challenges faced by young people in the labor market vary significantly across different regions:

[11] International Youth Foundation. (2021). *Study on Youth Employment in Developing Countries*.

- **Sub-Saharan Africa**: Youth unemployment rates in this region can exceed 20%, and many young people are engaged in vulnerable employment. The informal sector is a major source of employment, and young workers often face poor working conditions and lack of job security (ILO, 2023).
- **South Asia**: In this region, around 40% of young workers are in vulnerable employment, which includes informal work and low-paid, low-skilled positions. The lack of access to quality education and training further exacerbates the problem (ILO, 2023).
- **Middle East and North Africa**: Youth unemployment rates in this region can exceed 30%, and many young people are engaged in informal work. The lack of economic opportunities and political instability contribute to the high levels of unemployment and underemployment (World Bank, 2022).

Governments and international organizations have implemented various policies and interventions to address the challenges faced by young people in the labor market. These include:

1. **Vocational Training Programs**: Programs that provide young people with the skills and training needed to secure better-paying jobs and advance in their careers.
2. **Apprenticeships**: Apprenticeships combine on-the-job training with classroom learning, providing young people with practical experience and industry-relevant skills.
3. **Subsidies for Employers**: Subsidies and incentives for employers who hire young people can help reduce the cost of hiring and encourage businesses to provide more job opportunities for youth.
4. **Youth Employment Services**: Services that provide job placement assistance, career guidance, and support for young people entering the labor market.

Several case studies highlight the effectiveness of specific interventions in addressing the challenges faced by young people in the labor market: Like, in Canada: The Youth Employment Strategy has provided funding for programs that help young people gain work experience and develop essential skills.

Overall, the challenges faced by young people in the labor market are complex and multifaceted, requiring a comprehensive and coordinated approach to address. By understanding the nature and causes of these challenges and implementing effective policies and interventions, societies can help ensure that young people have the opportunity to secure meaningful and sustainable employment. The global community must continue to prioritize this issue and work towards creating a more inclusive and equitable labor market for all young people.

2.2.d.v. Economic and Social Costs of Youth Unemployment

Youth unemployment and underemployment impose substantial social and economic costs, leading to lost economic growth, erosion of the tax base, increased welfare costs, and underutilization of investments in education and training. These challenges not only harm young individuals but also have broader societal implications, including social instability, increased poverty, crime, and substance abuse. A study by the McKinsey Global Institute estimated that youth unemployment could cost the global economy up to $2 trillion annually in lost productivity (McKinsey, 2021). Furthermore, the economic impact extends to employers and the overall economy, underscoring the urgent need for effective interventions. According to a report by the World Bank, youth unemployment can lead to a 1.5% decrease in GDP growth in developing countries, emphasizing the economic urgency of addressing this issue (World Bank, 2022).

The detailed economic costs are as follows.

- **Lost Productivity**: Unemployed and underemployed youth represent a significant loss of potential productivity. When young people are not engaged in productive activities, the economy misses out on the contributions they could make. This lost productivity can have long-term effects on economic growth and development.
- **Erosion of the Tax Base**: Unemployed youth do not contribute to the tax base, which can lead to reduced government revenues. This can limit the ability of governments to fund essential services and public infrastructure, further exacerbating economic challenges.
- **Increased Welfare Costs**: Unemployed youth often rely on social welfare programs, which can increase the financial burden on governments. This can lead to higher taxes or reduced funding for other public services, creating a cycle of economic strain.
- **Underutilization of Investments in Education and Training**: When young people are unable to find jobs that match their skills and education, the investments made in their education and training are underutilized. This not only represents a waste of resources but also diminishes the potential return on investment for both individuals and society.

The social costs are as follows.

- **Social Instability**: High levels of youth unemployment can lead to social instability. Young people who are unable to find meaningful employment may become disillusioned and disengaged from society, increasing the risk of social unrest and conflict.
- **Increased Poverty**: Unemployment and underemployment contribute to poverty, as young people are unable to earn a living wage. This can have intergenerational effects, as poverty can be passed down to future generations.
- **Crime and Substance Abuse**: Unemployed youth are at a higher risk of engaging in criminal activities and substance abuse. The lack of economic opportunities and social support can lead to negative behaviors that further harm individuals and society.

There are some case studies, i.e.,

McKinsey Global Institute: A study by the McKinsey Global Institute estimated that youth unemployment could cost the global economy up to $2 trillion annually in lost productivity. This highlights the significant economic impact of youth unemployment and the urgent need for effective interventions[12].

World Bank: According to a report by the World Bank, youth unemployment can lead to a 1.5% decrease in GDP growth in developing countries. This underscores the economic urgency of addressing youth unemployment and the potential benefits of successful interventions[13].

Policy Recommendations: To mitigate the economic and social costs of youth unemployment, governments and international organizations have implemented various policies and interventions:

- **Vocational Training Programs**: Programs that provide young people with the skills and training needed to secure better-paying jobs and advance in their careers.
- **Apprenticeships**: Apprenticeships combine on-the-job training with classroom learning, providing young people with practical experience and industry-relevant skills.
- **Subsidies for Employers**: Subsidies and incentives for employers who hire young people can help reduce the cost of hiring and encourage businesses to provide more job opportunities for youth.
- **Youth Employment Services**: Services that provide job placement assistance, career guidance, and support for young people entering the labor market.

Overall, the economic and social costs of youth unemployment are significant and far-reaching, affecting not only young individuals but also society as a whole. By understanding these costs and implementing effective policies and interventions, societies can help ensure that young people have the opportunity to secure meaningful and sustainable employment. The global community must continue to prioritize this issue and work towards creating a more inclusive and equitable labor market for all young people.

2.2.d.vi. The Role of Employers in Youth Employment

Employers have a crucial role in addressing youth employment challenges. There are economic, operational, and social imperatives for employers to stimulate job creation for young people. Strengthening the influence of employers' organizations on national policies relevant to job creation is an effective strategy to tackle these challenges. According to a report by the World Economic Forum, businesses that invest in youth employment initiatives can see a return on investment through increased productivity and reduced turnover rates[14]. Additionally, a survey conducted by the Business and Industry Advisory Committee to the OECD found that 70% of employers believe that investing in youth training programs leads to a more skilled workforce and improved company performance (BIAC, 2021).

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[12] McKinsey Global Institute. (2021). *The Economic Impact of Youth Unemployment*.
[13] World Bank. (2022). *Youth Unemployment and Economic Growth*
[14] World Economic Forum. (2022). *The Economic Benefits of Investing in Youth Employment*

There are several imperatives associated with youth unemployment; some examples include the following:

Economic Imperatives

- **Increased Productivity**: Investing in youth employment initiatives can lead to increased productivity. Young employees bring fresh ideas, energy, and a willingness to learn, which can drive innovation and efficiency within companies.
- **Reduced Turnover Rates**: By providing young people with opportunities for career development and advancement, employers can reduce turnover rates. This leads to cost savings in recruitment and training, as well as improved morale and job satisfaction among employees.

Operational Imperatives

- **Skilled Workforce**: Investing in youth training programs helps create a more skilled workforce. Young employees who receive proper training are better equipped to perform their jobs effectively, leading to improved company performance and competitiveness.
- **Innovation and Adaptability**: Young employees are often more adaptable and open to new technologies and methods. Their presence in the workforce can drive innovation and help companies stay competitive in a rapidly changing business environment.

Social Imperatives

- **Social Responsibility**: Employers have a social responsibility to contribute to the economic and social well-being of their communities. By providing job opportunities for young people, employers can help reduce poverty, crime, and social instability.
- **Community Engagement**: Engaging with young people through employment initiatives can enhance a company's reputation and strengthen its relationship with the community. This can lead to increased customer loyalty and support for the business.

There are several case studies as following

Bangladesh: In Bangladesh, the Ready-Made Garment (RMG) industry has been a significant employer of young people, particularly women. Companies in this sector have implemented various initiatives to provide training and employment opportunities for young workers. For example, the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) has partnered with international organizations to provide vocational training and skill development programs for young workers. These initiatives have not only helped reduce youth unemployment but also improved the productivity and competitiveness of the industry[15].

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[15] Bangladesh Garment Manufacturers and Exporters Association (BGMEA). (2020). *Vocational Training and Skill Development Programs for Young Workers*.

World Economic Forum: A report by the World Economic Forum highlights the economic benefits of investing in youth employment. Businesses that invest in youth employment initiatives can see a return on investment through increased productivity and reduced turnover rates. The report also emphasizes the importance of public-private partnerships in creating job opportunities for young people (World Economic Forum, 2022).

BIAC Survey: A survey conducted by the Business and Industry Advisory Committee to the OECD found that 70% of employers believe that investing in youth training programs leads to a more skilled workforce and improved company performance. This underscores the operational benefits of investing in youth employment initiatives[16].

2.2.e. Policy Recommendations

- **Strengthening Employer Organizations**: Governments should work with employers' organizations to strengthen their influence on national policies relevant to job creation. This can include providing funding and resources for initiatives that promote youth employment.
- **Public-Private Partnerships**: Encouraging public-private partnerships can help create more job opportunities for young people. These partnerships can involve collaboration between governments, businesses, and educational institutions to provide training and employment opportunities.
- **Incentives for Employers**: Providing incentives for employers who invest in youth employment initiatives can help drive job creation. These incentives can include tax breaks, subsidies, and other financial benefits.

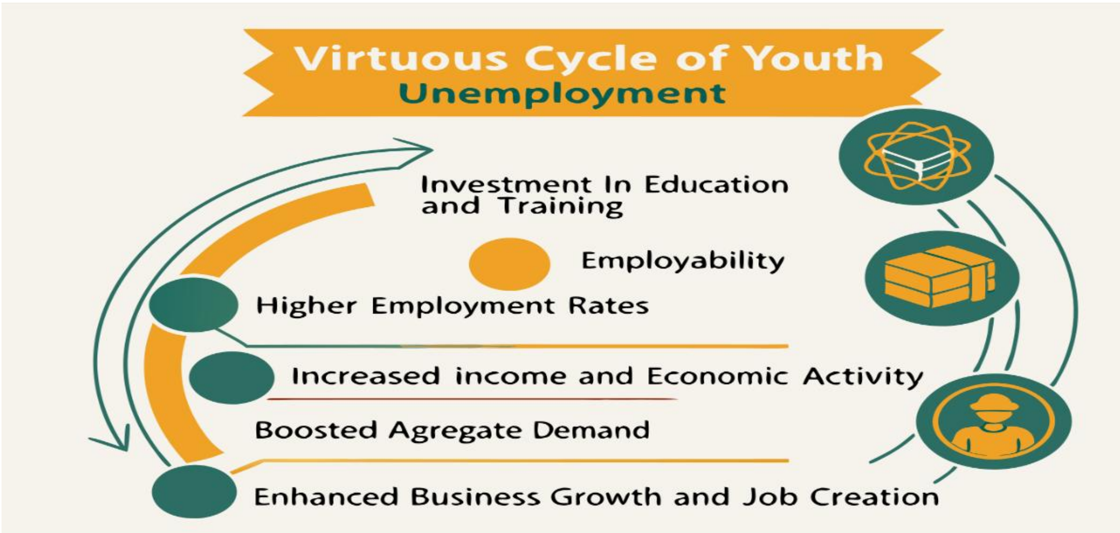
Overall, the employers play a crucial role in addressing youth employment challenges. By investing in youth employment initiatives, businesses can see economic, operational, and social benefits. Strengthening the influence of employers' organizations on national policies and encouraging public-private partnerships can help create more job opportunities for young people. The global community must continue to prioritize this issue and work towards creating a more inclusive and equitable labor market for all young people.

2.2.e.i. Economic Perspective on Youth Employment

Taking action on youth employment benefits not only young people but also businesses and their organizations. While the impact of such actions may not be immediate, the long-term benefits include a more skilled workforce and increased economic activity. From a macroeconomic perspective, long-term youth unemployment represents a labor market inefficiency, where the potential of youth labor is not fully utilized. The OECD has noted that investing in youth employment can yield significant economic returns, with every dollar spent on youth employment programs potentially generating up to $3 in economic benefits (OECD, 2020).

[16] Business and Industry Advisory Committee to the OECD (BIAC). (2021). *Survey on Youth Training Programs*.

Furthermore, a report by the International Labour Organization indicates that reducing youth unemployment by just 1% could lead to an increase in GDP by 0.5% in many economies[17].



Explanation of the Cycle:

1. **Investment in Education and Training**: Governments and organizations invest in educational programs and vocational training for youth, enhancing their skills and knowledge.
2. **Increased Skills and Employability**: As young individuals acquire new skills, their employability improves, making them more attractive to employers.
3. **Higher Employment Rates**: With better skills, more youth find jobs, leading to higher employment rates among this demographic.
4. **Increased Income and Economic Activity**: Employed youth earn wages, which increases their purchasing power and contributes to overall economic activity.
5. **Boosted Aggregate Demand**: As young people spend their earnings on goods and services, aggregate demand in the economy rises, stimulating further economic growth.
6. **Enhanced Business Growth and Job Creation**: Increased demand encourages businesses to expand and create more job opportunities, further reducing youth unemployment.
7. **Strengthened Economic Stability**: A more stable economy benefits all sectors, leading to sustained investment in education and training, thus repeating the cycle.

This circular model emphasizes the interconnectedness of education, employment, and economic growth, highlighting the importance of addressing youth unemployment as a means to foster broader economic stability and prosperity.

[17] International Labour Organization (ILO). (2023). *Global Employment Trends for Youth 2023*

2.2.f. Global Issues Affecting Youth Human Capital in Bangladesh

2.2.f.i. Global issue:

Bangladesh faces several global issues that significantly impact youth human capital and economic development. One major issue is the significant illicit financial outflows, which average $16 billion annually. This outflow surpasses the combined total of foreign aid and foreign direct investment (FDI) inflows, leading to critical capital loss for development, exacerbating fiscal deficits, and limiting public spending on essential services like education and healthcare1. Additionally, the prevalence of crony capitalism distorts resource allocation, as politically connected oligarchs disproportionately benefit from economic policies. This favoritism stifles competition, discourages innovation, and marginalizes small and medium-sized enterprises (SMEs), which are crucial for broad-based economic growth.

Another critical issue is the mismanagement of public finances, characterized by widespread tax evasion and weak enforcement, which erodes the revenue base. Politically motivated tax exemptions and inefficient public spending on mega-projects with cost overruns further squander public funds and erode trust in the government's economic management. Furthermore, the distortion of economic data, such as overstating GDP growth and underreporting unemployment, masks critical structural weaknesses. This manipulation erodes public and investor trust, fosters skepticism about government policies, and undermines confidence in economic governance. Bangladesh is also caught in a middle-income trap due to policy misalignments that prioritize capital-intensive industries and mega-projects over sectors that could drive broad-based and sustainable growth, limiting opportunities for youth in more inclusive sectors.

2.2.f. ii. Strategies to Tackle These Issues

To address these challenges, Bangladesh should implement several strategic measures. First, strengthening governance and financial regulations is crucial. This involves implementing robust governance frameworks and stringent financial regulations to curb illicit financial flows and recover stolen assets. Enhancing tax enforcement and closing loopholes will ensure a fair tax base. Second, promoting merit-based economic policies can help reduce the influence of crony capitalism. Reforming economic policies to ensure merit-based allocation of resources, encouraging competition and innovation, and supporting SMEs will foster a level playing field.

Additionally, improving public financial management through stricter procurement processes, transparent budgeting, and efficient public spending is essential. Ensuring accountability and oversight will prevent misappropriation of funds. Establishing independent statistical bodies free from political influence and implementing third-party audits to validate key economic indicators will promote transparency and rebuild trust. Shifting focus from capital-intensive industries to more inclusive sectors that can drive broad-based and sustainable growth, investing in human capital development, and supporting industries that create employment opportunities for youth are also critical.

Addressing political instability by ensuring free and fair elections, protecting civil liberties, and fostering a pluralistic political environment will strengthen institutions and build public trust, attracting foreign investment. Finally, enhancing economic resilience through diversification of the economy, improving financial account management, stabilizing the currency, encouraging remittance flows, and exploring new markets to boost export growth will further support sustainable economic development.

By implementing these strategies, Bangladesh can effectively address the global issues affecting youth human capital and pave the way for sustainable economic development[18].

2.2.g. Push and Pull Factors Affecting and Impacting Youth Human Capital and Economic Development in Bangladesh

Push Factors:

Youth in Bangladesh are driven to migrate due to several push factors that negatively impact their quality of life and economic prospects. Economic Hardships are a primary driver, with high levels of unemployment and underemployment, especially in rural areas, compelling youth to seek better economic opportunities elsewhere. The lack of job opportunities and low wages in their home regions force them to migrate in search of better prospects. Additionally, Poverty is a significant push factor, as persistent poverty and the inability to meet basic needs such as food, shelter, and education drive many youths to escape these conditions and improve their living standards.

Social and Cultural Factors also play a crucial role in pushing youth to migrate. Social norms and family expectations often compel young people to leave their homes to support family members or fulfill social obligations. Furthermore, Limited Access to Education and Healthcare in rural and underserved areas forces youth to move to urban centers or other countries where these facilities are more readily available. Environmental and Climate Change exacerbate these issues, with frequent natural disasters such as floods, cyclones, and landslides, along with environmental degradation, displacing many youths and contributing to migration. Lastly, Political and Security Issues, including conflicts and violence in regions like the Chittagong Hill Tracts, force youth to flee their homes in search of safety and stability.

Pull Factors:

On the other hand, several pull factors attract youth to migrate, offering them better opportunities and a higher quality of life. Economic Opportunities are a major draw, with the promise of better job opportunities and higher wages in urban areas and foreign countries. Cities like Dhaka and Chittagong, as well as countries in the Middle East, offer lucrative employment options for youth. Additionally, the significant role of Remittances in the economy encourages youth to migrate, as

[18] Human Capital Development and Economic Growth in Bangladesh" - *Journal of World Economic Research*, Volume 7, Issue 2, DOI: 10.11648/j.jwer

remittances improve the financial situation of the migrants and contribute to the overall economic growth of the country.

Quality of Life is another strong pull factor, as the prospect of a better quality of life, including better housing, healthcare, and education, attracts youth to urban areas and other countries. The desire for a more comfortable and secure lifestyle is a significant draw. Education and Skills Development also pull youth towards urban areas and foreign countries, where better educational opportunities are available. The chance to acquire higher education and specialized skills is a significant draw for many young people.

Social and Cultural Factors further attract youth to migrate, with family and community networks in urban areas and other countries providing support and facilitating the migration process, making it easier for youth to settle in new places. Lastly, Government Policies and Programs that support migrants, such as those providing financial assistance and entrepreneurial opportunities, also attract youth. For example, the Bangladesh government offers loan programs for returnee migrants to encourage income-generating activities.

2.2.h. Shocks and Adapting Strategy

Sudden Shocks Affecting Youth Human and Economic Capital in Bangladesh

Bangladesh faces significant internal and global shocks that impact youth human and economic capital. Natural Disasters and Climate Change are a major concern, as the country is highly vulnerable to climate-related events such as floods, cyclones, and landslides. These disasters have caused substantial economic losses, estimated at around 1.8% of GDP over the past few decades, and displace millions annually, leading to loss of livelihoods and increased poverty, particularly among youth. Additionally, Economic Instability has been a persistent issue, with high inflation reaching a decade high of 9.9% year-on-year in August 2023. This inflation has eroded consumer purchasing power and dampened investment, affecting economic opportunities for youth. The COVID-19 pandemic further exacerbated these challenges, causing a significant slowdown in economic activities, increased unemployment, and disrupting education, particularly for young people. The recovery from the pandemic has been hindered by ongoing high inflation and global economic uncertainty.

Globally, Economic Uncertainty has impacted Bangladesh's economy, with factors such as the Russia-Ukraine conflict and global monetary tightening disrupting the post-pandemic recovery. These external pressures have led to a slowdown in real GDP growth and increased financial sector vulnerabilities. International Trade Disruptions have also affected the country, particularly its export-oriented industries like the ready-made garment (RMG) sector. Changes in international trade policies, including import restrictions and increased input costs, have slowed private sector credit growth and reduced employment opportunities for youth. Furthermore, Climate-Induced Migration has become a critical issue, with many Bangladeshis forced to migrate internally and internationally due to extreme weather events. The lack of climate-resilient infrastructure and social safety nets exacerbates the situation, pushing many into exploitative labor conditions, especially in the Gulf countries.

Overall, Bangladesh faces a combination of internal and global shocks that significantly impact youth human and economic capital. Addressing these challenges requires a multifaceted approach, including climate resilience measures, economic stabilization policies, and international cooperation to mitigate the effects of global economic uncertainties and trade disruptions**.**

2.2.i. Strategies to Address Sudden Shocks Affecting Youth Human and Economic Capital in Bangladesh

2.2.i.i. Strengthening Climate Resilience

Climate Change Adaptation:

- **Disaster Management Plans**: Develop and implement comprehensive disaster management plans that are adaptable to climate change. This includes early warning systems, emergency response protocols, and resilient infrastructure to mitigate the impact of natural disasters.
- **Climate-Resilient Infrastructure**: Invest in building climate-resilient infrastructure, such as flood defenses, improved drainage systems, and climate-resistant housing. This will help reduce the vulnerability of communities to climate-induced shocks.

2.2.iii. Migration and Displacement:

- **Safe Migration Policies**: Establish policies that ensure safe and dignified migration for those displaced by climate change. This includes providing legal pathways for climate refugees and ensuring their rights are protected.
- **Support for Migrants**: Provide support services for migrants, including access to education, healthcare, and employment opportunities. This will help integrate migrants into new communities and reduce their vulnerability.

2.2.i.iii. Economic Diversification and Job Creation

Diversifying the Economy:

- **Sector Diversification**: Diversify the economy beyond the ready-made garment (RMG) sector to reduce dependency on a single industry. Promote growth in sectors such as technology, renewable energy, and agriculture to create more job opportunities for youth.
- **Entrepreneurship Support**: Encourage entrepreneurship by providing access to finance, training, and mentorship programs. This will help youth start their own businesses and contribute to economic growth.

Job Creation:

- **Skill Development**: Invest in education and vocational training programs to equip youth with the skills needed for the jobs of the future. This includes digital literacy, technical skills, and soft skills.
- **Public-Private Partnerships**: Foster public-private partnerships to create job opportunities in both the formal and informal sectors. This will help absorb the growing youth population into the workforce.

2.2.i. iv. Enhancing Economic Stability

Macroeconomic Stability: Implement fiscal reforms to generate more domestic revenue and reduce reliance on foreign aid. This includes improving tax collection, reducing tax evasion, and efficient public spending. Adopt monetary policies to control inflation and stabilize the currency. This will help protect the purchasing power of the population and support economic stability.

Financial Sector Resilience: Strengthen the regulatory framework to address financial sector vulnerabilities. This includes improving the oversight of banks and non-bank financial institutions to prevent financial crises. Ensure that youth and small and medium-sized enterprises (SMEs) have access to affordable credit. This will help them start and grow businesses, contributing to economic resilience.

2.2.j. Promoting Social Inclusion and Human Capital Development

Social Safety Nets: Establish comprehensive social safety nets to protect the most vulnerable populations, including youth, from the impacts of sudden shocks. This includes cash transfers, food assistance, and healthcare services. Invest in quality education and healthcare services to improve human capital. This will help youth develop the skills and health needed to contribute to the economy and society.

Gender Equality: Promote gender equality by empowering women and girls. This includes providing them with access to education, employment, and leadership opportunities. Empowered women are better equipped to handle sudden shocks and contribute to economic development.

Conclusion: By implementing these strategies, Bangladesh can build resilience to sudden shocks and create a more stable and inclusive environment for youth human and economic capital. Strengthening climate resilience, diversifying the economy, enhancing economic stability, and promoting social inclusion and human capital development are essential steps towards achieving sustainable and inclusive growth.

2.3. Social Capital

Social Capital refers to the networks, norms, and trust that enable people to act together more effectively to pursue shared objectives[19]. It encompasses the relationships among individuals, the norms of reciprocity and trustworthiness that arise from these relationships, and the social structures and institutions that these relationships form. Social capital is crucial for fostering social cohesion, promoting collective action, and enhancing the overall well-being of communities and societies[20].

2.3.a. Necessities for Youth to Improve Social Cohesiveness and Peace Reconciliation

- Building Networks: Youth need to build and maintain strong social networks to foster social cohesiveness. These networks can include peer groups, community organizations, and online platforms that facilitate communication and collaboration.
- Promoting Trust and Reciprocity: Trust and reciprocity are essential components of social capital. Youth need to engage in activities that promote mutual trust and understanding, such as community service, dialogue sessions, and collaborative projects.
- Cultural Exchange and Understanding: Engaging in cultural exchange programs and activities that promote understanding and appreciation of diverse cultures can help reduce prejudices and foster social cohesion.
- Conflict Resolution Skills: Youth need to develop conflict resolution skills to effectively address and reconcile differences within their communities. This includes training in mediation, negotiation, and peaceful conflict resolution techniques.

2.3.b. Youth Current Engagement in Social Cohesiveness Activities

- Community Service: Many young people are actively involved in community service projects, such as volunteering at local shelters, participating in environmental clean-up initiatives, and organizing food drives.
- Peacebuilding Initiatives: Youth are increasingly involved in peacebuilding initiatives, including conflict resolution workshops, interfaith dialogues, and youth-led peace movements.
- Social Media Campaigns: Young people are leveraging social media platforms to raise awareness about social issues, promote social cohesion, and mobilize support for peace reconciliation efforts.

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[19] Putnam, Robert D. (2000). *Bowling Alone: The Collapse and Revival of American Community.* New York: Simon & Schuster.

[20] World Bank. (2015). Social Capital: A Missing Link in Development.

- Youth-led Organizations: There are numerous youth-led organizations and movements that focus on promoting social cohesiveness and peace, such as youth councils, student unions, and grassroots organizations.

2.3.c. Consequences of Youth Engagement in Social Cohesiveness Activities

2.3.c.i. Positive Consequences

- Enhanced Social Cohesion: Active participation in social cohesiveness activities helps build stronger, more connected communities. This can lead to a greater sense of belonging and mutual support among community members.
- Improved Conflict Resolution: Youth engagement in peace reconciliation activities can lead to more effective conflict resolution and reduced violence within communities.
- Increased Civic Participation: Engaging in social cohesiveness activities can foster a sense of civic responsibility and encourage youth to become more active participants in their communities and societies.
- Personal Development: Participating in social cohesiveness activities can contribute to the personal development of youth, enhancing their leadership, communication, and problem-solving skills.

2.3.c. ii. Negative Impacts of Youth due to Lack of Social Capital:

The negative impacts of youth not engaging in social cohesiveness or lacking social capital are far-reaching and can affect various aspects of their lives and communities. Addressing these issues requires concerted efforts from policymakers, educators, and community leaders to create opportunities for youth engagement and build strong social networks. By fostering social capital, we can help ensure that youth are better equipped to contribute to the social, economic, and political well-being of their communities. The details are as follows.

Social Fragmentation and Isolation: When youth do not engage in social cohesiveness activities, it can lead to increased social fragmentation. This can result in a lack of social cohesion and trust within communities, making it difficult for individuals to work together towards common goals. Youth who lack social capital may feel isolated and marginalized. This can lead to a sense of disconnection from their communities and a lack of belonging, which can have negative impacts on their mental and emotional well-being.

Reduced Civic Participation: Youth who do not engage in social cohesiveness activities are less likely to participate in civic and political processes. This can lead to a lack of representation and voice for young people in decision-making processes that affect their lives and communities. The absence of youth engagement in social cohesiveness can weaken democratic institutions. When young people are not involved in civic activities, it can lead to a decline in the overall health and functioning of democratic systems.

Increased Social and Economic Inequality: Lack of social capital can exacerbate social and economic inequalities. Youth from disadvantaged backgrounds who do not have access to social networks and opportunities for engagement are more likely to remain trapped in cycles of poverty and disadvantage. Youth who do not engage in social cohesiveness activities may have limited access to economic opportunities. Social capital plays a crucial role in providing access to job networks, mentorship, and other resources that can help youth succeed in the labor market.

Negative Impact on Mental Health: Lack of social capital and engagement can lead to increased rates of mental health issues among youth. Social isolation and a lack of supportive networks can contribute to feelings of loneliness, anxiety, and depression. Youth who do not engage in social cohesiveness activities may be more prone to behavioral problems, including substance abuse and delinquency. Social capital provides a protective factor against such negative behaviors by offering support and positive role models.

Reduced Resilience and Adaptability: Youth who lack social capital are less resilient in the face of adversity. Social networks provide emotional support, practical assistance, and resources that can help individuals cope with challenges and recover from setbacks. Engaging in social cohesiveness activities helps youth develop important life skills, such as communication, teamwork, and problem-solving. Without these skills, youth may struggle to adapt to changing circumstances and navigate complex social environments

2.3.d. Why Social Capital Engagement of Youth is Needed in Economic Development Strategies:

- **Innovation and Creativity**: Youth are often at the forefront of innovation and creativity. Engaging them in economic development strategies can bring fresh ideas and approaches that can drive economic growth and development.
- **Workforce Development:** Building social capital among youth can enhance their employability and contribute to a more skilled and productive workforce. This, in turn, can boost economic productivity and competitiveness.
- **Entrepreneurship**: Social capital can facilitate entrepreneurship by providing youth with the networks, resources, and support needed to start and grow their own businesses. This can lead to job creation and economic diversification.
- **Social Inclusion**: Engaging youth in social capital-building activities can promote social inclusion and reduce inequalities, which are essential for sustainable economic development. By ensuring that all segments of society are included and benefit from economic growth, social capital can help create a more equitable and just society.

2.4. Physical Capital:

Physical Capital refers to tangible, durable assets that are used in the production of goods and services. It includes infrastructure such as buildings, machinery, equipment, and technology. Physical capital is essential for the functioning of businesses, industries, and economies, as it provides the means to produce and deliver products and services efficiently[21]

2.4.a. Importance of Physical Capital for the Youth:

Physical capital is a critical component in improving the human and economic capital of youth. By investing in the physical infrastructure of educational institutions and bridging the digital divide, Bangladesh can provide its youth with the necessary resources to enhance their skills, knowledge, and employability. Addressing the gaps and challenges in physical capital, particularly in rural areas, is essential for creating a more inclusive and equitable education system that supports the overall development of the country. The specific examples are as follows.

Improving Human Capital: Physical capital, such as schools, libraries, and educational facilities, provides the necessary infrastructure for youth to access quality education. This, in turn, enhances their human capital by equipping them with knowledge and skills**.** Modern educational institutions equipped with the latest technology and resources enable youth to develop technical and vocational skills, making them more employable and productive[22].

Enhancing Economic Capital: Access to physical capital, such as machinery and technology, allows youth to start and run their own businesses, thereby generating income and contributing to economic growth. Well-equipped industries and businesses create more job opportunities for youth, leading to higher employment rates and economic stability.

2.4.b. Current Situation of Physical Capital for the Youth in Bangladesh

2.4.b.i. Formal and Technical Schools and Universities

Urban Areas: Urban areas in Bangladesh generally have better access to physical capital in terms of educational infrastructure. Schools, colleges, and universities are well-equipped with modern facilities, including laboratories, computer labs, and libraries.

Rural Areas: In contrast, rural areas often lack adequate physical capital. Schools and educational institutions in rural areas may have limited resources, outdated equipment, and insufficient infrastructure, which hampers the quality of education.

[21] Investopedia. (n.d.). Physical Capital and

[22] World Bank. (2020). Human Capital Index

2.4.b.ii. Technology-Based Education System

Urban Areas: Urban areas benefit from a more advanced technology-based education system. Many schools and universities in urban areas have adopted digital learning platforms, online resources, and modern teaching methods, enhancing the learning experience for students.

Rural Areas: Rural areas struggle to keep up with the technological advancements seen in urban areas. Limited access to digital resources, poor internet connectivity, and a lack of trained teachers hinder the implementation of technology-based education systems in rural areas.

2.4.b.iii. Health Facilities

Urban Areas: Urban areas in Bangladesh have better access to health facilities, including hospitals, clinics, and medical centers. These facilities are often equipped with modern medical equipment and have trained healthcare professionals.

Rural Areas: Rural areas face significant gaps in health facilities. Many rural areas lack basic healthcare infrastructure, including hospitals, clinics, and medical equipment. This limits the access to quality healthcare for youth in these areas.

2.4.c. Gaps or Challenges of Physical Capital in Bangladesh

2.4.c.i. Rural Areas:

- Infrastructure Deficiencies: Rural areas often lack basic infrastructure such as roads, electricity, and clean water, which are essential for the functioning of educational institutions.
- Resource Constraints: Schools and educational institutions in rural areas face severe resource constraints, including a lack of qualified teachers, textbooks, and learning materials.
- Digital Divide: The digital divide is particularly pronounced in rural areas, where access to technology and the internet is limited, restricting the adoption of technology-based education systems.
- Healthcare Access: Rural areas struggle with limited access to healthcare facilities and services, which affects the overall well-being and development of youth

2.4.c. ii. Urban Areas

- Overcrowding: Urban schools and educational institutions often suffer from overcrowding, leading to a lack of adequate space and resources for students.
- Inequality: Despite better infrastructure, urban areas also face issues of inequality, with private schools and universities having significantly better resources and facilities compared to public institutions.

- Healthcare Inequality: While urban areas have better access to healthcare facilities, there is still a significant gap between private and public healthcare services, with public facilities often being overburdened and under-resourced

2.4.d. Linkages Between Physical Capital and Human and Economic Capital for the Youth

- **Enhanced Learning:** Physical capital, such as well-equipped schools and libraries, provides a conducive environment for learning, which enhances the human capital of youth by improving their educational outcomes.
- **Skill Development:** Access to modern technology and equipment in educational institutions enables youth to develop technical and vocational skills, making them more employable and productive, thereby enhancing their economic capital.
- **Entrepreneurship Opportunities**: Physical capital in the form of machinery, technology, and infrastructure supports youth entrepreneurship by providing the necessary resources to start and run businesses, contributing to economic growth and development.
- **Health and Well-being**: Access to quality healthcare facilities improves the overall health and well-being of youth, enabling them to participate more effectively in educational and economic activities.

2.4.e. Policy Recommendations

- **Investment in Rural Infrastructure:** The government should prioritize investment in the physical capital of rural areas, including the construction and upgrading of schools, libraries, and other educational facilities.
- **Digital Inclusion:** Efforts should be made to bridge the digital divide by providing rural areas with access to technology and the internet, enabling the adoption of technology-based education systems.
- **Public-Private Partnerships:** Encouraging public-private partnerships can help leverage resources and expertise to improve the physical capital of educational institutions including mobile-based skills training opportunities, both in urban and rural areas.
- **Teacher Training and Development:** Investing in the training and development of teachers can ensure that they are equipped with the necessary skills to utilize physical capital effectively and provide quality education.
- **Equitable Resource Distribution:** Ensuring equitable distribution of resources between urban and rural areas can help reduce disparities and provide all youth with equal opportunities to improve their human and economic capital.

- **Healthcare Access**: Improving access to healthcare facilities in rural areas and ensuring that public healthcare services in urban areas are well-resourced and accessible to all can enhance the overall well-being of youth.

2.5. Natural Capital:

Natural capital refers to the world's stocks of natural assets, including geology, soil, air, water, and all living things[23]. It is the foundation of the ecosystem services that support human life and economic activity. According to the United Nations, natural capital encompasses the resources and services provided by nature that contribute to the economy and human well-being (UN, 2021). This includes not only the physical resources but also the ecological functions that sustain life, such as clean air, water filtration, and biodiversity.

2.5.a. Importance of Natural Capital for Youth Human and Economic Development:

Natural capital plays a crucial role in youth human and economic development for several reasons:

- **Resource Availability**: Access to natural resources such as clean water, fertile land, and forests is essential for agricultural activities, which many young people in rural areas depend on for their livelihoods. Sustainable management of these resources can enhance food security and economic stability.
- **Ecosystem Services:** Natural capital provides vital ecosystem services that support health and well-being. For instance, clean air and water are fundamental for physical health, while green spaces contribute to mental well-being. Healthy ecosystems can lead to improved educational outcomes for youth by providing a conducive environment for learning.
- **Economic Opportunities:** Natural capital can create job opportunities in sectors such as agriculture, forestry, and tourism. By investing in sustainable practices, youth can engage in green jobs that not only provide income but also contribute to environmental conservation.
- **Resilience to Climate Change:** Natural capital is essential for building resilience against climate change impacts. Youth who are equipped with knowledge and skills related to environmental sustainability can play a pivotal role in adapting to and mitigating climate-related challenges.

2.5.b. Current Gaps Related to Access for Youth

Despite its importance, there are significant gaps in access to natural capital for youth, particularly in Bangladesh:

[23] United Nations (2021). *System of Environmental-Economic Accounting—Ecosystem Accounting (SEEA EA).* United Nations.

- **Geographical Disparities:** Rural youth often face challenges in accessing natural resources due to geographical barriers and inadequate infrastructure. This limits their ability to engage in agricultural or eco-friendly enterprises.
- **Environmental Degradation:** Rapid urbanization and industrialization have led to the degradation of natural resources, making it difficult for youth to rely on these assets for their livelihoods. Pollution and deforestation further exacerbate the situation.
- **Lack of Awareness and Education:** Many young people lack awareness of sustainable practices and the importance of natural capital. This gap in knowledge can hinder their ability to utilize natural resources effectively and sustainably.

2.5.c. Policy Recommendations:

To address these gaps and enhance the role of natural capital in youth human and economic development, the following policy recommendations are proposed:

- **Invest in Sustainable Resource Management:** Policymakers should prioritize investments in sustainable management of natural resources, ensuring that youth have access to clean water, fertile land, and forests. This includes creating community-based resource management programs that involve youth participation.
- **Enhance Education and Training:** Implement educational programs that focus on environmental sustainability and the importance of natural capital. Training youth in sustainable agricultural practices and eco-friendly business models can empower them to utilize natural resources effectively.
- **Promote Green Job Opportunities:** Develop initiatives that encourage the creation of green jobs in sectors such as renewable energy, sustainable agriculture, and conservation. This can provide youth with meaningful employment while promoting environmental sustainability.
- **Strengthen Community Engagement:** Foster community engagement initiatives that involve youth in conservation efforts and sustainable practices. This can help build a sense of ownership and responsibility towards natural resources.

2.6. Conclusion

The literature review highlights the persistent and critical issue of youth unemployment globally, particularly emphasizing the challenges faced by young individuals aged 15 to 24. The data indicates that youth are disproportionately affected by unemployment, with rates significantly higher than those of adults. As of 2023, approximately 14% of youth remain unemployed, translating to around 73 million young people worldwide. This situation is exacerbated in specific regions, such as the Middle East and North Africa, where youth unemployment can exceed 30%.

The review further outlines the multifaceted challenges in the labor market, including underemployment and the prevalence of informal, insecure job arrangements. Many young individuals find themselves in low-paid positions with limited prospects for advancement, often working in poor conditions. The findings reveal that in regions like Sub-Saharan Africa and South Asia, a significant percentage of youth are engaged in vulnerable employment, highlighting the urgent need for targeted interventions.

In the context of Bangladesh, the literature underscores the importance of understanding the unique barriers that youth face in accessing education and training opportunities. The disparities between urban and rural youth are particularly pronounced, with rural youth experiencing lower educational attainment and limited access to vocational training. This educational gap contributes to stark differences in income levels and overall economic prospects.

The review emphasizes the necessity for comprehensive strategies that address these challenges, focusing on enhancing the four key types of capital:

- Human Capital: Improving access to quality education and vocational training is essential for equipping youth with the skills needed to thrive in the labor market. This includes not only formal education but also practical skills training that aligns with market demands.
- Financial Capital: Addressing financial barriers through scholarships, microfinance, and financial literacy programs can empower youth to pursue educational and vocational opportunities, ultimately enhancing their economic participation.
- Social Capital: Fostering community engagement and support networks can help youth navigate the challenges they face. Mentorship programs and public-private partnerships can create pathways to employment and skill development.
- Physical Capital: Investing in educational infrastructure and vocational training centers, particularly well-equipped mobile-based skills training opportunities in underserved areas, is crucial for ensuring that all youth have equitable access to opportunities that can enhance their human capital.

CHAPTER III: DATA AND METHODOLOGY

3.1. Methodology

This study employed a mixed-methods approach, integrating both quantitative and qualitative research methods. Secondary information was gathered from existing literature and available sources to provide a comprehensive background for the research. Primary data was collected through structured interviews, which primarily focused on quantitative data relevant to the study.

In addition to interviews, Focus Group Discussions (FGDs) and Case Studies were utilized to gather qualitative information. The FGDs facilitated in-depth discussions among participants, allowing for the exploration of diverse perspectives and experiences related to youth and economic development. Case Studies provided detailed insights into specific instances of youth engagement in economic activities, highlighting both successful and challenging scenarios.

The structured interviews targeted key variables related to youth employment, while the FGDs and Case Studies enriched the research by capturing the nuances of youth experiences and the contextual factors influencing their economic participation. This comprehensive methodology ensured a robust analysis of the factors affecting human capital and economic development among youth in Bangladesh.

3.1.a. Research Design

The research adopted an exploratory design aimed at examining the skills, knowledge, and experiences of both male and female youth, along with their economic status. This included an analysis of the coverage and nature of their involvement in various employment sectors, the implications of their current situations, relevant policies, and the overall status of youth in the labor market. Additionally, the study investigated the future prospects for human capital development and economic growth programs tailored for youth. By focusing on these aspects, the research provided a comprehensive understanding of the challenges and opportunities faced by young people in Bangladesh, ultimately contributing to the formulation of effective strategies for enhancing their economic participation and development.

3.1.b. Study Population

The population for this study consisted of both male and female youth aged 15 to 24 years. In addition to this, some other key individuals, such as service providers and local government staff, were reached through FGDs.

3.1.c. Study Area

To ensure balanced information from both rural and urban contexts, this PhD study targeted data collection with a sample that was 50% from the Dhaka City area and 50% from the rural area of Kayetpara Union in Rupganj Upazila, Narayanganj District.

3.1.d. Sample size determination

A simple random sampling strategy was employed for this study, focusing on youth who were engaged in income-generating activities as the key variable for the sample survey. Given that the population in the study area was unknown, the required sample size was calculated using the following standard statistical formula:

$n = z^2pq/d^2$

Where:

- n = desired sample size
- z = standard normal deviation, typically set at a 95 percent confidence interval
- p = estimated proportion in the target population possessing a particular characteristic
- $q = 1.0 - p$
- d = desired degree of accuracy, set at 0.05

In the absence of prior information, $p = 0.5$ was used to ensure that the actual p fell within the expected range. Thus, the calculation was as follows:

$n = z^2pq/d^2 = (1.96)^2 * 0.5 * 0.5 / (0.05)^2 = 384$

To account for potential non-sampling errors (such as non-response, interviewer skill, and dropouts), a 10% margin was added. Therefore, the adjusted sample size was calculated as follows:

Sample size = 384 + (10% of 384) = 384 + 38.4 ≈ 422.

This approach ensured a robust sample size for the study, enhancing the reliability of the findings.

3.1.d.i. Sampling Procedures

The respondents for the interviews were selected using a random sampling procedure. The sample was drawn from both Dhaka and Narayanganj districts, ensuring representation from both rural and urban populations. To achieve gender balance, the sample consisted of 50% male and 50% female youth for individual interviews. This approach facilitated a comprehensive understanding of the perspectives and experiences of youth across different demographics.

3.1.e. Instruments

Data was collected using a variety of tools. Most secondary data was gathered through a comprehensive literature review. Primary data for the study was collected through structured interviews utilizing service statistics questionnaires. Additionally, Focus Group Discussions (FGDs) and Case Studies were employed to enrich the data collection process.

3.1.f. Data Collection Procedures

Primary data from youth was collected using a developed questionnaire designed to capture relevant information. FGDs and Case Studies were also utilized to gather qualitative insights.

Interviews with various stakeholders, including policymakers, senior staff from service providers, and representatives from NGOs, were conducted using a semi-structured interview guideline. To obtain in-depth qualitative information, three FGDs with male participants and three FGDs with female participants were facilitated in each district. Furthermore, two Case Studies were collected from each district, highlighting both best and worst-case scenarios.

3.1.g. Data Analysis

The quantitative data was analyzed using statistical software, such as SPSS. Frequencies and percentages were employed to define the distributions of individual and aggregated variables. Cross-tabulations, correlations, regression analysis, and factor analysis were utilized to present relationships among variables. Qualitative information was analyzed based on emerging themes, providing a comprehensive understanding of the data collected.

3.1.h. Data Quality Control

To ensure the integrity and reliability of the data collected during the study, a comprehensive data quality control plan was implemented. This plan included the following components:

1. **Pre-Testing of Instruments**: Before the actual data collection, the structured interviews and questionnaires were pre-tested with a small sample of respondents. This helped identify any ambiguities or issues in the questions, allowing for necessary adjustments.
2. **Regular Monitoring**: Supervisors conducted regular monitoring of the data collection process. This involved checking completed questionnaires for completeness and consistency, as well as observing enumerators during interviews to ensure adherence to the study protocols.
3. **Data Entry Validation**: After data collection, all responses were entered into a database. A validation process was implemented to check for errors in data entry, such as out-of-range values or inconsistencies in responses.
4. **Feedback Mechanism**: A feedback mechanism was established for enumerators to report any challenges or issues encountered during data collection. This allowed for timely adjustments and improvements in the data collection process.
5. **Data Cleaning**: Once data entry was complete, a thorough data cleaning process was conducted to identify and rectify any discrepancies or missing values. This ensured that the final dataset was accurate and reliable for analysis.

3.2. Enumerator Training

To equip enumerators with the necessary skills and knowledge for effective data collection, a comprehensive training program was implemented. The training covered the following areas:

1. **Understanding the Study Objectives**: Enumerators were trained on the overall objectives of the study, the importance of human capital, and the specific focus on youth employment and economic development.
2. **Survey Instruments**: Detailed training was provided on the structured interviews and questionnaires, including how to administer them effectively and how to probe for additional information when necessary.
3. **Interview Techniques**: Enumerators learned effective interviewing techniques, including how to build rapport with respondents, how to ask questions clearly, and how to handle sensitive topics related to employment and economic status.
4. **Data Quality Assurance**: Training emphasized the importance of data quality and the procedures in place for monitoring and ensuring data integrity. Enumerators were made aware of the quality control measures and their role in maintaining high standards.
5. **Cultural Sensitivity and Ethics**: Enumerators received training on cultural sensitivity and ethical considerations when interacting with respondents. This included respecting privacy, obtaining informed consent, and ensuring confidentiality of responses.
6. **Role-Playing and Simulations**: To reinforce learning, role-playing exercises and simulations were conducted, allowing enumerators to practice their skills in a controlled environment before engaging with actual respondents.

3.3. Conclusion

This chapter describes the mixed-methods approach used to study youth employment and economic development in Bangladesh, combining structured interviews, Focus Group Discussions (FGDs), and Case Studies. The exploratory design provided valuable insights into youth skills, experiences, and their participation in various sectors. By sampling both urban and rural populations from Dhaka and Narayanganj, the study captured diverse economic realities. Data quality was ensured through pre-testing, monitoring, and feedback mechanisms for enumerators, supported by a training program focusing on cultural sensitivity and ethical practices. This approach lays a strong foundation for shaping policies to empower youth and promote economic growth in Bangladesh

CHAPTER 4: CONTENT AND RESULTS

The results synthesized from the household survey reached a total of 417 youth in both rural and urban locations. Each district organized and facilitated two Focus Group Discussions (FGDs) with male and female youth, in addition to conducting case studies to gain deeper insights into the barriers and challenges faced by youth in their career development. The findings from the household sample survey, FGDs, and case studies are as follows:

4.1. Demographic Status

4.1.a. Gender Distribution of Respondents: Significant Male Predominance in Urban Areas:

The study included a total of 417 respondents, comprising 283 males (67.9%) and 134 females (32.1%). In rural areas, 108 males (52.4%) and 98 females (47.6%) participated, while urban areas had 175 males (82.9%) and 36 females (17.1%). (Details see below Table-1)

Table 1: Location wise respondents by sex

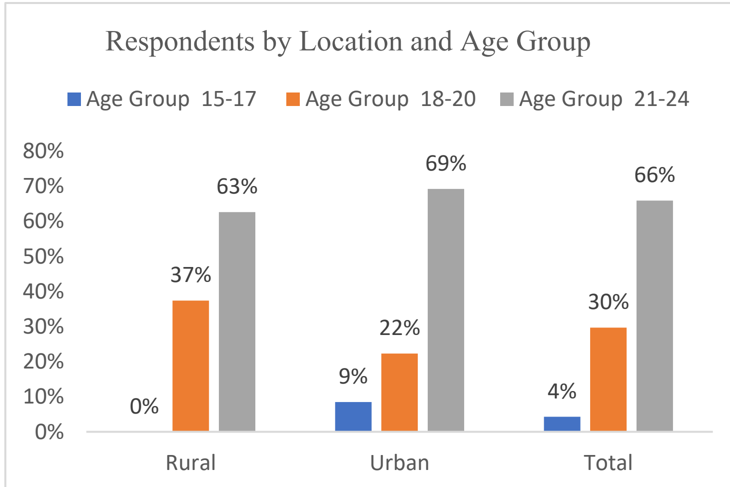
Location	Respondent sex				Total	
	Male		Female			
	Count	%	Count	%	Count	%
Rural	108	52.4%	98	47.6%	206	100%
Urban	175	82.9%	36	17.1%	211	100%
Total	283	67.9%	134	32.1%	417	100%

4.1.b. Demographic Distribution of Respondents: Age and Location Breakdown in Rural and Urban Areas:

The study included 417 respondents, with 206 from rural areas and 211 from urban areas. Among rural respondents, none were aged 15-17, while 37.4% were aged 18-20 and 62.6% were aged 21-

24. In urban areas, 8.5% were aged 15-17, 22.3% were aged 18-20, and 69.2% were aged 21-24. (see below figure 1 and details in table 2 in appendices). The averages age of respondents was 21.2 years, with a standard deviation of 2.1 years. Rural respondents had a mean age of 21.3 years, while urban respondents had a mean age of 21.1 years. The minimum age recorded was 15 years, and the maximum was 24 years. (see details in below table 3)

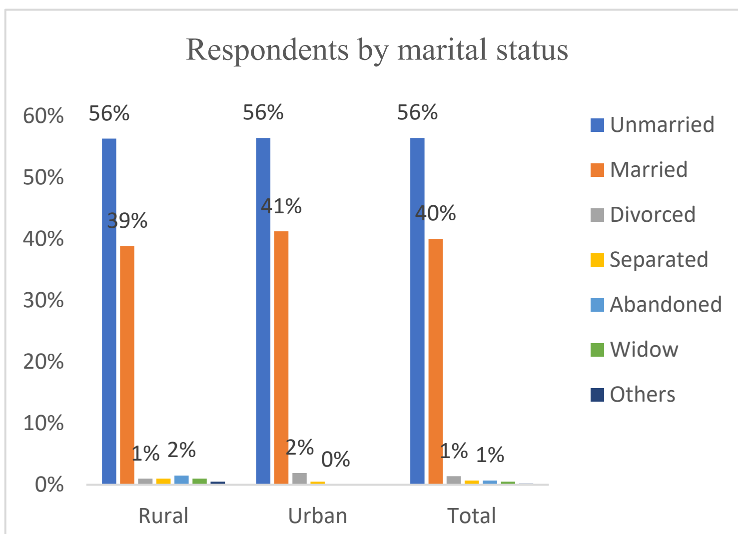
Figure 1: Study respondents participated by Location and Age Group (in percent)



4.1.c. Marital Status Distribution: Unmarried Respondents Predominate in Both Rural and Urban Areas:

Among the 417 respondents, 56.4% were unmarried, with 56.3% in rural areas and 56.4% in urban areas. Married respondents accounted for 40.0% overall, while divorced, separated, abandoned, and widowed individuals made up a small percentage of the total. (see figure 2 and details in table 4 in Appendices).

Figure 2: Respondents by marital status (in percent)



In rural areas, 67.6% of male respondents were unmarried compared to 43.9% of females. In urban areas, 65.1% of males were unmarried, while only 13.9% of females fell into this category. Overall, unmarried respondents constituted the majority across both locations. (pls. see details in table 5 in Appendices)

4.1.d. Household Leadership: Predominant Role of Fathers in Rural and Urban Areas:

In rural areas, 21.8% of households were headed by respondents, while 48.5% were headed by fathers. In urban areas, 24.6% of households were headed by respondents, with fathers leading

48.3% of households. Fathers were the predominant heads of households in both locations. (details see in below table 6 in Appendices)

In rural areas, 68.9% of households were headed by males, while 31.1% were headed by females. In urban areas, 84.6% of households were male-headed, with only 15.4% female-headed. Overall, male respondents predominantly held the position of head of household. (see details in below table 7 in Appendices)

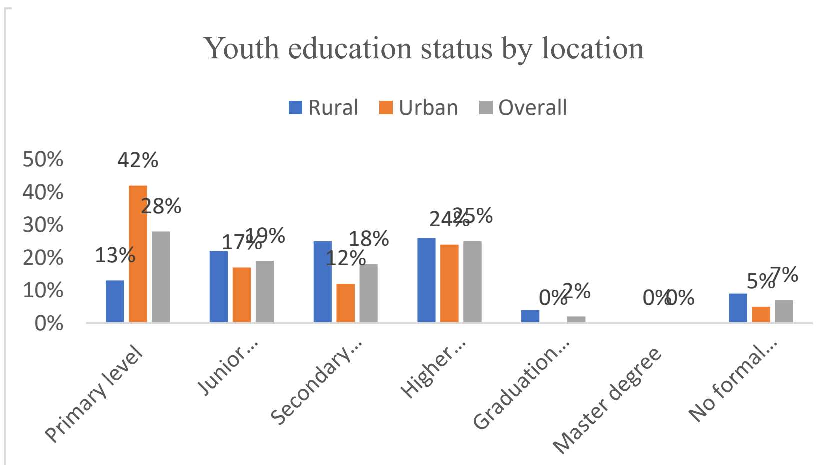
4.1.e. Average Household Members: Rural vs. Urban Comparisons:

In rural households, the average number of male members over 24 years was 1.44, while for females it was 1.36. Urban households had slightly lower averages, with 1.22 for males and 1.19 for females. The total number of male and female household members varied across age groups. On average, there are 2.7 male youths and 2.5 female youths per household. (see details in below table 8 in Appendices).

4.2. Educational status

4.2.a. Educational Attainment Disparities: Rural and Urban Differences in Primary and Higher Secondary Completion:

Figure 3: Youth education status by location (in percent)



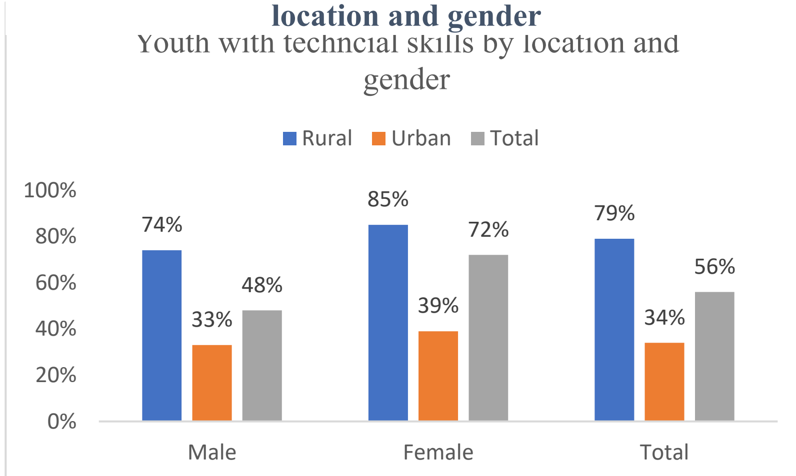
Urban respondents have a higher rate of primary education (42%) compared to rural (13%), while rural areas show more secondary (25%) and higher secondary (26%) completions. Graduation rates are low overall (2%), and no master's degree holders were reported. No formal education is higher in rural areas (9%). (See figure 3).

The study findings reveal significant educational disparities between rural and urban youth in Bangladesh. Urban males (41%) and females (50%) show higher primary completion rates compared to rural males (12%) and females (13%). Overall, only a small percentage achieve higher education, indicating a critical need for improved educational access and support, particularly in rural areas. (see details in table 9 in Appendices)

4.2.b. Disparity in Practical/Technical Skills: Higher Proficiency in Rural Areas Compared to Urban Areas:

In rural areas, 74.1% of males and 84.7% of females reported having practical/technical skills. Conversely, urban areas showed lower percentages, with 32.6% of males and 38.9% of females indicating they possess such skills, highlighting a disparity in vocational knowledge. (see figure 4 and the details in table 10 in Appendices)

Figure 4: Percentage of youth with technical skills by location and gender



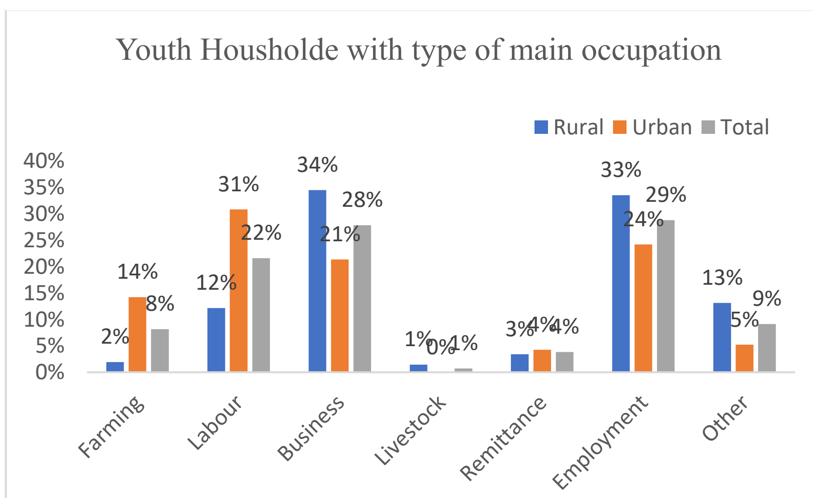
The primary reason for learning vocational skills was attending short technical training courses, with 35.0% overall. In rural areas, 16.3% cited formal education as their reason, while urban respondents showed a significant 56.1% for short courses, indicating a preference for practical training. (see details in table 11 in Appendices)

4.3. Youth employment status

4.3.a. Youth Household Livelihoods and Employment Trends Across Rural and Urban Areas

Employment (29%) and business (28%) are the dominant occupations among youth households overall. Rural households rely more on business (34%) and employment (33%), while urban households show higher rates of labour (31%) and farming (14%). Remittance and livestock contribute minimally across both rural and urban areas (see figure 5).

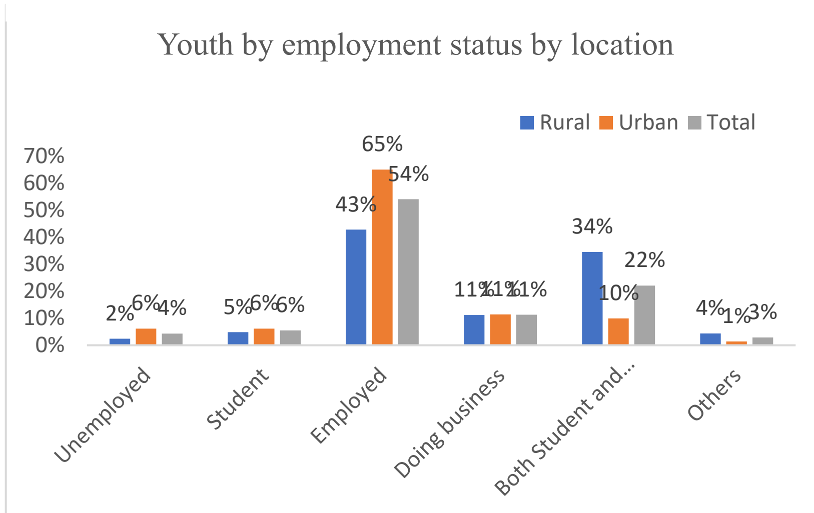
Figure 5: Percentage of youth with technical skills by location and gender



In rural areas, the main income sources included business (37.0% for males, 31.6% for females) and employment (28.7% for males, 38.8% for females). In urban areas, labor (30.3% for males, 33.3% for females) and employment (18.3% for males, 52.8% for females) were significant income sources. (see details in table 12 in Appendices)

The findings indicate that 41% of rural males are employed, rising to 63% in urban areas, with overall employment at 55%. For females, employment is 45% in rural areas and 72% in urban areas, but urban females face a higher unemployment rate of 17%. (see details in table 13 in appendices)

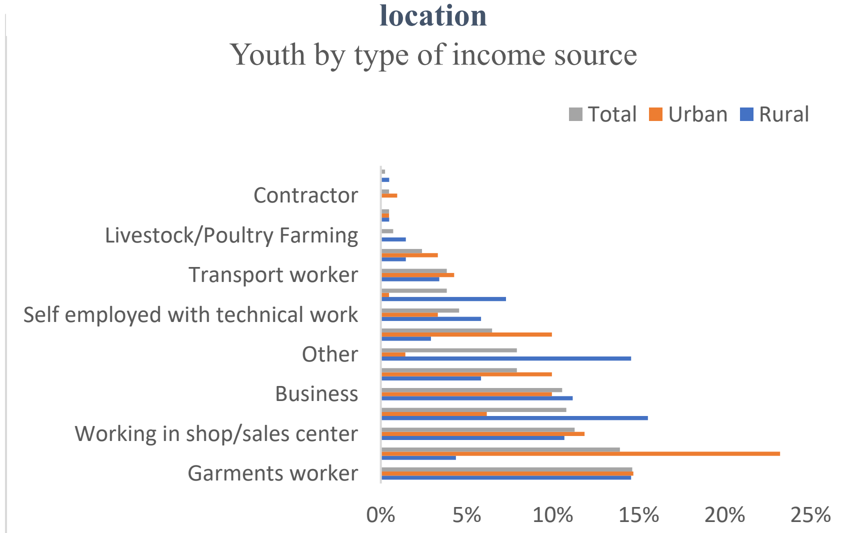
Figure 6: Percentage of youth by employment status by location



4.3.b. Occupational Differences Between Rural and Urban Areas: Insights into Business, Garments Work, and Private Tuition:

The main occupations of respondents reveal significant differences between rural and urban areas. In rural areas, 19.0% of males and 3.1% of females are engaged in business, while 50.0% of urban females work as garments workers. Private tuition is more common among rural females (22.9%) compared to urban females (6.7%). (see figure 7 and details in table 14 in Appendices).

Figure 7: Percentage of youth by employment status by location



The findings from the Focus Group Discussions (FGDs) corroborate these quantitative results, with participants noting that youth are engaged in various forms of employment, particularly in sectors that require less formal education, such as agriculture, informal labor, and small businesses. In rural areas, common employment types include agriculture, livestock rearing, and small-scale trading. In urban settings, youth may find opportunities in manufacturing, services, retail, and informal sectors. The findings indicate that both genders participate in these sectors, although the nature of work may differ based on cultural and social norms

The data also shows that 41.9% of rural males and 61.5% of rural females have been in their first job for 1.1-3 years. In urban areas, 44.0% of males and 50.0% of females also fall within this range, indicating a trend of job stability. (see details in table 15 in Appendices)

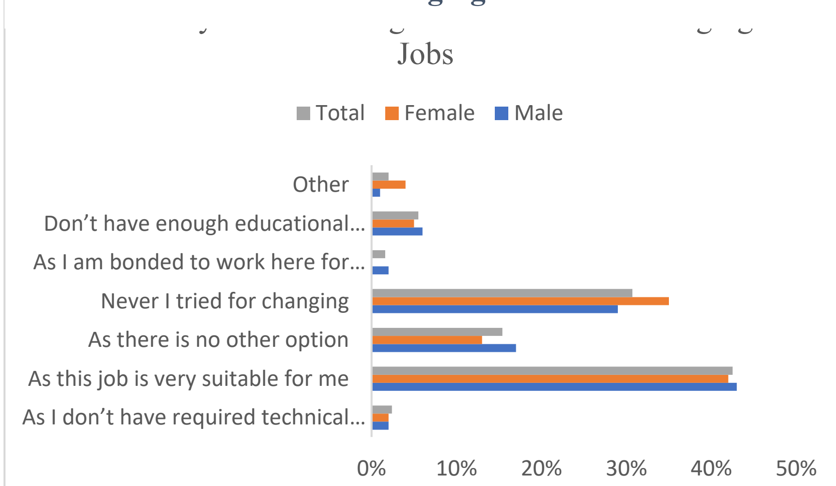
In rural areas, 29.5% of males and 26.0% of females wish to continue their first job, while in urban areas, 44.0% of males and 50.0% of females express the same desire, suggesting a higher inclination to remain in their initial positions in urban settings. (see details in table 16 in appendices)

The findings indicate that 83.9% of rural males and 88.0% of rural females believe they have changed to a better job. In urban areas, 94.6% of males and 73.3% of females report similar sentiments, highlighting a positive perception of job changes (see details in table 17 in Appendices)

The primary reasons for changing jobs include better salary, with 56. 3% overall citing this as a factor, particularly among urban females (54.5%). Additionally, 30.8% of rural males and 36.4% of urban females noted improved work environment as a reason. (See details in table 18 in Appendices A).

The study findings revealed that 17.5% of youth from both rural and urban locations did not change their first job. Among them, most (43%) cited job suitability as the main reason for staying, followed by 31% who never attempted to change jobs. Additionally, 15% mentioned a lack of other options, and 6% cited insufficient educational qualifications. Very few reported lack of technical skills, long-term work bonds, or other reasons. (see figure 8 and details in Table 19 in Appendices A)

Figure 8: Percentage of Youth by Gender Citing Reasons for Not Changing Jobs



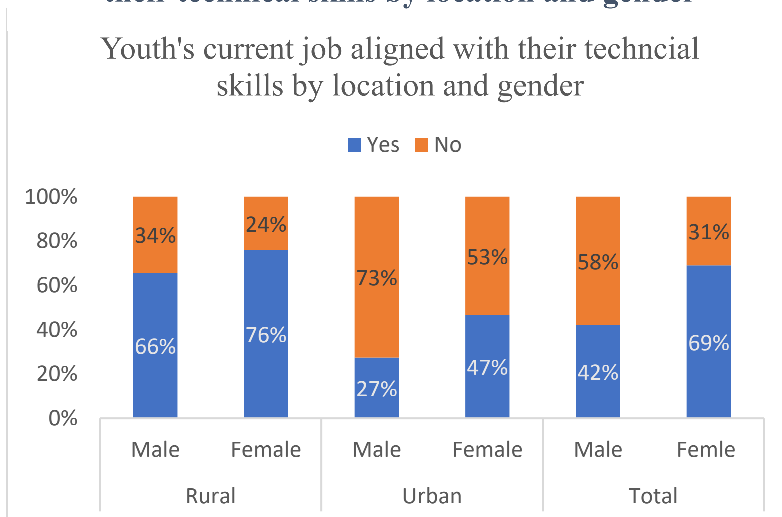
4.3.c. Alignment of Technical Skills with Current Jobs:

In rural areas, 65.7% of males and 76.0% of females feel their current job aligns with their technical skills. Conversely, in urban areas, only 27.4% of males and 46.7% of females report alignment, indicating a gap in job suitability based on education. (see details in below table 22)

During FGD the participants noticed that the youth possess varying levels of technical knowledge and vocational skills, often acquired through informal means. Skills may include basic trades, agricultural techniques, and service-oriented skills. These skills influence job opportunities, with those possessing technical skills likely to secure better positions.

The study revealed that overall, 48% of youth reported their current job aligns with their technical skills. Alignment was higher among rural youth (66% males, 76% females) compared to urban youth (27% males, 47% females). In contrast, 58% of males and 31% of females overall reported misalignment. (see figure 9 and details in table 20 in Appendices A)

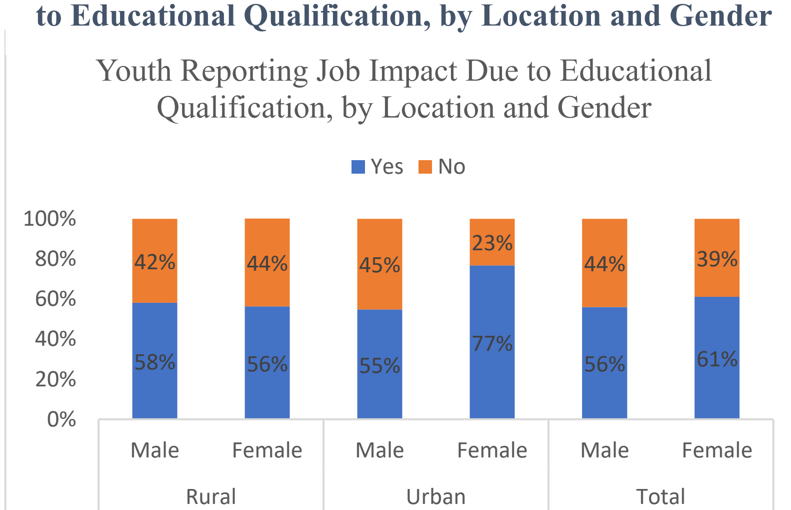
Figure 9: Percentage of youth's current job aligned with their technical skills by location and gender



4.4. Impact of Educational Qualifications on Job Performance:

The results show that 58.1% of rural males and 56.3% of rural females believe their jobs are affected by educational qualifications. In urban areas, 54.8% of males and 76.7% of females share this sentiment, indicating a significant impact of education on job performance. (see figure 10 and details in table 21 in Appendices A).

Figure 10: Percentage of Youth Reporting Job Impact Due to Educational Qualification, by Location and Gender

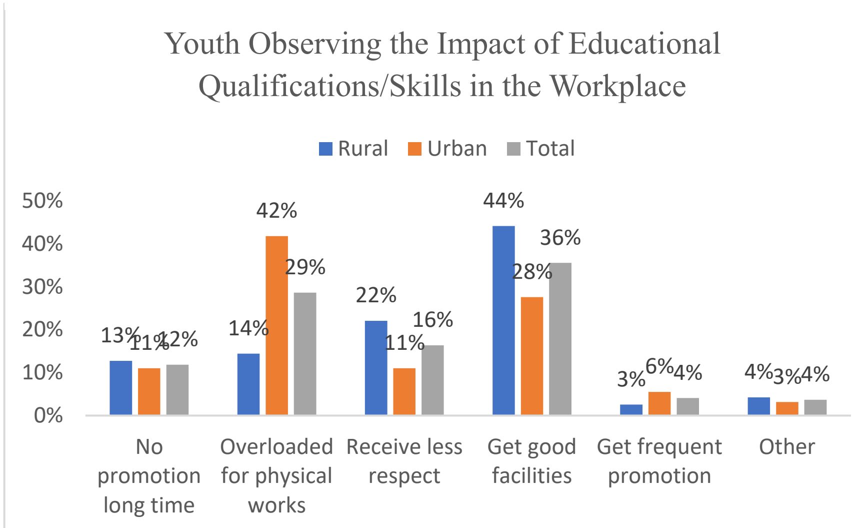


During FGDs the respondents indicate that many youths may not have completed higher education, which affects their employment opportunities. There is often a mismatch between educational qualifications and available jobs, leading to underemployment in positions that do not require formal education.

4.4.a. Educational Qualifications and Workplace Opportunities:

In rural areas, 46% of males reported receiving good facilities due to their educational qualifications, while 15% faced long-term promotion issues. For females, 44% indicated good facilities, but 26% reported not receiving promotions, highlighting disparities in workplace respect and opportunities. (See figure 11 and details in table 22 in Appendices)

Figure 11: Percentage of Youth Observing the Impact of Educational Qualifications/Skills in the Workplace



4.4. b. Assess Youth Employment Participation:

The findings indicate that youth in Bangladesh are engaged in various employment sectors, contributing significantly to household income. In rural areas, common employment types include agriculture, livestock rearing, and small-scale trading, while urban youth find opportunities in manufacturing, services, and informal sectors. The data shows that youth contribute significantly to household income, particularly in low-income families where every member's earnings are crucial for survival. Qualitative findings from Focus Group Discussions (FGDs) support this, revealing that youth are primarily engaged in low-skilled employment sectors, which often do not offer sustainable career paths (FGD findings). This highlights the importance of youth involvement in income-generating activities for family financial stability. However, gender disparities are evident, as urban females face higher unemployment rates (17%) compared to their male counterparts, indicating that cultural and structural barriers limit women's access to employment opportunities. The qualitative insights further emphasize the need for targeted interventions to enhance youth employment participation and ensure equitable economic development.

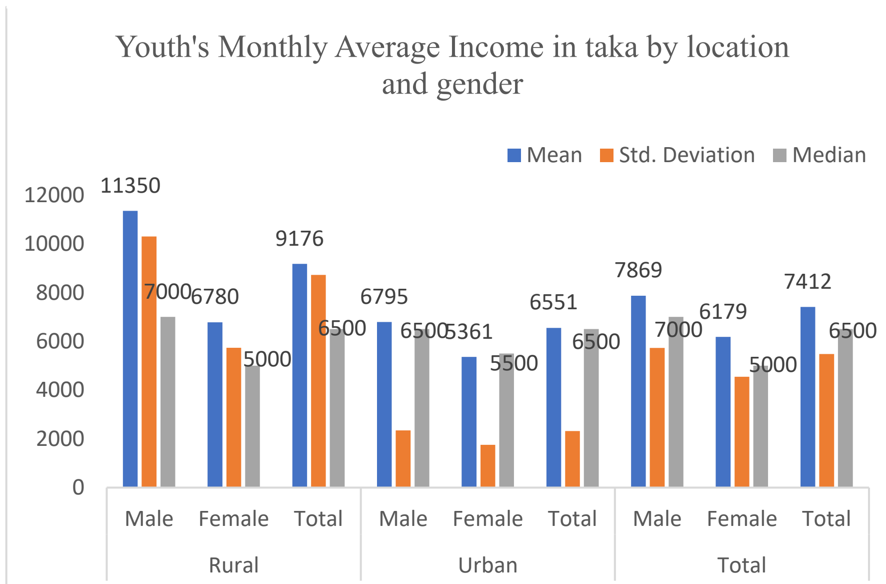
The study findings also highlighted that in rural areas, 21% of respondents engage in part-time work, with a higher percentage of females (28%) compared to males (16%). In urban areas, only

9% participate in part-time jobs, with females (22%) outnumbering males (6%). Overall, 15% of respondents work part-time, while 85% do not. (see details in table 23 in Appendices)

In rural areas, 59% of respondents, both male and female, reported having part-time jobs related to technical skills, with 41% not engaged in such work. In urban areas, only 33% of respondents reported part-time jobs related to technical skills, with a significant 67% not involved. Overall, 52% of respondents indicated they have part-time jobs related to technical skills, while 48% do not. (see details in table 24 in Appendices)

4.5. Monthly income:

Figure 12: Percentage of Youth Observing the Impact of Educational Qualifications/Skills in the Workplace

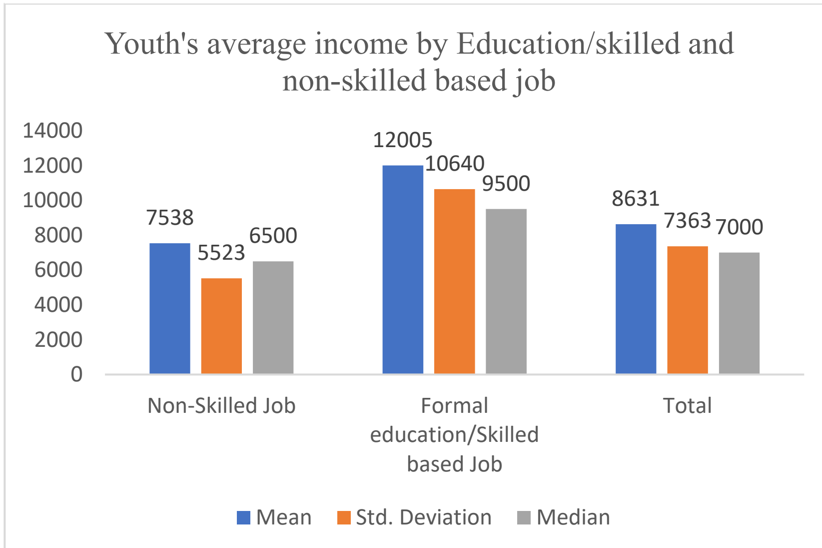


In rural areas, male respondents have a mean monthly income of 11,350 Taka (US$ 129), while females earn 6,780 Taka (US$77). In urban areas, males earn an average of 6,795 Taka (US$77), and females earn 5,361 Taka (US$61). Overall, the total mean income for males is 7,869 Taka (US$89) and for females is 6,179 Taka (US$70), indicating significant income disparities between genders and locations. (see figure 12 and details in table 25 in Appendices).

4.5.a. Income Disparity Based on Technical Skills:

The data shows a significant difference in youth monthly income based on job type. Youth engaged in formal education and skilled-based jobs earn a higher mean income (12,004.90) compared to those in non-skilled jobs (7,538.10). ANOVA results (F = 30.361, p = 0.000) confirm that this difference is statistically significant and not due to chance. High standard deviations in both groups, especially among skilled jobs (10,640.27), suggest wide income variability, possibly due to differing roles and experience levels. The findings emphasize the critical role of education and skills training in enhancing income opportunities for young people. (see details in figure 13)

Figure 13: Youth's average income by Education/skilled and non-skilled based job (in percent)



ANOVA Table						
		Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)	1537336692	1	1537336692	30	0.000
Within Groups		21013770406	415	50635591		
Total		22551107098	416			

4.5.b. Location and Gender -Based Income Disparities: A Comparative Analysis of Rural and Urban Earnings:

The data reveals that rural youth earn more than their urban counterparts across both skilled and non-skilled job types. Income variability is notably higher in rural areas, particularly among those in skilled-based jobs. The ANOVA result (F = 30, p = 0.000) confirms a statistically significant difference in income based on job type.

FGD participants offered several explanations for this trend. A key factor is the imbalance between demand and supply in rural areas, where skilled workers are fewer, allowing them to charge higher rates. Rural communities also tend to value and pay more for reliable skilled services due to their scarcity. In contrast, urban areas face greater competition, which reduces service rates and overall income levels.

Moreover, many urban youths are concentrated in low-paying, risk-prone jobs—such as grill workshops, rod factories, or informal sectors—with limited income security and lower average earnings. Some FGD participants also attributed higher rural incomes to the presence of better-paying jobs in agriculture, mining, or tourism, which are less common in urban settings.

While urban areas may offer more diverse employment and better enforcement of equal pay laws, this has led to a smaller income gap. The higher income variability in rural areas indicates a broader range of economic activities, whereas urban areas show more income consistency due to a concentration of middle-income jobs.

In terms of gender, males consistently earn more than females across both rural and urban settings and job types. These findings underscore the need for targeted interventions to promote skill development—especially in urban areas—and address persistent gender income disparities.

(See tables below 2 and 3.)

Table 2: Youth average monthly income comparisons by skilled and non-skilled based job and location (rural vs urban)

	Location name								
	Rural			Urban			Total		
Job type	Mean	Std. Deviation	Median	Mean	Std. Deviation	Median	Mean	Std. Deviation	Median
Non-Skilled	8768	7443	7000	6347	1919	6150	7538	5523	6500
Formal education and skilled based	15765	13749	10000	8245	3290	8000	12005	10640	9500
Total	10500	9843	7500	6806	2456	6500	8631	7363	7000

Table 3:Youth average monthly income comparisons by skilled and non-skilled based job and location (rural vs urban)

		Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)	1537336692	1	1537336692	30	0.000
Within Groups		21013770406	415	50635591		
Total		22551107098	416			

The analysis by gender reveals that both male and female youth earn more in formal education and skilled-based jobs compared to non-skilled jobs. Among males, the average monthly income in skilled-based jobs is BDT 12,146, significantly higher than BDT 7,654 in non-skilled jobs. Similarly, for females, the mean income in skilled-based jobs is BDT 11,522 versus BDT 7,324 in non-skilled jobs.

Despite males having slightly higher earnings in both categories, the income gap between skilled and non-skilled jobs is consistent across genders. The ANOVA result ($F = 30.361$, $p < .001$)

confirms that the variation in income is significantly associated with job type rather than gender alone. This underscores the importance of skill development and formal education in enhancing income potential for both male and female youth. See below table 4 and 5)

Table 4: Youth's average monthly income by skilled and non-skilled based job and gender (in percent)

	Respondent sex								
	Male			Female			Total		
Job type	Mean	Std. Deviation	Median	Mean	Std. Deviation	Median	Mean	Std. Deviation	Median
Non-Skilled	7654	5341	7000	7324	5862	6000	7538	5523	6500
Formal education and skilled based	12146	9373	10000	11522	14422	8000	12005	10640	9500
Total	8908	6993	7000	8045	8084	6000	8631	7363	7000

Table 5: AOVA on skilled and non-skilled Job Vs gender

ANOVA Tablea

		Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)	1537336692.16	1.00	1537336692.16	30.36	.000
Within Groups		21013770406.16	415.00	50635591.34		
Total		22551107098.32	416.00			

4.5.c. Perceived Job Availability by Gender:

In rural areas, male respondents have an average job availability of 11.6 months, while females score slightly higher at 11.7 months. In urban areas, males have a lower average of 10.3 months, compared to females at 11.6 months. Overall, the total average job availability is 10.9 months, with males averaging 10.6 months and females 11.6 months, indicating a higher perception of job availability among females in both rural and urban settings. (see details in below table 6 and details in table 29 in Appendices)

Table 6: Job availability duration (average in months) by location

Location name	Mean	Std. Deviation	Median	Minimum	Maximum
Rural	11.6	1.1	12.0	2.0	12.0
Urban	10.6	1.8	12.0	6.0	12.0
Total	10.9	1.7	12.0	2.0	12.0

4.5.d. Household's average annual income:

In rural areas, male youth respondent's households have an average annual income of 236,421 Taka, while females earn 217,133 Taka, resulting in a total average of 227,200 Taka. In urban areas, males earn an average of 182,186 Taka, and females earn 150,461 Taka, leading to a total average of 176,748 Taka. Overall, males have an average income of 194,940 Taka, while females earn 188,895 Taka, indicating a slight income disparity between genders across both rural and urban settings. (see details below in table 7 and details in table 30 in Appendices). The findings from the Focus Group Discussions (FGDs) also highlighted that youth contribute significantly to household income, particularly in low-income families where the earnings of all members are crucial for survival.

Table 7: Household's average annual income in taka by location

Location name	Mean	Std. Deviation	Median
Rural	227200	234079	180000
Urban	176748	109787	156000
Total	193296	162998	156000

The data shows that households with youth engaged in formal education and skilled-based jobs have a higher mean annual income (256,742.59) compared to those in non-skilled jobs (183,752.38). The standard deviation is also higher for skilled-based households, indicating greater income variability. The ANOVA results ($F = 12.434$, $p = 0.000$) reveal a statistically significant difference in household annual income based on job type, suggesting that this difference is unlikely due to chance.

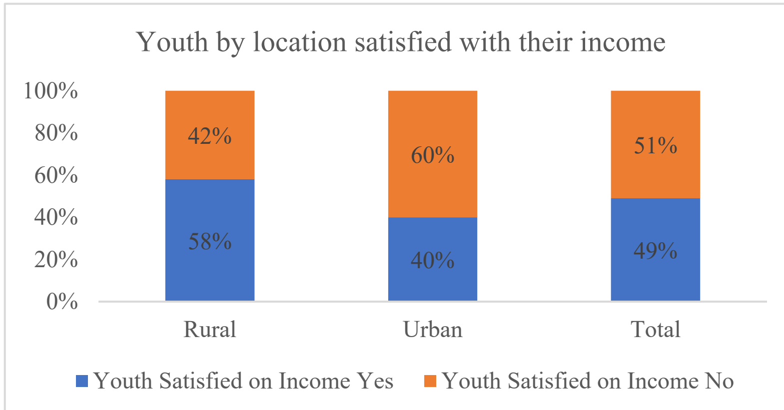
The measures of association show a small effect size (Eta = 0.171, $Eta^2 = 0.029$), indicating that job type accounts for about 2.9% of the variance in household income. While statistically significant, other factors likely also contribute to income differences.

In summary, job type plays a significant, though modest, role in influencing household income, with skilled employment linked to higher earnings. This highlights the broader socioeconomic benefits of promoting skill development among youth.

4.6. Youth Satisfaction with Income: Significant Disparities Between Rural and Urban Areas:

Youth Income Satisfaction: A Comparative Analysis by Location and Gender

Figure 14: Percentage of youth by location satisfied with their income



The data indicates that a higher percentage of rural youth (58%) are satisfied with their income compared to urban youth (40%). While 60% of urban youth expressed dissatisfaction, only 42% of rural youth did the same. This suggests that rural youth may be more content with their earnings due to factors such as lower living costs, lower income expectations, or a higher perceived value for skilled services in rural areas. In contrast, urban youth face higher living expenses, greater job competition, and limited access to well-paying opportunities—particularly for non-skilled roles—contributing to their lower satisfaction.

Gender-wise, in rural areas, 52% of male and 65% of female respondents reported being satisfied with their income. In urban settings, satisfaction was notably lower: 43% among males and just 25% among females. Overall, 46% of males and 54% of females across both areas expressed satisfaction, resulting in a combined satisfaction rate of 49%. This means more than half of the youth population are dissatisfied with their income. Notably, 82% of the youth cited low salaries as the primary reason for their dissatisfaction (see Figure 14 and Table 31 in the Appendices).

4.7. Purchasing Valuable Assets to Manage Sudden Shocks:

The data shows that the percentage of youth who have purchased valuable assets from their income to manage sudden shocks. In rural areas, 27% of youth have purchased assets, with 31% of males and 22% of females doing so. In urban areas, 41% of youth have purchased assets, with 38% of males and 53% of females making such purchases. Overall, 34% of youth have bought valuable assets to manage sudden shocks, with 35% of males and 31% of females participating in this practice. (see below table 8 and details in table 32 in Appendices)

Table 8: Percentage of youth have purchased valuable assets from their income to manage sudden shock

Location	Purchase valuable assets from income to manage sudden shocks.				Total	
	Yes		No			
	Count	%	Count	%	Count	%
Rural	55	27%	151	73%	206	100%
Urban	86	41%	125	59%	211	100%
Total	141	34%	276	66%	417	100%

4.8. Youth Engaging in Savings Practices by Source Type:

The study analysis shows the percentage of youth with regular savings practices. In rural areas, 52% of youth save regularly, with 42% of males and 64% of females doing so. In urban areas, 47% of youth save regularly, with 46% of males and 53% of females participating. Overall, 50% of youth have regular savings practices, with 44% of males and 61% of females saving regularly. (see below table 9 and details

Table 9: Percentage of youth having regular savings practices

Location	Having regular savings practice				Total	
	Yes		No			
	Count	%	Count	%	Count	%
Rural	108	52%	98	48%	206	100%
Urban	99	47%	112	53%	211	100%
Total	207	50%	210	50%	417	100%

The study findings also present the percentage of youth engaging in savings practices by source type. In rural areas, 47% of males save at home, 60% in banks, and 31% through group savings, while 13% of females save at home, 38% in banks, and 46% through group savings. In urban areas, 33% of males save in banks, 36% through group savings, and 21% at NGO offices, while 37% of females save in banks and 26% at NGO offices. Overall, 41% of youth save in banks, 36% through group savings, 12% at NGO offices, 11% at home, and 1% through other sources. (See below table 10 and details in table 34 in Appendices)

Table 10: Percentage of Youth Engaging in Savings Practices by Source Type

Location	Source of savings					Total
	Home	Bank	Group Savings/ Somittee	NGO Office	Other	
Rural	10%	47%	40%	2%	1%	100%
Urban	11%	33%	32%	22%	1%	100%
Total	11%	41%	36%	12%	1%	100%

4.9. Financial Access Among Youth in Rural and Urban Areas:

In rural areas, 53% of males and 40% of females reported taking loans as needed in the last 12 months, with a total of 47% of youth accessing loans. In urban areas, 52% of males and a significant 64% of females utilized loans, resulting in an overall urban youth loan access rate of 54%. Across all locations, 52% of males and 46% of females accessed loans, with an overall loan access rate of 51% among youth. (see details in below table 11 and details in table 35 in Appendices).

During the Focus Group Discussion (FGD) session, it was noted that youth face significant barriers in accessing financial services such as credit, savings, and linkages with financial institutions. However, access to these services is essential for enhancing economic stability and entrepreneurial opportunities for youth.

Table 11: Percentage of youth have access and used loan

Statistics	Take loan as needed in last 12 months			Total
	Yes	No	Never need loan	
Rural	47%	50%	3%	100%
Urban	54%	45%	0%	100%
Total	51%	47%	2%	100%

In rural areas, male youth primarily accessed loans from NGOs (30%) and local committees (28%), while female youth favored local committees (36%) and NGOs (33%). Overall, 31% of rural youth utilized loans from both sources.

In urban settings, male youth predominantly borrowed from NGOs (42%) and local committees (23%), while female youth relied on local committees (35%) and relatives (30%). The total urban youth loan access showed a significant preference for NGOs (36%) and local committees (25%).

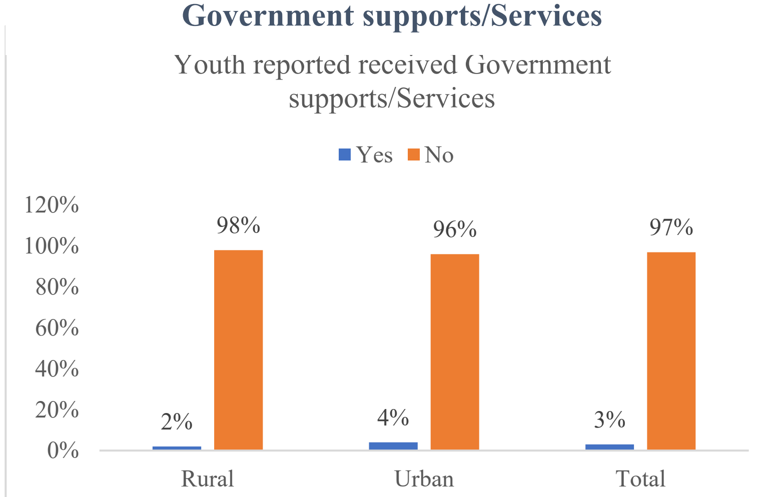
Across all locations, male youth primarily sourced loans from NGOs (37%) and local committees (25%), while female youth favored local committees (35%) and NGOs (26%). Overall, 34% of youth accessed loans from NGOs, highlighting its importance as a financial resource. (see details in below table 12 and details in table 36 in Appendices)

Table 12: percentage of youth by source of taking loans

Statistics	Source of taking loan						Total
	Relatives	Neighbor	NGO	Local Somittee	Money lender	Bank	
Rural	18%	6%	31%	31%	8%	5%	100%
Urban	20%	8%	36%	25%	5%	5%	100%
Total	19%	7%	34%	28%	7%	5%	100%

4.10. Government Support for Human Resource Development Among Youth in Rural and Urban Areas:

Figure 15: Percentage of youth reported received Government supports/Services



In rural areas, only 1% of male youth and 4% of female youth reported receiving government support for human resource development, with an overall rural support rate of 2%.

In urban areas, 4% of male youth and 3% of female youth received similar support, resulting in a total urban support rate of 4%.

Overall, across all locations, 3% of male youth and 4% of female youth received government support, with a total of 3% of youth benefiting from such initiatives, indicating limited access to government resources for human resource development. (see Figure 15 and details in Table 37 in Appendices).

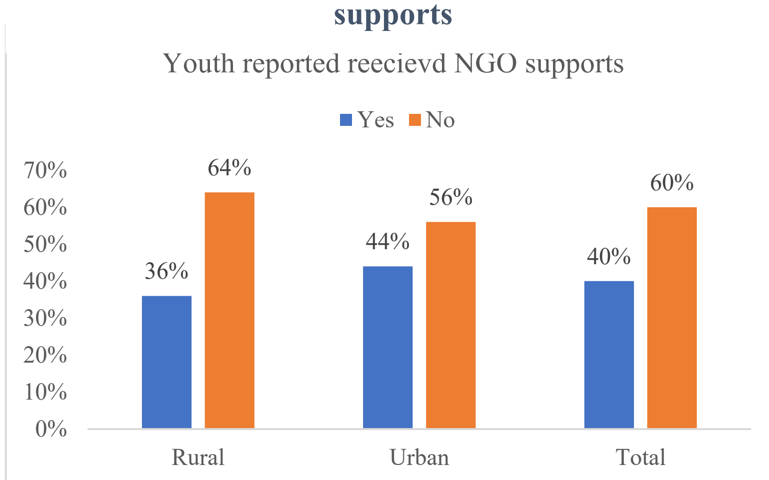
4.11. NGO Support for Human Resource Development Among Youth in Rural and Urban Areas:

In rural areas, 26% of male youth and 48% of female youth reported receiving NGO support for human resource development, resulting in an overall rural support rate of 36%.

In urban areas, 45% of male youth and 36% of female youth received NGO support, leading to a total urban support rate of 44%.

Overall, across all locations, 38% of male youth and 45% of female youth received support from NGOs, with a total of 40% of youth benefiting from such initiatives, indicating a significant reliance on NGO resources for development. (See details in Figure 16 and details in table 38 in Appendices)

Figure 16: Percentage of youth reported received NGO supports



The qualitative findings from the FGDs highlighted the importance of both government and NGOs providing training programs, workshops, and resources to enhance youth skills and employability.

Among the youth surveyed, 39.5% reported receiving short training, making it the most common form of NGO support. Vocational courses were accessed by 18% of respondents, while 27% received credit or financial support. Other forms of assistance included 11% for miscellaneous supports and 4.5% for scholarships, indicating a diverse range of support types provided by NGOs. The total responses exceeded 100%, reflecting multiple support types received by individuals. (See details in table 39 in Appendices)

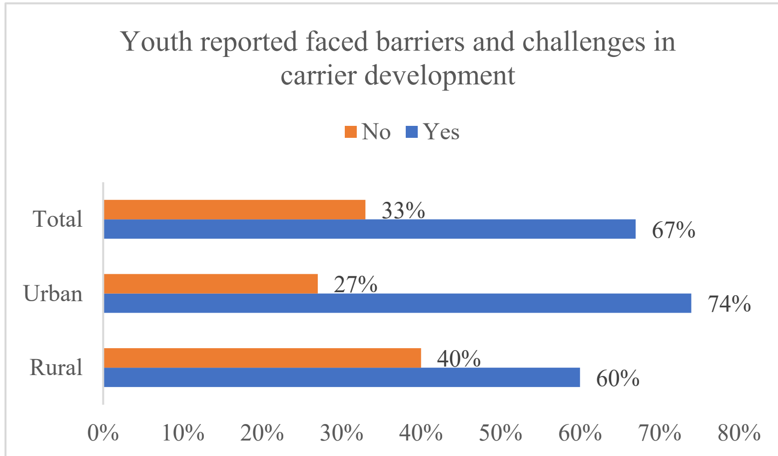
4.12. Barriers to Career Development Among Youth in Rural and Urban Areas:

In rural areas, 61% of male youth and 59% of female youth reported facing barriers in career development, resulting in an overall rural rate of 60%.

In urban areas, the situation was more pronounced, with 74% of male youth and 72% of female youth indicating they faced challenges, leading to a total urban rate of 74%.

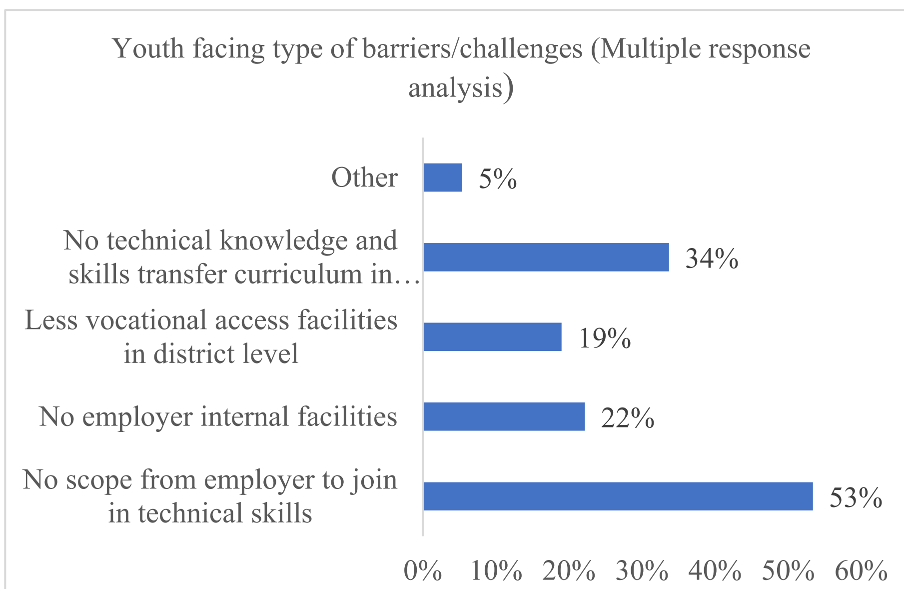
Overall, across all locations, 69% of male youth and 63% of female youth reported encountering barriers, culminating in a total of 67% of youth facing challenges in their career development. (See Figure 17 and details in table 40 in Appendices 40)

Figure 17: Percentage of youth reported faced barriers and challenges in carrier development



The respondents during FGDs highlight several barriers, including limited access to education, financial constraints, and a lack of awareness about available opportunities. Overcoming these challenges may involve community engagement, increased funding for co-curricular educational programs, and public-private partnerships with local businesses to create job opportunities.

Figure 18: Percentage of youth facing type of barriers/challenges (Multiple response analysis)



The findings from the study highlight several significant barriers faced by youth in accessing technical skills and vocational training in Bangladesh. A substantial 53% of respondents reported a lack of opportunities from employers to engage in technical skills, indicating a major obstacle to career development. Additionally, 22% noted the absence of internal facilities provided by employers, which further limits skill development. The limited availability of vocational training facilities at the district level was cited by 19% of youth, while 34% pointed to the lack of a curriculum focused on technical knowledge and skills transfer in formal education systems. Furthermore, 5% of respondents identified various other challenges that contribute to these barriers. These insights underscore the urgent need for targeted interventions to enhance youth employability and economic participation, particularly in addressing the disparities between urban and rural contexts. (See Figure 18 and details in table 41 in Appendices)

The findings from the Focus Group Discussions (FGDs) highlight the multifaceted and significant barriers and challenges faced by youth in Bangladesh in accessing skill-based education. Here are the key issues identified:

a. Stigma and Perception: There is a strong social stigma associated with vocational education, which is often perceived as a second-rate option for the poor or less meritorious students. This negative perception discourages many youths from pursuing vocational training.
b. Quality of Education: The quality of vocational education in Bangladesh is generally poor, leading to a mismatch between the skills taught and the demands of the job market. This results in graduates being ill-prepared for employment.
c. Curriculum and Infrastructure: The curricula in vocational training centers are often outdated and do not align with current industry needs. Additionally, the infrastructure is inadequate to support effective training.
d. Qualified Instructors: There is a significant shortage of qualified instructors who can deliver high-quality vocational training. This shortage affects the overall effectiveness of the training programs.
e. Management and Governance: The management of vocational training centers is often inefficient. There is a need for better leadership, strategic planning, and financial management to improve the operational effectiveness of these institutions.
f. Integration with Ecosystem: Many vocational training centers are not integrated into a larger ecosystem that includes partnerships with local businesses, other schools, and the community. This limits their ability to provide relevant and practical training.
g. Economic and Social Factors: High youth unemployment rates and low wages contribute to the challenges faced by vocational education. The economic environment does not always provide sufficient incentives for youth to invest in vocational training.
h. Digital Divide: The pandemic highlighted the digital divide, with many students, especially from marginalized communities, unable to access online education due to poor connectivity and lack of devices. This has further exacerbated the challenges in providing consistent and effective vocational training.
i. Policy and Implementation: While there are policies and initiatives aimed at improving vocational education, their implementation is often lacking. There is a need for better

governance and enforcement of these policies to ensure they achieve their intended outcomes.

j. Gender Disparities: There is a significant gender gap in vocational education, with fewer women enrolling in these programs. This is partly due to societal norms and the lack of support for women in technical fields.

4.13. Youth Recommendations for Enhancing Technical and Practical Skills in Education and Employment:

Youth overwhelmingly recommended including technical and practical life skills as a mandatory part of school and college curricula (61.6%). Additionally, 62.1% emphasized the need for government and private sector employment options post-training.

Establishing well-equipped vocational centers at the district level (25.4%) and ensuring qualified teachers in these centers (28.3%) were also highlighted as crucial. Access to microcredit for self-employment opportunities was supported by 39.1% of respondents, indicating a strong desire for practical support in utilizing their skills. (See details in below table 13 and details in Table 42)

Table 13: Youth recommendation to improve human capital for carrier development (Multiple response analysis)

Recommendations from Youth		Percent of Responses	Percent of Cases
i.	To establish well equipped vocational/technical skills center in each district level	12%	25%
ii.	Ensure qualified, professional and experienced teachers in vocational/technical center	13%	28%
iii.	Include technical/practical life skills session in school and college level as mandatory part	28%	62%
iv.	Government and private sectors should have options for youth employment after technical skills training	29%	62%
v.	Should have access micro credit for utilizing technical knowledge and skills with self-employment or business management like handicraft or small factory establishment	18%	39%
vi.	Other	1%	1%
Total		100%	218%

Effective Strategies to Improve Human Capital: The youth Strategies may include enhancing vocational training programs, providing financial literacy education, and creating mentorship opportunities. Additionally, fostering partnerships between educational institutions and industries can help align training with market needs, ultimately leading to better employment outcomes for youth (Source-FGDs).

Case Study: Overcoming Barriers: Mahadi Hasan's Quest for Educational and Professional Growth

Mahadi Hasan, a 20-year-old manager at a binding factory in Gendaria, Dhaka, faces significant challenges due to limited education and technical expertise. Coming from a modest family in Nandikhola Village, his father is a farmer, and his mother is a housewife. After completing his Secondary School Certificate (SSC) in 2018, financial difficulties hindered his further studies. Although he enrolled in college with his uncle's support, he struggled to afford textbooks. A severe hand injury during his Higher Secondary Certificate (HSC) exams further derailed his academic progress.

Despite these setbacks, Mahadi secured a job but earns less than his more educated colleagues, which frustrates him. He is eager to pursue relevant courses to enhance his skills, but the costs and his work schedule limit his options. Mahadi's story emphasizes the importance of technical skills and continuous learning for success in a competitive job market, highlighting that mastering these skills can create opportunities beyond formal education.

CHAPTER V: DISCUSSION

5.1. Access to Education and Training

Accessing vocational centers and training in rural areas of Bangladesh is fraught with significant barriers that hinder youth from acquiring essential skills for employment. One of the primary obstacles is the limited availability of training facilities. Many rural areas lack sufficient vocational training centers, which restricts access to skill development programs. Data indicates that only 20% of male respondents and 28.9% of female respondents in rural areas reported attending short technical training courses, compared to much higher participation rates in urban areas[24]. This disparity highlights the urgent need for more vocational training centers to be established in rural regions.

Financial constraints further exacerbate the challenges faced by rural youth. Many families struggle to afford the costs associated with education and training, including transportation, materials, and fees. This financial burden is compounded by the necessity for youth to contribute to household income, making it difficult for them to prioritize education. Additionally, a lack of awareness about available vocational training programs and their benefits limits youth engagement. Many young individuals may not know how to access these opportunities or may not fully understand the value of vocational training in enhancing their employability[25]. Cultural and social norms also play a role, as traditional views on gender roles can discourage female participation in vocational training, resulting in a stark gender disparity in skill acquisition[26].

To address these barriers, several strategies can be implemented. Increasing the number of vocational training centers in rural areas is essential, ensuring they are well-equipped and accessible to youth. This can be achieved through government investment and partnerships with NGOs or private sectors. Implementing financial aid programs, scholarships, and microcredit options specifically for youth pursuing vocational training can alleviate the financial burden on families and encourage enrollment. Additionally, launching community awareness campaigns to inform youth and their families about the benefits of vocational training can help bridge the knowledge gap. Promoting gender inclusivity through targeted initiatives, such as mentorship

[24] **World Bank. (2022).** *Youth Employment in Developing Countries: Challenges and Opportunities.* This report discusses the challenges faced by youth in accessing employment and the importance of vocational training in enhancing employability.

[25] **OECD. (2020).** *Investing in Youth: The Economic Case for Action.* This publication emphasizes the need for investment in youth education and training to foster economic growth and development.

[26] **ILO. (2023).** *Youth Employment: A Global Perspective.* This report highlights the significance of public-private partnerships in creating sustainable employment opportunities for youth, particularly in sectors expected to grow.

programs and female-only training sessions, can also enhance female participation in technical fields[27].

Government policy plays a crucial role in promoting equitable access to vocational and technical training in both rural and urban settings. Prioritizing funding for educational institutions and vocational training centers, particularly in underserved rural areas, is essential for ensuring that all youth have access to quality education and training. Encouraging collaboration between the government and the private sector can facilitate the creation of vocational training programs that meet local labor market needs, providing practical experience through internships and apprenticeships. Additionally, developing policies that specifically address gender disparities in education and vocational training can create incentives for programs that promote female participation. Establishing a robust system for monitoring and evaluating vocational training programs will ensure they are effective and responsive to the needs of youth. By implementing these strategies, the government can foster economic development and social cohesion, ultimately enhancing the employability and productivity of youth in both rural and urban settings[28].

5.2. Youth Employment Participation:

The assessment of youth employment participation in Bangladesh reveals a complex landscape where both male and female youth are engaged in various employment sectors, significantly contributing to household income. The findings indicate that a substantial portion of youth is involved in low-skilled sectors such as agriculture, informal labor, and small businesses. These sectors, while providing immediate income, often lack the potential for sustainable career paths and upward mobility. In rural areas, common employment types include agriculture and livestock rearing, which are heavily reliant on seasonal cycles and market fluctuations. Conversely, urban youth tend to find opportunities in manufacturing and services, sectors that may offer slightly better prospects but still face challenges related to job security and working conditions[29].

Quantitative data underscores the importance of youth contributions to household income, particularly in low-income families where all member's earnings are crucial for survival. For instance, the findings indicate that youth participation in income-generating activities is vital for family financial stability, as it diversifies income sources and reduces reliance on a single income

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[27] J**ournal of World Economic Research.** *Human Capital Development and Economic Growth in Bangladesh.* This article explores the relationship between human capital development and economic growth, providing context for the importance of vocational training.

[28] **IOM.** *Stitching a Sustainable Future: Policy Interventions for Youth Migration and Climate Change in Bangladesh's Garment Industry.* This report discusses policy interventions necessary for improving youth employment outcomes in the context of climate change and migration.

[29] **World Bank. (2022).** *Youth Employment in Developing Countries: Challenges and Opportunities.* This report discusses the challenges faced by youth in accessing employment and the importance of vocational training in enhancing employability.

stream. Qualitative insights from Focus Group Discussions (FGDs) further support these findings, revealing that youth often feel a strong sense of responsibility to contribute financially to their families. This sense of obligation can drive them to accept any available work, even if it does not align with their skills or aspirations, perpetuating cycles of underemployment.

To increase employment opportunities for rural youth, particularly in low-skilled sectors like agriculture and livestock rearing, several strategies can be implemented. First, enhancing access to vocational training programs that focus on agricultural techniques, sustainable farming practices, and livestock management can equip youth with the skills needed to improve productivity and income. Additionally, establishing cooperatives can help young farmers pool resources, access markets, and share knowledge, thereby increasing their economic resilience. The government can also promote agribusiness initiatives that encourage entrepreneurship among rural youth, providing them with the necessary support and resources to start their own ventures.

Addressing the cultural and structural barriers that limit women's access to employment opportunities in urban areas requires a multifaceted approach. The government, non-governmental organizations, and private sectors can collaborate to implement mentorship programs that connect young women with successful female role models in various industries. Awareness campaigns can also challenge societal norms and promote the importance of women's contributions to the workforce. Furthermore, policies that ensure equal pay for equal work and protect against discrimination in hiring practices are essential for creating a more inclusive labor market[30].

Vocational training and skill development programs play a crucial role in enhancing youth employment participation and ensuring sustainable career paths in Bangladesh. By aligning training curricula with market demands, these programs can equip youth with relevant skills that increase their employability. Additionally, integrating life skills training, such as financial literacy and entrepreneurship, can empower youth to navigate the job market more effectively. Ultimately, a comprehensive approach that combines vocational training, supportive policies, and community engagement is essential for fostering an environment where youth can thrive economically and contribute to the overall development of Bangladesh[31].

5.3. Human Capital Factors:

The identification of human capital factors reveals that education, skills training, and work experience are pivotal in enhancing the economic prospects of youth. The findings indicate that higher educational attainment correlates with improved employment opportunities and income

[30] **IZA Journal of Development and Migration.** *Factors influencing migration of female workers: a case of Bangladesh.* This study examines the barriers faced by female workers, highlighting the importance of addressing gender disparities in education and training.

[31] **PMC NIH.** *Dynamics of internal migration in Bangladesh: Trends, patterns.* This research provides insights into migration patterns and their implications for youth employment and training needs.

levels. For example, 58.1% of male respondents in rural areas and 56.3% of female respondents reported that their jobs are influenced by their educational qualifications. This correlation emphasizes the importance of educational attainment in securing better employment opportunities.

Moreover, the qualitative findings from Focus Group Discussions (FGDs) highlight the pressing need for practical skills training that aligns with market demands. Many youths lack higher education and technical skills, which leads to underemployment and limits their potential for career advancement. The qualitative insights indicate that addressing these human capital factors is essential for fostering youth economic development, as they directly impact employability and income levels. For instance, the study found that a significant percentage of youth expressed a desire for vocational training programs that provide them with the skills necessary to meet the evolving needs of the labor market.

Additionally, the analysis underscores the importance of work experience as a critical component of human capital development. Practical exposure through internships and apprenticeships allows young individuals to apply their theoretical knowledge in real-world settings, enhancing their employability. The investment in human capital is linked to higher productivity and earnings, as individuals with better education and training tend to command higher wages. Therefore, creating opportunities for youth to gain work experience is vital for improving their economic prospects.

Furthermore, the barriers to accessing quality education and vocational training must be addressed to enhance human capital development among youth. The disparities in access to educational institutions between urban and rural areas are particularly concerning, as rural youth face significant challenges in obtaining the necessary qualifications and skills. Policymakers should prioritize investment in educational infrastructure and vocational training programs, particularly in underserved areas, to ensure that all youth have equitable access to opportunities that can enhance their human capital.

The interplay between education, skills training, and work experience is crucial for improving the economic outcomes of youth in Bangladesh. By focusing on these human capital factors and implementing targeted strategies to address the barriers faced by young individuals, it is possible to foster a more skilled and employable workforce that can contribute to the overall economic development of the country.

Longitudinal studies are instrumental in advancing the understanding of human capital development, particularly among youth. By tracking individuals over extended periods, these studies provide critical insights into the long-term effects of educational interventions and other influencing factors. Research has shown that early investments in education and skills training can lead to significant improvements in employment prospects and income levels later in life, emphasizing the need for sustained support for youth development initiatives. Furthermore, longitudinal studies help identify patterns and trends that inform future research agendas, allowing for a comprehensive understanding of how socio-economic status, educational attainment, and access to training interact to influence long-term outcomes. This understanding is particularly vital in contexts like Bangladesh, where disparities in access to education and training persist between urban and rural populations. By highlighting the long-term benefits of investing in human capital, longitudinal studies can guide policymakers and practitioners in designing targeted interventions that promote equitable access to education and training opportunities, ultimately fostering a more inclusive and prosperous society.

5.4. Barriers to Economic Development

Mapping the barriers to economic development reveals several challenges that youth face in fully participating in the economy. Key challenges include limited access to education and vocational training, financial constraints, and a lack of awareness about available opportunities. The findings indicate that only 20% of male respondents in rural areas reported participating in vocational training, compared to 56.1% in urban areas. This stark contrast highlights the significant disparities in access to skill development resources, which are crucial for enhancing employability and economic prospects.

Qualitative findings from Focus Group Discussions (FGDs) further underscore these barriers, revealing that many youths are not only hindered by limited access to education but also face financial constraints that prevent them from pursuing further training or education. For instance, the FGDs identified that 39.9% of respondents indicated there is no scope from employers to join in technical skills, which reflects a broader issue of structural unemployment where the skills possessed by youth do not align with the demands of the labor market. This disconnect perpetuates economic inequalities and limits the skill development of rural youth, who often find themselves trapped in low-paying, low-skilled jobs without opportunities for advancement.

Moreover, the lack of awareness about available opportunities compounds these challenges. Many youths are unaware of the vocational training programs or educational resources that could enhance their skills and employability. This lack of information can lead to missed opportunities and a continued cycle of poverty, as youth may not seek out or apply for programs that could significantly improve their economic situation.

Addressing these barriers requires comprehensive strategies that involve multiple stakeholders, including government agencies, non-governmental organizations, and the private sector. For example, increasing investment in educational infrastructure, particularly in rural areas, is essential for improving access to quality education. Additionally, promoting public-private partnerships can enhance vocational training programs, ensuring they are aligned with market demands and provide practical skills that youth need to succeed in the workforce.

Furthermore, initiatives aimed at improving financial literacy and access to financial services can empower youth to make informed decisions about their education and career paths. By providing microcredit options and financial support for vocational training, youth can overcome financial barriers that currently limit their participation in the economy.

In conclusion, the findings emphasize the urgent need for targeted interventions to address the barriers to economic development faced by youth in Bangladesh. By ensuring that all youth have access to education, vocational training, and financial resources, we can foster an environment that encourages productive engagement in the economy and contributes to overall economic development.

5.5. Barriers to Education and Training

The identification of barriers to education and training highlights the challenges youth face in accessing opportunities. The study reveals that many rural youths encounter significant obstacles related to the availability of educational institutions, with a notable percentage reporting never attending any education center. For instance, 8.3% of male respondents and 10.2% of female respondents in rural areas indicated that they have never attended any educational facility, which starkly contrasts with urban areas where only 4.0% of male and 13.9% of female respondents reported similar experiences.

Qualitative findings from Focus Group Discussions (FGDs) support this, highlighting barriers such as limited access to education, financial constraints, and a lack of awareness about available opportunities. Many rural youths are unaware of the educational programs and vocational training available to them, which further exacerbates their situation. The FGDs revealed that financial constraints often prevent families from investing in their children's education, leading to a cycle of poverty that is difficult to escape.

Additionally, the findings emphasize the need for community engagement and increased funding for educational programs to overcome these barriers. Community involvement can play a crucial role in raising awareness about educational opportunities and mobilizing resources to support youth. For example, local organizations and NGOs can collaborate with schools to provide scholarships, mentorship programs, and vocational training workshops tailored to the needs of the community.

Moreover, addressing the infrastructure challenges in rural areas is essential. Many rural educational institutions lack the necessary facilities and qualified teachers, which diminishes the quality of education provided. Establishing well-equipped vocational centers and ensuring that qualified educators are available can significantly enhance the educational landscape for rural youth.

By addressing these issues, policymakers can enhance youth access to education and training, fostering greater economic participation. This includes not only improving physical access to educational institutions but also ensuring that the curricula are relevant to the job market, thereby equipping youth with the skills needed for employment. Ultimately, a comprehensive approach that combines community engagement, increased funding, and infrastructure development is essential for breaking down the barriers to education and training faced by youth in Bangladesh.

5.6. Youth Recommend Human Capital Strategies

To enhance youth involvement in economic development, several actionable human capital strategies are recommended. First, investing in education and vocational training is crucial to equip young individuals with the skills needed for the labor market. Establishing well-equipped vocational centers and ensuring qualified teachers are essential steps toward improving youth human capital. The qualitative findings from Focus Group Discussions (FGDs) support this, indicating that effective strategies may include enhancing vocational training programs and providing financial literacy education.

Moreover, the establishment of vocational centers should not only focus on technical skills but also incorporate life skills training, such as communication, problem-solving, and financial management. These skills are vital for youth to navigate the complexities of the job market and to enhance their employability. The analysis suggests that youth who receive training in these areas are better positioned to secure employment and negotiate higher wages, further contributing to their overall income potential.

Access to microcredit for self-employment opportunities is also vital, as it empowers youth to utilize their skills effectively and contribute to local economies. By providing financial resources, young individuals can start their own businesses, which not only creates jobs for themselves but also for others in their communities. This entrepreneurial approach can stimulate local economies and foster innovation among youths.

Additionally, fostering public-private partnerships is essential to create job opportunities in both formal and informal sectors. Collaborations between educational institutions and industries can help align training programs with market needs, ensuring that the skills taught are relevant and in demand. Such partnerships can also facilitate internships and apprenticeships, providing youth with practical experience that enhances their employability.

Implementing these strategies can lead to substantial improvements in youth economic participation. Policymakers should prioritize increasing investment in educational infrastructure, particularly in rural areas, to ensure equitable access to quality education and vocational training. Furthermore, targeted programs that address gender disparities in education and training are essential for fostering an inclusive workforce.

A comprehensive approach that combines investment in education, vocational training, financial literacy, and public-private partnerships is crucial for enhancing youth involvement in economic development. By addressing these areas, we can create a more skilled and employable youth workforce that contributes positively to the economy and society as a whole.

5.7. Impact of Skills Training on Income Levels:

Income Disparity Based on Technical Skills: The quantitative findings of this study reveal a pronounced disparity in average monthly income among youth, directly associated with the nature of their employment. Youth engaged in skilled or formally educated occupations reported a significantly higher mean income (BDT 12,004.90) than those employed in non-skilled jobs (BDT 7,538.10). The results of the ANOVA test ($F = 30.361$, $p < .001$) confirm that this disparity is statistically significant and unlikely to be attributed to random variation. This indicates a strong correlation between job type and income level.

Moreover, the standard deviation within the skilled job category (SD = 10,640.27) points to considerable variation in earnings, suggesting that income outcomes within this group may depend on additional factors such as the type of skills acquired, years of experience, sector-specific demand, and access to advanced training. These results collectively highlight the critical role of technical skills and formal education in enhancing the economic prospects of young people, reinforcing existing literature on human capital development and labour market stratification.

Location-Based Income Disparities: A Rural-Urban Comparison: In addition to job type, spatial disparities in income were observed between rural and urban youth. Across both skilled and non-skilled categories, rural youth reported higher average monthly incomes. Specifically, youth in skilled-based jobs in rural areas earned a mean income of BDT 15,765, nearly double the average earnings of their urban counterparts (BDT 8,245). Similarly, for non-skilled roles, rural youth earned BDT 8,768 on average, compared to BDT 6,347 in urban settings. These differences are statistically significant, as evidenced by the ANOVA test results ($F = 30$, $p < .001$), indicating that location exerts a significant influence on income differentials.

Insights from Focus Group Discussions (FGDs) provide plausible explanations for this pattern. Participants from rural areas reported that the supply of skilled labour is relatively limited, enabling those with technical expertise to command premium rates. The scarcity of skilled service providers in these communities appears to enhance their bargaining power, as well as their perceived value. Furthermore, the informal but community-driven nature of rural economies often places a premium on reliability and trust, further elevating the status—and income potential—of skilled professionals.

Conversely, urban labor markets, although more diverse, are characterized by heightened competition. Many urban youths, particularly those without specialized skills, are concentrated in low-paying, precarious employment sectors such as grill workshops, rod factories, or unregulated informal jobs. These jobs often offer minimal income security and limited opportunities for upward mobility. FGDs also revealed that some better-paying employment opportunities—such as those in agriculture, mining, and rural tourism—are more accessible in rural contexts, whereas such sectors are either underdeveloped or saturated in urban environments.

Interestingly, income variability was found to be greater in rural areas, especially among skilled workers. This suggests a broader distribution of economic activities and a wider range of income-earning opportunities in rural regions. In contrast, urban areas displayed a more compressed income range, potentially due to a concentration of middle-income roles and more standardized wage structures.

Gender-Based Income Disparities: The analysis further reveals persistent income disparities between male and female youth across all categories of employment and geographic locations. Male respondents consistently reported higher average monthly incomes than their female counterparts. In skilled occupations, males earned an average of BDT 12,146, while females earned BDT 11,522. Similarly, in non-skilled roles, males earned BDT 7,654 compared to BDT 7,324 for females.

While the gender-based income gap is evident, it is important to note that the income differential between skilled and non-skilled employment remains substantial and consistent across genders. This suggests that skill acquisition and formal education play a more pivotal role in income determination than gender alone. The statistical analysis supports this interpretation, as the ANOVA test ($F = 30.36$, $p < .001$) demonstrates that job type significantly influences income outcomes, irrespective of gender. Nonetheless, the gender gap—albeit smaller than the skill-based disparity—still warrants policy attention, particularly in terms of promoting equitable access to skill development opportunities and addressing systemic biases within the labour market.

Impact of Training on Income Levels: The findings also underscore the significant role of training—both formal and informal—in shaping youth income trajectories. Youth who participated in vocational education or technical training programs reported markedly higher income levels and more stable employment outcomes. In urban areas, 56.1% of male respondents and 71.4% of female respondents had engaged in vocational training, which was directly associated with improved earnings.

Qualitative data from FGDs reinforced these quantitative findings. Participants repeatedly emphasized the value of technical and vocational training in enhancing employability, job retention, and income potential. Respondents noted that individuals equipped with job-ready skills and practical knowledge were more likely to obtain stable and better-paying positions, whereas those lacking such competencies often remained confined to low-wage, insecure employment. These insights affirm the growing relevance of vocational education in bridging the skills gap and addressing structural youth unemployment.

Taken together, the evidence suggests that investments in skills development—particularly vocational and technical training—should be prioritized as part of broader youth employment strategies. Moreover, targeted interventions aimed at reducing gender disparities and supporting skill acquisition in underserved urban areas could further enhance income equity and economic inclusion among Bangladeshi youth.

5.8. Health and Lifestyle Differences:

The study explores health and lifestyle differences between urban and rural youth, revealing that these factors significantly impact their economic outcomes. Urban youth generally have better access to healthcare services and healthier lifestyle choices, contributing to higher employment rates and income levels. For example, the data shows that 63.4% of urban male respondents were employed, compared to only 40.7% of their rural counterparts. This disparity in employment rates can be attributed to the overall better health outcomes experienced by urban youth, who benefit from greater access to healthcare facilities and wellness programs.

Qualitative findings from Focus Group Discussions (FGDs) indicate that rural youth often face health challenges that hinder their ability to participate fully in the economy. Issues such as malnutrition, limited access to medical care, and higher rates of preventable diseases are prevalent in rural areas, negatively impacting productivity and economic engagement. For instance, rural youth may experience higher absenteeism due to health-related issues, which can lead to job loss or reduced income. This correlation between health and economic productivity emphasizes the need for integrated policies that address both health and education to improve the overall well-being of youth.

Moreover, lifestyle choices play a crucial role in shaping health outcomes. Urban youth typically have more access to recreational facilities, health education, and wellness programs, promoting healthier lifestyles. In contrast, rural youth may encounter challenges such as limited availability of recreational activities and health education, leading to sedentary lifestyles and poor dietary habits. These lifestyle factors can further exacerbate health issues, creating a cycle that limits economic opportunities.

To address these disparities, policymakers should invest in health initiatives that target rural youth, ensuring they have access to essential healthcare services and health education. Programs that promote healthy lifestyle choices, such as nutrition education and physical activity initiatives, can significantly enhance the well-being of rural youth. Additionally, integrating health education into school curricula can empower young individuals to make informed decisions about their health and lifestyle.

By investing in health initiatives, policymakers can create a more capable and resilient workforce, ultimately enhancing economic productivity. A healthier youth population is more likely to engage in the labor market, pursue higher education, and contribute positively to their communities. Therefore, addressing health and lifestyle disparities is not only a matter of social equity but also a critical component of fostering economic growth and development in Bangladesh.

5.9: Interdisciplinary Perspectives on Youth Development: Insights from Sociology, Economics, Psychology, and Cultural Studies

Perspectives from Related Fields on Youth Development

Understanding the multifaceted nature of youth development requires an interdisciplinary approach that incorporates insights from sociology, economics, and psychology. Each of these fields offers valuable perspectives that can enhance our understanding of the challenges and opportunities faced by youth in their educational and employment journeys.

Sociology: Social Capital and Community Engagement:

Sociology emphasizes the importance of social capital in youth development. Social capital refers to the networks, relationships, and social norms that facilitate cooperation and support within communities. Engaging in social networks can provide youth with mentorship, job opportunities, and community engagement, which are crucial in environments where resources are limited. The presence of strong social networks can enhance resilience and adaptability, enabling youth to navigate challenges more effectively. Furthermore, community engagement initiatives can foster a sense of belonging and responsibility, encouraging youth to contribute positively to their communities.

Economics: Human Capital and Economic Participation:

From an economic perspective, human capital is a critical determinant of economic growth and development. Investments in education and vocational training are essential for enhancing the skills and employability of youth. The lack of access to quality education and training can lead to high rates of youth unemployment and underemployment, which hampers economic growth. Economic theories suggest that improving access to education and vocational training can lead to better job prospects and higher income levels for youth, ultimately contributing to national economic stability. Additionally, addressing financial barriers through scholarships and microfinance can empower youth to pursue educational opportunities, enhancing their economic participation.

Psychology: Motivation and Engagement:

Psychology provides insights into the motivational factors that influence youth engagement in education and employment. Understanding the psychological aspects of youth, such as self-efficacy, aspirations, and mental health, is crucial for fostering positive outcomes. Youth who believe in their abilities are more likely to pursue educational and career opportunities. However, mental health challenges can hinder engagement and participation in the labor market. Programs that promote mental well-being and resilience can enhance youth's capacity to cope with challenges and pursue their goals.

Cultural Influences: Contextual Factors:

Cultural influences also play a significant role in shaping youth development. Cultural norms and values can affect educational aspirations, career choices, and perceptions of success. In Bangladesh, for instance, societal expectations may influence the types of education and employment opportunities that youth pursue. Understanding these cultural dynamics is essential for developing targeted interventions that resonate with the youth population and address their specific needs.

5.9. Policy Recommendations

Based on the study's findings, several actionable policy recommendations emerge to enhance youth engagement in economic development.

i. **Increasing Investment in Educational Infrastructure:**

   It is crucial to prioritize investment in educational infrastructure, particularly in rural areas, to improve access to quality education. This includes building new schools, upgrading existing facilities, and ensuring that they are equipped with necessary resources such as libraries, laboratories, and technology. Enhanced infrastructure will not only facilitate better learning environments but also attract qualified teachers to rural areas, thereby improving educational outcomes.

ii. **Role of Technology in Enhancing Educational Access and Quality in Rural Areas:**

   Technology can play a pivotal role in enhancing educational access and quality in rural areas by bridging the gap between urban and rural educational resources. By implementing digital learning platforms, rural students can access a wealth of educational materials and online courses that may not be available locally. This includes interactive learning tools, virtual classrooms, and access to expert instructors through online platforms. Additionally, equipping schools with necessary technological resources, such as computers and internet connectivity, can facilitate a more engaging and effective learning environment. Training teachers to effectively use technology in their teaching practices will further enhance the quality of education, ensuring that students receive a comprehensive and modern education that prepares them for the workforce.

iii. **Promoting Public-Private Partnerships:**

   Collaborating with the private sector can significantly enhance vocational training programs. By fostering public-private partnerships, policymakers can ensure that training programs are aligned with market demands, providing youth with practical skills that are relevant to current job opportunities. These partnerships can also facilitate internships and apprenticeships, giving youth hands-on experience and improving their job readiness.

iv. **Structuring Public-Private Partnerships for Effective Vocational Training Programs:**

To ensure effective vocational training programs for youth, public-private partnerships (PPPs) should be structured to align educational outcomes with labor market needs. Policymakers can facilitate collaborations between educational institutions and private sector companies to develop curricula that reflect the skills required in the job market. These partnerships can also provide funding for vocational training centers, ensuring they are well-equipped and staffed with qualified instructors. Furthermore, businesses can offer internships and apprenticeships as part of the training process, giving youth practical experience and enhancing their employability. Regular assessments of these partnerships will help ensure they remain relevant and effective in meeting the evolving demands of the labor market.

v. **Improving Health Access and Promoting Healthy Lifestyles:**

Initiatives aimed at improving health access and promoting healthy lifestyles among youth are essential for enhancing their economic productivity. This can include expanding healthcare services, mental health support, and health education programs in schools. By addressing health issues, youth will be better equipped to participate in the workforce, reducing absenteeism and increasing overall productivity.

vi. **Targeted Programs to Address Gender Disparities:**

It is essential to implement targeted programs that encourage female participation in education and vocational training. This can include scholarships, mentorship programs, and awareness campaigns that highlight the importance of women's contributions to the workforce. By addressing gender disparities, policymakers can foster an inclusive workforce that benefits from the talents and skills of all youth.

vii. **Policies to Address and Mitigate Gender Disparities in Education and Training:**

To address and mitigate the impact of gender disparities in education and training, several targeted policies can be implemented. First, providing scholarships specifically for female students can help alleviate financial barriers that prevent girls from pursuing education and vocational training. Additionally, mentorship programs that connect young women with successful female role models can inspire and encourage them to pursue careers in various fields. Awareness campaigns that highlight the importance of women's contributions to the workforce can also challenge societal norms and promote gender equality. Furthermore, integrating gender-sensitive approaches into educational curricula can foster an inclusive environment that values diversity and encourages all students to participate fully. By implementing these strategies, policymakers can create a more equitable educational landscape that empowers women and promotes their active participation in the economy.

viii. **Encouraging Lifelong Learning:**

Promoting a culture of lifelong learning is vital for adapting to the rapidly changing labor market. Policymakers should implement initiatives that encourage continuous education and skills development, including workshops, online courses, and community-based training programs. This approach will help youth acquire new skills and foster adaptability and resilience in the workforce.

ix. **Access to Financial Services:**

Ensuring that youth have access to affordable financial services, including credit and savings options, is critical for empowering them to invest in their education and entrepreneurial ventures. Financial literacy programs should also be implemented to equip youth with the knowledge needed to make informed financial decisions.

By implementing these strategies, policymakers can create an environment that not only supports economic growth but also fosters social cohesion and peace. Addressing these recommendations holistically will contribute to the development of a skilled, healthy, and inclusive workforce that can drive sustainable economic development in Bangladesh.

CHAPTER VI: CONCLUSION & RECOMMENDATIONS

6.1 Conclusion

This study set out to examine income disparities among youth in Bangladesh, focusing on the intersecting roles of technical skills, geographic location, gender, and training participation. Utilizing a mixed-methods approach, the research revealed a complex web of structural and socio-economic factors that influence youth income levels and employment outcomes.

The findings highlight that technical skills and formal education are the most influential determinants of youth income. Youth engaged in skilled or formally educated professions earn significantly more than their peers in non-skilled roles—a pattern strongly supported by statistical evidence. This underscores the critical role of human capital investment in improving economic outcomes for the country's youth.

A notable and somewhat counterintuitive insight is the location-based disparity, wherein rural youth in both skilled and non-skilled occupations tend to earn more than their urban counterparts. This is largely attributed to a scarcity of skilled labor in rural areas, the presence of higher-paying sectors such as agriculture and tourism, and a strong demand for reliable services. In contrast, urban youth face saturated labor markets, especially in low-wage informal sectors, which drives income down and intensifies competition.

Gender-based income disparities, while present, are less stark than disparities driven by skill level. Male youth generally earn more than female youth, but the earnings gap between skilled and unskilled positions remains wider than that between genders. This indicates that while promoting gender equity remains important, prioritizing access to skill development and education is even more urgent for reducing income inequality.

The study also sheds light on health and lifestyle-related barriers to youth employment. Rural youth often contend with malnutrition, inadequate access to healthcare, and limited awareness of available training opportunities. These challenges contribute to reduced job performance, increased absenteeism, and a lack of preparedness for available job markets. Qualitative insights from Focus Group Discussions (FGDs) affirm these concerns, especially the knowledge gaps around vocational programs and career options.

The impact of the COVID-19 pandemic has further deepened existing vulnerabilities, exacerbating unemployment rates and disproportionately affecting rural and disadvantaged youth. These disruptions have highlighted the urgent need for systemic resilience and responsive youth-focused policies.

Collectively, the findings underscore systemic inequalities in access to skills development, employment, health, and opportunity—barriers that threaten not only individual livelihoods but also national development goals. Addressing these challenges demands coordinated, evidence-based interventions that are inclusive, context-sensitive, and forward-looking.

6.2. Recommendations for Enhancing Human Capital and Economic Development for Youth in Bangladesh

To effectively address the structural inequalities identified in this study and improve outcomes for youth across Bangladesh, the following multi-stakeholder recommendations are proposed:

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1. Expand and Localize Access to Technical and Vocational Training

- **Action Points**:
  - ✓ Establish vocational training centers in underserved rural areas.
  - ✓ Introduce mobile (decorated and well-equipped ship, vehicle or innovative system) and community-based skills training units to reach remote youth.
  - ✓ Align training curricula with local labor market demands (e.g., climate smart agro-based skills, agriculture, tourism, green jobs).
- **Approach**:
  - ✓ Conduct localized labor market assessments to tailor training content.
  - ✓ Collaborate with local government bodies and community leaders to identify training site locations and outreach strategies.

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2. Promote Equitable Education Through Financial and Institutional Support

- **Action Points**:
  - ✓ Provide scholarships, stipends, and fee waivers to low-income and rural youth.
  - ✓ Strengthen secondary education infrastructure, especially in rural areas.
  - ✓ Raise awareness of available programs through schools, media, and NGOs.
- **Approach**:
  - ✓ Partner with donors and NGOs to identify eligible candidates and facilitate financial aid delivery.
  - ✓ Monitor school retention and transition rates to inform further support strategies.

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3. Invest in Youth Health and Wellbeing

- **Action Points**:

- ✓ Integrate healthcare services—including nutrition, reproductive health, and mental health—into youth development programs.
- ✓ Launch health education campaigns in schools and communities.
- ✓ Offer health and hygiene support for informal and vocational workspaces.

- **Approach**:
  - ✓ Collaborate with health organizations to design youth-focused and culturally sensitive health interventions.
  - ✓ Allocate public funding and health worker resources to youth-centered programs.

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4. Foster Gender-Inclusive Education and Employment

- **Action Points**:
  - ✓ Implement training programs that are gender-sensitive and flexible (e.g., safe learning environments, flexible schedules).
  - ✓ Enforce equal pay laws and promote workplace safety for women.
  - ✓ Launch mentorship and leadership development programs for young women.
- **Approach**:
  - ✓ Create mentorship networks with successful female professionals.
  - ✓ Promote female role models through media campaigns and school programs.

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5. Stimulate Rural Employment and Youth Entrepreneurship

- **Action Points**:
  - ✓ Support SMEs in rural sectors such as agriculture, eco-tourism, and sustainable crafts with funding and training.
  - ✓ Establish rural innovation hubs and business incubators.
  - ✓ Provide youth entrepreneurs with access to microfinance, mentorship, and digital literacy.
- **Approach**:
  - ✓ Partner with the private sector to develop entrepreneurship workshops and pitch competitions.
  - ✓ Offer tax breaks and incentives to rural businesses hiring local youth.

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6. Address Urban Labor Market Saturation

- **Action Points**:
    - ✓ Promote digital upskilling and remote work readiness among urban youth.
    - ✓ Encourage diversification into high-growth sectors such as IT, e-commerce, and creative industries.
    - ✓ Formalize the informal sector through regulation, training, and worker protections.
- **Approach**:
    - ✓ Establish partnerships between tech companies and training institutes to deliver digital skills bootcamps.
    - ✓ Provide certification pathways for informal sector workers to enhance employability.

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7. Enhance Community Engagement and Awareness

- **Action Points**:
    - ✓ Conduct outreach initiatives through schools, local media, and community leaders to inform youth and families about education, health, and employment opportunities.
    - ✓ Develop targeted awareness programs for marginalized groups, including ethnic minorities and youth with disabilities.
- **Approach**:
    - ✓ Work with NGOs and civil society to deliver culturally adapted messaging.
    - ✓ Set up local youth forums to involve young people in program design and decision-making.

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8. Strengthen Monitoring, Research, and Policy Accountability

- **Action Points**:
    - ✓ Continuously evaluate the effectiveness of policies and programs affecting youth.
    - ✓ Establish a robust national Monitoring & Evaluation (M&E) framework to assess the long-term impact of educational and vocational interventions.
- **Approach**:
    - ✓ Collaborate with academic institutions and research centers to collect and analyze data on youth employment, education, and health.
    - ✓ Use findings to refine and adapt policies to meet evolving needs.

9. Empower Youth Participation and Leadership

- **Action Points**:
  - ✓ Create youth councils or advisory forums at the local and national levels.
  - ✓ Involve youth in policy development, program planning, and implementation.
- **Approach**:
  - ✓ Build institutional platforms where youth can meaningfully engage with policymakers.
  - ✓ Provide training in leadership, civic engagement, and program evaluation for young participants.

10. Strengthen Resilience to Economic Shocks

- **Action Points:**

i. **Develop Crisis-Responsive Safety Nets for Youth:**
  - ✓ Create emergency cash transfer programs, unemployment support, and food security initiatives targeting unemployed and vulnerable youth.
  - ✓ Establish fast-response mechanisms to protect youth in the informal economy during economic downturns or disasters.

ii. **Launch Emergency Youth Employment Programs:**
  - ✓ Design public works programs that offer temporary employment in sectors such as infrastructure repair, community services, or health outreach.
  - ✓ Include skills training components to build long-term employability while addressing short-term income loss.

iii. **Support Digital Infrastructure for Continuity in Education and Training:**
  - ✓ Invest in broadband access, low-cost devices, and mobile learning platforms, especially for rural and underserved areas.
  - ✓ Develop digital content and online vocational courses that remain accessible during crises (e.g., pandemics, natural disasters).

iv. **Foster Multi-Sectoral Partnerships for a Future-Ready Workforce:**
  - ✓ Collaborate with private sector, educational institutions, and NGOs to design adaptive training and employment models.
  - ✓ Promote joint crisis-readiness planning among government, employers, and civil society to respond quickly to economic disruptions.

Approach:

- **Policy Integration:** Embed economic shock-resilience measures within national youth policies, labor policies, and social protection frameworks.
- **Early Warning and Risk Assessment:** Establish monitoring systems to detect economic stress early, especially in sectors employing large numbers of youth.
- **Inclusive Design:** Ensure all safety net and digital education programs are inclusive of youth with disabilities, women, ethnic minorities, and displaced populations.
- **Public-Private Coordination:** Leverage corporate social responsibility (CSR) funds and tech industry partnerships to expand digital access and job continuity initiatives.
- **Scalability and Flexibility:** Design interventions to scale quickly during a crisis and to be reoriented once stability returns, ensuring sustainability beyond the emergency phase

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11. **Incorporate Longitudinal Studies**: It is recommended to incorporate longitudinal studies that track the impact of educational interventions on youth over time.

- **Action Points**:
  - ✓ Design and implement longitudinal studies that follow youth participants over several years to assess the long-term effects of educational programs.
  - ✓ Collaborate with educational institutions and research organizations to collect and analyze data on youth outcomes, including employment rates and income levels.
- **Approach**:
  - ✓ Utilize mixed-methods research to combine quantitative data with qualitative insights, allowing for a comprehensive understanding of how educational interventions influence youth development.
  - ✓ Regularly review and update the study framework based on emerging trends and feedback from stakeholders to ensure relevance and effectiveness in policy-making.

6.3 Final Remarks

This study contributes meaningfully to the expanding discourse on youth development in Bangladesh, offering a nuanced understanding of the multidimensional barriers that young people face in accessing equitable economic opportunities. By examining how income disparities are influenced by factors such as technical skills, geographic location, gender, training access, and health conditions, the research underscores the urgency of adopting a comprehensive, intersectional, and inclusive approach to youth empowerment.

The findings make it clear that addressing these disparities is not merely a question of fairness—it is a national imperative. Inequality in education, health, and employment opportunities does not only limit individual potential; it constrains the country's broader development trajectory. Youth are not just future stakeholders—they are present drivers of innovation, productivity, and community well-being.

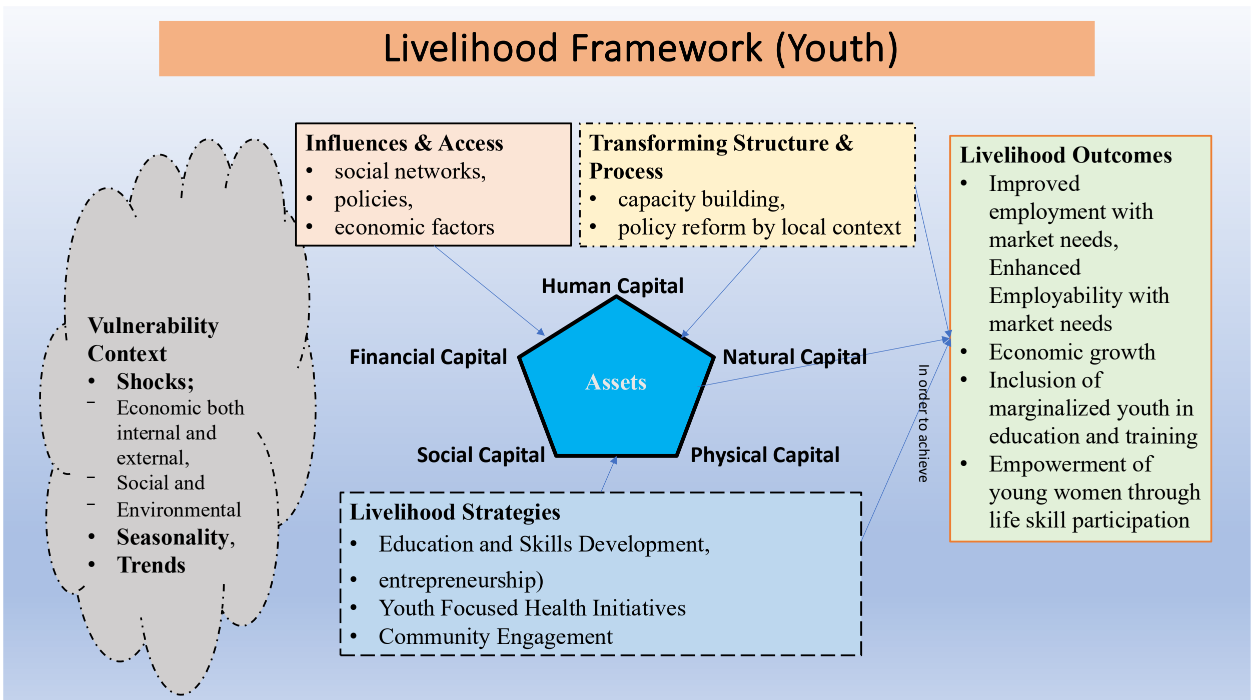
To unlock this potential, Bangladesh must move beyond fragmented interventions and invest strategically in integrated policies and programs. This is especially critical for rural, low-income, and marginalized youth, who are disproportionately affected by structural disadvantages. Ensuring that every young person has access to quality education, skill development, healthcare, and meaningful work opportunities will foster not only personal advancement but also collective prosperity.

In sum, empowering youth is more than a policy goal—it is the foundation for building a resilient, inclusive, and sustainable Bangladesh. The future of the nation depends on how effectively it supports and mobilizes its largest demographic asset: its young people.

CHAPTER VII: PROPOSED YOUTH'S LIVELIHOOD FRAMEWORK

7.1. Proposed Youth Livelihood Framework

The proposed Youth Livelihood Framework is an essential conceptual model designed to address the multifaceted challenges young people face in their pursuit of economic well-being. This framework is grounded in the understanding that the well-being and livelihood opportunities of youth are influenced by various external and internal factors. The justification for its importance lies in its holistic approach, which considers not only the vulnerabilities and challenges young people face but also the opportunities and assets they can leverage to create sustainable livelihoods.



7.2. Importance of this proposed youth livelihood framework

a. Addressing Vulnerability Context:

The framework takes into account external shocks, seasonality, and trends, acknowledging the volatility and uncertainties that impact youth livelihoods. This is especially pertinent in developing countries, where economic downturns, natural disasters, and social upheavals can have disproportionate impacts on young people. By recognizing these vulnerabilities, the framework ensures that interventions can be designed to mitigate risks, protect youth from external shocks, and build resilience in their livelihoods.

b. Improving Access through Influences & Support Systems:

The emphasis on social networks, policies, and economic factors ensures that youth are not isolated in their efforts to improve their livelihoods. Social networks provide a critical support structure, offering mentorship, job opportunities, and community engagement, which is crucial in environments where resources are limited. The framework also highlights the need for effective government policies that enhance access to education, employment, and resources, advocating for policies that align with the specific needs of youth in different local contexts. Economic factors such as market accessibility and financial resources further improve youth opportunities, helping them to transition successfully from education to employment or entrepreneurship.

c. Building Transformative Capacity:

Through capacity-building initiatives and policy reform, the framework actively seeks to equip young people with the necessary skills, knowledge, and resources to succeed in the labor market. This transformative structure ensures that youth are not only able to adapt to current opportunities but are also prepared for future challenges. By advocating for policies that address youth-specific needs, the framework ensures that structural barriers to success, such as gender inequality or limited access to finance, are minimized.

d. Leveraging Assets for Empowerment:

The framework's focus on human, social, natural, physical, and financial capital allows for a multifaceted approach to improving youth livelihoods. Human capital (skills and education) is central to enhancing employability, while social capital (networks and relationships) ensures youth have access to the support and resources necessary for success. Natural capital, particularly for those involved in agriculture or environmental sectors, provides sustainable livelihood opportunities. Physical capital ensures access to essential infrastructure, while financial capital provides the means for investment in education, entrepreneurship, and economic activities. This diverse asset base ensures that youth are not solely dependent on one source of livelihood but are empowered through multiple avenues.

e. Promoting Diverse Livelihood Strategies:

The framework proposes specific livelihood strategies that directly address youth needs. By emphasizing education and skills development, it ensures that youth are equipped with both academic and vocational skills to thrive in the job market. Entrepreneurship is also a central component, fostering innovation and self-sufficiency among young people. Furthermore, youth-focused health initiatives ensure that physical and mental well-being is prioritized, recognizing that a healthy youth population is essential for long-term productivity and success. Encouraging community engagement fosters a sense of belonging and civic responsibility, ensuring that youth not only improve their individual livelihoods but also contribute to the well-being of their communities.

f. Achieving Livelihood Outcomes:

The ultimate goal of the Youth Livelihood Framework is to achieve sustainable livelihood outcomes, including improved employment, economic growth, social inclusion, and empowerment. By ensuring that young people have access to the right education, skills, and opportunities, the framework helps to bridge the gap between youth and the labor market. It also promotes inclusive growth by ensuring marginalized youth—such as those from rural areas, women, and ethnic minorities—are given access to the same opportunities as their peers. The empowerment of young women, in particular, is critical to achieving gender equality and ensuring that youth are fully engaged in the development process.

7.3. Differences Between the Proposed Youth Livelihood Framework and DFID's Livelihood Framework:

The Livelihood Framework for Youth differs from the DFID (Department for International Development) proposed framework primarily in its focus and application. Here's how they differ:

Focus on Youth:

- **Youth-Specific:** The Livelihood Framework for Youth is specifically tailored to address the unique challenges and opportunities faced by young people. It emphasizes youth empowerment, education, skills development, and the inclusion of marginalized groups.
- **DFID Framework:** The DFID framework is broader and designed for general livelihood analysis, applicable to various demographic groups, including adults and entire communities.

Key Components:

- **Youth-Centric Strategies:** The youth framework includes strategies such as youth-focused health initiatives and community engagement, which are crucial for developing skills and providing support networks specific to young people.
- **DFID Framework:** Focuses on a wide range of assets and strategies without specific emphasis on youth.

Livelihood Outcomes:

- **Youth Empowerment:** The youth framework places a strong emphasis on outcomes like the empowerment of young women and the inclusion of marginalized youth in education and training.
- **DFID Framework:** Aims for broader outcomes like poverty reduction and sustainable livelihood improvements without the specific focus on youth empowerment.

Adaptation to Local Context:

- **Policy Reform and Capacity Building:** The youth framework stresses the importance of policy reform and capacity building tailored to local contexts, recognizing the dynamic environments young people navigate.
- **DFID Framework:** While adaptable, it focuses on overall policy and institutional frameworks without specific emphasis on youth-related reforms.

Assets:

- **Youth-Specific Asset Development:** Emphasizes developing assets that directly benefit young people, such as education and social networks.
- **DFID Framework:** Identifies five types of assets (human, social, natural, physical, financial) applicable to all demographics.

7.4. Conclusion

The proposed Youth Livelihood Framework represents a comprehensive and targeted approach to addressing the unique challenges and opportunities that young people face in achieving economic well-being. By focusing on key areas such as vulnerability context, access to support systems, capacity building, and leveraging diverse assets, this framework provides a holistic and inclusive strategy for improving the livelihoods of youth. It emphasizes the importance of human, social, natural, physical, and financial capital, ensuring that young people are not only protected from external risks but are also empowered to create sustainable and resilient livelihoods.

The framework's focus on education, skills development, entrepreneurship, and health initiatives aligns with the evolving needs of young people, equipping them with the tools to succeed in the labor market and society. It recognizes that marginalized groups, such as young women and those from rural areas, require special attention to ensure they are included in economic opportunities and decision-making processes.

In comparison to broader frameworks like DFID's Livelihood Framework, the Youth Livelihood Framework is specifically tailored to youth, placing a strong emphasis on empowering young people and fostering inclusive growth. By advocating for policy reforms and capacity-building initiatives that are tailored to local contexts, the framework offers a dynamic, youth-centered solution to the challenges young people face in a rapidly changing world.

Ultimately, the proposed framework provides a valuable tool for creating environments where youth can thrive economically and socially, contributing to broader development goals and fostering a more inclusive, resilient, and prosperous future.

APPENDICES A: DATA ANALYSIS TABLE

Table-1: Location wise respondent by sex

Location	Respondent sex				Total	
	Male		Female			
	Count	%	Count	%	Count	%
Rural	108	52.4%	98	47.6%	206	100.0%
Urban	175	82.9%	36	17.1%	211	100.0%
Total	283	67.9%	134	32.1%	417	100.0%

Table-2: Location and Age Group wise respondents

		Age Group						Total	
		15-17 yrs old		18-20 yrs old		21-24 yrs old			
		Count	%	Count	%	Count	%	Count	%
Location name	Rural	0	.0%	77	37.4%	129	62.6%	206	100%
	Urban	18	8.5%	47	22.3%	146	69.2%	211	100%
Total		18	4.3%	124	29.7%	275	65.9%	417	100%

Table-3: Average age of the respondents

Location name	Mean	Std. Deviation	Minimum	Maximum
Rural	21.2961	2.05881	18.00	24.00
Urban	21.0995	2.15905	15.00	24.00
Total	21.1966	2.10989	15.00	24.00

Table-4: Marital status of the respondents

Marital status	Location name				Total	
	Rural		Urban			
	Count	%	Count	%	Count	%
Unmarried	116	56.3%	119	56.4%	235	56.4%
Married	80	38.8%	87	41.2%	167	40.0%

Divorced	2	1.0%	4	1.9%	6	1.4%
Separated	2	1.0%	1	.5%	3	.7%
Abandoned	3	1.5%	0	.0%	3	.7%
Widow/Widowed	2	1.0%	0	.0%	2	.5%
Others	1	.5%	0	.0%	1	.2%
Total	206	100.0%	211	100.0%	417	100.0%

Table-5: Marital status by sex

Marital status	Location wise marital status				Total	
	Rural		Urban			
	Male	Female	Male	Female	Male	Female
Unmarried	68%	44%	65%	14%	66%	36%
Married	31%	48%	34%	75%	33%	55%
Divorced	1%	1%	1%	8%	1%	3%
Separated		2%		3%		2%
Abandoned		3%		0%		2%
Widow/Widowed		2%		0%		2%
Others	1%		0%		0%	

Table-6: Distribution of Respondent Youth's Heads of Households

		Head of HH							Total
		Respondent own	Father	Mother	Husband	Brother	Sister	Other	
Rural	Count	45	100	14	35	9	1	2	206
	%	21.8%	48.5%	6.8%	17.0%	4.4%	.5%	1.0%	100%
Urban	Count	52	102	19	21	15	1	1	211
	%	24.6%	48.3%	9.0%	10.0%	7.1%	.5%	.5%	100%
Total	Count	97	202	33	56	24	2	3	417
	%	23.3%	48.4%	7.9%	13.4%	5.8%	.5%	.7%	100%

Table-7: Head of HH by sex

Location name	Respondent sex				Total	
	Male		Female			
	Count	%	Count	%	Count	%
Rural	31	69%	14	31%	45	100%
Urban	44	85%	8	15%	52	100%
Total	75	77%	22	23%	97	100%

Table-8: Age group wise HH members

Location name	Statistics	Male >24 yrs	Female >24 yrs	Boys 18-24 yrs	Girls 18-24 yrs	Boys 10-<18 yrs	Girls 10-<18 yrs	Boys <10 yrs	Girls <10 yrs	Total Male/ boys	Total Female/ Girls
Rural	Mean	1.4	1.4	1.3	1.2	1.1	1.1	1.1	1.1	2.8	2.5
	Min	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	Max	6.0	4.0	4.0	11.0	2.0	3.0	2.0	2.0	11.0	5.0
Urban	Mean	1.2	1.2	1.1	1.1	1.4	1.1	1.1	1.0	2.6	2.4
	Min	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.0	1.0
	Max	4.0	3.0	5.0	4.0	5.0	2.0	2.0	2.0	6.0	6.0
Total	Mean	1.3	1.3	1.2	1.1	1.2	1.1	1.1	1.1	2.7	2.5
	Min	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.0	1.0
	Max	6.0	4.0	5.0	11.0	5.0	3.0	2.0	2.0	11.0	6.0

Table 9: Youth Education Status (%) by Education Level

Education	**Rural**			**Urban**			**Overall**		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Primary	12%	13%	13%	41%	50%	42%	30%	23%	28%
Junior Secondary	26%	18%	22%	14%	31%	17%	18%	22%	19%
Secondary School Certificate	24%	27%	25%	13%	6%	12%	17%	21%	18%
Higher Secondary Certificate	25%	28%	26%	29%	0%	24%	28%	20%	25%

Graduation Degree	5%	4%	4%	1%	0%	0%	2%	3%	2%
Master Degree	1%		0%	0%		0%	0%		0%
No Formal Education	7%	10%	9%	3%	14%	5%	5%	11%	7%

Table-10: Having practical/technical/vocational knowledge and skills

Location	Vocational knowledge and skills					
	Male		Female		Total	
	Yes	No	Yes	No	Yes	No
Rural	74%	26%	85%	15%	79%	21%
Urban	33%	67%	39%	61%	34%	66%
Total	48%	52%	72%	28%	56%	44%

Table-11: Reason of learning vocational and technical knowledge

	Rural		Urban		Total	
	Male	Female	Male	Female	Male	Female
	%	%	%	%	%	%
As it was my education curriculum with formal education	16.3%	25.3%	3.5%	0.0%	10.9%	21.6%
As it was my separate vocational education course for developing my technical skills	13.8%	9.6%	22.8%	21.4%	17.5%	11.3%
It was my diploma degree as main education	2.5%		10.5%		5.8%	
As I attended in short technical training course	20.0%	28.9%	56.1%	71.4%	35.0%	35.1%
Employer organized/facilitated the course	22.5%	24.1%	0.0%	7.1%	13.1%	21.6%

I learned to go abroad for technical job	2.5%		3.5%		2.9%	
Other	22.5%	12.0%	3.5%	0.0%	14.6%	10.3%

Table-12: HH main income source (in percent)

Source	Rural		Urban		Total	
	Male	Female	Male	Female	Male	Female
Farming	3.7%		17.1%		12.0%	
Labor	14.8%	9.2%	30.3%	33.3%	24.4%	15.7%
Business	37.0%	31.6%	22.9%	13.9%	28.3%	26.9%
Livestock	0.9%	2.0%	0.0%	0.0%	0.4%	1.5%
Remittance	2.8%	4.1%	5.1%	0.0%	4.2%	3.0%
Employment	28.7%	38.8%	18.3%	52.8%	22.3%	42.5%
Other	12.0%	14.3%	6.3%	0.0%	8.5%	10.4%
Total	100%	100%	100%	100%	100%	100%

Table-13: Distribution of youth by type of employment

Sex	Youth category	Location name				Total	
		Rural		Urban			
		Count	%	Count	%	Count	%
Male	Unemployed	3	3%	7	4%	10	4%
	Student	4	4%	11	6%	15	5%
	Employed	44	41%	111	63%	155	55%
	Doing business	18	17%	23	13%	41	15%
	Both Student and Employed	36	33%	20	11%	56	20%
	Others	3	3%	3	2%	6	2%
Female	Unemployed	2	2%	6	17%	8	6%
	Student	6	6%	2	6%	8	6%
	Employed	44	45%	26	72%	70	52%
	Doing business	5	5%	1	3%	6	5%

	Both Student and Employed	35	36%	1	3%	36	27%
	Others	6	6%	0	0%	6	5%

Table-14: Main Occupation of Employed Individuals by Type

Type of occupation	Location name								Total			
	Rural				Urban							
	Male		Female		Male		Female		Male		Female	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Private tuition/teaching in coaching center	10	9.5%	22	22.9%	11	6.5%	2	6.7%	21	7.7%	24	19.0%
School teacher	1	1.0%	13	13.5%	1	.6%	0	.0%	2	.7%	13	10.3%
Garments worker	11	10.5%	19	19.8%	13	7.7%	15	50.0 %	24	8.8%	34	27.0%
Factory/Mill worker	5	4.8%	4	4.2%	45	26.8%	4	13.3 %	50	18.3 %	8	6.3%
Day laborer	4	3.8%	1	1.0%	15	8.9%	0	.0%	19	7.0%	1	.8%
Transport worker	6	5.7%	1	1.0%	8	4.8%	0	.0%	14	5.1%	1	.8%
Working in shop/sales center	14	13.3%	5	5.2%	25	14.9%	0	.0%	39	14.3 %	5	4.0%
Officer level or above grade in government office	1	1.0%			0	.0%			1	.4%		
Working in NGO as lower grade staff	1	1.0%	2	2.1%	5	3.0%	2	6.7%	6	2.2%	4	3.2%
Working in NGOs as medium to higher grade staff	0	.0%	1	1.0%	1	.6%	0	.0%	1	.4%	1	.8%
Self employed with technical work	3	2.9%	9	9.4%	5	3.0%	0	.0%	8	2.9%	9	7.1%
Working as technical person with other workshop/company/factory	8	7.6%	4	4.2%	17	10.1%	4	13.3 %	25	9.2%	8	6.3%
Business	20	19.0%	3	3.1%	20	11.9%	1	3.3%	40	14.7 %	4	3.2%

Contractor	0	.0%			1	.6%			1	.4%		
Livestock/Poultry Farming	3	2.9%			0	.0%			3	1.1%		
Other	18	17.1%	12	12.5%	1	.6%	2	6.7%	19	7.0%	14	11.1%
Total	105	100%	96	100%	168	100%	30	100%	273	100%	126	100%

Table-15: Duration of Employment: Years with First Job

Years with First Job	Location name								Total			
	Rural				Urban							
	Male		Female		Male		Female		Male		Female	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
0.5-1 year	23	21.9%	22	22.9%	34	20.2%	4	13.3%	57	20.9%	26	20.6%
1.1-3	44	41.9%	59	61.5%	77	45.8%	18	60.0%	121	44.3%	77	61.1%
3.1-5	23	21.9%	7	7.3%	27	16.1%	4	13.3%	50	18.3%	11	8.7%
5.1-8	10	9.5%	6	6.3%	23	13.7%	3	10.0%	33	12.1%	9	7.1%
8.1-10	3	2.9%	1	1.0%	5	3.0%	0	.0%	8	2.9%	1	.8%
10.1 and above	2	1.9%	1	1.0%	2	1.2%	1	3.3%	4	1.5%	2	1.6%
Total	105	100%	96	100%	168	100%	30	100%	273	100%	126	100%

Table-16: Percentage of Respondents Continuing Their First Job

Current job changed from 1st job	Location name								Total			
	Rural				Urban							
	Male		Female		Male		Female		Male		Female	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Yes	31	29.5 %	25	26.0%	74	44.0 %	15	50.0 %	105	38.5 %	40	31.7%
No	74	70.5 %	71	74.0%	94	56.0 %	15	50.0 %	168	61.5 %	86	68.3%
Total	105	100%	96	100%	168	100%	30	100%	273	100%	126	100%

Table-17: % of respondents who changed to a better job

Changed job that is better than previous	Location name								Total			
	Rural				Urban							
	Male		Female		Male		Female		Male		Female	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Yes	26	83.9%	22	88%	70	94.6%	11	73.3%	96	91.4%	33	82.5%
No	5	16.1%	3	12.0%	4	5.4%	4	26.7%	9	8.6%	7	17.5%
Total	31	100%	25	100%	74	100%	15	100%	105	100%	40	100%

Table-18: Reason for changing previous job

Reason for changed previous job	Location name								Total			
	Rural				Urban							
	Male		Female		Male		Female		Male		Female	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Better and promoted position and responsibilities	2	7.7%	1	4.5%	1	1.4%	1	9.1%	3	3.1%	2	6.1%
Better and more salary than the previous	8	30.8%	12	54.5%	46	65.7%	6	54.5%	54	56.3%	18	54.5%
Changed organization as better environment and other all facilities	8	30.8%	4	18.2%	16	22.9%	4	36.4%	24	25.0%	8	24.2%
As it is match with my technical skills and interest as well	7	26.9%	4	18.2%	1	1.4%	0	.0%	8	8.3%	4	12.1%
Other	1	3.8%	1	4.5%	6	8.6%	0	.0%	7	7.3%	1	3.0%

Total	26	100 %	22	100%	70	100%	11	100 %	96	100 %	33	100%

Table-19: If not changed first job, why?

Why not change?	Location name								Total					
	Rural				Urban									
	Male		Female		Male		Female		Male		Female		Overall	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
As I don't have required technical skills	4	5%	2	3%	0	0%	0	0%	4	2%	2	2%	6	2.4
As this job is very suitable for me	37	50 %	33	47%	35	37 %	3	20 %	72	43%	36	42%	108	42.5
As there is no other option	11	15 %	8	11%	17	18 %	3	20 %	28	17%	11	13%	39	15.4
Never I tried for changing	13	18 %	22	31%	35	37 %	8	53 %	48	29%	30	35%	78	30.7
As I am bonded to work here for longtime	1	1%			3	3%			4	2%			4	1.6
Don't have enough educational qualification	6	8%	3	4%	4	4%	1	7%	10	6%	4	5%	14	5.5
Other	2	3%	3	4%	0	0%	0	0%	2	1%	3	4%	5	2.0
Total	74	100 %	71	100 %	94	100 %	15	100 %	168	100 %	86	100 %	254	100

Table-20: Percentage of Respondents Whose Current Job is Aligned with Technical Knowledge and Skills

Current job is aligned	Location name		Total
	Rural	Urban	

with technical knowledge and skills	Male		Female		Male		Female		Male		Female	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Yes	69	65.7 %	73	76.0 %	46	27.4 %	14	46.7 %	115	42.1 %	87	69.0 %
No	36	34.3 %	23	24.0 %	122	72.6 %	16	53.3 %	158	57.9 %	39	31.0 %
Total	105	100%	96	100%	168	100%	30	100%	273	100%	126	100%

Table-21: Percentage of Respondents Indicating Job Impact Due to Educational Qualification

Job impacted due to educational qualification	Location name								Total			
	Rural				Urban							
	Male		Female		Male		Female		Male		Female	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Yes	61	58.1%	54	56.3%	92	54.8 %	23	76.7 %	153	56.0 %	77	61.1 %
No	44	41.9%	42	43.8%	76	45.2 %	7	23.3 %	120	44.0 %	49	38.9 %
Total	105	100%	96	100%	168	100%	30	100%	273	100 %	126	100%

Table-22: Impact of Educational Qualification on Employment

Sex	Impact of Educational Qualification on Employment	Location name				Total	
		Rural		Urban			
		Count	%	Count	%	Count	%
Male	No promotion long time	6	10%	8	9%	14	9%
	Overloaded for physical works	9	15%	33	36%	42	28%
	Receive less respect	12	20%	10	11%	22	14%
	Get good facilities	28	46%	34	37%	62	41%

	Get frequent promotion	2	3%	6	7%	8	5%
	Other	4	7%	1	1%	5	3%
	Total	61	100%	92	100%	153	100%
Female	No promotion long time	8	15%	6	26%	14	18%
	Overloaded for physical works	7	13%	9	39%	16	21%
	Receive less respect	13	24%	4	17%	17	22%
	Get good facilities	24	44%	0	0%	24	31%
	Get frequent promotion	1	2%	1	4%	2	3%
	Other	1	2%	3	13%	4	5%
	Total	54	100%	23	100%	77	100%

Table-23: Percentage of Youth Engaged in Part-Time Work Alongside Main Job

Location	Involved with part time job	Sex				Total	
		Male		Female			
		Count	%	Count	%	Count	%
Rural	Yes	17	16%	27	28%	44	21%
	No	91	84%	71	72%	162	79%
	Total	108	100%	98	100%	206	100%
Urban	Yes	10	6%	8	22%	18	9%
	No	165	94%	28	78%	193	91%
	Total	175	100%	36	100%	211	100%
Total	Yes	27	10%	35	26%	62	15%
	No	256	90%	99	74%	355	85%
	Overall	283	100%	134	100%	417	100%

Table-24: Percentage of youth engaged in part-time jobs aligned with technical skills

Location	Part time job related to technical skills	Sex				Total	
		Male		Female			
		Count	%	Count	%	Count	%

Rural	Yes	10	59%	16	59%	26	59%
	No	7	41%	11	41%	18	41%
	Total	17	100%	27	100%	44	100%
Urban	Yes	10	50%	2	13%	12	33%
	No	10	50%	14	88%	24	67%
	Total	20	100%	16	100%	36	100%
Total	Yes	20	54%	18	42%	38	48%
	No	17	46%	25	58%	42	53%
	Overall	37	100%	43	100%	80	100%

Table-25: Monthly average income in taka (1 USD 88 taka) from youth's main job

Location name	Sex	Mean	Std. Deviation	Median	Minimum	Maximum
Rural	Male	11350	10296	7000	1500	50000
	Female	6780	5733	5000	1000	30000
	Total	9176	8725	6500	1000	50000
Urban	Male	6795	2349	6500	1000	15000
	Female	5361	1755	5500	1500	8000
	Total	6551	2321	6500	1000	15000
Total	Male	7869	5726	7000	1000	50000
	Female	6179	4544	5000	1000	30000
	Total	7412	5480	6500	1000	50000

Table-26: Comparative Average Monthly Income: Jobs with Technical Skills vs. Jobs without Technical Skills

Sex	Job type	Mean	Std. Deviation	Median	Minimum	Maximum
Male	Skilled-based	9165	7845	7000	1000	50000
	Non-skilled	7119	3838	6500	2000	35000
Female	Skilled-based	6513	4757	5500	1000	30000
	Non-skilled	5638	4157	5000	1000	30000

Total	Skilled-based	8145	6936	6500	1000	50000
	Non-skilled	6848	3934	6500	1000	35000

Table-27: Average monthly income from part time job

Location name	Sex	Mean	Std. Deviation	Median
Rural	Male	1941	1667	2000
	Female	3974	4568	2000
	Total	3189	3828	2000
Urban	Male	3350	2893	2250
	Female	1350	727	1500
	Total	2461	2406	1500
Total	Male	2703	2482	2000
	Female	2998	3841	2000
	Overall	2861	3267	2000

Table-28: Youth's overall average monthly income in taka

Location name	Sex	Mean	Std. Deviation	Median	Minimum	Maximum
Rural	Male	11933	10174	8000	1500	50000
	Female	8920	9262	6500	2000	70000
	Total	10500	9843	7500	1500	70000
Urban	Male	7041	2531	6500	2500	15000
	Female	5661	1608	5500	1500	8000
	Total	6806	2453	6500	1500	15000
Total	Male	8195	5783	7000	1500	50000
	Female	7540	7275	6000	1500	70000
	Total	8018	6223	6500	1500	70000

Table-29: Job availability duration (average in months)

Location name	Sex	Mean	Std. Deviation	Median	Minimum	Maximum
Rural	Male	11.6	1.3	12.0	2.0	12.0
	Female	11.7	0.9	12.0	6.0	12.0
	Total	11.6	1.1	12.0	2.0	12.0
Urban	Male	10.3	1.9	12.0	6.0	12.0
	Female	11.6	1.1	12.0	8.0	12.0
	Total	10.6	1.8	12.0	6.0	12.0
Total	Male	10.6	1.8	12.0	2.0	12.0
	Female	11.6	1.0	12.0	6.0	12.0
	Total	10.9	1.7	12.0	2.0	12.0

Table-30: Household's average annual income in taka

Location name	Sex	Mean	Std. Deviation	Median
Rural	Male	236421	245973	162000
	Female	217133	221183	180000
	Total	227200	234079	180000
Urban	Male	182186	117582	156000
	Female	150461	52115	150000
	Total	176748	109787	156000
Total	Male	194940	158819	156000
	Female	188895	174104	156000
	Total	193296	162998	156000

Table-31: Percentage of youth satisfied with their monthly income

Location name	Sex	Satisfied with current monthly income					
		Yes		No		Total	
		Count	%	Count	%	Count	%
Rural	Male	56	52%	52	48%	108	100%

	Female	64	65%	34	35%	98	100%
	Total	120	58%	86	42%	206	100%
Urban	Male	75	43%	100	57%	175	100%
	Female	9	25%	27	75%	36	100%
	Total	84	40%	127	60%	211	100%
Total	Male	131	46%	152	54%	283	100%
	Female	73	54%	61	46%	134	100%
	Overall	204	49%	213	51%	417	100%

Table-32: Percentage of youth have purchased valuable assets from their income to manage sudden shock

Location name	Sex	Purchase valuable assets from income to manage sudden shocks.				Total	
		Yes		No			
		Count	%	Count	%	Count	%
Rural	Male	33	31%	75	69%	108	100%
	Female	22	22%	76	78%	98	100%
	Total	55	27%	151	73%	206	100%
Urban	Male	67	38%	108	62%	175	100%
	Female	19	53%	17	47%	36	100%
	Total	86	41%	125	59%	211	100%
Total	Male	100	35%	183	65%	283	100%
	Female	41	31%	93	69%	134	100%
	Overall	141	34%	276	66%	417	100%

Table-33: Percentage of youth having regular savings practices

	Sex	Having regular savings practice	Total

Location name		Yes		No			
		Count	%	Count	%	Count	%
Rural	Male	45	42%	63	58%	108	100%
	Female	63	64%	35	36%	98	100%
	Total	108	52%	98	48%	206	100%
Urban	Male	80	46%	95	54%	175	100%
	Female	19	53%	17	47%	36	100%
	Total	99	47%	112	53%	211	100%
Total	Male	125	44%	158	56%	283	100%
	Female	82	61%	52	39%	134	100%
	Overall	207	50%	210	50%	417	100%

Table 34: Percentage of Youth Engaging in Savings Practices by Source Type

Location name	Sex	Statistics	Source of savings					Total
			Home	Bank	Group Savings/ Somittee	NGO Office	Other	
Rural	Male	Count	3	27	14	0	1	45
		%	6.7%	60%	31%	0%	2%	100%
	Female	Count	8	24	29	2	0	63
		%	13%	38%	46%	3%	0%	100%
	Total	Count	11	51	43	2	1	108
		%	10%	47%	40%	2%	1%	100%
Urban	Male	Count	7	26	29	17	1	80
		%	9%	33%	36%	21%	1%	100%
	Female	Count	4	7	3	5	0	19
		%	21%	37%	16%	26%	0%	100%
	Total	Count	11	33	32	22	1	99
		%	11%	33%	32%	22%	1%	100%
Total	Male	Count	10	53	43	17	2	125
		%	8%	42%	34%	14%	2%	100%

	Female	Count	12	31	32	7	0	82
		%	15%	38%	39%	9%	0%	100%
	Overall	Count	22	84	75	24	2	207
		%	11%	41%	36%	12%	1%	100%

Table-35: Percentage of youth have access and used loan

Location name	Sex	Statistics	Take loan as needed in last 12 months			Total
			Yes	No	Never need loan	
Rural	Male	Count	57	49	2	108
		%	53%	45%	2%	100%
	Female	Count	39	54	5	98
		%	40%	55%	5%	100%
	Total	Count	96	103	7	206
		%	47%	50%	3%	100%
Urban	Male	Count	91	83	1	175
		%	52%	47%	1%	100%
	Female	Count	23	13	0	36
		%	64%	36%	0%	100%
	Total	Count	114	96	1	211
		%	54%	45%	0%	100%
Total	Male	Count	148	132	3	283
		%	52%	47%	1%	100%
	Female	Count	62	67	5	134
		%	46%	50%	4%	100%
	Overall	Count	210	199	8	417
		%	51%	47%	2%	100%

Table-36: percentage of youth by source of taking loans

	Sex		Source of taking loan	Total

Location name		Statistics	Relatives	Neighbor	NGO	Local Somittee	Money lender	Bank	
Rural	Male	Count	13	3	17	16	5	3	57
		%	23%	5%	30%	28%	9%	5%	100%
	Female	Count	4	3	13	14	3	2	39
		%	10%	8%	33%	36%	8%	5%	100%
	Total	Count	17	6	30	30	8	5	96
		%	18%	6%	31%	31%	8%	5%	100%
Urban	Male	Count	16	5	38	21	6	5	91
		%	18%	5%	42%	23%	7%	5%	100%
	Female	Count	7	4	3	8	0	1	23
		%	30%	17%	13%	35%	0%	4%	100%
	Total	Count	23	9	41	29	6	6	114
		%	20%	8%	36%	25%	5%	5%	100%
Total	Male	Count	29	8	55	37	11	8	148
		%	20%	5%	37%	25%	7%	5%	100%
	Female	Count	11	7	16	22	3	3	62
		%	18%	11%	26%	35%	5%	5%	100%
	Overall	Count	40	15	71	59	14	11	210
		%	19%	7%	34%	28%	7%	5%	100%

Table-37: Percentage of youth received support from government for human resource development

Location name	Sex	Statistics	Govt. supports		Total
			Yes	No	
Rural	Male	Count	1	107	108
		%	1%	99%	100%
	Female	Count	4	94	98
		%	4%	96%	100%
	Total	Count	5	201	206
		%	2%	98%	100%

Urban	Male	Count	7	168	175
		%	4%	96%	100%
	Female	Count	1	35	36
		%	3%	97%	100%
	Total	Count	8	203	211
		%	4%	96%	100%
Total	Male	Count	8	275	283
		%	3%	97%	100%
	Female	Count	5	129	134
		%	4%	96%	100%
	Overall	Count	13	404	417
		%	3%	97%	100%

Table-38: Percentage of youth received support from NGO for human resource development

Location name	Sex	Statistics	NGO supports		Total
			Yes	No	
Rural	Male	Count	28	80	108
		%	26%	74%	100%
	Female	Count	47	51	98
		%	48%	52%	100%
	Total	Count	75	131	206
		%	36%	64%	100%
Urban	Male	Count	79	96	175
		%	45%	55%	100%
	Female	Count	13	23	36
		%	36%	64%	100%
	Total	Count	92	119	211
		%	44%	56%	100%
Total	Male	Count	107	176	283
		%	38%	62%	100%

	Female	Count	60	74	134
		%	45%	55%	100%
	Overall	Count	167	250	417
		%	40%	60%	100%

Table-39: Percentage of youth received type of NGOs support (Multiple response analysis)

Type of supports	Responses		Percent of Cases
	N	Percent	
Short training	79	39.5%	47.3%
Vocational course	36	18.0%	21.6%
Credit/Financial supports	54	27.0%	32.3%
Other supports	22	11.0%	13.2%
Scholarship support	9	4.5%	5.4%
Total response	200	100.0%	119.8%

Table-40: Percentage of youth reported faced barriers and challenges in carrier development

Location name	Sex	Statistics	Facing barriers and challenges		Total
			Yes	No	
Rural	Male	Count	66	42	108
		%	61%	39%	100%
	Female	Count	58	40	98
		%	59%	41%	100%
	Total	Count	124	82	206
		%	60%	40%	100%
Urban	Male	Count	129	46	175
		%	74%	26%	100%
	Female	Count	26	10	36

		%	72%	28%	100%
	Total	Count	155	56	211
		%	74%	27%	100%
Total	Male	Count	195	88	283
		%	69%	31%	100%
	Female	Count	84	50	134
		%	63%	37%	100%
	Overall	Count	279	138	417
		%	67%	33%	100%

Table-41: Percentage of youth facing type of barriers/challenges (Multiple response analysis)

Faced type of barriers/Challenges	**Responses**		**Percent of Cases**
	N	Percent	
No scope from employer to join in technical skills	149	39.9%	53.4%
No employer internal facilities	62	16.6%	22.2%
Less vocational access facilities in district level	53	14.2%	19.0%
No technical knowledge and skills transfer curriculum in formal school and college education system	94	25.2%	33.7%
Other	15	4.0%	5.4%
Total responses	373	100.0%	133.7%

Table-42: Youth recommendation to improve human capital for carrier development (Multiple response analysis)

Youth's recommendation	Responses		Percent of Cases
	N	Percent	
i. To establish well equipped vocational/technical skills center in each district level	106	11.7%	25.4%

ii.	Ensure qualified, professional and experienced teachers in vocational/technical center	118	13.0%	28.3%
iii.	Include technical/practical life skills session in school and college level as mandatory part	257	28.3%	61.6%
iv.	Government and private sectors should have options for youth employment after technical skills training	259	28.5%	62.1%
v.	Should have access micro credit for utilizing technical knowledge and skills with self-employment or business management like handicraft or small factory establishment	163	18.0%	39.1%
vi.	Other	5	.6%	1.2%
Total response		908	100.0%	217.7%

APPENDICES B: STUDY QUESTIONNAIRES AND CHECKLIST

Individual Youth Interview Questionnaire

ID No:

INFORMED CONSENT

Hello. My name is ________________________________, and I am collecting some research data related to PhD programme affiliated in American World University. We are conducting research on 'effects of human capital tackling youth in economic development in Bangladesh' and would appreciate your participation. I would like to ask you a few questions about your human capital skills and access in economic facilities. You have been asked to participate in this study because your personal skills, views and experience as youth is important to us. The interview usually takes around 20-30 minutes to complete a questionnaire. Whatever information you provide will be kept strictly confidential.

Participation in this interview is voluntary and you can choose not to answer any individual question or all of the questions. You can stop the discussion at any time. However, we hope that you will participate in this interview since your views are important.

A. Basic Information

Name of Location	**Rural =1** **Urban =2**		**Name of District**	
Name of respondent youth:		Sex of respondent: (Use single code)	Male =1 Female=2	Age of respondent :
Marital status of respondent youth	**Code:** Unmarried=1 Married=2 Divorced=3 Separated=4 Abandoned=5 Widow/widowed=6 Other-------------=9		**Use code:**	
Who is head in your household?	**Code:** Respondent own=1 Father =2 Mother =3		**Use code:**	

	Husband =4 Brother =5 Sister =6 Other ------------ =9	
What is your household's main source of livelihood?	**Code:** Farming=1 Labor=2 Business=3 Livestock=4 Remittances=5 Employment=6 Other=9	**Use code:**
Name of Interviewer:		Date of data collection:	

B. Demographic Characteristics and Education:

1. How many people residing in your household?

Adult > 24 years old		**Youth(age 18-24 years old)**		**Children (age 10-<18)**		**Children (age <10)**		**Total HH member**	
Male	Female	Boys	Girls	Boys	Girls	Boys	Girls	Male + Boys	Female +Girls

Educational status (Please give the information as following)

2. Which medium did you learn your education?	**Code:** Never went in any education centre=1 Formal education in Bangle medium=2 Arabic/Madrasha medium=3 Formal education in English medium=4	**Use code:**

3. What is your educational qualification?	**Code:** Primary level completed=1 Junior Secondary level completed=2 Secondary School Certificate level completed =3 Higher secondary certificate level completed=4 Graduation degree level completed=5 Master degree level completed=6	Use code:
4. Do you have practical/technical/vocational knowledge and skills?	Yes=1 No=2 (if no skip Q5-Q6)	
5. If question 4 is yes, why did you learn your practical/technical knowledge and skills?	**Code:** As it was my education curriculum with formal education=1	Use code:

	As it was my separate vocational education course for developing my technical skills=2 It was my diploma degree as main education=3 As I attended in short technical training course=4 Employer organized/facilitated the course=5 I learned to go abroad for technical job=6 Other-------------------=9	
6. Where from did you learn technical skills?	**Code:** Renowned & registered technical institute=1 Own school/college=2 Non-recognized vocational centre=3 Local shop/workshop=4 From international supported NGOs institute=5 From abroad=6 Other-----------------=9	Use code:
C. Employment and Economic status		
7. What category respondent youth you are?	**Code:** Unemployed=1 Student=2 Employed =3 Doing business=4 Both Student and Employed=5 Other---------------=9	Use code
8. If you are involved with any earning source please tell us what is your main occupation now?	**Code:** Private tuition/teaching in coaching centre =1 School teacher=2 Garments worker=3 Factory/Mill worker=4 Day laborer=5 Transport worker=6 Working in shop/sales centre=7 Lower grade worker in government office=8 Officer level or above grade in government office=9 Working in NGO as lower grade staff=10 Working in NGOs as medium to higher grade staff=11 Self-employed with technical work= 12 Working as technical person with other workshop/company/factory=13 Business=14 Contractor=15 Agriculture farming=16 Fish farming=17 Livestock/Poultry Farming=18 Other----------------=99	Use code:

9. How long before did you join in your 1st employment?	How many years before	
10. Is this your changed job from your 1st job?	Yes=1 No=2	
11. If question 10 yes, is this job better than the previous job?	Yes=1 No=2	
12. If question 11 is yes, please tell us why it is better?	**Code:** Better and promoted position and responsibilities=1 Better and more salary than the previous=2 Changed organization as more better environment and other all facilities=3 As it is match with my technical skills and interest as well=4 Other------------=9	Use code:
13. If you did not change your 1st job tell me why you did not change?	**Code:** As I don't have required technical skills=1 As this job is very suitable for me=2 As there is no other option=3 Never I tried for changing=4 As I am bonded to work here for longtime=5 Don't have enough educational qualification=6 Other--------------=9	Use code:
14. Does your current job align with your technical knowledge and skills?	Yes=1 No=2	
15. Does your educational qualification somehow affect your job?	Yes=1 No=2	
16. If question 15 is yes, how does it affect you?	**Code:** No promotion long time=1 Overloaded for physical works=2 Receive less respect=3 Get good facilities=4 Get frequent promotion=5 Other---------------=9	Use code:
17. In addition with your main job, are you involved with any part time job?	Yes=1 No=2	
18. If question 17 is yes, tell me your part time additional job related to your technical skills?	Yes=1 No=2	
19. What is your average monthly income in taka?	i. From your main occupation	
	ii. From your part time job	
	iii. From other source	

	iv. Total monthly income	
20. How many months your job is available in a year?	Number of month	
21. What is your household total annual income including all your family members and from all sources?	Household total annual income in taka	
22. Are you satisfied with your current monthly income?	Yes=1 No=2	
23. If question 22 is no, why you are not satisfied? (Multiple response, please give tick in last column against answer)	i. Low salary	
	ii. High input cost but low profit	
	iii. Less income due to not having technical/professional skills	
	iv. Irregular/non-secured income	
	v. Other---------------------------------	
D. Access to Assets, Savings and credit facilities		
24. Did you buy any valuable assets from your income which could be useful if there is any stress or minimizing any livelihood shocks?	Yes=1 No=2	
25. Do you have regular savings practice?	Yes=1 No=2	
26. If question 25 is yes, where mainly do you save?	**Code:** Home=1 Bank=2 Employer=3 In group/Somittee=4 NGO office=5 Other=9	Use code:
27. Did you take loan while you were needed to take loan during last 12 months?	Yes=1 No=2 Never need loan=3	
28. If question 27 is yes, please tell me where from did you take loan?	**Code:** Relatives=1 Neighbors=2 NGO=3 Local somittee=4 Money lender=5 Bank=6 Other Microfinance Institute=7 Other-------------=9	Use code:
E. Service facilities from Government and non-government institution		

29. Did you get any supports from government department to improve your human capital like your further education, technical skills, expertise and professional skills training and etc.	Yes=1 No=2	
30. If question 29 is yes, please tell us, what supports did you receive? Multiple responses.	i. Scholarship supports	
	Ii. Received short training	
	iii. Vocational course	
	iv. Credit/Financial supports	
	v. Other ----------------------------	
31. Did you get any supports from non-government institute to improve your human capital like your further education, technical skills, expertise and professional skills training and etc.	Yes=1 No=2	
32. If question 31 is yes, please tell us, what supports did you receive? Multiple response	i. Scholarship supports	
	Ii. Received short training	
	iii. Vocational course	
	iv. Credit/Financial supports	
	v. Other ----------------------------	
F. Barrier/Challenges and suggestions for overcome from the barriers		
33. Are you facing any barrier/challenges to improve your human capital/technical skills for better earning in future?	Yes=1 No=2	
34. If question 33 is yes, What barriers/challenges are you facing to improve your human capital; technical and professional skills? (Multiple response)	i. No scope from employer to join in technical skills	
	ii. No employer internal facilities	
	iii. Less vocational access facilities in district level	
	iv. No technical knowledge and skills transfer curriculum in formal school and college education system	
	v. Other---------------	
35. What are your suggestions to overcome these barriers and challenges for enhancing youth human capital so that they have alternative choice for satisfactory earning income? (Multiple response)	i. To establish well equipped vocational/technical skills centre in each district level	
	ii. Ensure qualified, professional and experienced teachers in vocational/technical centre	
	iii. Include technical/practical life skills session in school and college level as mandatory part	

	iv. Government and private sectors should have options for youth employment after technical skills training	
	v. Should have access micro credit for utilizing technical knowledge and skills with self employment or business management like handicraft or small factory establishment	
	vi. Other----------	

---Thanks---

Tools-2

FGD Checklist for male/female youth

INFORMED CONSENT

Hello. My name is ______________________________, (the other member of the team will also introduce him/herself) and we are collecting some research data related to PhD programme affiliated in American World University. We are conducting research on 'effects of human capital tackling youth in economic development in Bangladesh' and would appreciate your participation. I would like to ask you a few questions about your human capital skills and access in economic facilities. You have been asked to participate in this study because your personal skills, views and experience as youth are important to us. The discussion usually takes around 30-40 minutes to complete. Whatever information you provide will be kept strictly confidential.

Participation in this discussion is voluntary and you can choose not to answer any individual question or all of the questions. You can stop the discussion at any time. However, we hope that you will participate in this discussion since your views are important.

Note that FGD should be done by minimum of two staff. One as a facilitator and the other one will be the documenter.

Location:	District name:	**FGD with:** Youth Boy/Youth Girl
Total participants attended in FGD:	Boys:	Girls:
Facilitator name:	Reporter name:	Date of FGD:

FGD Checklist

1. Youth involvement status in earning income

2. Types of employments are available for both male and female youth in rural and urban location
3. Average annual income of youth from the type of employment and contribution in total household income annually
4. Youth accesses to other financial services i.e. assets, credit, savings and linkages with financial service institutes?
5. Youth educational status and the alignment of current employment with educational qualification, If not why?
6. Youth technical knowledge and professional skills status. What types of skills do they have? How their technical/vocational skills influence their job?
7. What is the trend of carrier development of youth due to domination of education and skills? Do technical or vocational skills make any significant effect to get better position and better job as youth likes to do and how? How long they are continuing same position?
8. Existing facilities from the government and non-government sources for improving the human capital of youth like practical works, technical skills or vocational skills which ultimately contribute to improve the economic development
9. What are the barriers and challenges for the youth to improve the human capital and involving in choice able income sources? What is the possible way to overcome from the barriers and challenges to improve the human capital and involving youth with their choice to earning income?
10. What are the effective strategies that will contribute to improve the human capital so that the youth can get their choice full employment?

Tools-3

Case Study Guideline

Basic information

Name of youth, age and occupation?

Where living and address/

Challenges:

What was the existing/1st situation?
What challenges or hardship were facing?
How were they affected from the situation?

Initiative:
What did they do/or any institute did for them?
What approach did they follow/use?
What methods did they use for changing the situation?
What steps did they follow?

Results:
How are things different now?
What's the new situation?
How have things changed for end users?
How perception or behaviors change?
What possible effects were there?

Learning:
What is the learning from this case study?

SPSS Database link: here

PhD-full-database-spss.sav

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