

Unlocking Financial Freedom of Girls through Personal Skill Development

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Abstract: *A significant segment of Bangladesh's female population faces socio-economic disadvantages, leading to high dropout rates before completing secondary school education. They enter the job market without acquiring essential knowledge and skills, limiting career prospects and leaving their potential untapped. A large portion of them resort to ODL under the Bangladesh Open University (BOU) to overcome educational backwardness. This study finds eventually they cannot compete or cope with regular students due to age and break of study. Rather, they find more relevance to life-oriented skill development trainings than traditional education curricula for their sustainable livelihood. They also mentioned the need for formal educational certificates to be able to compete with others along with life-oriented skill courses. Study indicates ample opportunities for girls to earn a livelihood through skill-based activities like tailoring, embroidery, caregiving, and more. This research attempts to model life-oriented skill development training for girls in a collaborative environment in keeping with modern trends and technologies. Girls can thus explore different ways to generate income and achieve empowerment through financial freedom. Data is used in both primary and secondary sources. Primary data are collected through a semi-structured questionnaire survey among former and present female students. Also, experts from different skill sectors are consulted. The research is expected to unlock the financial freedom of tens of thousands of disadvantaged girls in Bangladesh.*

Keywords: Financial freedom, Girl, Skill development, Collaborative environment, Bangladesh Open University

1. INTRODUCTION

Bangladesh is a country of 173.56 million population where females are more than the half (Demographics of Bangladesh, 2024). Notably they are the driving force for economic emancipation of Bangladesh. They equally participate in various sectors alongside men. The development of their skills would not only accelerate their personal economic growth but also contribute to overall national growth by integrating them into various sectors with improved work efficiency. Educating females would enable them to keep pace with rapidly changing world, support the static economic growth of Bangladesh and help achieve SDG Goal 4 by minimizing disparities along the lines of gender (United Nations, n.d.).

Having faced with socio-economic disadvantages a significant segment of Bangladesh's female population dropout from conventional stream of education before obtaining the Secondary School Certification (SSC) (Alam & Hoque, 2023 & Bangladesh Bureau, 2023). Consequently, many of them engage in the job market without the basic knowledge and meaningful work skills, leaving their potential untapped (Khatun, 2023). In this case, the main factor can be attributed to poverty (Alam & Hoque, 2023). Poverty creeps into all areas of personal, familial and social life, and influences gender identity, lifestyle, socio-cultural norms and practices, etc. Their lives become vulnerable, and in an effort to overcome this vulnerability through financial stability, they desperately seek employment. However, their educational qualifications often prevent them from securing suitable positions. They want to re-educate and obtain educational qualifications. By the time they return to studies they attain more age, distance from formal education and get burdened with different responsibilities like marriage, household, etc. They are a different category of learners, unlike conventional students. They need to educate themselves while retaining current employment or being able to perform current responsibilities. These students' age and disruptions in formal education significantly hinder their ability to compete with their peers who come from conventional academic settings. Though completing SSC education gives them some better opportunities towards financial solvency to fight against poverty, yet it is not enough as uncertainty haunts them due to lack of holistic empowerment. They perceive life-oriented skills as more relevant for their sustainable livelihood than traditional academic curricula. Their educational needs are two-fold, formal educational certification and useful life-oriented personal skills development, which would help them compete with others and sustain in the job market. Mere learning in isolation can also be limiting – especially in contexts where girls lack role models, peer encouragement and community support.

Many of them take on Open and Distance Learning (ODL) through Bangladesh Open University (BOU) to increase the prospects of employment by addressing their education gap. Unfortunately, BOU secondary level education currently aligns with the standard national education curricula, and however, it has little to do to help improve the dropped-out students' personal life-oriented skill development that is sought for. Besides, the Bangladesh Technical Education Board offers a skill-based SSC program; however, its teaching infrastructure remains entirely traditional, relying solely on face-to-face instruction. As a result, these programs don't align well with the current students' context and needs.

Keeping all this in view, there is a need to model an academic curriculum aligned with modern trends and technologies that is equivalent to secondary level education, and that addresses the needs of these girls, and help them train and develop in a collaborative learning environment to unlock their Financial Freedom.

This study attempts to develop a model of life skills development training for girls in a collaborative environment in line with modern trends and technologies. Parallely, this study highlights that collaborative skill development practices not only serve to build the confidence of individuals, increase their access to networks, provide essential support for both personal and professional development, but also nurture the growth of a sustainable community – a community where people contribute along the lines of capacity and share a common goal in progress and collective well-being.

Broad Objective

The objective of this research is to study the prospect of developing an education curriculum for secondary level that supports life-oriented skill development for girls in a collaborative environment.

Specific Objectives

- To explore and assess the socioeconomic background of the respondents
- To examine the status of the financial freedom of the respondents
- To study the skill of the respondents
- To recommend a curriculum design based on skill-oriented courses tailored to their needs.

Research Methodology

This study followed a mixed-method approach. Both qualitative and quantitative data were used. The data were collected through a semi-structured questionnaire and face-to-face interviews. The sample size in the study was 160, determined based on the “10 times rule” (Ranatunga et al., 2020). However, some responses were dropped due to inconsistency. Finally, 152 responses were used in the analysis. Data were processed using Excel. Also, experts from different skill sectors are consulted.

2. STUDENTS’ DIVERSITY AND THEIR NEED ASSESSMENT

2.1 Exploring Student’s Diversity

2.1.1 Socioeconomic Background of the Respondents

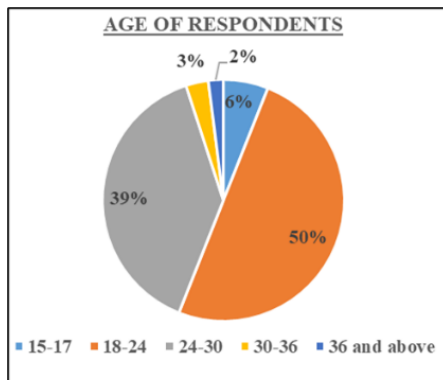


Figure 1: Respondents' Age

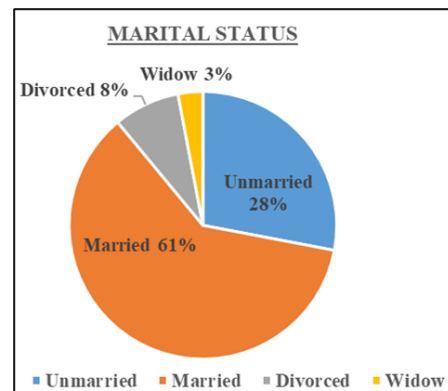


Figure 2: Respondents' Marital Status

Respondents represent different age groups (Fig. 1), of them 89% fall between 18 to 30 years. Most of them are married (61%), however, 28% are unmarried (Fig. 2). Figure 3 shows that most of the respondents are from low-income groups (95%), from BDT 5000 to 15000 (\$40- 125) per month. They are

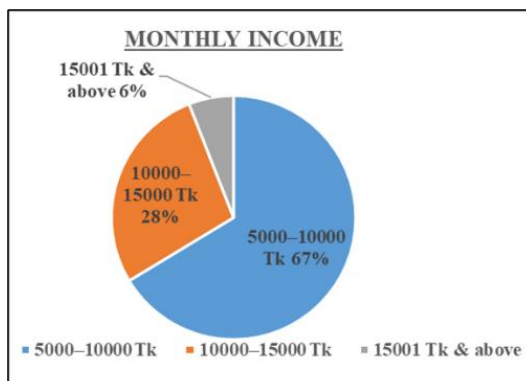


Figure 3: Respondents' Monthly Income

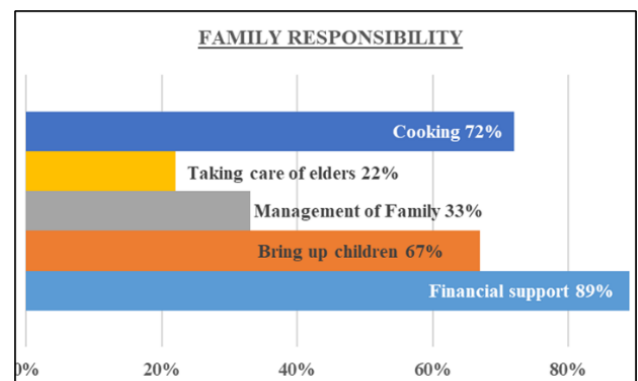


Figure 4: Respondents' Family Responsibility

also burdened with family responsibilities. Majority of them (89%) are responsible for providing financial support, 67% for rearing children, 33% for management of family, 22% for taking care of elders, and a big portion is responsible for cooking (72%) (Fig. 4).

2.1.2 Financial Freedom of the Respondents

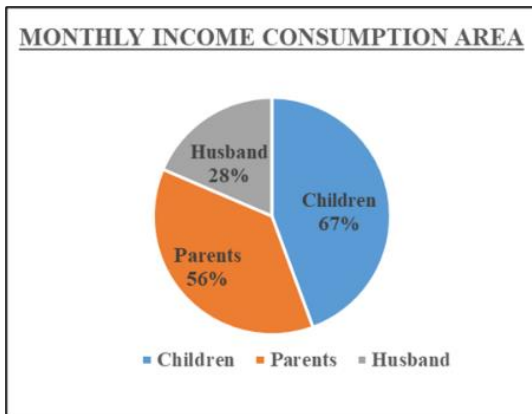


Figure 5: Respondents' Monthly Income

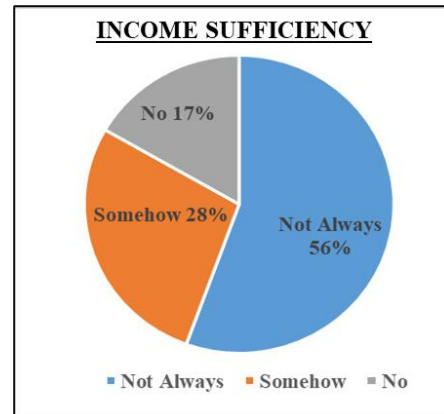


Figure 6: Respondents' Income Sufficiency

They spend their income on children (67%), parents (56%) and even on their husband (28%) (Fig. 5). In other words, they must take care of household expenses. Figure 6 shows that most respondents struggle (56%) or occasionally manage (28%) family expenses, while 17% can't manage at all. They face struggles in managing expenditure for family (83%) and children (67%), and thus financially dependent on others (Fig: 7). They stated that lacking an accredited certificate (89%) and personal skills (83%) are key barriers to well-paying jobs, affecting many job-related factors (Fig. 8).

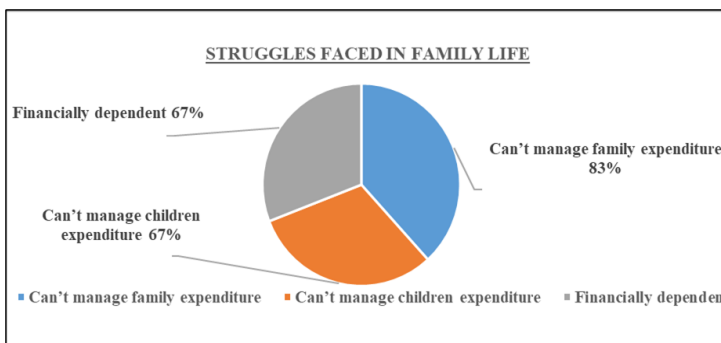


Figure 7: Respondents' Struggles in Family Life

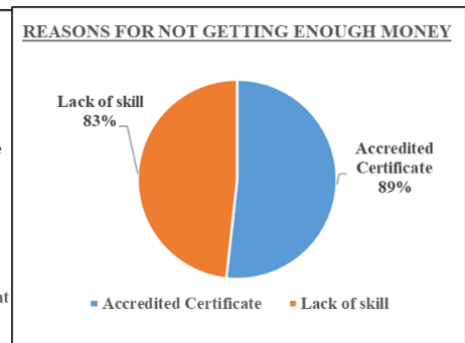


Figure 8: Respondents' Reasons Not Getting Enough Money

2.1.3 Skill Status

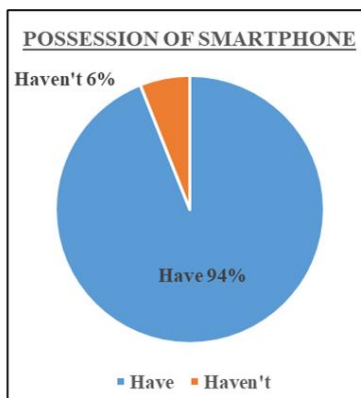


Figure 9: Respondents' Possession of Smartphone

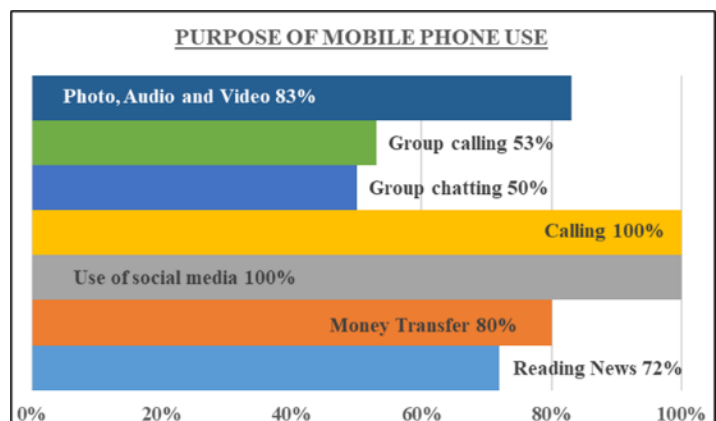


Figure 10: Respondents' Purpose of Using Phone

Most of them (94%) possess smartphones (Fig. 9). Figure 10 provides a clear and detailed picture of how the respondents use mobile phones in their daily life, showing that all of them use phones for voice calls and social media (100%), along with other purposes such as money transfers (80%), taking pictures and recording

audio/video (83%), group chatting (50%), and group calling (53%). A survey among the students reveal that the respondents have experience in different areas (Fig. 11). Most of them are familiar with cooking (89%). In addition, many of them are also accustomed to care giving (78%), agriculture (72%), nursing (60%), tailoring & embroidery (70%), housekeeping (20%) and, even in teaching (8%) (Fig. 11).

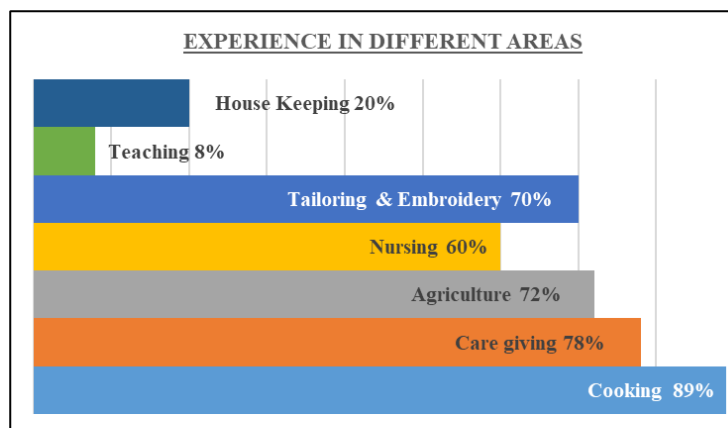


Figure 11: Respondents' Experience in Different Area

2.1.4 Skill Development

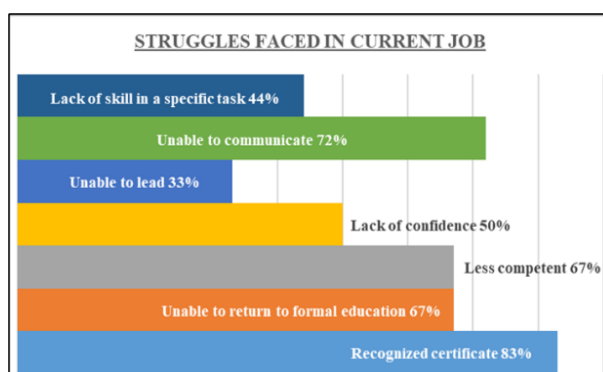


Figure 12: Respondents' Struggles in Current Job

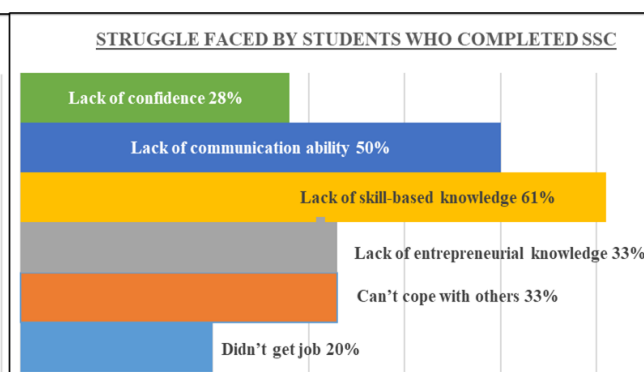


Figure 13: Struggle Areas of Respondents who Passed SSC

The respondents are both current and former students of BOU. According to the current students, in several areas they face challenges in their jobs. The majority (83%) identified the lack of a recognized certificate as a key issue, along with challenges like inability to rejoin formal education (67%), poor communication skills (72%), limited task expertise (44%), weak leadership (33%), low self-confidence (50%), and feeling less competent (67%) (Fig. 12). SSC graduates faced challenges re-entering professional life—20% couldn't find jobs, 33% of aspiring entrepreneurs lacked skills, and among the employed, 61% felt unprepared, 50% had

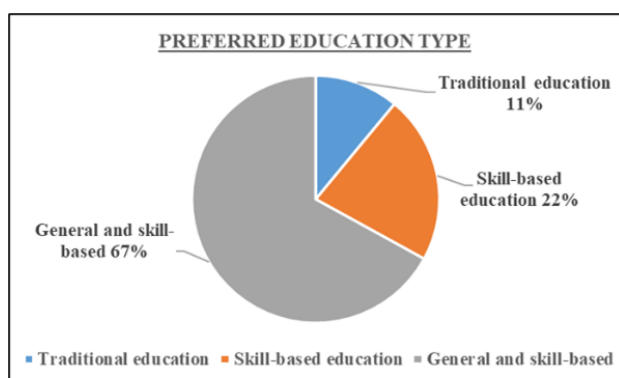


Figure 14: Respondents' Preferred Education

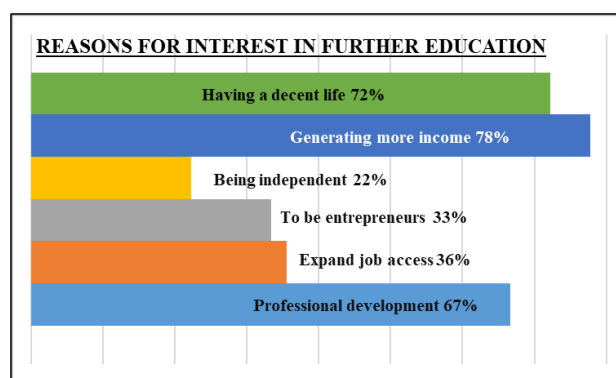


Figure 15: Respondents' Reasons for Pursuing Further Education

communication issues, and 33% struggled with teamwork (Fig. 13). Interestingly, 22% preferred skill-based education, 67% favored an integrated program combining traditional and skill-based learning, and 11% chose traditional education (Fig. 14); however, all enrolled in BOU's traditional SSC program through ODL because they haven't other options. Therefore, traditional education alone is not their preferred option; rather, most of

them prefer to pursue an integrated program that combines both traditional and skill-based education (Fig. 14). For this, they have mentioned different reasons, such as professional development (67%), expanding job access (36%), being an entrepreneur (33%), being independent (22%), having a decent life (72%) and generating more income (78%) (Fig. 15). They show interest in various skills, mainly caregiving (89%), followed by tailoring and embroidery (87%), cooking and bakery (72%), beauty services (56%), as well as garment machinery (22%), agriculture (18%), and other skills (18%) (Fig. 16).

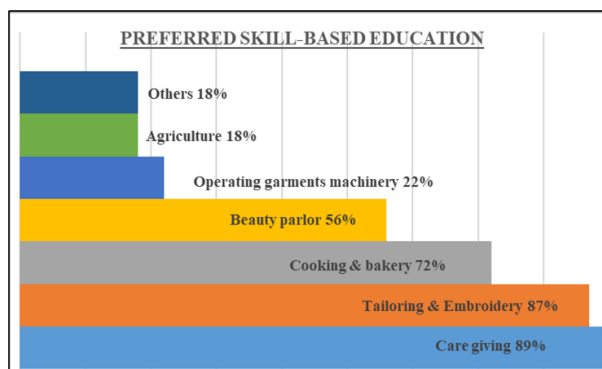


Figure 16: Respondents' Preferred Skill-Based Education

2.2 Assessment of Strengths and Weakness based on Diversity

2.2.1 The learners are from different age groups, covering teenagers to adults. Most of them are married with diverse marital statuses like unmarried, widowed, or divorced. The girls also have experience in various areas such as cooking, caregiving, agriculture, nursing, tailoring, housekeeping, and more. They acquired these skills through daily life activities, which are informal and need institutional recognition. They are a diverse mix. While lack of homogeneity is a weakness, strength lies in their varied degree of life experiences, which can be used through lateral communication to educate the less experienced ones.

2.2.2 Almost all of them have their own smartphone. The reasons behind their possession of a mobile clearly indicate their inclination towards technology use. The findings also show that they take advantage of digital services, such as group chatting, group calling, and, most importantly, money transfer. Habit of using technology in personal lives can be a good start up to incorporate the same in educational purposes.

2.2.3 The findings clearly indicate that the respondents are aware of their area of struggles in jobs. They have both needs and aspirations in maintaining livelihood and prospering in life through achieving financial solvency. Although they are eager to pursue primarily skill-based education, they also seek formal accreditation for their learning. Their reason for continuing further education reflects their determination to continue as working women in any form despite financial vulnerability.

2.3 Students' Need Assessment

The above assessment shows that the respondents need education to achieve financial solvency. However, a teaching-learning pedagogy needs to be designed to support their context and professional needs:

2.3.1 Academic Needs

Respondents want an education that leads to a recognized certification and supports the development of their life-oriented skills.

2.3.2 Pedagogical Needs

Respondents seek an education that helps them enhance soft skills such as communication, leadership, and activities that boost their confidence. This necessity leads to the pedagogy of collaborative (or cooperative) learning approach (Educational Endowment Foundation, n.d.). This practice ultimately brings them together on a common platform of communication, empathy, sympathy, and resilience.

2.3.3 Students' Needs – ODL Perspective

Respondents want an education system that is flexible enough to manage alongside their current responsibilities. This necessity of the students can be supported through ODL.

2.4 Stakeholders' expectations:

We choose three sectors, i.e., readymade garments, beauty parlors and care giving for consultation. The main workforce for these sectors is female. Their opinions are almost the same as the girls. As a worker they prioritize the people who are skilled in the specific work they offered, in parallel with some educational qualification. According to the opinion of Masroor, chief executive of BDjobs, the large mismatch between demand and supply in the job market is one of the reasons for increasing the number of educated unemployed (Islam, 2024). This in turn, validates that education should be based on an integration of traditional and skill-based learning.

3. REVIEWING AVAILABLE ACADEMIC OPTIONS AND SUGGESTING A SUITABLE PROGRAM MODEL

3.1 BOU SSC Curriculum

BOU SSC Program has 3 groups; science, humanities and commerce. All groups have 13 subjects, either common or group-specific (Tab. 1). BOU follows National Curriculum for all these programs and does not offer any skill-based courses. BOU provides Self Learning Materials (SLM) to its students, which is the illustrated form of textbook. The students' study in Distance Mode (DE). However, there's a provision for attending limited number of tutorial classes if they want. BOU offers flexible timeframe to the students to complete their adopted courses and appear the examinations.

Subject Name & Number (Existing SSC Program)						
Compulsory Courses	Compulsory Subject based on groups			Specific Subjects based on Groups		
Science, Humanities and Commerce	Science	Humanities	Commerce	Science	Humanities	Commerce
1. Bangla 1 st Paper – 100 2. Bangla 2 nd Paper – 100 3. English 1 st Paper – 100 4. English 2 nd Paper – 100 5. Mathematics – 100 6. Religion and Moral Education – 100 7. Physical Education, Health Science and Sports – 100 8. Information and communication Technology – 50 9. Career Education – 50	Bangladesh and Global Studies – 100	Science - 100	Science - 100	Three courses on science	Three courses on Humanities	Three courses on Commerce
800	100	100	100	300	300	300
Total = 1200 numbers						

Table -1

3.2 National and Technical Education Board Curriculum at SSC Level

National Curriculum follows traditional face-to-face school-based education. The students need to attend all classes and appear at examination scheduled times. In the Technical Education Board Curriculum, they have a combination of general and skill-based courses at SSC level. Their mode of delivery is supportive of the students' needs. But they only offer face-to-face teaching. The students need to appear examination at the same time as of National Board students.

3.3 Comments on Teaching-Learning Processes of All Available Academic Programs

The National Curriculum, BOU and Technical Board curricula are almost similar except that the Technical Board offers few skilled-based courses, which not necessarily fulfill all needs of the students. BOU's DE mode meets students' requirements, but lacks skilled-based courses that are sought for. BOU is indeed preferred by the students due to the flexibility in teaching-learning it provides. BOU also has required infrastructure to run different programs in distance mode or make changes to the existing ones. Comparing all it can be said that BOU is in the best position to develop need based academic curriculum for the students.

3.4 Suggested Need-based Academic Curriculum in ODL Mode

Based on the above findings, it is evident that the educational needs for the respondents are two-fold, formal educational certification and useful life-oriented personal skills development, which would help them compete with others and sustain in the job market. Therefore, in the proposed program, some modifications to the existing program of SSC program may be done. The compulsory subjects from the current SSC curriculum have been included in the proposed program, and instead of the specific subjects present for each group in the existing SSC program, several skill-based courses suggested by the respondents have been incorporated (Fig. 17).

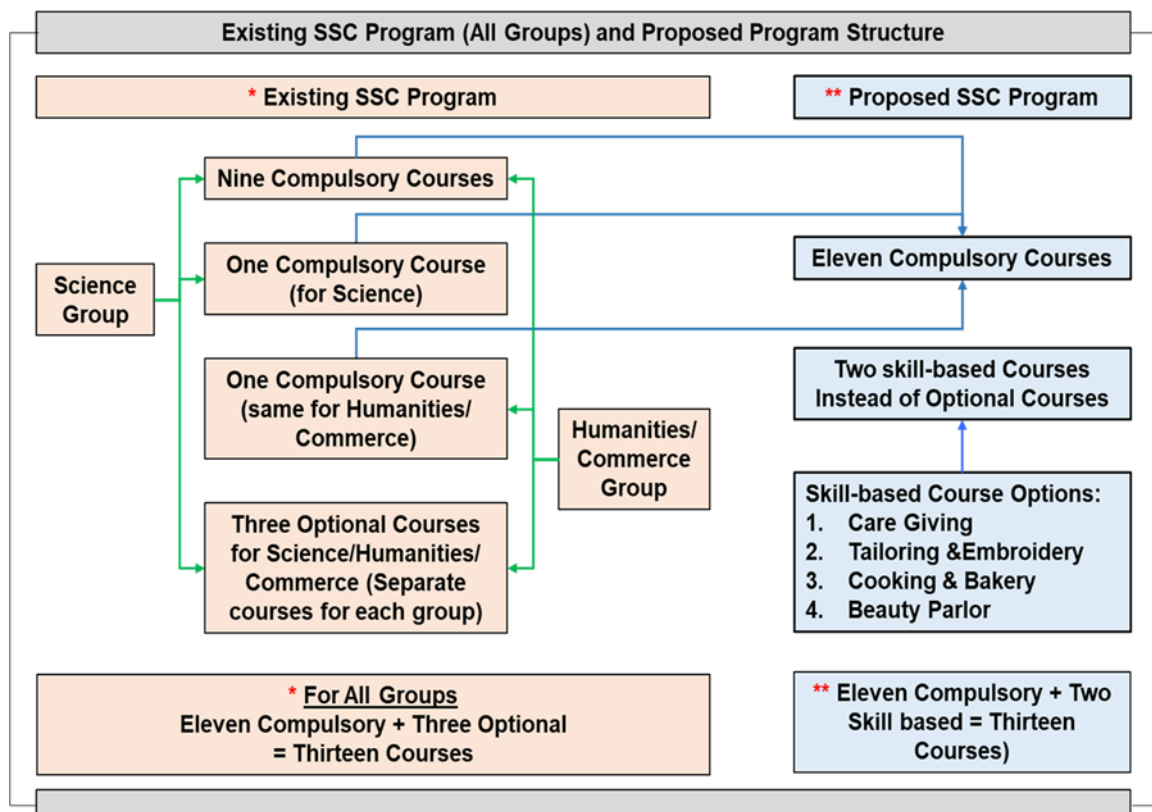


Figure 17: Existing and Proposed Program Structure

4. IMPLEMENTATION OF SUGGESTED MODEL

Considering above discussions, it is evident that many females who dropped out before completing the SSC level lack the necessary knowledge and skills to secure employment that ensures a decent standard of living through financial support and empowerment. They need to be empowered so that they can either retain their current job or manage alternative sources of income. What ought to be done based on their ability is the key question here. Educating them for better knowledge and skills, indeed, is the only answer to the problem. But this requires a clear understanding of what must be done and then, how it has to be done.

4.1 Teaching – Learning Pedagogy

Pedagogical approaches to teaching and learning are shaped by the context in which they occur. The respondents here are of a different category of learners, unlike conventional students. They are burdened with family responsibilities. They can't continue studying in the traditional infrastructure of education. However, they may need interactive study to enhance their communication skills, build their confidence and leading a group, etc. So, ODL in collaborating environment could be a suitable option for their education. ODL provides them opportunity to study while performing their personal responsibilities, whereas study through collaborating with others of their community helps them for personal growth. This also helps build a community where equity has been prioritized than equality, thus, making a community of empathy and compassion. Therefore, the delivery mode is blended, comprises with distance and face-to-face learning.

4.2 Mode and means of delivery:

The concept of imparting lifelong learning opportunities for the female who were dropped out before completing SSC program but burdened with different responsibility would be time-flexible, need-based and goal-oriented across all ages of learners in a highly supportive and collaborating learning environment (Fig. 18).

4.2.1 Courses for Formal Education

The courses that are compulsory will be delivered as per BOU's traditional delivery method. For each course, BOU will provide 20 facilitation classes in total. However, BOU also provides self-learning materials for each course. They may also be supplied with audio and video contents for a better understanding of the lessons. To enhance access to learning resources in an easier, more flexible, inclusive, and scalable manner, the use of mobile applications should be given top priority as a learning platform (Fig. 18).

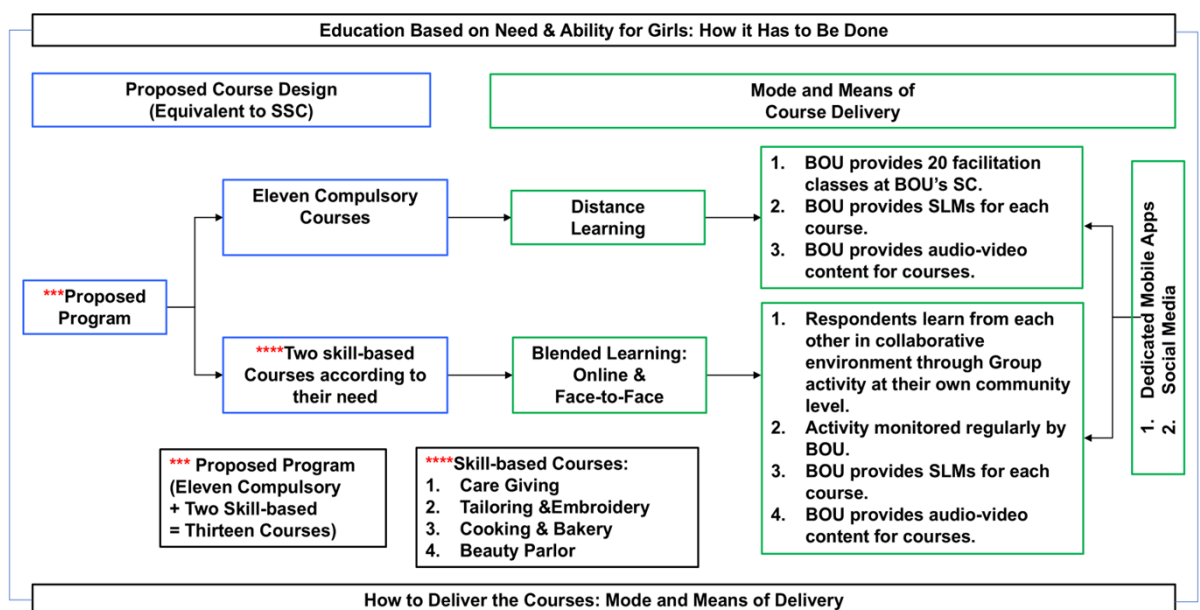


Figure 18: Mode and Means of Course Delivery

4.2.2 Skill-based Education

For skilled-based education we will use the collaborative learning process (Fig. 18). In this case, we will divide the learner into different groups. Each group will be formed with different characteristics of women who also have different experiences. This diversity will help them learn from each other. As they are adult learners, they are self-motivated. However, their activity will be monitored regularly by BOU. They are from the same area and enrolled under the same study center, so they can easily connect face-to-face. They are also familiar with mobile technology, which enables them to connect virtually using social media as a platform for their studies. Skill-based education may be practiced in their own environment, however, the work will be facilitated, monitored and evaluated by BOU educators and staffs (Fig.18).

4.3 Collaborative Learning

While forming a collaborative group for skill-based courses with female from different backgrounds and characteristics, we will include at least one respondent from each category for each type of data. If we are unable to find at least one respondent from a certain category, we may share that individual across different groups at different times. However, we must ensure that this does not disrupt her own education. In this way, the group is formed with people from diverse backgrounds and characteristics. For example, if we look at the data type 'Marital Status', it can include four categories: 'Unmarried', 'Married', 'Divorced', and 'Widow'. If we mix them, a respondent from the married group may share her experiences with an unmarried respondent. For example, she might talk about how to take care of a family. On the other hand, the unmarried respondent, who does not have many family responsibilities, may have more free time. She can use this time to support the married woman by sharing information related to their studies. Forming a group in this way will give them the opportunity to share their strengths and weaknesses with each other, helping them grow and mature. This, in turn, may support their progress in life-oriented skill education. In this way we may consider the data for "Experience in Different Areas". Experience that is gathered from daily life activities are valuable resources for the learner. If a learner can connect this experience with academic study, she gains knowledge holistically. It may work in such a way that, if a respondent has experience in cooking, she can make the learning process easier for others by sharing her practical knowledge, and similarly in other areas. However, academic learning is valuable for confidence. It also enhances individual's knowledge and understanding and, above all, gives accreditation. It should be mentioned that learners can use social media for group chats to foster interactive and collaborative learning environment.

5. CONCLUSION

5.1 Poverty, early marriage, unequal treatment, and social biases make girls in Bangladesh vulnerable, often forcing them into the job market for survival, most often before completing their SSC education. Although work offers temporary relief, their vulnerability is compounded by a lack of education or qualifications, limiting their financial independence. By the time they are back to their studies, formal infrastructure of education doesn't appear as a suitable option for them. Instead of formal education, designing a curriculum based on the respondents' need for certification and job-oriented skill development and implementing it in a collaborative environment through ODL, is the best version for the girls.

5.2 The available curriculum at the SSC level does not align with the students' needs or context. Therefore, a curriculum has been recommended, based on the courses needed for formal education and skill-based courses tailored to their needs. This will satisfy their requirements for both certification and skill development. The course will be delivered through blended mode of distance and face-to-face learning at community level. Building a group with mixed levels of attainment allows respondents to share their strength and weakness with one other driving them more through effective collaboration.

5.3 Bangladesh Open University (BOU) can play a pivotal role in providing lifelong learning opportunities, enabling these individuals to overcome financial constraints through education. Successful implementation of this idea can only be possible when all concerned realize the importance of the problem and come forward for the good of the country. Furthermore, in achieving the SDGs, the prime focus of the Ministry of Women and Children on 'incorporating women in the mainstream development agenda and empowering them' is indeed in consonance with the spirit of our present work. What is needed is raising of general awareness and holistic approach towards addressing the vulnerability of our working class. And the sooner is the better.

STATEMENT ABOUT THE ETHICAL CLEARANCE

The study was conducted under ethical research standards. Current research purpose was clearly stated to the participants, and they agreed. Information was gathered anonymously, and confidentiality was always ensured at any cost while conducting the study.

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