

Impact Evaluation Report of the Women's Skill Development for Freelancing Marketplaces (WSDFM) Program

Md. Raied Arman

Anindita Bhattacharjee

Narayan Das

Dipanwita Ghosh

Mohima Gomes

Lopita Huq

Md. Kamruzzaman

Sakib Mahmood

BRAC Institute of Governance and Development (BIGD)

BRAC University

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List of Acronyms

2SLS	two-stage least squares
BIGD	BRAC Institute of Governance and Development
CPI	consumer price index
CSE	Computer Science Engineering
CTBD	CodersTrust Bangladesh
DM	Digital Marketing
FGD	focus group discussion
GD	Graphic Design
HIES	Household Income and Expenditure Survey
ICT	information and communications technology
IDI	in-depth interview
IT	information technology
ITT	intention to treat
IV	instrumental variable
NEET	not in education, employment, or training
NGO	non-governmental organization
PWD	person with disability
RCT	randomized controlled trial
ROI	returns on investment
SD	standard deviation
SDG	Sustainable Development Goal
SEO	search engine optimization
SSC	Secondary School Certificate
TOT	treatment on the treated
WRS	Web Research and Support
WSDFM	Women's Skills Development for Freelancing Marketplaces

Executive Summary

Introduction

The world of work is going through a sea-change. Technology is consuming an ever-growing share of jobs traditionally done by humans and simultaneously churning out tech-focused new occupations. Of them, online freelancing—selling skills online, in the simplest terms—has quite literally opened a new world of opportunities for young people today. Online freelancing is particularly promising for the youth in developing countries as it does not need academic credentials, contacts, or a substantial investment. It allows anyone with little more than basic English and average cognitive capabilities to learn necessary skills and just with hard work, a working computer, and reliable internet potentially establish a sustainable income source in the global online marketplace. Moreover, because online freelancing can be done from home and at flexible hours, it could be a viable income source for educated, underprivileged young women, who face additional constraints in working outside, like restricted mobility and the extra burden of household work. Bangladesh has a large population of unemployed, educated, underprivileged young women.

Realizing the potential of online freelancing in women’s economic empowerment, to provide decent online employment opportunities for underprivileged women, CodersTrust Bangladesh (CTBD), with funding from a private philanthropy based in the Netherlands, implemented the project titled “Women’s Skills Development for Freelancing Marketplaces (WSDFM).” In this project, participants received information and communications technology (ICT)-related training and post-training mentorship with financial support from a donor. The intervention was implemented in four branches of CTBD across Dhaka, and the support package was provided to 1,000 individuals meeting the targeting criteria. Among the two targeting criteria, the first criterion was a minimum educational qualification of the Secondary School Certificate (SSC) and the second criterion was an age range of 18–35 years.

The BRAC Institute of Governance and Development (BIGD), BRAC University, conducted this research to measure the impact of the program on the income, employment, confidence, aspiration, empowerment, skills, and lifestyle of the participants. It also explores the project implementation process and the underlying factors behind the success and failure of the participating women.

Methodology

To evaluate the impact of the program, BIGD conducted a mixed-method study, a combination of quantitative and qualitative methods. A randomized controlled trial (RCT) was conducted for the quantitative analysis. The RCT focused on evaluating the impact on specific outcomes of interest. There was a baseline and a follow-up survey. The baseline survey was conducted on 833 respondents from October 2019 to December 2020. Of these 833 respondents, 425 were from the treatment group and 408 from the control group. In the follow-up survey, conducted from November 2021 to December 2021, 599 individuals could be surveyed; of them, 298 were from the treatment group, while 301 were from the control group.

For qualitative analysis, one in-depth interview (IDI) with the participants at the very beginning of the training and another one at the end of their career placement period were conducted, with a focus group discussion (FGD) conducted between the end of the training and the beginning of the career advising period. It should be noted that brief follow-up interviews were also conducted because some of the participants mentioned facing challenges in adapting to online classes in the first IDI and some of them also showed

indications of dropping out. Qualitative research was carried out with a total number of 29 participants: 15 trainees of the Graphic Design (GD) course and 14 trainees of the Digital Marketing (DM) course.

Both the methods were used with specific objectives and were not conducted to fully complement each other. The quantitative method was used solely for impact evaluation, whereas the qualitative method was used for process documentation and to understand the in-depth mechanisms of the project. In this report, the findings from the study are revealed and discussed separately for each method.

Quantitative Findings

The objective of the quantitative analyses was to check the targeting accuracy and to estimate the impact of the intervention on various outcomes of interest. The baseline survey data showed that the targeting was quite successful. For the educational qualification criterion, a 100% targeting success and for the age criterion, a 95% success have been found among the surveyed observations at baseline.

In the impact evaluation based on follow-up survey data, a large impact could be found on labour market outcomes such as employment (26% increase), hours worked (42% increase), and income (54% increase). This shows that more females from the treatment group were employed and had higher productivity. As a result, they are earning more as well. These changes are largely due to increased participation in freelancing which could be observed in the 184%, 168%, and 169% increases in employment, hours worked, and income, respectively, from freelancing. Since this was a freelancing training, the treatment group was seen to be more actively involved in freelancing and earning more from it as well. The impact was much stronger on those taking more classes. For those who took at least 25 of the total 48 classes, the rate of freelancing employment was 42%, while the rate was 21% for those taking 11–24 classes and just 16% for those taking even fewer classes (the rate in the control group was 12%). Similarly, their income from freelancing was much higher, BDT 2,500 per month, which was BDT 2,083 and BDT 643, respectively, for the other two groups (BDT 778 in the control group).

As for other indicators, since the intervention is training on freelancing based on computer software applications, as expected, skills in computer applications of different categories have all had positive impacts. These enhanced skills have had some positive spillover effects on income—a 38% increase—from non-freelancing activities. With the higher income, consumption expenditures of the respondents also got higher: food and non-food expenditures have increased by 48% and 41%, respectively, which can be interpreted as a lasting impact of the intervention since these increased expenditures potentially have positive implications on human capital. Financial market participation has had some positive impacts too—the percentage of participants having loans has decreased, while that of having savings has increased. Even though no significant impact could be observed in confidence and aspiration, the evaluation shows a significant impact on some women empowerment indicators with mixed outcomes. The psychological well-being of the participants also increased, and finally, expectedly, knowledge about freelancing increased by 12% due to the intervention.

The uptake, i.e., participation rate of the program was not very high: 55% of the participants took at least half of the classes, while just a quarter of them took all the classes. The uptake of the advising sessions was extremely low. From this, we can state that with higher uptake of the training and mentoring sessions, the magnitude of the impact would be even higher.

The idea that mentorship is essential to earning potential was one of the main assumptions underlying the project design. Therefore, under the topic of effectiveness, a key question was to single out which element (i.e., training or mentoring) of the intervention was more effective. On this, a direct comparison between the two was not possible as there was a lack of samples due to low uptake of the mentorship element. However, both the qualitative and quantitative findings indicate that when classroom training is complemented with mentoring, the outcomes further improve.

To sum up, all these findings indicate towards a successful intervention that has managed to meet the primary objective of impacting the labour market outcomes. Had there been no disruption due to COVID-19 and had there been a higher uptake, the magnitude, at least on the labour market outcomes (and closely correlated outcomes such as consumption and financial market participation), would have been higher. The ambiguous effect on empowerment or the muted effect on confidence and aspiration has occurred due to the socioeconomic context of the participants than the intervention design; but even then, further fine-tuning of the intervention model can be thought of to address such issues by being inclusive. Some of the quantitative findings are complemented by insights from the qualitative analyses.

Qualitative Findings

The qualitative analyses focused primarily on process documentation of the intervention which led to looking into the positives and negatives of the intervention based on the experience of the participants and observation of each step of the intervention procedures. Through a comparative analysis, an attempt was made to analyze any patterns amongst those who succeeded and those who did not. One of the main reasons singled out by the training participants for not engaging in or not continuing in freelancing is the amount of time that needs to be invested in order to be successful. Most of the trainees had to manage their household chores and caregiving responsibilities and find time around them to attend the training classes. Trainees shared about attention deficiency or distractions in online classes due to household issues, responsibilities, and events. A second reason was the need for sustained communication with the buyers in English. Some of the participants felt that their English was not adequate to maintain communication with buyers, represent themselves, or negotiate appropriately to compete effectively. Thirdly, some trainees did not receive moral support from their parents and had to go against their will to attend the training. They stated that if they had received their parents' support, they could have learned better from the training. For some trainees, the challenge to convince their families was to show earnings from freelancing. Fourth, running the necessary software smoothly required computers with considerably high configurations which were not affordable and available for many trainees.

On the other hand, participants able to do and continue freelancing could invest the requisite time and effort for this work. This was evident among those who could manage household chores and responsibilities as well as time for work. It is not just time that is the enabling factor, but also the family support that is key for women to do freelancing from home. A second reason why some could successfully engage in freelancing was the referrals and linkages of their friends and family members to find jobs in the national freelancing market. A third reason given by the participants was their academic background or English language skills that gave them an edge over others to negotiate and sell their skills. Finally, a number of participants also acknowledged the support they received from their mentors and their peers to improve and persevere. Graduates actively working in the field were expecting to earn more from their work. Part of the reason they fail to do so is their inability to crack the international marketplace. The demand for jobs in the

freelance marketplaces is very high, but so is the competition. Both technical and soft skills are necessary to gain a good assessment of the buyer. A trainee may have to wait months before landing her first job.

Disruption due to COVID-19

COVID-19 shock was one of the challenges faced by the participants. Many of the participants and the households they belong to suffered a loss or reduction in incomes, which affected participants' health, their ability to participate in the training, training performance, and their eventual gain from the training. Due to financial constraints, buying mobile data to attend online classes, repairing their existing computer/laptop to continue attending classes, or buying a new computer/laptop with sufficient technical configurations for the classes were added burdens for many trainees.

Keeping the income shock and connectivity issues aside, one could expect online classes to be more practical for the women because they would not have to travel, saving time and money and avoiding the stresses that come with travelling as women. But it turned out that many failed to take classes uninterruptedly from home. They complained that their family members did not take their classes seriously and came up with frequent demands to do something else during the classes. It is easy to imagine that they probably did not manage to practice much beyond the classes.

Given the small sample size of the quantitative study, we cannot determine the exact impact of COVID-19 on the beneficiaries, but from the observations and qualitative insights, we can infer that the magnitude of the program's impact would certainly have been higher had there been no disruption due to COVID-19.

Conclusion and Recommendations

In this evaluation, we find that regular participation in a freelancing training program can have a strong impact on the economic empowerment of educated, underprivileged women. These findings have given us insights into various aspects of the intervention.

First, one of the main binding constraints for the females is time. It is clear that many family members expect monetary returns too early and are not willing to allow aspiring freelancers enough time to invest in building their skills and portfolios. Before enrolling, many participants themselves believed that they would be able to earn regularly from freelancing without compromising their daily routine; in other words, freelancing would not require too much time. As we can see, the reality turned out to be very different. In fact, those who were successful were found to be spending significantly longer hours in productive work without reducing their engagement with childcare, chores, etc. So, it is important to give this reality check to applicants so that they can make an informed decision.

An insight related to programmatic implementation that came out of our study is that underprivileged women may need a more compassionate attitude, intensive care, and handholding from the instructors because of the nature of their struggle—limited English and computer skills and low confidence. Perhaps the programs can be spread out over a longer period to accommodate their busy schedule and hold physical classes to give them the mental space to learn better.

As for harmful effects of the intervention, there has not been any such findings significant enough to be labelled as harmful. Some findings which can potentially appear as harmful effects found in the qualitative exploration are: drop in confidence, and lack of support faced from family members. However, quantitatively, we did not see any significant negative impact on participants' confidence or

psychological wellbeing. Rather, we found significant positive impact on psychological wellbeing indicators of the respondents. So, we cannot claim there to be any harmful effects of the training within the scope of this research.

Despite all the constraints, many participants of the program became successful, particularly in the local freelancing market, as evidenced in the RCT. Freelancing trainings can surely be a path towards the economic empowerment of educated underprivileged women in Bangladeshi and elsewhere. To be most successful, any program must be designed with an appreciation of the struggles and limitations that these women face.

From a broader labour market perspective, to address the gender wage and employment gap in the labour market of Bangladesh, freelancing can be considered as a potential channel, and such interventions as the one offered in WSDFM can provide a big boost in this aspect, as can be observed from our findings. We think this model can be scaled up in both size and scope to effectively employ not only women but also unemployed educated youth and those who have fallen behind in the labour market, such as the disabled, the transgender etc., in the field of online freelancing.

For the effective scaling-up of this program, three major areas need to be focused on: the creation of inclusive demand, sustained marketplace participation, and financial inclusion. The study findings show strong labour market implications through increased employment, productivity, and income. Therefore, the inclusion of the groups that lag behind in the labour market, such as disabled people, females, transgender, and those not in education, employment, or training (NEET), have high potential returns on investment (ROI). In that light, demand creation among these groups can be very fruitful.

The Second component is ensuring sustained marketplace participation from the supply side. Bangladesh has the second highest number of registered freelancers, but a very small percentage of active participants. In order to ensure sustainable take-up of freelancing training, the reasons for fallout from freelancing need to be identified. Training institutes need to incorporate modifications in the targeting process, selection process, and training courses.

Lastly, a feasible financing model or scheme is required to ensure a compact supply-demand eco-system, which can play a significant role and be a win-win for both the financial institutions and the participants.

Here, we have listed a few key recommendations that can support effective scaling-up of this program according to three groups: implementers, participants, and policymakers.

Recommendations for Implementers

- Sharpen the targeting process to evaluate each applicant based on their innate abilities and skills.
- Customize courses to serve different groups of people and according to the trainee's needs and skill set.
- Emphasize providing additional skills and knowledge necessary for the effective applicability of the skills earned through the training.
- Teach the good and bad practices in the online marketplace.
- Provide sufficient support to weaker students and ensure a hospitable environment.
- Adopt efficient marketing strategies.

Recommendations for Participants

- Make informed decisions about the training institute and work opportunities before joining the training program.
- Actively participate in the freelancing platforms and follow good practices.
- Improve bargaining skills and aim for higher payments.
- Explore the diverse opportunities and facilities that are available for freelancing.

Recommendations for Policymakers

- Support inclusive demand creation for online freelancing among those who are lagging behind in the labour market.
- Ensure that online freelancing gets the necessary social validation.
- Ensure the quality of the training centres through strong regulation policies and licensing system.
- Reduce the tariff barriers on necessary devices for online freelancing.
- Support more research on skill development programs in freelancing.
- Build evidence-based models to efficiently scale up the programs and increase their effectiveness.
- Introduce a feasible financing model or scheme to ensure a stable supply-demand ecosystem.
- Smoothen international monetary transaction to reduce friction in receipt of payments.

1. Introduction

The world is constantly achieving new milestones and breaking records in technology and advancement, yet gender disparity and inequality persist on a disproportionately large scale relative to the advances. Among the multiple areas, one of the most prominent areas where gender disparity persists in is the labour market. Globally, less than one of every two women participate in the labour market, whereas, for men, the ratio is three out of four (World Bank, 2020). Although engaging in the labour market does not necessarily imply greater well-being (Jayachandran, 2020), for women, paid employment often leads to increased autonomy and influence within a household and society (Sen & Tinker, 1990). This can lead to improved and more equal outcomes in the other domains of life and help with empowerment in the process.

Bangladesh has ranked 50th out of 153 countries in the Global Gender Gap Report 2020, and has consolidated its position as a top performer among the South Asian economies (World Economic Forum, 2020). However, women in Bangladesh still face discriminatory behaviour; among them, the underprivileged women suffer even more in dimensions such as domestic violence (Ashrafun, 2018). Moreover, in terms of economic participation and opportunity, Bangladesh ranks 141st out of 153 countries (World Economic Forum, 2020). Many of those women who are already part of the labour force work under poor conditions in the informal sector and face gender discrimination and workplace harassment. An increased labour market participation of women can play a pivotal role in mitigating this gap. And a potential pathway through which women can be introduced into the labour market is online freelancing.

In the field of freelancing, Bangladesh has already claimed a place. Oxford Internet Institute declared Bangladesh as second in the world after India in supplying online labour (“Oxford: Bangladesh Second Largest Source of Online Workers,” 2017). As of 2017, Bangladesh accounts for 16.8% of the global market share, with around 650,000 registered freelancers (Ovi, 2017). This platform and reputation have already created an adequate acceptance for Bangladeshi online workers worldwide. This can be capitalized on to introduce well-trained underprivileged women into the freelancing marketplace.

In the context of Bangladesh and other similar economies, women face various barriers to physically attending the office, such as commuting issues, security concerns, household responsibilities, and workplace harassment, to name a few. The nature of online freelancing provides women with the opportunity to work from home, enabling them to get around all these potential drawbacks of in-person office-related jobs.

Freelancing can contribute to the country’s economic growth through various routes. It is a potential source of significant volumes of foreign exchange for Bangladesh, a country that runs a current account deficit and meets the deficit primarily through remittance earnings. It is also an excellent way to introduce the large young population to the high-skilled service sector without considerable investment. But unfortunately, like many other technical jobs, women’s participation in online freelancing in Bangladesh is relatively low, where they only represent 9% of all registered freelancers (Raysa, 2021).

In this context, a private philanthropy based in the Netherlands has come forward with a project in collaboration with CodersTrust Bangladesh (CTBD)—an international company that specializes in providing information and communications technology (ICT)-related training—as the implementation partner. Titled “Women’s Skills Development for Freelancing Marketplaces (WSDFM),” the project’s main objective is to create decent job opportunities for underprivileged young women through online

employment. The support package offered to the target participants provides free ICT-related training and post-training mentorship. The organization has aligned the goal of the project with the Bangladesh Government's vision for equal employment of women in ICT by 2030, which is in line with the Sustainable Development Goal (SDG) Target 8.5 which aims to "Achieve full and productive employment and decent work for all women and men." It is also intended to play a role in attaining the government's goal of translating the vision of "Digital Bangladesh" into reality.

The project aimed to develop 1,000 young underprivileged women into freelancers by providing them free training on different ICT-related skills and build their confidence through post-training technical mentorship and career advising support. CTBD conducted the training and post-training mentorship. There were particular targeting criteria for the participants to be eligible, and only the eligible participants were given the training and post-training mentorship. Then the selected eligible candidates were provided with the support package. Further details about the program are discussed in Section 2.

To evaluate the impact of the program, the BRAC Institute of Governance and Development (BIGD), BRAC University, conducted a mixed-method study, a combination of quantitative and qualitative methods. BIGD conducted a randomized controlled trial (RCT) for quantitative analyses at the individual level. Process documentation, in-depth interviews (IDIs), focus group discussions (FGDs), and class observations have been carried out for the qualitative analyses. The key objective of the evaluation was to generate key learnings about the effectiveness and sustainability of the intervention. Under the two overarching objectives, the following questions have been looked into in this evaluation report:

- Is the intervention able to reach, select, and include women from the target group (i.e., young women from underprivileged backgrounds)? That is, to what extent do the participants represent members of the target group?
- Is the intervention (i.e., training and mentoring) able to generate the projected outcomes (i.e., increased knowledge, skills, professional portfolios on freelancing marketplaces, income, job security, etc.) among the participants?
- What confidence do we have that the intervention generated the observed (positive) changes in outcomes among the participants? Are there any externalities of the intervention?
- Which elements from the intervention (i.e., training and mentoring) are generating most of the change in outcomes? That is, are some elements of the intervention more effective than others?
- To what extent is the intervention able to generate lasting change in the outcomes among the participants? Again, are there any externalities in attitude, such as changes in self-belief, confidence in employability (even in more traditional jobs), etc.?
- What barriers, opportunities, and challenges are faced by the participants in generating lasting change in the outcomes (e.g., in getting stable employment)? What needs to improve or what further support is required in case desired changes were not achieved?

The purpose of this report is to discuss the impact through answering the above questions. The main findings show a significant increase in employment and income, contributed by increased employment and income in freelancing. There is a significant impact on freelancing-related skills as well. As for externalities, a potential increase in human capital through increased communication skills and increased food and non-

food expenditure was observed, while no significant impact was noted on lifestyle, confidence, and empowerment aspects. The training classes seem to be the more effective of the two intervention elements. Some of the key challenges faced by the participants include COVID-19 shock, hardware and software accessibility struggles, challenges in bidding and negotiation in the marketplace, societal and family barriers, etc. Findings also show that the targeting criteria have been closely met.

The next section briefly discusses the theory of change. Section 2 provides an overview of the program and describes the project intervention. Going forward, Section 3 elaborates on the evaluation design and methodology; the first half of Section 3 explains the quantitative methodology and the second half explains the qualitative methodology. Descriptive statistics are given in Section 4, where subsections on baseline characteristics of the respondents, baseline and follow-up equivalence, attrition, target criteria, training uptake, and key outcome indicators (income and employment) can be found. Finally, Section 5 lays out the findings in two key subparts: quantitative and qualitative findings. The report ends with concluding remarks from the research team in Section 6.

1.1. Theory of Change

There are a number of ways in which education and training might influence labour market outcomes (employment, earnings, and labour productivity). The first is that education and training impart human capital in the form of observable and unobservable skills which raise employability, productivity, and wage (Card, 1999). Since training imparts practical skills, it may increase trainees' human capital and productivity. Krueger and Lindahl (2001) further assert that investment in human capital can be the key to macroeconomic growth. Sufficient credit is not available for disadvantaged youth to obtain the appropriate training on their own despite their need for this training (Jensen, 2010). It is thus expected that subsidized training, such as the WSDFM program, will increase human capital, thereby increasing earnings.

The second channel is linked to inefficient information flows and significant labour market frictions. Youth may encounter difficulties in employment if they do not receive training, as employers may be unsure of their abilities (Altonji & Pierret, 2001; Farber & Gibbons, 1996; Pallais, 2014). As a result, even if there are open positions in businesses, unemployment may occur. Evidence of the difficulty for small firms to fill vacant positions, despite unemployment, has, for example, been shown for Ghana by Hardy and McCasland (2015). The fact that the WSDFM program participants will have certificates of completion means that the program will help mitigate the information gap to an extent for the participants.

Theoretically, well-connected workers are likely to fare better than those that are poorly connected (Montgomery, 1991). The career advising sessions conducted by CTBD under the project may potentially offer some networking possibilities; hence, this is a third channel through which the labour market outcomes can be affected by the project.

In short, based on the discussion above, we can conclude that these are the routes we expect the program to impact the labour market outcomes of the program participants.

2. WSDFM Project Overview

CTBD is an international company specializing in providing a combined online "Learn and Earn" platform for freelancers. They offer both training on skillsets necessary for online freelancing and post-training

mentorship. The training and mentorship enable the trainees to learn and upgrade their skills to earn more money on freelance portals, hence the term “Learn and Earn.” The company charges a fee for its services.

Under the WSDFM project, CTBD developed 1,000 underprivileged women into freelancers by training them on ICT courses and building their confidence through post-training technical mentorship and career advising support. The tuition and mentorship fees for all the 1,000 participants have been provided by a donor organization. So, in practice, the 1,000 participants got their services for free.

The target group consists of Bangladeshi females who are underprivileged and are aged between 18 and 35, with a minimum qualification of a Secondary School Certificate (SSC). Getting to know about the program through online or in-campus advertisement, a good number of applicants who met the criteria and were eligible applied for the program. The applicants meeting the criteria were then evaluated through a selection process and the best performers in the selection tests were selected. Their selection process consisted of three phases: (i) a written test, (ii) a computer literacy/efficiency test, and (iii) an interview.

The training spanned over four months. Every week, there were three classes, with each class having a duration of four hours. A total of 50 lectures were covered in four months for a combined total of 200 hours (192 hours of class sessions and 8 hours of examination) of training provided to a participant. The classroom sessions provided both theoretical and practical training. There were three different courses offered to the participants: Graphic Design (GD), Digital Marketing (DM), and Web Research and Support (WRS). The training was conducted in four branches of CTBD across Dhaka, the capital of Bangladesh.

After the training was over, the monitoring portion of the project began. The trainees were mentored and monitored for three months after the classroom training. In this phase, participants were given tips and support on developing their professional profiles in at least two of the top four freelancing platforms. Then, they were given on-the-job guidance in their first few assignments. The participants were also provided career advice on freelancing in this phase. The purpose of this mentoring phase was to properly induce trained participants into the freelancing marketplace and make them self-sufficient in the market.

Besides the capacity-building of participants, the project partnered with 20 educational institutions to build a culture of freelancing among women. This has been done to raise awareness among the target population about young women’s economic empowerment through freelancing.

The project aimed to achieve the following outcomes:

- 1) women trained in freelancing jobs have established their profiles on online platforms as experts,
- 2) women have secured regular jobs online and are earning more due to better skills matching,
- 3) young women are more career-focused and understand the market opportunities in freelancing,
- 4) change in perceptions that online freelancing jobs are suitable career options for women as opposed to prevailing perceptions that they are not, and
- 5) increase the number and visibility of women in the ICT sector to potentially trigger a multiplier effect over the medium to long run.

3. Methodology

This was a mixed-method study that used both quantitative and qualitative methods with different objectives. Quantitative method was used solely for impact evaluation of the labour market outcomes and indicators on women empowerment, confidence, aspiration, lifestyle, and psychological well-being. On the

other hand, qualitative method was used mainly for process documentation and to understand the in-depth mechanisms and features of the project. In mixed-method studies, sometimes qualitative findings can be used to support or explain some of the quantitative findings. Yet, since in this study, both methods were used with completely different objectives and were not conducted to fully comprehend each other, the methods and findings must be separately discussed and identified.

3.1. Quantitative Methodology

For a quantitative assessment of the program, we conducted an RCT. Data were collected using a questionnaire-based survey.

3.1.1. Evaluation Design

The power calculation showed that assuming an effect size of 0.20 standard deviation (SD), a sample of 900 individuals would be enough to detect the effect with a power of 0.85. Hence, we requested CTBD to provide us with a list of 900 eligible individuals they shortlisted based on a series of tests. Then, 450 randomly selected individuals were assigned to the treatment group and provided with the program benefits (i.e., free training and mentorship). The remaining 450 did not receive the program benefits and served as the control or comparison group. This design allows us to compare the outcomes between the treatment and control groups.

However, under the WSDFM program, CTBD was required to provide training to a total of 1,000 candidates, meaning an additional 550 individuals were also trained alongside the samples of the treatment group from the RCT. These 550 individuals were part of the program but were not part of the impact evaluation. So, in practice, from all the primarily selected candidates, CTBD initially randomly selected a portion and sent the list to BIGD for randomization. The remaining eligible candidates, who were thus randomly not selected for the experiment, were directly enrolled into the program. The flow diagram (Figure 1) below visualizes the randomization process.

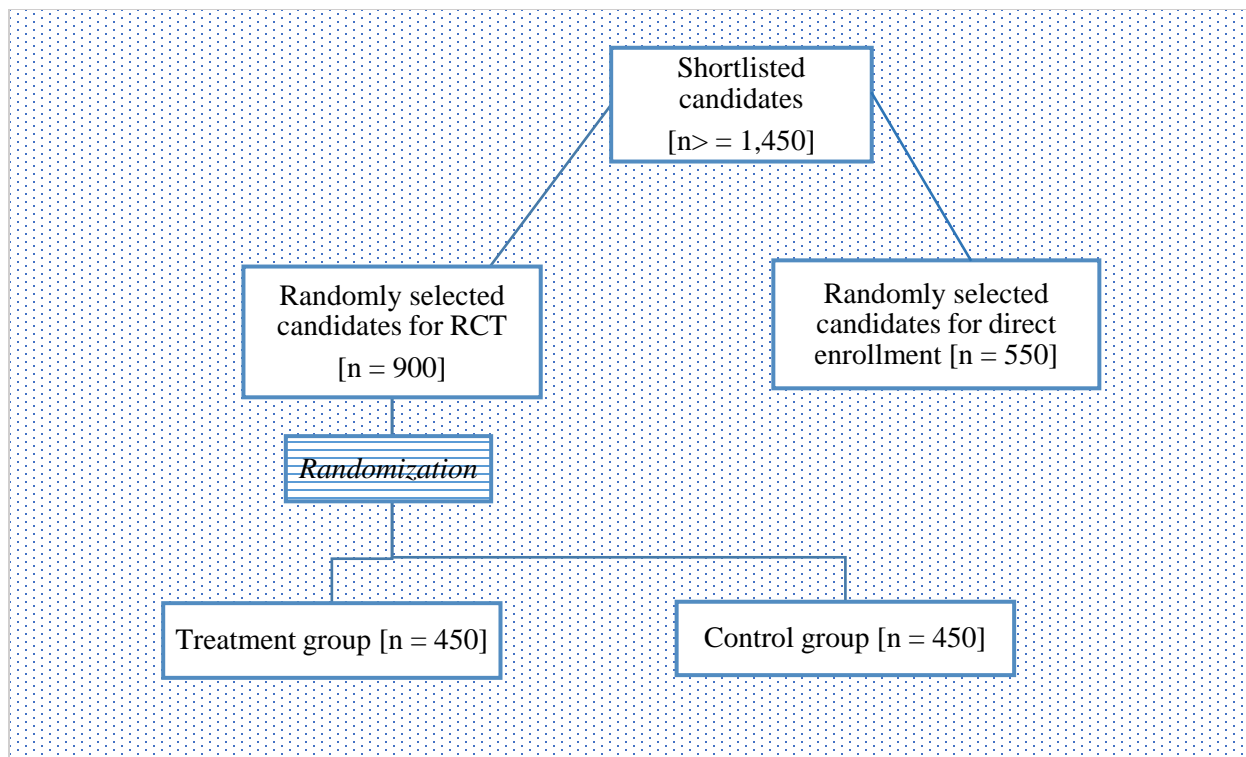


Figure 1: Sample Selection Flow Diagram

Of the candidates who applied and passed the three evaluation tests to prove themselves eligible to receive training, BIGD randomly assigned half to the treatment group and the other half to control. Training on freelancing was given only to those who were part of the treatment group. This method made sure that the participants of the two groups were homogenous, as all of them were selected by CTBD and eligible for receiving the training.

This whole process was repeated several times till the desired number of participants was achieved. It took one year to reach the target of 900 individuals. This was done in a sequential phase-by-phase method due to operational and logistical issues, since enrolling such a big number of participants all at once and training them together was not operationally feasible for the implementing organization.

3.1.2. Data Collection

A detailed questionnaire-based data collection was conducted for this study. The baseline survey was conducted from October 2019 to December 2020. The survey covered 833 individuals; of these individuals, 425 were from the treatment group and 408 from the control group. A point worth mentioning is that during the baseline survey in March 2020, the COVID-19 pandemic hit Bangladesh and due to COVID-19 safety protocols, the remaining participants were surveyed through phone calls. At baseline, a total of 376 participants were surveyed in person and 457 were surveyed over the phone. The treatment participants started receiving their training after their respective baseline surveys were complete.

The follow-up survey was conducted from November 2021 to December 2021. This survey covered 599 individuals, 301 of whom were from the control group and 298 were from the treatment group. During the baseline, with the intervention not yet rolled out, there was relatively more enthusiasm and excitement about it among the participants. As a result, the response rate was higher at baseline compared to follow-up.

Again, due to COVID-19, some of the respondents refused to participate in in-person surveys and preferred to be surveyed over the phone. In total, out of these 599 individuals, 226 were surveyed over the phone. We checked for any difference in household characteristics between the participants of the phone survey and the in-person survey, and no significant difference was found. Based on information from the follow-up survey, the impact of the program is evaluated in this report.

The project and its quantitative impact evaluation were both designed before the COVID-19 outbreak. The first confirmed case of COVID-19 was detected in Bangladesh on 8 March 2020, and government-imposed lockdowns followed after a few days of it. Unquestionably, the economy of Bangladesh faced huge difficulties due to the pandemic. As a result, the livelihoods of people were affected on a massive scale. This COVID-19 shock hit amid the project rollout. Since this unpredictable and unaccounted problem occurred amid the project rollout, this brings into question if the pandemic shock affected the impact evaluation results. In this context, since the quantitative impact evaluation was performed using an RCT, the study had two comparison groups (treatment and control). Based on our RCT assumptions, both groups were randomly selected and hence comparably similar. If either one group is affected due to the COVID-19 shock, the other group will be affected similarly. Hence, the impact that is drawn by comparing both groups was not affected by the COVID-19 shock. As a result, the quantitative findings have strong internal validity. On the contrary, the magnitude of the impact could have been different (higher or lower) in a non-pandemic context. This weakens the external validity of the study. But again, these are only our inferences, and they are not backed by strong evidence.

3.2. Qualitative Methodology

The qualitative research has two main foci:

- 1) the training process—in order to understand how the training facilitates or obstructs the participation and utilization of the training by the young women, and
- 2) the training participants—to understand income-earning opportunities, particular constraints, and household dynamics experienced by underprivileged young women who take the training.

In order to address these points, the methodology adopted was:

- 1) Process documentation through observation, participation, and interviews: This activity involved documenting the entire training process, beginning with (a) outreach to potential participants (activities/campaigns held by CTBD for recruitment; (b) method and criteria for selection; (c) process of recruitment; (d) actual training period, including group dynamics and participation of trainees; and (d) post-training and mentorship period.
- 2) IDIs with selected participants: The research targeted 30 training participants for in-depth study over the course of training and apprenticeship. The research plan was to select 10 respondents in three phases over the research period based on their marital status and educational background and hold three interviews with them during the pre-training, post-training, and post-apprenticeship phases. It was expected that we would be able to explore cases of those who successfully complete training and gain mentorship and those who struggle with the training and/or with their apprenticeship, and analyze the cases of those who are able to attract income-earning opportunities

and those who cannot. The plan was also to try and understand which types of participants are likely to drop out and why.

- 3) FGDs: The research expected to conduct FGDs with the training participants. The FGDs were to be held with 8–10 “good” performing trainees and 8–10 “struggling” trainees based on variables for their performance assessment included in the survey, their portfolio ratings, as well as our classroom observations during the process documentation, in order to explore the research questions. A further round of FGDs was planned to be conducted at the end of their mentorship separately with those who successfully get stable employment and those who fail to do so.
- 4) Class observations: Class observations are part of the process documentation, but are highlighted as a specific tool to study the training sessions, performance of the mentors, participation of the trainees, and the group dynamics between mentors and participants.

Modifications to the Methodology and Challenges Posed by COVID-19

Change from three batches studying three courses to two batches studying two courses:

We aimed to select 10 training participants in three phases over the research period based on their marital status and educational background. Each phase was to study the batch taking a specific training: GD, DM, and WRS. However, discussions with CTBD revealed that students were mainly interested in two courses: GD and DM. They did not find a sufficient number of candidates to start the WRS course. As a result, the research concentrated on two batches of 15 training participants each.

Delays due to COVID-19:

Due to the onset of the COVID-19 pandemic, all kinds of activities of CTBD were put on hold along with the qualitative research. CTBD took the prompt decision to continue with the ready batches by providing online training. This transition from offline to online training took a little over a month to operationalize. The first online batch of GD (which this research followed) commenced on 15 April 2020.

Change in research plan due to online training:

There were two major changes in the methodology as an impact of COVID-19 and the response of CTBD to it. The initial plan was to perform face-to-face interviews with participants and observe training sessions by attending classes physically. However, since all training sessions were changed to online training sessions, the research team was no longer able to attend physical classes to observe the classes or interact and build rapport with participants or have any face-to-face interactions with them, especially during IDIs. Instead, training sessions were observed via online platforms, such as Zoom and Google meet, IDIs were conducted over the telephone, and FGDs were held over Google Meet.

These changes were discussed with the donor and agreed upon. At first, it was decided that we would study the online training process for the first batch (GD) and study the offline or face-to-face training once such classes resumed for the second batch (DM). This comparison would add a further dimension to our assessment of the process by examining the advantages and disadvantages of online and offline training. However, during the last quarter of 2020 when the COVID-19 situation did not change, CTBD decided to continue with online training. Discussions were held with the donor, and the implications of the delays were analyzed. It was then decided on 15 September 2020 that the other batch would also be studied online. However, the research team had to wait for a while before CTBD had sufficient participants to start a batch on DM. Consequently, research on the DM batch did not start before 7 December 2020.

Adjustments to methodology to adapt to online training:

Because of the COVID-19 situation, a change in methodology was required. First, classes were observed online instead of face-to-face. This meant obtaining a schedule for the classes, contacting the mentor ahead of time to be admitted to the class, and introducing ourselves online to the training participants as researchers who were there to observe.

Second, instead of watching group dynamics in the classroom, the research team followed the conversation between the trainer and the participants and also followed the chat boxes to assess interaction.

Third, as all the interviews were conducted via an online process, a detailed explanation was provided to the participants regarding the purpose of the interviews and why they were chosen for the interview before every interview so that they do not feel unsafe or confused. It was ensured that the researcher who has been in contact with a participant from the beginning remains in contact with that participant till the very end so that there is no disruption to the rapport building. Consent was taken from the participants before conducting the interviews and for recording the interviews.

Finally, the FGDs were supposed to be held with two groups—“good” performing trainees and “struggling” trainees—divided based on variables for their performance assessment included in the survey, their portfolio ratings, as well as classroom observations. However, as the trainees were already facing various challenges due to the online process, we decided to focus on the research issues and the challenges encountered by them during the COVID-19 period.

4. Descriptive Statistics (Quantitative)

Before going into the impact evaluation, in this segment, we elaborate on descriptive statistics to get a glimpse of the overall scenario.

4.1. Baseline Characteristics

We begin our discussion of descriptive statistics by focusing on some key baseline characteristics of the full sample (Table 1). The average size of our study sample households is 3.95, almost similar to the national (urban) average of 3.93, as found in the data from the Household Income and Expenditure Survey 2016 (BBS, 2017). About 21% of households are female-headed, which is higher than the national average of about 13%. Due to the social structure and gender divide in our country, it can be assumed that female-headed households are more vulnerable than male-headed ones; therefore, in terms of meeting the program targeting criterion of “underprivileged” women, this finding indicates some degree of success. The mean age of the respondents is just above 26 years; the majority of the respondents fall within the targeting criterion of above 18 to below 35 years. Marital status is a crucial factor in terms of labour force participation and a major obstacle to the employment of young women (Lee et al., 2008). As shown in Table 1, a large portion, about 43%, of the respondents are married. There is a common notion that women generally tend to drop out of education after marriage. However, evidence from this survey does not reflect that notion. Almost 31% of the married respondents are still continuing with their education. The remaining 69% who have stopped schooling, on average, are more than five years older (29 years as opposed to 24 years) than those who are currently continuing their education. The minimum age of married respondents currently continuing education is 20 years, while it is 23 years for the married respondents who have stopped schooling. So, it is possible that married women have stopped schooling because they have already gone past that stage in life where they are supposed to be in school and not because they have gotten married.

Unlike other skill development programs, this training heavily focuses on human capital development. Hence, the educational status and attainment of the sample are very important. Since one of the key targeting criteria required the completion of SSC or equivalent degree, the minimum educational attainment is an SSC or equivalent degree for all the participants. The majority of the respondents, about 34% of them, completed up to a Master’s or equivalent degree, and 25% completed up to a Bachelor’s or equivalent degree. Out of the 833 respondents, 55% are active students and 45% have finished their education. The reason behind this large share of active students can be attributed to the nature of the intervention.

Since this project focuses on labour market outcomes, indicators such as income and savings are crucial characteristics. The average per capita monthly income of the respondents is BDT 1,482; around 21% of them save some portion of their earnings. Even though the food expenditure of the sample households is almost equal to the national average, the non-food expenditure of BDT 21,243 is higher than the national urban average of BDT 13,898 (BBS, 2017). Given that the educational status of the participants is a minimum of SSC or its equivalent, the households from the sample are expected to be better off than the national average since they had the ability to continue schooling at least up to SSC or its equivalent. Moreover, the national average is an urban average that contains urban areas from across the country, while all the samples of this survey are from Dhaka city. Dhaka is one of the most expensive cities to live in (Mercer, 2020). Hence, the average non-food expenditure is higher among the sample of our survey. The monetary units of the national statistics have been adjusted for inflation using the latest consumer price index (CPI) data from the Bangladesh Bank (2021), and hence can be considered as relatively reliable reference points.

Table 1: Baseline Characteristics

Baseline characteristics	
Indicators	Baseline
Average household size (total number of members)	3.95
Female-headed households (%)	20.82
Respondent’s age (years)	25.86
Respondent married (%)	43.46
Respondent has SSC or equivalent degree (%)	1.56
Respondent has Bachelor’s or equivalent degree (%)	25.93
Respondent has Master’s or equivalent degree (%)	34.09
Respondent having savings (%)	21.61
Respondent’s monthly income (BDT)	1482.95
Household monthly food expenditure (BDT)	9,795
Household monthly non-food expenditure (BDT)	21,243
Household expenditure that the respondent bears (%)	6.64
<i>Number of observations</i>	833

4.2. Baseline Equivalence

Since this was an RCT, respondents were randomly allocated to treatment and control groups. It is important to check for any heterogeneity between the treatment and control groups before delving deeper into the analyses of specific characteristics. Table 2 below documents the baseline equivalence of the two groups among the baseline observations. It can be observed from the table that no statistically significant difference exists between the two groups in terms of key baseline household characteristics such as household size, household head, and expenditure and individual characteristics such as respondents' age, education, marital status, employment, income, and savings.

Table 2: Equivalence of Treatment and Control Groups (Baseline Observations)

Indicators	Treatment (1)	Control (2)	Difference 1 – 2
Average household size (total number of members)	3.969 (0.091)	3.946 (0.086)	0.023
Female-headed household [Yes = 1; No = 0]	0.224 (0.020)	0.187 (0.018)	0.037
Respondent's age (years)	26.012 (0.228)	25.776 (0.252)	0.236
Respondent married [Yes = 1; No = 0]	0.409 (0.023)	0.400 (0.023)	0.009
Respondent continuing education [Yes = 1; No = 0]	0.429 (0.023)	0.387 (0.023)	0.042
Respondent has SSC or equivalent degree (%)	0.011 (0.005)	0.018 (0.006)	0.007
Respondent has Bachelor's or equivalent degree (%)	0.264 (0.021)	0.218 (0.019)	0.046
Respondent has Master's or equivalent degree (%)	0.340 (0.022)	0.298 (0.022)	0.042
Respondent engaged in income-generating activities [Yes = 1; No = 0]	0.229 (0.020)	0.267 (0.021)	0.038
Respondent's monthly income (BDT)	1,400.667 (209.525)	1,520.000 (228.942)	119.333
Respondent having savings (%)	1.784 (0.020)	1.784 (0.020)	0
Household monthly food expenditure (BDT)	9,182.222 (245.120)	8,949.838 (292.347)	232.384
Household monthly non-food expenditure (BDT)	20,294.573 (827.990)	19,028.771 (947.230)	1,265.802
Number of observations (n = 833)	425	408	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

The follow-up sample is a subset of the baseline sample, where 599 of the initial 833 respondents could be reached. Therefore, it is essential to ensure that heterogeneity does not exist among the follow-up observations as well. Table 3 documents the follow-up equivalence of the treatment and control groups. The differences in the two groups are not statistically significant, indicating that both groups have similar characteristics, hence successful randomization.

Table 3: Equivalence of Treatment and Control Groups (Follow-Up Observations)

Indicators	Treatment (1)	Control (2)	Difference 1 – 2
Average household size (total number of members)	4.061 (0.107)	4.004 (0.093)	0.057
Female-headed household [Yes = 1; No = 0]	0.232 (0.025)	0.196 (0.024)	0.036
Respondent's age (years)	26.195 (0.282)	25.890 (0.311)	0.305
Respondent married [Yes = 1; No = 0]	0.444 (0.029)	0.441 (0.030)	0.003
Respondent continuing education [Yes = 1; No = 0]	0.485 (0.029)	0.423 (0.030)	0.062
Respondent has SSC or equivalent degree (%)	0.014 (0.007)	0.018 (0.008)	0.004
Respondent has Bachelor's or equivalent degree (%)	0.270 (0.026)	0.238 (0.025)	0.032
Respondent has Master's or equivalent degree (%)	0.372 (0.028)	0.342 (0.028)	0.03
Respondent engaged in income-generating activities [Yes = 1; No = 0]	0.201 (0.023)	0.206 (0.024)	0.005
Respondent's monthly income (BDT)	1,536.177 (275.490)	1,645.907 (274.290)	109.73
Respondent having savings (%)	1.751 (0.025)	1.779 (0.025)	0.028
Household monthly food expenditure (BDT)	9,895.904 (280.270)	9,983.370 (364.416)	87.466
Household monthly non-food expenditure (BDT)	22,386.126 (1,051.904)	21,686.982 (1,350.017)	699.144
Number of observations (n = 599)	298	301	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

4.3. Attrition

In this study, all the respondents from the baseline survey could not be reached in the follow-up survey due to the socio-economic context of the respondents, the prevalent COVID-19 context, etc. About 70% of the treatment group and about 73% of the control group from the baseline sample could be surveyed in follow-

up. The overall attrition rate is about 28%. Detailed figures on attrition rates and variables have been provided in Table A6, which shows that the attrition rate is 29% in the treatment group and 26% in the control. In order to ensure that the attrition is not affecting the randomization and the homogeneity across the groups, we test if the attrition is random. As shown in Table A6, it can be observed from the results of the three regressions that the attrition is random as none of the variables is significant. This strengthens the internal validity of the survey, and in tandem with the baseline equivalence discussed in Section 4.2, we can now confidently state that the randomization has been successful.

4.4. Targeting Criteria

Age was one of the targeting criteria for the program, and the eligible age range was initially set to 18–30 years. In our surveyed sample, around 81% of the respondents were from this range. Figure 2 shows the distribution of respondents according to age. During the program’s implementation, CTBD found a good number of applicants aged more than 30 years. So, there was a readjustment in the criterion and the eligibility age range was reset to 18–35 years, with some conditional flexibility for applicants aged more than 35 years. Hence, we find almost 14% of the respondents aged between 31 and 35 years. All in all, the targeting criterion of 18–35 years is met by 95% of the candidates. The maximum age recorded for a respondent in the survey is 45 years. Only one respondent, who is 17 years old, is aged under 18 years.

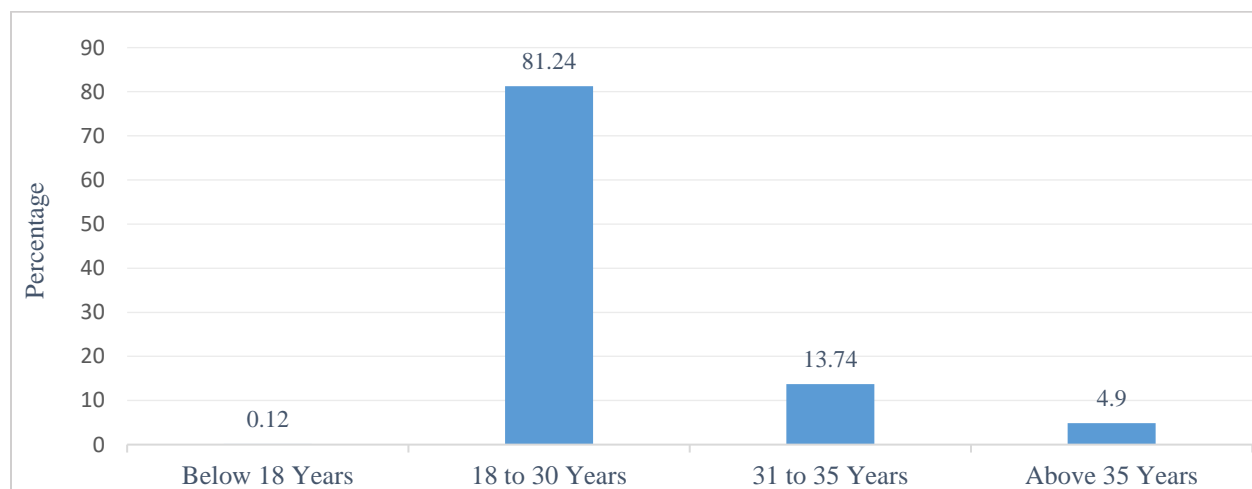


Figure 2: Age Distribution of Respondents

Another key targeting criterion of the project is a minimum educational qualification of SSC or its equivalent. The survey collected data on educational attainment levels and found that all the participants met the targeting criterion. During the baseline survey, out of the 833 respondents, 55% were active students and 45% had finished their education.

Figure 3 shows the education level (last class passed) of the respondents. It can be observed from the figure that most of the respondents who have finished schooling have a Master’s or equivalent degree. The majority of those who are still continuing with their education are currently pursuing their Bachelor’s (or equivalent) or Master’s (or equivalent) degree. It can be concluded that most of the participants are quite qualified in terms of educational attainment, as the majority of them have a Master’s or equivalent degree. With this level of educational qualification, a question might arise if these candidates can be considered underprivileged, and would it have been better to provide the support packages to less qualified candidates

who are more likely to struggle in securing employment in the traditional labour market. The answer to this also lies in the nature of the intervention. The training requires a certain level of pre-acquired computer and English skills, and during the implementation, people with lower than Honours or equivalent degrees were found not to have the full capacity in this regard. Providing training to participants who lag behind in the capacity to learn effectively has a higher probability of being futile. Candidates with higher capacity were hence chosen and they, naturally, happened to have a higher level of educational qualification.

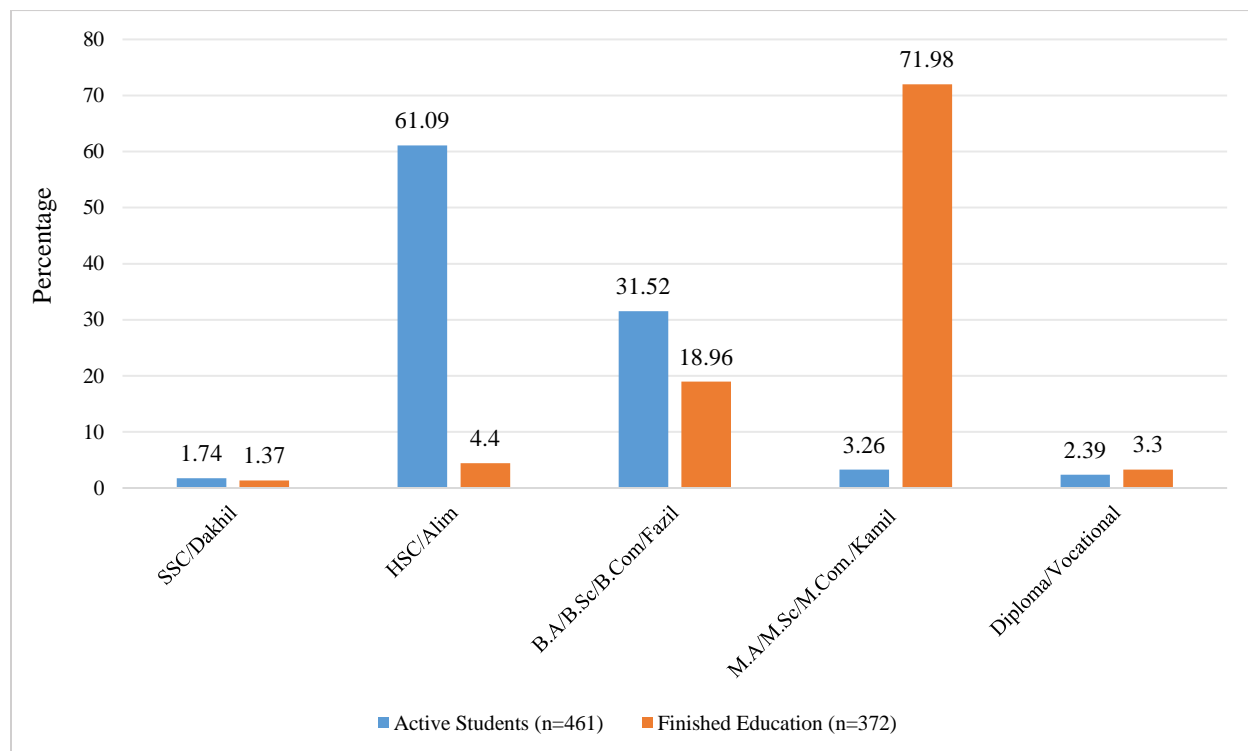


Figure 3: Education Level of Respondents

4.5. Training Uptake

CTBD offered training to all treatment group participants, but all of them did not participate in the training. The treatment group participants were randomly chosen to be given the training but ultimately it was their choice if they wanted to take the training or not and how many classes they wanted to participate in. As can be seen in Figure 4, the participants were grouped into several bins based on how many classes they participated in. The training uptake for the treatment group is about 75%, where 225 of the 298 treatment group participants joined in at least one class from the training. The remaining 78 participants from the treatment group did not attend any of the training classes. About 25% of the treatment group participated in all 48 classes. The reasons for dropping out of the program or respondent participation in the training have been further elaborated in the qualitative findings (Section 5.2).

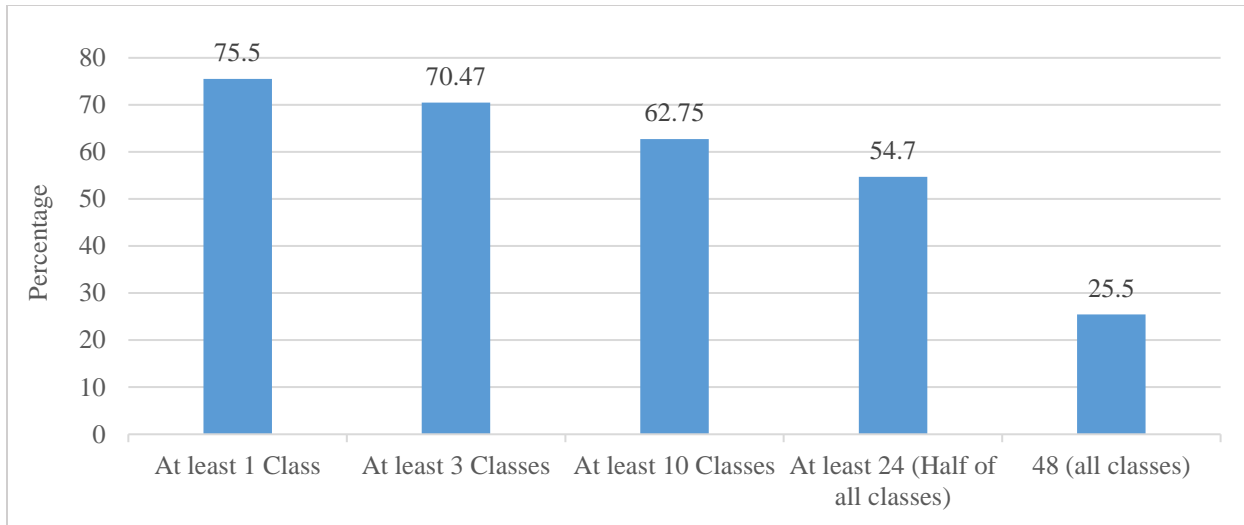


Figure 4: Percentage of Respondents Attending Class

As described in the program details earlier, the training participants were offered advising sessions after the training was over. The purpose of this mentoring phase was to properly induce a trained participant into the freelancing marketplace and make them self-sufficient in the market. But again, all the participants did not attend all of the advising sessions. Figure 5 segregates the training participants into different bins based on the number of advising sessions they participated in. About 39% of the treatment group attended at least one advising session, and only 7% of them attended more than five advising sessions.

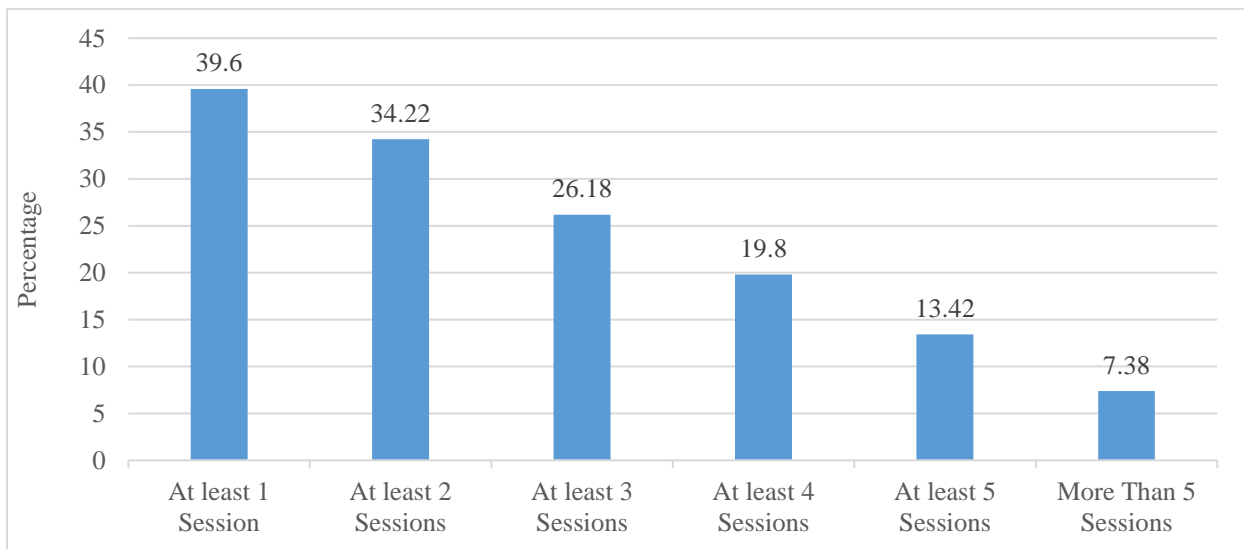


Figure 5: Percentage of Respondents Attending Advising Sessions

Training uptake is a crucial factor. Varying training uptake can impact the skills development of the participants, which can eventually lead to varying outcomes based on the number of classes they took. The key outcomes are further analyzed based on training uptake segregation in the next section. There can be multiple reasons for training uptake to vary among the participants. Given the context of Bangladesh, there are many barriers for women, such as access to mobility, security issues, gender-based social responsibilities, etc. Generally, married females are expected to spend more time on household chores and

child-bearing activities, making time a constraining factor for them. They are often discouraged from participating in income-generating activities that require physical movement. Therefore, participating in training can be challenging for women, especially if it requires them to travel.

Another key factor that can affect training uptake is COVID-19. At first, the training started with offline classes. COVID-19 hit amid the process. The program implementers had to shift the offline classes to online. This could have both positive and negative impacts on training uptake. On one hand, it can increase training uptake as online classes are easier to access than offline because it does not require the participants to travel. Also, families are less reluctant to stop the females, as they are doing such activities from home. It can be less hectic for the females as they can look after their children and also participate in the training. On the other hand, digital literacy and access to digital devices, such as smartphones and computers, might have been lacking for participants to attend online classes. Online classes might have been demotivating and mundane for some of the respondents as well. Another potential reason can be based on the notion that household burden multiplied for females during the COVID-19 lockdown period. It might have made it difficult for them to allocate time for classes.

The marital status of the participants might have a role to play in their uptake patterns. However, from Figure 6, no particular pattern can be observed. Therefore, it does not indicate that training uptake varies based on marital status within the sample of this evaluation. The qualitative section found similar findings; further details from qualitative findings are in Section 5.2.

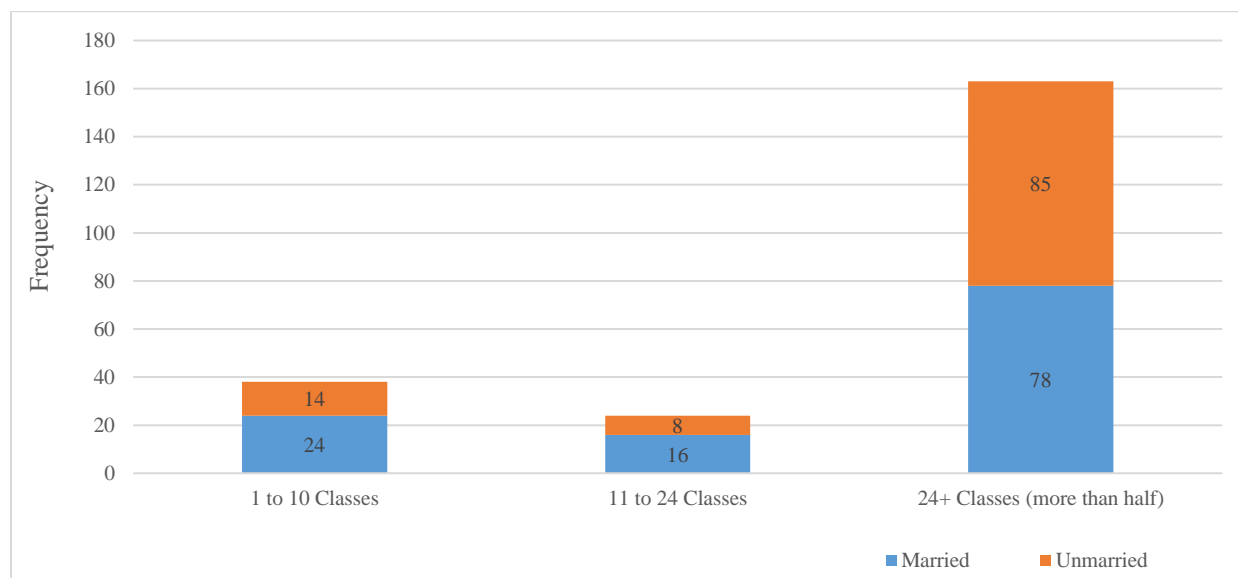


Figure 6: Training Uptake of Respondents Based on Marital Status

As discussed earlier, a person’s schooling and employment status can also be closely related. As seen in Figure 7, respondents who are active students have higher training uptake than those who have already completed their education.

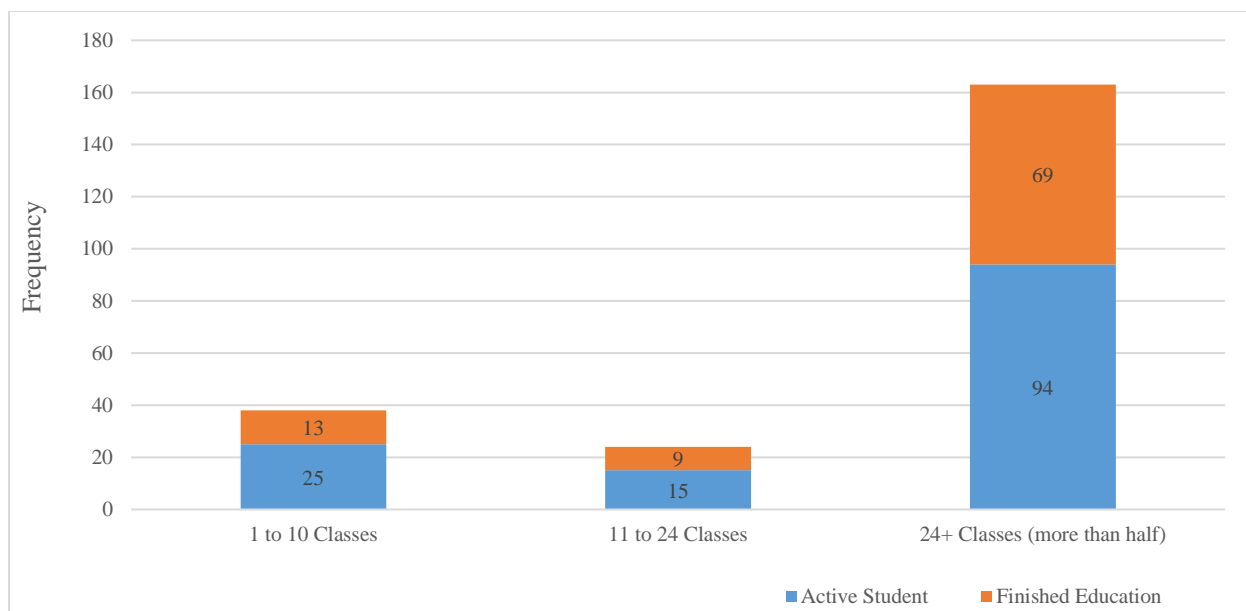


Figure 7: Training Uptake of Respondents Based on Schooling Status

4.6. Income and Employment

The primary objective of the project is to create employment and increase income in the process. Looking into various aspects of employment of the respondents is hence necessary. This section focuses on the key indicators such as average monthly income, employment, and time spent in those activities. Throughout this section, the respondents are further divided into two categories, freelancing and non-freelancing. Freelancing refers to any respondent who did freelancing at least once in the past six months. Non-freelancing group, on the other hand, refers to respondents who did any kind of income-generating activities other than freelancing in the past six months.

According to the data collected in baseline, around 80% of the respondents were unemployed. The unemployment rate declined to 42% in the follow-up sample. Figure 8 portrays a clearer comparison of the employment status between the treatment and control groups. Nearly 11 percentage points higher share of respondents are employed in the treatment group. The key change-making factor here is freelancing. Freelancers make up about 12% of the control group; whereas it is more than double, about 28%, in the treatment group. Non-freelancing employment is higher in the control group, but this is due to the fact that a good chunk of treatment group participants transitioned from non-freelancing to freelancing. Further segregated analysis is done in Section 5.1.

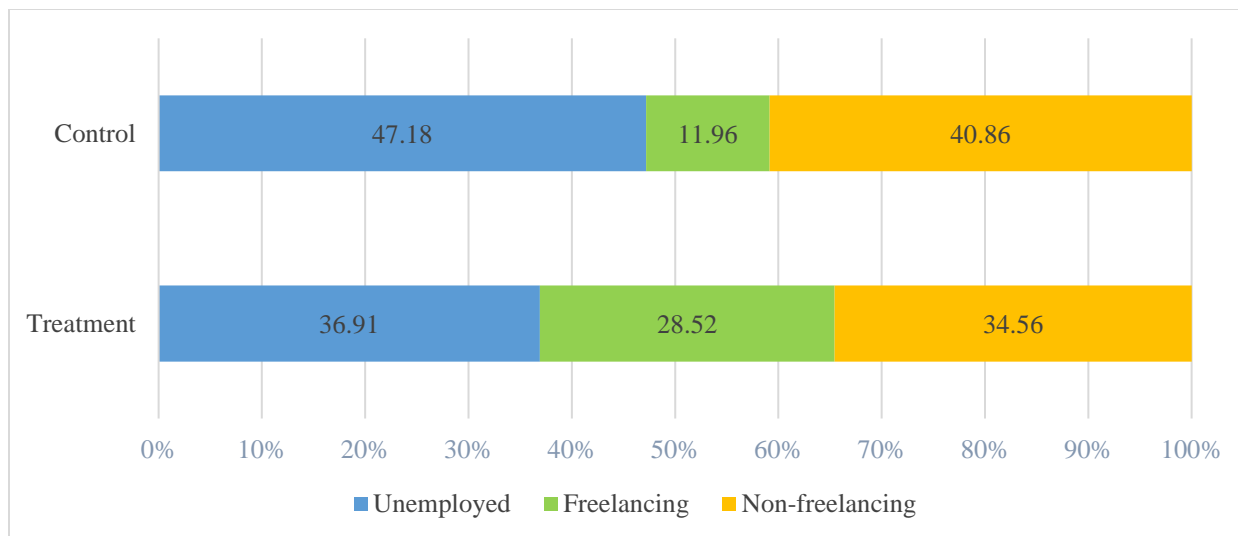


Figure 8: Employment Status of Respondents

A key indicator to assess the impact of the intervention is hours worked per day. As seen in Figure 9, in all three bins, on average, treatment group participants are spending more hours in income-generating activities compared to the control group. From all income-generating activities, the treatment group is working one hour more per day. This can be justified if we break the activities down into freelancing and non-freelancing. The treatment group is spending on average 0.7 hours more per day in freelancing and on average 0.3 more hours per day in non-freelancing; this adds up to the one-hour difference observed in overall hours worked in all income-generating activities.

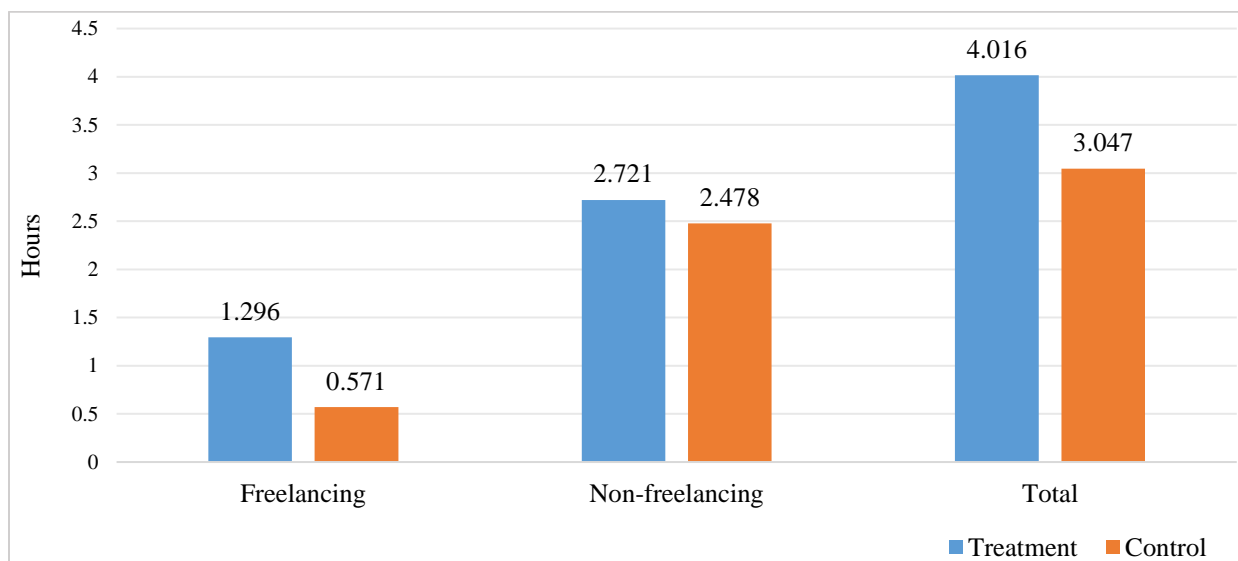


Figure 9: Hours Worked per Day by Respondents

Alongside employment, another labour market outcome of interest for the impact evaluation of this skills development program is income. Average monthly earnings, as seen in Figure 10, have been divided into three bins. The average monthly earnings of the total treatment group are about BDT 2,300 more than that of the control group. Although the earnings from freelancing activities are less compared to non-

freelancing, on average, the treatment group earns BDT 1,000 per month more than the control group members. Due to the spillover effect of the training, the treatment group’s earnings from other income-generating activities (non-freelancing) increased as well. Figure 10 clearly displays the change in the treatment group’s earning capacity; this has been further discussed in the impact evaluation section later.

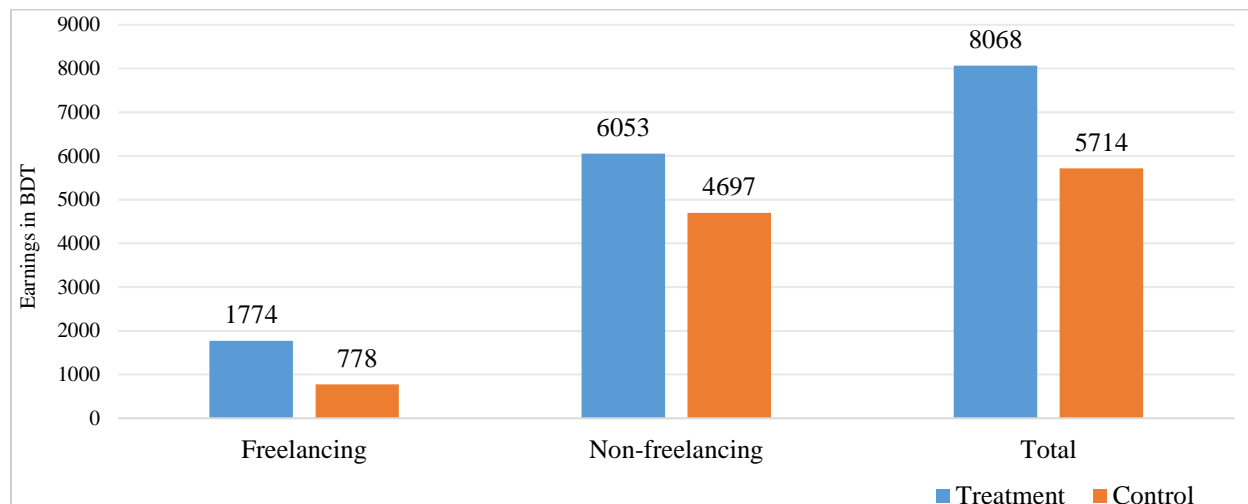


Figure 10: Average Monthly Earnings (BDT) of Respondents

As discussed earlier, training uptake varies within the treatment group, where 25% of them did not even participate in any of the classes. We take a closer look at the employment and earnings of the treatment group by segregating them based on training uptake. We segregate the freelancing activity outcomes for the treatment group further to identify more insights. Figure 11 indicates that employment is higher for respondents who have attended more classes. For participants who attended more than half of the training classes, their employment in freelancing is double compared to the others who attended fewer classes. We have also compared the uptake-segregated groups with the overall control and treatment groups in Figure 11. Even without the training, some people from the control group were involved in freelancing activities, but their participation rate is clearly lower compared to the treatment group.

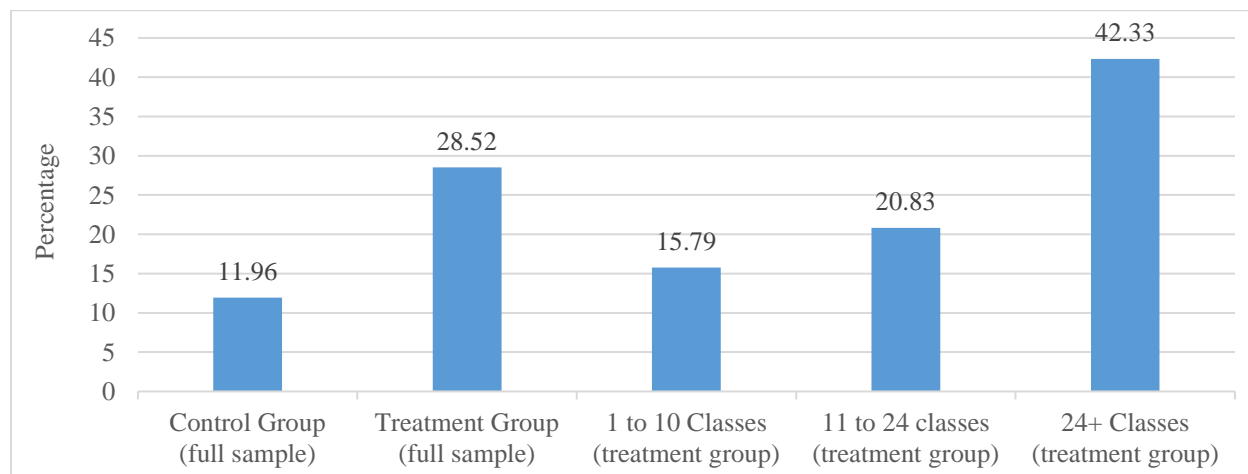


Figure 11: Employment in Freelancing Among Respondents

In Figure 12, the respondents' hours spent in freelancing activities show an upward pattern as well. Those who attended less than 10 classes spend on average 0.4 hours per day in freelancing, while those who attended 11–24 classes spend on average 1.4 hours per day. The respondents who took more than half of the training classes spend the most hours in freelancing activities, on average 1.8 hours per day.

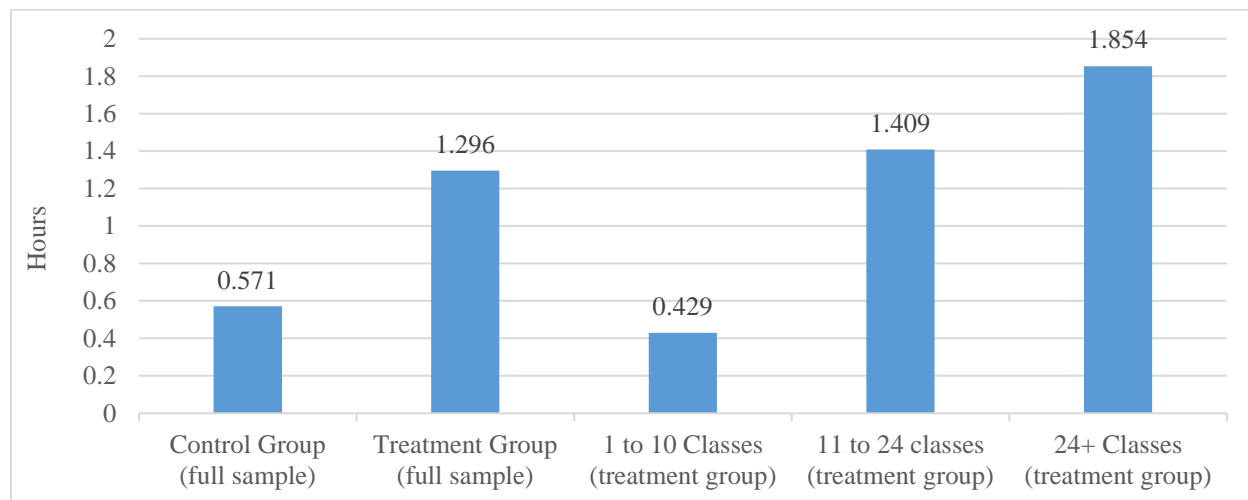


Figure 12: Hours Spent per Day in Freelancing by Respondents

Compared to the control group, higher training uptake (more than 11 classes) groups spent more hours in freelancing. However, the control group spent more hours in freelancing than the low training uptake group, which attended 1–10 classes. There could be an underlying explanation for this result. The respondents' class participation can indicate their interest in freelancing activities. Those who have lower uptake may potentially have lower interest in freelancing on average, and therefore, could have spent fewer hours in freelancing activities. While those with high training uptake might have more interest and hence could have spent more hours in freelancing activities. In the case of the control group, we have taken the average of the full sample which includes participants with both high and low interest, while for the different bins under the treatment group samples, the participants of different levels of interest are segregated. So, in practice, if we compare the group attending 1–10 classes to the full control group sample, we are comparing the least interested participants (from the treatment group) to the average of participants with both high and low interests. Those with low interests may tend to spend less time, while those with high interests might give more effort. Therefore, the control group's mean, which includes participants with both high and low interest levels, has a slightly higher average in hours spent on freelancing, compared to the average hours of the low training uptake group.

A similar pattern is observed in Figure 13, where the average monthly earnings from freelancing activities have been segregated based on training uptake. The average monthly earnings from freelancing for each group are consistent with their average hours spent on freelancing. This is reasonable; participants earn more if they spend more hours on an income-generating activity. Treatment group respondents who attended more than 24 classes, the highest training uptake group, have the highest average monthly earning of BDT 2,500, whereas the respondents who attended 1–10 classes, the lowest training uptake group, have the lowest average monthly earning of BDT 643. Evidently, the control group's average monthly earnings from freelancing are much lower compared to the overall treatment group's average and the high training

uptake group’s average. At the same time, the control group’s average earnings are higher than the low training uptake group, which is similar to the pattern in hours spent on freelancing.

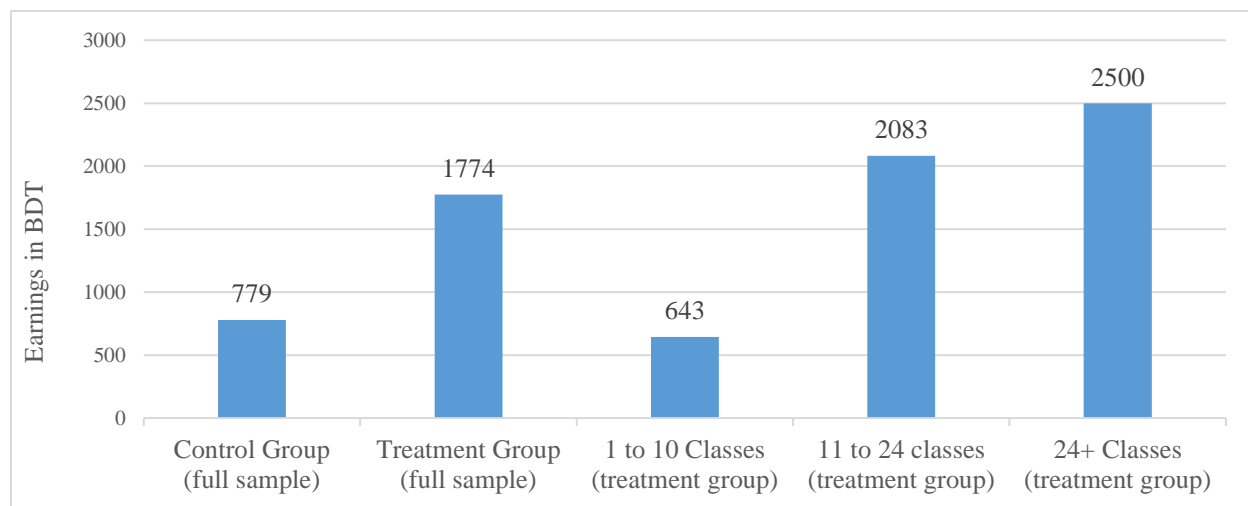


Figure 13: Respondents’ Average Monthly Earnings (BDT) From Freelancing

These results can be justified in two ways. Participants who are more serious about doing freelancing may have stronger incentives and hence are more likely to attend the training classes. The reverse reasoning could work as well. Those participants who attended more training classes were able to develop their skills in freelancing. As a result, they were able to grab more opportunities in the online freelancing market using their skills.

Since freelancing allows remote working, people have the option to do it as a part-time income-generating activity while managing multiple other income-generating activities as well. When we analyzed hours spent by treatment participants on other non-freelancing activities, we identified a pattern (Figure 14). Participants who have low training uptake spend more hours, about 3.4 hours, per day on average on non-freelancing activities. On the contrary, participants with higher training uptake spend fewer hours on non-freelancing activities, almost one hour less.

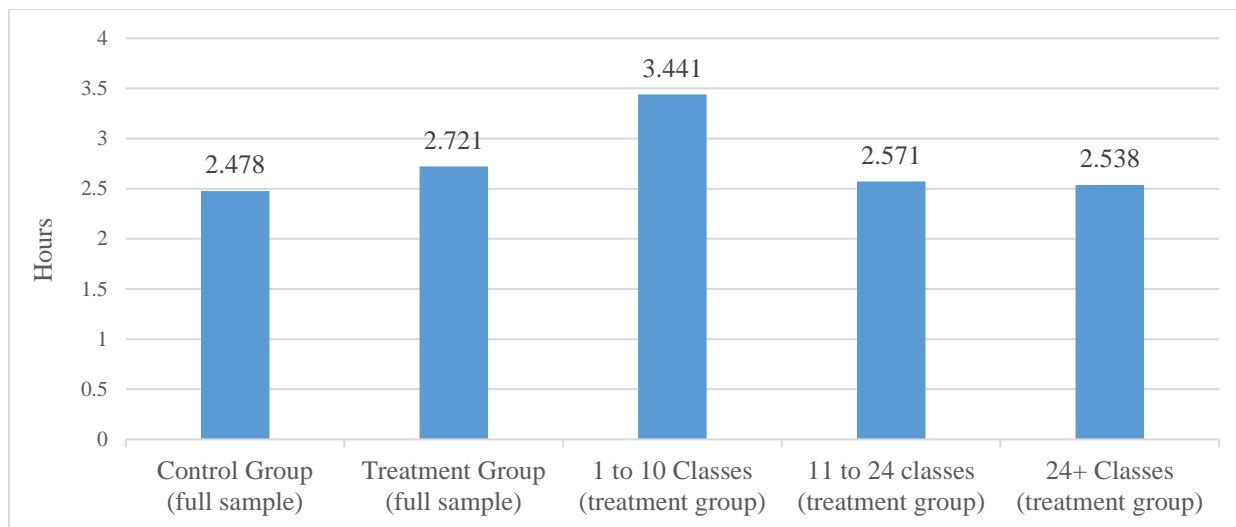


Figure 14: Hours Spent per Day on Other Income-Generating Activities by Respondents

A possible explanation for the pattern seen above in Figure 14 is that the participants face a tradeoff between non-freelancing activities and training. Due to this constraint, program participants have to allocate time effectively among these income-generating activities. Those who are spending more time in non-freelancing activities are investing more time in the activities they are already involved in. It might be more profitable for them to invest their hours in current income-generating activities instead of the freelancing training classes. Therefore, based on Figures 12 and 14, those groups who are spending more hours in freelancing activities are seen spending fewer hours in non-freelancing activities, and vice versa.

On the contrary, the overall treatment group and the training uptake-segregated treatment groups all have higher averages compared to the control group in this case. Since the treatment group participants' overall skills were improved due to the training, the spillover effects resulted in increased involvement in non-freelancing activities as well.

We took a look into the participant's average monthly earnings from non-freelancing activities as well. Based on Figure 15 below, we can see that the treatment group participants earn nearly BDT 2,000 more than the control group participants from non-freelancing activities. Again, here we find consistency between hours worked and their earnings.

An opposite pattern can be identified for the low training uptake group. Those respondents who attended fewer training classes (1–10 classes) earn more from other income-generating activities; they earn almost BDT 2,800 per month more than those who attended more training classes (24+ classes). Since they are spending more hours in non-freelancing activities, it is reasonable for them to earn more from such activities as well.

This could be another justification as to why the low training uptake group has low training participation. Since they are already spending more hours in non-freelancing activities and relatively earning more from them, they have a low interest in freelancing activities. In Figure 14, the control group's hours spent in non-freelancing activities were lower compared to other groups. Similarly, in Figure 15, their earnings are low from such activities as well.

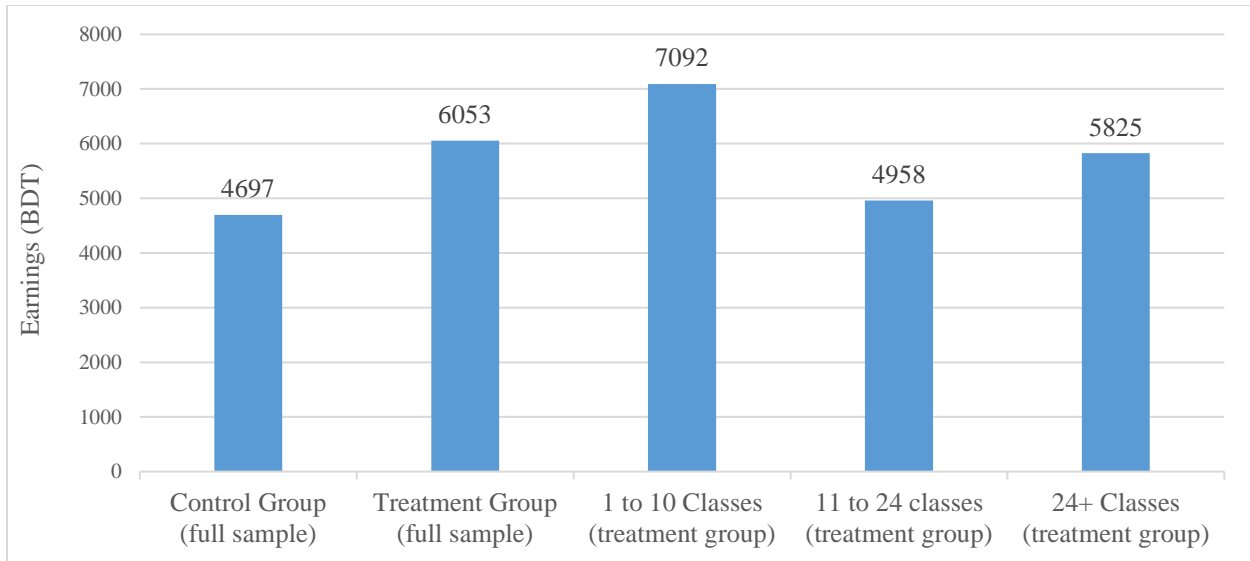


Figure 15: Respondents’ Average Monthly Earnings (BDT) From Other Income-Generating Activities

Treatment group participants were offered mentoring through advising sessions as well. Many treatment group participants did not attend any advising sessions. When we compared treatment group participants using the number of advising sessions they attended, it did not show any pattern in income and employment indicators. This indicates that the varying number of advising sessions on its own could not have much of an effect on the participants.

On the other hand, when we analyzed the results taking both advising (at least one) and training participation (at least one) into consideration, we could find some insight. Those who took both training and advising spend on average 0.8 hours per day more on income-generating activities than those who participated only in the training classes. The difference between the two comparison groups is minimal in non-freelancing activities. Since the training was only on freelancing, training and advising do not have much of a relation with non-freelancing activities here. In Figure 16, a prominent difference is visible in freelancing, which shows that the training and advising combination can help the participants boost their performance. This increase in hours spent in freelancing pushes the total hours spent on any income-generating activities in the third column, creating a gap of almost one hour between the two groups. Further details on career advising and respondents’ feedback on it can be found in qualitative findings in Section 5.2.

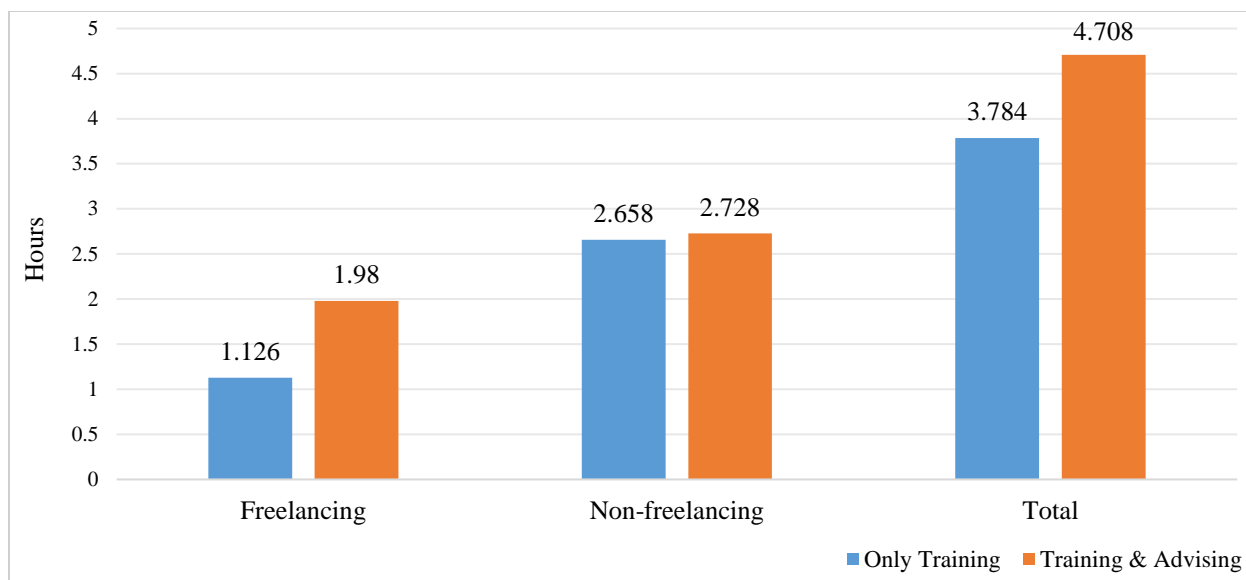


Figure 16: Hours Spent per Day by Respondents in Freelancing and Non-Freelancing Activities (Uptake and Advising Comparison)

Similarly, according to Figure 17, when we look at participants' earnings, those who participated in both training and advising have higher average monthly earnings compared to those participants who attended only training classes. Overall earnings from all income-generating activities are about BDT 1,500 higher for those who took both training and advising. Even though the difference is very subtle in earnings from non-freelancing activities, the difference in earnings from freelancing activities is noticeable, about BDT 1,200. As seen above, earnings and hours worked are consistent; groups who have higher average working hours are seen having higher average earnings as well.

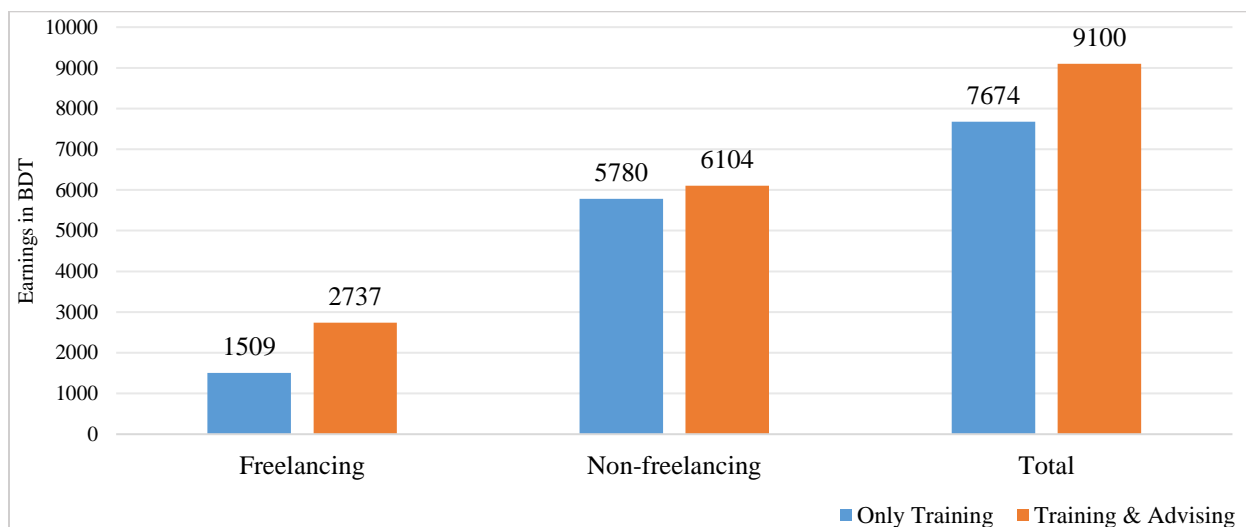


Figure 17: Average Monthly Earnings (BDT) of Respondents (Uptake and Advising Comparison)

This indicates that to make the best out of training, complementing it with advising sessions help. Advising sessions alone do not have any effect on the participants' employment activities. This is reasonable as the

advising sessions were designed to mentor and support the participants to utilize the training materials to increase their efficiency in freelancing.

5. Findings

In this section, the findings from the evaluation are reported, with the quantitative and qualitative analyses discussed in a sequential manner.

5.1. Quantitative Findings

Thus far, we have based our analyses on descriptive statistics. In this section, we discuss the impact of the intervention through regression equations (1) and (2). We did both intention-to-treat (ITT), and treatment-on-the-treated (TOT) analyses for the evaluation. The ITT analyses show us the impact on an average participant from the treatment group regardless of her compliance and participation in the training. Specifically, for the ITT analyses, we used the following regression equation:

$$Y_i = \alpha + \beta T_i + \epsilon_i \dots \dots \dots (1)$$

Where, α is the constant term; Y_i is the outcome variable of interest for an individual, i ; T_i is a binary variable taking the value of 1 if the individual i is from the treatment group and 0 if otherwise; β , the coefficient for the treatment variable, gives us the ITT estimates; and ϵ_i is the stochastic error term.

We also estimate TOT effects using an instrumental variable (IV) approach. For this approach, we used a two-stage least squares (2SLS) regression. For the first stage, we run the following regression:

$$Z_i = a + \pi T_i + u_i \dots \dots \dots (2)$$

Where, a is the constant term; Z_i is an indicator for having participated in at least one training class under the intervention; u_i is the stochastic error term; and T_i portrays the same element as in equation (1). π is the coefficient of T_i . The results from this regression can be found in Table A7.

In the second stage regression, the predicted value of \hat{Z} is obtained from equation (2) and the following equation is estimated:

$$Y_i = \rho + \delta \hat{Z} + \tau_i \dots \dots \dots (3)$$

Where, ρ is the constant term; \hat{Z} is the predicted value from equation (2); τ_i is the stochastic error term; Y_i has the same definition from equation (1); and δ is the coefficient that gives us the TOT estimates.

The tables here have four columns, the first (ITT) of which shows impact estimates from equation (1), and the second (TOT) shows us estimates from equations (2) and (3). The TOT impacts are larger than the ITT impacts. The third column (Endline control mean) shows the control group mean from the follow-up survey, and the fourth (Impact as % of control mean) has the TOT impacts expressed as a percentage of the control group mean.

5.1.1. Impact on Employment and Income

The key outcomes of interest for this evaluation are employment and income, which we take a look at in this section. Table 4 reports the estimated effects on employment and income from all the occupations, while Table 5 shows a breakdown of freelancing and non-freelancing occupations.

Results from Table 4 show a positive significant impact on employment, hours worked, and income for the treatment group. Since the intervention is based on income-generating activities, the 26% impact on employment, 42% impact on hours worked per day, and 54% impact on monthly income, as found from the TOT estimates, indicate towards the success of the intervention.

Table 4: Employment and Income (Aggregate)

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
Employed [Yes = 1; No = 0]	0.103** (0.041)	0.136*** (0.053)	0.528	25.75
Hours worked per day	0.969*** (0.365)	1.282*** (0.481)	3.048	42.06
Monthly income (BDT)	2,354.311*** (858.645)	3,118.155*** (1,137.734)	5,714.605	54.56
<i>Number of observations</i>	599			

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

As the intervention was based on online freelancing skills, testing for the impact on freelancing activities versus non-freelancing activities gives us a more focused and segregated view of the impact. Results from Table 5 show a very large impact on indicators from freelancing activities. It can be observed that employment increased by 184%, hours worked per day increased by 168%, and monthly income increased by 169% from freelancing activities. While for non-freelancing activities (i.e., private or public jobs, business, private tuition, etc.), employment has seen no significant changes. These observations combined, indicate that freelancing is the reason for most of the increase in employment and income observed in Table 4.

There is also weak evidence of increased income from non-freelancing activities (Table 5). Decreased participation but increased income from non-freelancing activities indicate the fact that there might be potential positive externalities of the intervention that help increase the human capital of the participants. Table A1 shows further segregated analysis on non-freelancing activities and weak evidence of increased participation in business activities is there. Some evidence of this can be observed in the following section (Section 5.1.2). The qualitative findings also provide us with similar insights into the spillover effects of the training which are summarized in Box 1 below.

Table 5: Employment and Income (Segregated)

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
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Freelancing				
Employed [Yes = 1; No = 0]	0.166*** (0.032)	0.219*** (0.041)	0.119	184.034
Hours worked per day	0.726*** (0.209)	0.961*** (0.274)	0.571	168.301
Monthly income (BDT)	995.171*** (338.177)	1,318.048*** (445.204)	778.947	169.210
Non-freelancing				
Employed [Yes = 1; No = 0]	-0.063 (0.039)	-0.083 (0.052)	0.408	-20.343
Hours worked per day	0.243 (0.326)	0.322 (0.432)	2.478	12.994
Monthly income (BDT)	1,356.068* (740.324)	1,796.037* (983.153)	4,697.12	38.237
Number of observations			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Box 1: Qualitative Insights: Spillover Effects on Income and Employment

Some trainees have used the skills acquired throughout the course in their personal businesses (entrepreneurship) or current jobs. Some trainees were able to apply their enhanced abilities to improve their performance and earn higher in their current workplaces. Some trainees also intended to apply their skills in the opening of new businesses. They believe that online businesses provide excellent prospects for women to earn money. Women can simply create online pages from home and use their understanding of DM, which they gathered and sharpened from the training, to offer a variety of products.

5.1.2. Impact on Communication and Software Application Skills

Table 6 depicts the impact on different software application skills and Table 7 shows the impact on English writing and speaking abilities. The respondents were asked to rate their skill levels on a scale of 0 to 4, where 0 meant “no skills at all” and 4 meant “very high skill level.” As expected, since the training was on areas that included software application skills, the intervention had a significant positive impact on their skills as per the perception of the treatment group. The impact is more pronounced for multimedia (60% increase) and web design (42% increase) applications which can be attributed to the Graphics Design and Web Development courses, respectively.

Table 6: Skills in Software Applications

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
Word processing applications [On a scale of 0 to 4]	0.238*** (0.068)	0.316*** (0.089)	2.668	11.844
Spreadsheet applications [On a scale of 0 to 4]	0.301*** (0.085)	0.399*** (0.110)	2.239	17.820
Presentation applications [On a scale of 0 to 4]	0.458*** (0.095)	0.607*** (0.123)	2.179	27.856
Multimedia applications [On a scale of 0 to 4]	0.655*** (0.104)	0.868*** (0.135)	1.432	60.615
Web design applications [On a scale of 0 to 4]	0.270*** (0.099)	0.358*** (0.130)	0.86	41.628
Web search engines [On a scale of 0 to 4]	0.119* (0.066)	0.158*** (0.086)	3.189	4.954
Communication applications [On a scale of 0 to 4]	0.106** (0.047)	0.141*** (0.062)	3.545	3.977
<i>Number of observations</i>			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

As success in freelancing depends a lot on communication with the clients, the intervention had some sessions dedicated to improving the English communication skills of the participants; However, no significant impact could be observed on the self-reported English skills of the participants due to the training, as can be seen from the TOT estimates of Table 7. But, from the qualitative findings, it could be learnt that having the necessary communication skills in English is helpful in the market. Box 2 has some qualitative insights on this aspect.

Box 2: Qualitative Insights: English and Communication Skills

One of the key reasons behind succeeding in getting a foothold in freelancing, as stated by those involved in freelancing, was their English language abilities. This gave them an upper hand over others in negotiating and selling their skills. Participants who had an educational background in the English language or did well in English in school or had previously attended English courses were able to pick up the instructions faster and interact with the clients more easily. Furthermore, after completing the buyer communication course offered in the intervention package to improve English proficiency, the use of English in daily communication with overseas clients improved.

Table 7: Skills in English

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
English writing [On a scale of 0 to 4]	0.044 (0.055)	0.058 (0.081)	3.066	1.891
English speaking [On a scale of 0 to 4]	0.031 (0.063)	0.039 (0.083)	2.661	1.465
<i>Number of observations</i>			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

These results can provide some insights into the findings from Section 5.1.1, where some weak evidence of increased income from non-freelancing activities could be found while the employment remained the same. Improvement in ICT-related skills may have enabled the participants to achieve higher earnings from non-freelancing jobs which might have ended up increasing their average earnings.

5.1.3. Impact on Food and Non-food Expenditure

In Table 8, the impact on food and non-food expenditure is reported. Food expenditure is the amount the household spent only on food items in the last one month, while non-food expenditure covers all other expenses such as rent, bills, education-related expenses, etc. It can be observed that the program has had a statistically significant positive impact on both food and non-food expenditures. The magnitude of the impact on total expenditure is about 43%. These findings can perhaps be linked to the increase in income due to the intervention discussed earlier. The increased expenditure due to an increase in food and non-food intake can potentially have a positive impact on human capital, which can be considered a lasting impact of the intervention. Table A2 shows us a segregated breakdown of the non-food expenditure.

Table 8: Household Expenditure

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
Food expense (BDT)	2,596*** (663.1)	3,438*** (878.02)	7,189	48.449
Non-food expense (BDT)	6,082*** (2,105)	8,054*** (2,786)	19,341	41.642
Total expense (BDT)	8,678*** (2,625)	11,493*** (3,474)	26,530	43.321
<i>Number of observations</i>			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

5.1.4. Impact on Financial Assets

Since the intervention has had a significant positive impact on income, naturally, a potential indirect impact on financial market behaviour is expected—the discussion of this section. From Table 9, it can be observed

that the share of participants who took any loans in the past one year (from the survey date) is significantly lower for the treatment group. The magnitude from TOT estimates for those who took any loans decreased by 38%. As for the outstanding loan amount, the results show a very small increase; however, it is not statistically significant. Combining the two findings, we can take the evidence as a reduction in loans in general.

Table 9: Loan Statistics

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
Took loan in past one Year [Yes = 1; No = 0]	-0.0545 (0.034)	-0.0722* (0.044)	0.249	-38.916
Loan outstanding (BDT)	20.49 (7,394)	27.141 (9,777)	17,136	0.158
Number of observations			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table 10 shows us the impact on savings; similar to loans, the share of people who has some amount of savings is significantly higher for the treatment group by a magnitude of 41%. While, for the saved amount, there is no statistically significant impact, the coefficient is positive. Again, the small sample size might be the reason behind the statistical insignificance. Overall, this decrease in loans and increase in savings are positive impacts of the intervention which come along with the primary impact of increased income and employment.

Table 10: Savings Statistics

Variables	ITT	TOT	End-line control mean	TOT impact as % of control mean
Has savings [Yes = 1; No = 0]	0.0902** (0.038)	0.119** (0.038)	0.289	41.176
Savings amount (BDT)	2,749 (7,516)	3,640 (7,516)	28,124.92	12.142
Number of observations			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

5.1.5. Impact on Women Empowerment

An increase in income potentially leads to an increase in agency and thus has some potential empowerment-related implications. From the TOT estimates in Table 11, significant positive impacts can be observed in terms of independent decision-making and we can conclude that overall, the intervention has had a significant positive impact on empowerment.

Table 11: Women Empowerment

Variables	ITT	TOT	End-line control mean	TOT impact as % of control mean
Allowed to commute to work alone	-0.073 (0.0462)	-0.096 (0.0605)	0.769	-12.484
Can take decisions on personal matters (e.g., education, occupation) [Yes = 1; No = 0]	0.058 (0.049)	0.076 (0.065)	0.320	23.75
Can take their own marriage related decisions	0.049 (0.04)	0.065 (0.055)	0.172	37.791
Can take decisions on matters (e.g., education, finding a job, marriage) related to their younger brothers/sisters or other young household members [Yes = 1; No = 0]	0.029 (0.049)	0.038 (0.065)	0.633	6.003
Can share opinion on family related decisions (e.g. land buying, selling, saving, shifting house)	0.006 (0.030)	0.008 (0.039)	0.905	0.884
Can take new job related decisions	-0.068 (0.043)	-0.089* (0.056)	0.822	-10.828
Number of observations	373			

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Similar findings could be observed in the qualitative analyses as well. Box 3 is the summary of the qualitative findings from Section 5.2.4.

Box 3: Qualitative Insights: Decision-Making Capabilities

The majority of the participants that were followed in the qualitative analyses reported improvements in their decision-making and negotiation skills after the training. Some of them expressed their independence in terms of making personal decisions, such as participating in the training, choosing courses, making a choice in the type of work they want to engage in, deciding the hours of engagement for freelancing, and managing household chores and responsibilities in addition to those hours.

5.1.6. Impact on Confidence and Aspiration

The increased employment of the participant women is to provide them with increased income and autonomy (Sen & Tinker, 1990). This, in turn, may have a positive impact on the self-confidence and aspiration of the participants. So, in this section, we look at self-confidence and aspiration as additional impacts. However, results from Tables 12 and 13 show no significant impact on any of the confidence and aspiration indicators. The only indicator to show some statistical significance is the aspiration to take more training to develop skills in the current field of work. The negative coefficient for this indicator hints at the sufficiency of the intervention. In-depth insights regarding confidence and aspiration are discussed in the qualitative part (Section 5.2.4).

Table 12: Self-Confidence

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
Overall level of confidence [On a scale of 0 to 10]	-0.095 (0.172)	-0.125 (0.226)	8.154	-1.532
Confident running own business/enterprise [On a scale of 1 to 4]	-0.035 (0.073)	-0.047 (0.095)	3.521	-1.334
Confident starting a new business by taking a loan [On a scale of 1 to 4]	-0.071 (0.118)	-0.094 (0.154)	2.645	-3.554
Confident at current workplace [On a scale of 1 to 4]	-0.041 (0.064)	-0.054 (0.085)	3.698	-1.460
Confident managing employees in your own business [On a scale of 1 to 4]	0.022 (0.0602)	0.028 (0.079)	3.675	0.762
Confident purchasing land, house, etc. [On a scale of 1 to 4]	-0.097 (0.114)	-0.128 (0.149)	3.053	-4.193
Confident bargaining with customers and vendors [On a scale of 1 to 4]	-0.028 (0.082)	-0.037 (0.107)	3.42	-1.082
Confident getting things done by your employees [On a scale of 1 to 4]	-0.046 (0.063)	-0.061 (0.082)	3.698	-1.649
Confident working abroad [On a scale of 1 to 4]	0.059 (0.107)	0.078 (0.140)	3.166	2.463
Confident about your chances of getting a job based on your current educational qualification, experience, and skills [On a scale of 1 to 4]	0.064 (0.063)	0.084 (0.082)	3.515	2.389
Confident about participation in online freelancing (as a whole) [On a scale of 1 to 4]	-0.009 (0.077)	-0.012 (0.101)	3.396	-0.353
Number of observations			373	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table 13: Aspiration

Variables	ITT	TOT	End-line control mean	TOT impact as % of control mean
Work-related aspiration				
I want to be one of the best in my field of work [On a scale of 0 to 4]	-0.031 (0.066)	-0.041 (0.087)	3.751	-1.093

I want to take more training to develop my skills in my current field of work [On a scale of 0 to 4]	-0.130** (0.059)	-0.171** (0.078)	3.899	-4.386
I want to stay updated on the new innovations/additions in my field of work [On a scale of 0 to 4]	-0.015 (0.042)	-0.019 (0.055)	3.888	-0.488
It is very important for me to gain exceptional expertise in my field of work [On a scale of 0 to 4]	-0.023 (0.058)	-0.029 (0.076)	3.817	-0.759
Life-related aspiration				
Expected average monthly income after two years (BDT)	5150.555 (3567.038)	6821.617 (4729.688)	35621.26	19.150
Appropriate age for marriage in respondent's opinion [Number]	0.096 (0.337)	0.132 (0.460)	26.3	9.698
Appropriate number of children in respondent's opinion [Number]	-0.023 (0.058)	-0.029 (0.077)	2.096	-1.383
Expected overall quality of life after two years				
Worse than current state [Yes = 1; No = 0]	0.007 (0.007)	0.009 (0.009)	0.003	296.667
Same as current state [Yes = 1; No = 0]	0.014 (0.012)	0.018 (0.016)	0.017	105.882
Better than current state [Yes = 1; No = 0]	-0.020 (0.014)	-0.027 (0.018)	0.98	-2.755
Number of observations	599			

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

5.1.7. Impact on Lifestyle and Psychological Well-Being

Since the training on freelancing provided the participants with employment opportunities and thus paved the way for increased income, it can have implications on the lifestyle and financial indicators of the participants. This, in tandem with the improved human capital, the training may also potentially impact their psychological well-being. From Table 14, no significant impact can be observed on daily-life practices, such as hours of sleep and the number of meals. There is no significant impact as well, on the number of personal assets, such as shoes and dresses.

Since the intervention was on women aged between 18 and 35 and, given the context of Bangladesh, women from this age tend to spend a good chunk of their time doing household chores, we tried to look into any redistribution in time allocation due to an increase in hours worked per day. Since hours spent sleeping, child-rearing, and doing household chores have remained the same while hours worked increased, we can conclude that the treatment participants take time out of their unproductive hours and spend it on income-

generating activities instead. As found in the qualitative process documentation, during selection, the candidates who have spare time to invest were prioritized and this can be a potential reason behind the pattern found. Some qualitative insights on time allocation are given in Box 4, which can be found in detail in Section 5.2.1.2.

Box 4: Qualitative Insights: Time Allocation

Because this training and mentorship lasted seven months and dropouts could not be replaced, the candidate’s willingness, interest, and availability to complete the course were all taken into account during the selection process. On top of that, as freelancing requires continuous investment of a significant amount of time, those who showed some uncertainty about managing time for training and freelancing were excluded after the interview. This implies that the samples that were selected already had some unproductive hours each day to spend on the training and consequential actual freelancing. Moreover, the selected participants followed by the qualitative study were observed to come up with inventive mechanisms to balance their time for training, freelancing, and household responsibilities.

In terms of psychological well-being, there seems to be a significant impact on happiness and stress. Eighty-three per cent more participants from the treatment group reported that they never felt stressed throughout the last one month. A partial reason behind it can be inferred from Table 14, where 76% more of the respondents from the treatment group (compared to the control group) report that they never faced any financial crisis in a month. This finding is similar to that of Wilson et. al. (2020), who found financial concern to be significantly related to anxiety symptoms.

Table 14: Lifestyle and Psychological Well-Being

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
How many meals do you have every day? [Number]	-0.046 (0.039)	-0.061 (0.052)	2.87	-2.125
How many hours do you sleep at night? [Number]	-0.042 (0.125)	-0.055 (0.164)	6.787	-0.810
How many hours do you spend taking care of your children every day? [Number]	0.371 (0.481)	0.423 (0.546)	5.358	7.894
How many hours do you spend on other household chores every day? [Number]	-0.028 (0.205)	-0.037 (0.269)	3.45	-1.072
How many new <i>sarees/salwar kamizes</i> do you own? [Number]	0.432 (0.751)	0.568 (0.984)	10.396	5.463
How many pairs of shoes do you have? [Number]	-0.311	-0.408	3.296	-12.378

	(0.269)	(0.354)		
How many mobile phones are there in your household? [Number]	0.128 (0.153)	0.168 (0.198)	3.657	4.594
Do you have your own mobile phone? [Yes = 1; No = 0]	-0.005 (0.005)	-0.006 (0.007)	1.00	-0.60
How many laptops/computers are there in your household? [Number]	0.152* (0.080)	0.199** (0.104)	1.201	16.569
Do you have a laptop/computer of your own? [Yes = 1; No = 0]	0.050 (0.046)	0.063 (0.057)	0.75	8.401
Are you happy with your lifestyle? [Yes = 1; No = 0]	0.064** (0.032)	0.083** (0.042)	0.858	9.673
Never felt stressed in last month [Yes = 1; No = 0]	0.092*** (0.032)	0.122*** (0.042)	0.143	85.315
Not a single day of financial crisis in last one month [Yes = 1; No = 0]	0.120*** (0.036)	0.158*** (0.047)	0.209	75.598
Number of observations			373	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

5.1.8. Impact on Perception and Knowledge of Freelancing

Table 15 shows us the impact on the participants' perception and knowledge of freelancing. As expected, there is a significant impact on knowledge about freelancing. An interesting observation is that a significantly larger share of the treatment participants considers freelancing as the most suitable profession for themselves and the magnitude of the TOT impact is 28%. This implies that the intervention has successfully made a lasting impact on the occupational choices of the participants and has inclined them towards freelancing.

Table 15: Perception and Knowledge of Online Freelancing

Variables	ITT	TOT	Endline control mean	TOT impact as % of control mean
Rating online freelancing as an occupation [On a scale of 1 to 4]	0.068 (0.056)	0.089 (0.074)	3.412	2.608
Considers freelancing as full-time job [Yes = 1; No = 0]	0.001 (0.041)	0.002 (0.053)	0.445	0.449

Knowledge about work opportunities in online freelancing [On a scale of 1 to 4]	0.226*** (0.060)	0.299*** (0.078)	2.478	12.066
Considers freelancing as the most suitable occupation [Yes = 1; No = 0]	0.067* (0.039)	0.089* (0.051)	0.312	28.525
Number of observations			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

5.1.9. Some Additional Impact Analyses

This section of quantitative impact evaluations discusses some additional areas of potential impacts hitherto not covered.

Marital status is a crucial factor in terms of labour force participation and a major obstacle to the employment of young women (Lee et al., 2008). We find that married women from the treatment group do not earn significantly higher from freelancing compared to married women from the control group. This implies that married women face certain challenges that hamper their career and skills growth in freelancing despite the training. These challenges are discussed in the qualitative section of the report.

We also looked for any impact on schooling status, i.e., if active students drop out and start earning since they have been made able to do so by the intervention. Table A3 shows us that there is no significant impact on that.

Access to hardware and software is essential for freelancing, and we have found a significant impact on regular access to computers, as can be seen from Table A4. This means, the trainees managed regular access to computers in order to apply the skills acquired from the training. This increase in access has larger implications in terms of spillover. Even if the respondents do not stick with freelancing, having regular access to a computer has little downsides and many positives in this digital age. Another interesting finding is that internet usage for communication is significantly lower, while it is significantly higher for income generation. As can be seen from Table A4, the magnitude of the training's impact on using the internet for income generation activities is 96%, which is fairly large.

The training might have inspired the participants to take part in more training on income-generating activities. So, we tested for that and, as can be seen from Table A5, no impact could be found. It might have happened because the control group participants might have taken part in other training since they were not selected for the training provided in the intervention. Hence, the effects are ambiguous.

5.1.10. Quantitative Findings: Summary

To sum up, the RCT reveals that the program caused significant increases in both employment and income among the program recipients (treatment group). Sixty-two per cent of the treatment group members were employed after program completion compared to 53% of the control group. This resulted from a large increase in online freelancing employment among the treatment group. We also find that the treatment group, on average, was 26% higher in terms of employment than the control.

The impact was much stronger on those taking more classes. For those who took at least 25 of the total 48 classes, the rate of freelancing employment was 42%, while the rate was 21% for those taking 11–24 classes

and just 16% for those taking even fewer classes (the rate in the control group was 12%). Similarly, their income from freelancing was much higher, BDT 2,500 per month, which was BDT 2,083 and BDT 643, respectively, for the other two groups (BDT 778 in the control group). With the higher income, consumption expenditures of the respondents also got higher: food and non-food expenditures increased by 48% and 41%, respectively.

This is significant: regular participation in a freelancing training program can have a strong impact on the economic empowerment of educated, underprivileged women. However, the participation rate in the program was not very high: 55% of the participants took at least half of the classes, while just a quarter of them took all the classes. The uptake of the advising sessions was extremely low. From this, we can state that with higher uptake of the training and mentoring sessions, the magnitude of the impact would be even higher.

Some positive spillover of the intervention could be observed in income—a 38% increase—from non-freelancing activities. This can be attributed to the fact that the skillset acquired through the training could be used in starting up and running other income-generating activities such as online businesses.

Out of the other outcomes of interest, skills in computer applications of different categories have all had positive impacts. Financial market participation has had some positive impacts too—the percentage of participants having loans has decreased, while that of having savings has increased.

Even though no significant impact could be observed in confidence and aspiration, the evaluation shows a significant impact on some women empowerment indicators with mixed outcomes. The psychological well-being of the participants also increased, and finally, expectedly, knowledge about freelancing increased by 12% due to the intervention.

In short, all these findings indicate towards a successful intervention that has managed to meet the primary objective of impacting the labour market outcomes through some direct and indirect effects of the intervention. Had there been no disruption due to COVID-19 and had there been a higher uptake, the magnitude, at least on the labour market outcomes (and closely correlated outcomes such as consumption and financial market participation), would have been higher. The ambiguous effect on empowerment or the muted effect on confidence and aspiration has occurred due to the socioeconomic context of the participants than the intervention design; but even then, further fine-tuning of the intervention model can be thought of to address such issues by being inclusive. More on this can be found in Section 7 of this report.

5.2. Qualitative Findings

5.2.1. Process Documentation

5.2.1.1. Diagram Showing Flow of the Recruitment Process

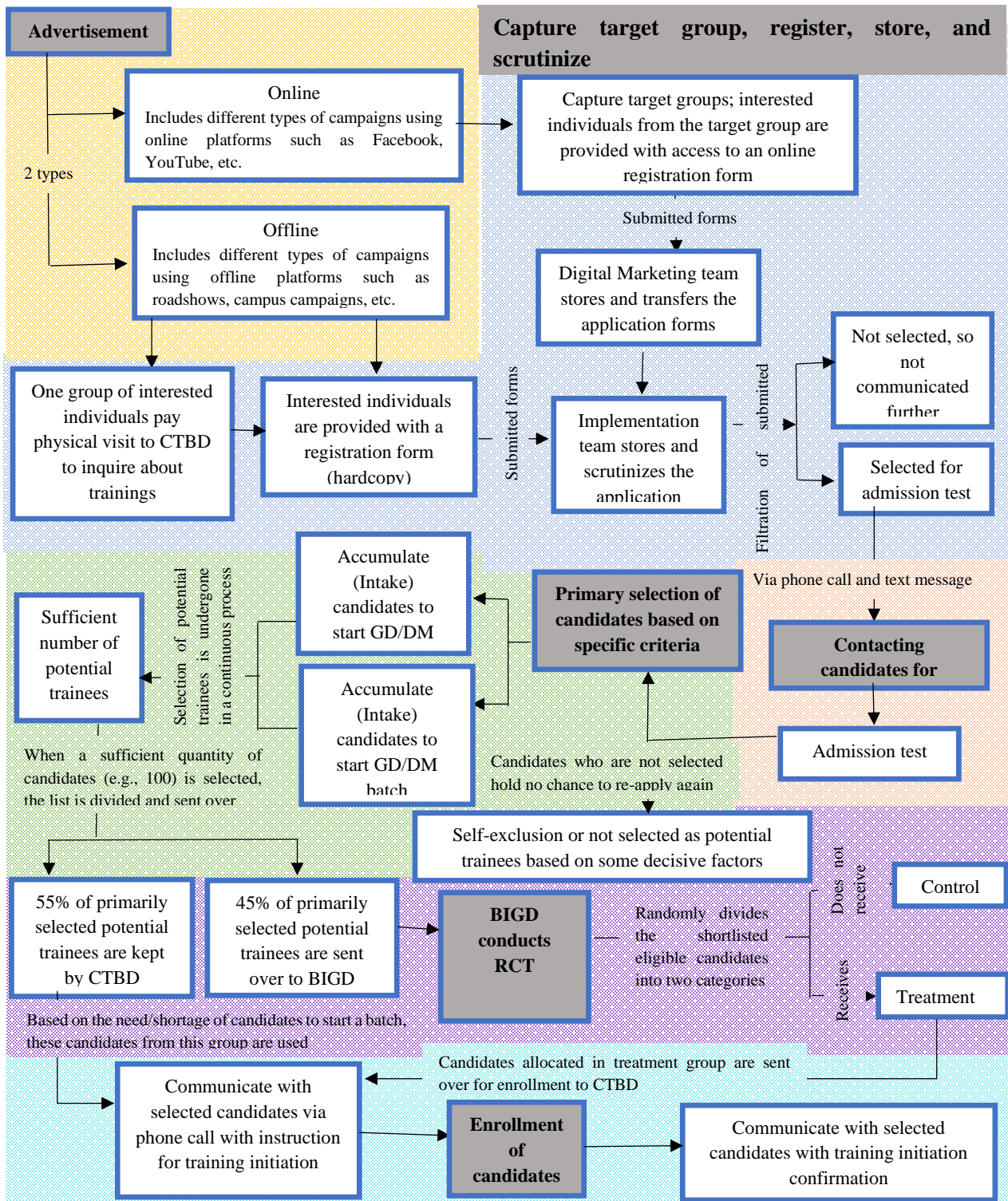


Figure 18: Recruitment Process

5.2.1.2. Salient Points on the Recruitment Process

The recruitment process is shown in detail in the diagram above (Figure 18). The recruitment process was documented through participant observation (candidate interview, written exams, viva) and interviews (post-selection brief interviews with participants and CTBD staff and mentors). Here we will discuss some of the more salient points regarding the process.

Advertising: Online and Offline and Implications for Recruitment

The selection process begins with the advertising of the training using online and offline campaigns. Online campaigns target women who have access to the internet, smartphones, and laptops/computers. Those who respond to the online campaigns fill out and submit an online registration form. With the onset of the COVID-19 pandemic, CTBD was unable to initiate as many offline campaigns as they had in the pre-COVID period, such as roadshow campaigns and campus campaigns. However, as the severity of the infection seemed to recede, CTBD organized a roadshow which the research team was able to observe.

Offline campaigns are an excellent way to engage people outside the arena of the online world. It enables access to include groups of young women who are willing and looking for opportunities to do something that will lead to their independence and empowerment, but who may or may not be active on the internet. Offline campaigns are also able to attract women who are unaware of freelancing and have never searched the internet for information on the subject. Online campaigns, on the other hand, are easily able to reach groups of young women who are already active online, even if only on social media. Between the two types of campaigns, a wide group of young women could be reached.

During the research period, we were able to observe campaigns and the recruitment of two types of batches: offline and online. In its regular mode of operation, CTBD offered offline classes. In fact, the GD batch that the research team followed was recruited during the pre-COVID period with the aim of holding face-to-face training sessions. Therefore, CTBD initially targeted Dhaka-based women for freelancing training who could physically attend the training. Subsequently, when the training became online due to the imposition of COVID-19 lockdown and many of the participants returned to the rural area, many of them did not have access to a strong internet or Wi-Fi connection, electricity, or devices with high configurations where they were located. This became a major challenge for this group, affecting their participation, ability to practice, etc.

Afterwards, when CTBD decided to continue with online training and used online campaigns to recruit participants, they were able to reach a much wider cohort of young women from different parts of Bangladesh and not confined to residents of Dhaka city. These participants who entered knowing that they will be trained online were thus ones who had the requisite infrastructural facilities of electricity, internet, and devices necessary to participate in the training.

Who Did CTBD Select and How?

CTBD was found to investigate different aspects of the participants to ensure their eligibility, their ability to learn from the training, and their potential to use the training. CTBD has a set of specific criteria of eligibility for selection. Ineligible applicants are filtered out. Candidates who are not selected hold no chance to re-apply again. The specific eligibility criteria are as follows:

- i. **Gender:** Applicant must be a woman;

- ii. **Age limit:** The applicants are selected between the age of 18 and 35;
- iii. **Underprivileged women:** In this category, household economic status, i.e., the total earning of the family or level of the family income, and social barriers are taken into consideration. Unemployed applicants who have achieved a minimum level of certification are also considered;
- iv. **Minimum educational qualification:** Women who have minimum Higher Secondary School Certification(HSC) or equivalent certification are eligible;
- v. **Interest and availability:** During the selection process, the candidate's willingness, interest, and availability to complete the course are considered, as this training and mentorship are seven months in length, require the continuous investment of a large amount of time, and dropouts cannot be replaced;
- vi. **First-time trainees only:** Applicants who have completed any one of the free courses offered by CTBD under the WSDFM project before are not eligible;
- vii. **Employment status of the applicants:** Under this category, the employment status of the candidate is considered to evaluate the amount of time available to invest in the training and subsequent freelancing.

After the written and practical exams, CTBD finalizes their selection through the oral examination. They use a variety of indicators to try and ensure a balance between selecting participants from underprivileged socio-economic backgrounds and the requirement of the participants to have English language proficiency and basic computer skills.

- i. **The possibility of completing the course:** This is analyzed using answers to questions such as if they believe that they would be able to complete the training, the reason for choosing this course as opposed to other courses, etc. Students are also asked, among others, regarding their class schedule, and applicants are informed that absence in more than two classes can result in automatic withdrawal. The answers are used to determine the applicants' interest and the most willing are considered.
- ii. **The possibility of using the skills, to be learned from the training, in the future:** Applicants are evaluated on their interest in working in this field by analyzing the responses received after explaining the amount of time needed in this field and the determination required to continue after receiving the training.
- iii. **Written and practical exam results:** Written and practical exam scores received by the candidate are an important factor in this part of the test. During the viva, the applicants are asked to justify the reasoning behind their performance in the written and practical exams.
- iv. **Command in spoken and written English:** Applicants are asked to talk about themselves in English. This allows the examiner to evaluate their ability and confidence to speak in English. The examiner afterwards explains that working in this field requires the workers to communicate in English.
- v. **Economic condition of the candidate:** The examiner inquires about the number of people in the household, how many members earn an income, and the average household income to evaluate the economic condition of the candidate. However, this is not a major consideration.
- vi. **Time management:** Questions regarding the applicants' employment are asked to ascertain their ability to attend all classes. CTBD organizes the training at two different time slots and evaluates if the applicants can attend the classes on time using answers to questions regarding their class schedule if they are students and their prior engagements. The applicants are also asked to choose

a time slot for the training and if selected, they are enrolled in the course of their choice held during that time slot. The answers to these questions are also taken into consideration in the selection process.

- vii. **The applicants' course choices:** Three courses are offered and the applicants are asked to choose one that they would be interested to receive the training on. The courses are Graphic Design Digital Marketing, and Web Research and Support. After a candidate makes a choice, they are asked for the reason behind the choice and the reason they chose to forgo the other options.
- viii. **The applicant's venue choice:** CTBD offers courses in four different branch offices and not all training is offered at all branch offices all the time. So timing and location of the training are important. Even distance between the candidates' residence location of the training was considered as commute time could be a big factor for regular attendance.

Reasons Why Applicants Became Interested in This Training

During viva when applicants were asked to justify their interest in this training and field of work with proper reasoning, their rationales were as follows:

- i. For some, this was simply because it is a free offer (a tendency is witnessed among people to avail the scope or opportunity that is free of cost) with no specific aim or plan of utilizing the training or with the hope that someday this training will come to use.
- ii. For some students, it was an opportunity to earn while they study, particularly those who have difficulty pursuing their education due to financial constraints.
- iii. For some, it was an opportunity as they will never be able to manage course fees to build any skills. So they want to avail of this free offer to learn a new skill to be able to do something for themselves and their family.
- iv. For married women whose husbands are not supportive or will not invest in their wives' capacity building, this free course also meant they could build their skills to ultimately have their personal income and, according to some, empower them and make them less vulnerable.
- v. For married women who are not allowed to engage in outside paid work, freelancing was an opportunity to earn an income from home.
- vi. For some, this was a last attempt to invest in self-employment after a number of failed attempts to find suitable paid work.

Self-Exclusion and Dropouts

Candidates decide on opting out at different stages of recruitment and training. Self-exclusion could arise at the very initial stage after they have submitted the registration form or even after their final selection. There were also candidates who dropped out after training commenced due to several reasons.

- i. The incongruity between their study, class time, and training sessions is one of the reasons for self-exclusion.
- ii. Training not offered in their preferred location can also result in self-exclusion.
- iii. Inability to manage work and training can lead to dropouts.

- iv. Recruitment to a job was also one reason for dropping out.
- v. Inability to manage the time required to attend training sessions and practice at home because of household responsibilities, such as chores and caregiving, also led to self-exclusion.
- vi. Dropping out also occurred due to a lack of access to laptops, computers, or smartphones with the configurations necessary to continue the training.
- vii. No access or difficulty in accessing Wi-Fi or necessary internet package/data to continue online sessions was another reason for self-exclusion.

The last two points were special cases that arose as an effect of the lockdown due to the COVID-19 pandemic. Many students returned home to their village to be with family and to save on rent. Others migrated back to the village with their families to ease the financial pressures of living in Dhaka city. Since people were unsure of the length of the lockdown and also because some left suddenly, many had not taken their own devices or went to homes that did not have electricity or internet connections.

5.2.1.3. Diagram Showing Flow of the Training Process

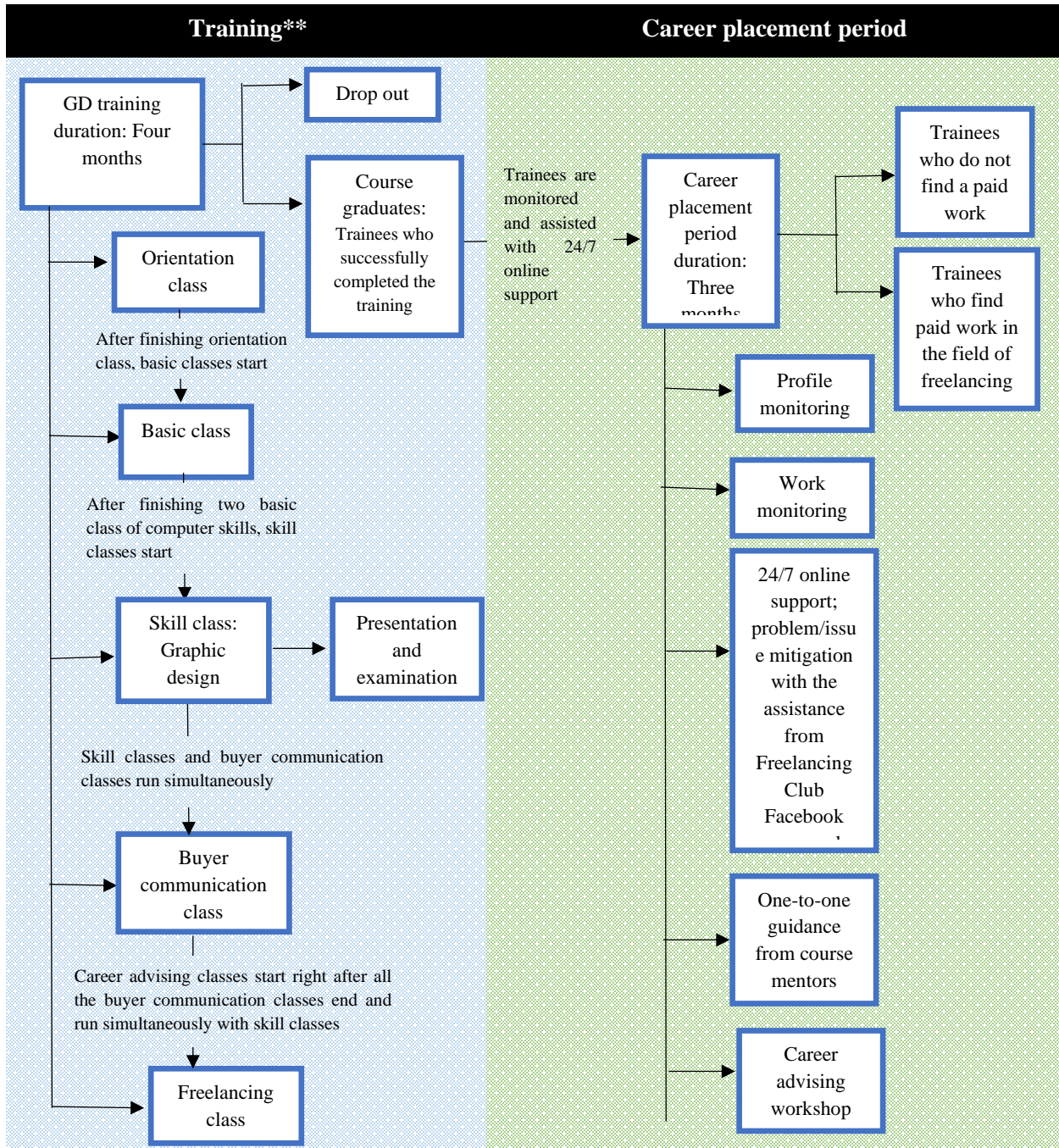


Figure 19: Training Process

**Due to the onset of the COVID-19 pandemic, some of the training and career placement/advising sessions were held online.

5.2.1.4. Overview of the Training Process

The GD training program introduces trainees to the elementary skills necessary to create intricate graphic designs, such as process, historical context, and communication through image-making and typography. The course intends to train its participants to apply the skills learned in class in the regular assignments and build up a professional portfolio. The objective of this course is to provide students with a series of transferable formal and conceptual skills for “creating and communicating” in the arena of GD.

Since the GD batch included in the qualitative research was the first batch to be conducted online, it was challenging for both the trainees and CTBD to adapt to the virtual learning method. Trainees faced challenges of various kinds in adjusting to online classes, having registered with the expectation of attending face-to-face classes. For a couple of months after the lockdown, CTBD paused their activities and deliberated on how to move forward. Finally, they decided to resume WSDFM activities and conduct classes online. CTBD faced challenges in terms of planning, class organization, and management. Even though CTBD and its mentors regularly shoot live sessions on their Facebook page, conducting the entire training online was a new experience and quite a challenge. Acclimating to a completely new teaching method while still managing an online classroom, ensuring trainees understand the concepts taught, maintaining communication in such a way that trainees can open up and share their problems without hesitation, and encouraging student participation are all challenges that we observed through our online class observation and interviews with the participants. These teething problems were resolved by the time qualitative research was conducted on the DM batch, which was the 19th online batch.

The DM training program, on the other hand, gives trainees an understanding of DM principles, methods, and implementation, including how to plan a website, promote a website, use email and search engine optimization (SEO) campaigns, and integrate DM with traditional marketing. The course provides a practical orientation to the key concepts in DM, including best practices by employing case studies. Throughout the event, online resources and reference materials are highlighted, allowing participants to leave with solid hands-on knowledge that they can put into practice as soon as they finish the training.

The training was intensive with four-hour classes held three days per week and daily assignments that needed to be completed by the next class. There were a total of 50 classes with a duration of 200 hours. Tables 16 and 17 show the breakdown of the class count and duration of different segments of the training courses. Both the training courses began with an orientation class followed by two introductory classes. In the GD introductory classes, the trainees were given a basic overview of MS Office software (MS Word, MS Excel, and MS Powerpoint). In the DM introductory classes, the trainees were given a basic overview of computer fundamentals (ideas on computer handling and its hardware), opening up Gmail accounts, and using Google Drive.

Gradually, the course moves into the core content of the training.

Both GD and DM training programs were conducted by three mentors who were allocated for three discrete components of the training as follows:

- skill mentor for sector-specific knowledge,
- buyer communication mentor for the development of participants’ English language and communication skills, and
- career advising mentor for teaching about freelancing marketplace activities.

Table 16: Segments, Class Counts, and Total Hours of Graphic Design Course

Graphic Design				
Course segments	Breakdown	Hours	Remarks	Total class count
Basics	3 classes	12	1 orientation and 2 fundamental classes	3
Skills	3 days every week	108	27 skill classes	27
Freelancing	Tuesday	48	12 freelancing classes	12
Communication	Tuesday	32	8 buyer communication classes	8
		200		50

Table 17: Segments, Class Counts, and Total Hours of Digital Marketing Course

Digital Marketing		
Course segments	Total class count	Hours
Basics	3	12
Skills	23	92
Presentation	1	4
Pre-exam review class	3	12
Exams	3	12
Freelancing	10	40
Communication	7	28
	50	200

Following the completion of the main training, there is a three-month career advisory phase that includes workshops, frequent follow-ups, and online and offline support to enable and ensure participants' activities and professional development.

This project was designed to develop the skills of 1,000 underprivileged women of Bangladesh and engage them in international marketplaces as freelancers within two years of tenure. After receiving training, 68% of women of the total targeted population have successfully assured their careers as prominent freelancers in multiple marketplaces and are earning their livelihoods. Females of different ages and occupations, like students, dropout students, and housewives, are now self-dependent in their specific sector due to these skill development courses; they are growing their confidence for future prospects, developing themselves as entrepreneurs, and also facilitating other women and becoming icons for others.

5.2.2. Brief Description of Study Participants

In keeping with our methodology, we conducted one IDI with the participants at the very beginning of the training and another one at the end of their career placement period, with an FGD conducted between the end of training and the beginning of the career advising period. It should be noted that we also conducted brief follow-up interviews because some of the participants mentioned facing challenges in adapting to

online classes in the first IDI and some of them also showed indications of dropping out. Attempts were made to conduct exit interviews with those who dropped out but it was not possible in every case because of non-response from the dropped out respondents.

Qualitative research was carried out with a total number of 29 participants: 15 trainees of the GD course and 14 trainees of DM course. Overall, the age range of the research participants was between 20 and 38 years. Two-thirds of the research participants were in their 20s and two-thirds were also single. The majority of the participants had completed or enrolled in a Master's or equivalent program (13), closely followed by undergraduate (10) and diploma programs (5). Places of education included private universities (9), public universities (8), and government colleges (12). In terms of their socio-economic backgrounds, the majority of the participants belong to single-earner households where fathers or husbands are the earners. Their economic condition was understood in terms of household functioning categorized as "difficulty in getting by," "stretched," and "smooth" based on the participants' own perceptions. In this categorization, 11 participants belonged to households which had difficulty in getting by, three were from households where they felt their income was stretched to meet ends, and the remaining 15 were from households that ran smoothly. At the time of starting the training, nine were students, 11 were unemployed, four were housewives, and two had contractual jobs. Some of the students also gave private tuition. Among those who completed the training, we found eight participants freelancing in the local market; six remained students, two of whom were providing private tuition; two became full-time private tutors; two were employed in the private sector; and five were unemployed, of whom two were looking for freelancing opportunities and four were actively looking for freelancing work. In total, seven participants dropped out. Reasons for dropping out include getting a job while training, marital problems, not having appropriate devices in their village home, and difficulties in following online instructions. One participant died from cancer after completing the training.

There were a few specific differences between our respondents from the GD (Batch 21, 1st online batch) and DM (Batch 40, 19th online batch) batches. While the age range, marital status, and educational qualification did not vary much by batch, they did differ in terms of the type of educational institutions they attended. Most of the GD participants were from private universities and government colleges, whereas most of the DM participants were from public universities (like Dhaka University and Cumilla University) and government colleges. Very few DM participants were from private universities (2). Second, the majority of the households that GD participants belonged to were from households which were running smoothly (with only three being from households that faced difficulties), whereas most of the DM participants were from households facing difficulties (with only four from smoothly running households). Finally, the change in employment status was less among GD participants compared to DM participants. While only one participant was freelancing successfully and four were looking for freelancing work among the DM participants, seven of the DM participants were successfully freelancing in the local market.

As mentioned earlier, due to the lockdown in response to the COVID-19 outbreak, the GD training was held entirely online, although the recruitment process had been for a Dhaka-based face-to-face training. The GD classes were held three days a week and the class duration was four hours per class. The total course duration was 200 hours consisting of 50 lectures which included one orientation class, two basic classes, 23 skill classes, one presentation, three pre-exam classes, three exams, seven buyer communication classes, and 10 freelancing classes. CTBD promises that this course will enable trainees in every aspect, from opening an account to learning how to get paid work in the freelancing marketplace.

As all classes were conducted online, CTBD took a step to provide the trainees with recordings of each class at the end of that class, with the aim that recorded class lectures could help trainees while doing their assignments.

5.2.3. Comparative Analysis of Skills and Capabilities

In order to understand changes due to the training, we asked participants to self-assess a number of skills before and after completion of the training. The indicators used include expertise in using computers, technical skills, confidence in getting paid work/job, communication skills, decision-making capability, and negotiation skills. We asked them to score their skill/confidence level between 1 and 5, 1 being very poor and 5 being very good.

Computer and Technical Skills

Prior to the training, in the case of the majority of the indicators, participants rated themselves between 3 and 5. Only in the case of technical skills did many of the participants rate themselves 2 and below, with a few rating themselves 0 where they assessed that they had no technical skills at all. It is noteworthy that participants of the GD training were much more likely to give themselves low scores in both computer skills and technical skills, compared to the DM participants (none below 3 in computer skills).

Prior to the training, GD participants had little or no prior knowledge about GD and its career prospects.

“I had no knowledge of this before. I knew that a lot could be done with it but I had no deep idea. But I had some ideas about freelancing. I knew that in freelancing people can work on graphics and web design, create different designs, and earn money from it.”

—28, married, housewife, and freelancing in the local marketplace

They believed that a laptop is required for the training and that GD is related to drawing and designing and that it is a suitable profession for women. Their computer activities included downloading movies, writing emails, and using social media (mainly Facebook). A few had a basic knowledge of MS Office.

DM participants were comparatively more informed about the training they were about to undertake. They knew about DM even though their knowledge about career prospects and opportunities was not completely clear. DM participants did their homework on the topics and gathered information from peers before participating in the training. Some of the DM participants had higher basic computer proficiency due to academic background in Computer Science Engineering (CSE), history of prior training in GD or basic DM, and English language competency skills.

“The reason I chose digital marketing is that I have heard in many places that freelancing is now easy with digital marketing. I also had my own interest in digital marketing. And since I learned graphic designing before, I thought I would learn something new this time.”

—23, unmarried, and unemployed

After the training, most GD and DM participants were able to perform basic tasks. All participants learned to open accounts in online marketplaces, such as Fiverr and Upwork, and freelancer and professional platforms, such as LinkedIn.

GD participants reported learning about performing basic tasks, such as using MS Office and Adobe Illustrator although not sufficiently using Adobe Photoshop. They learned different uses of GD in preparing materials (email marketing templates, leaflets, brochures, banners, flyers, postcards, visiting cards, etc.); however, they were not yet skilled enough to produce all the different materials that can be made using GD by themselves. Both GD and DM participants were of the opinion that the training gave them basic skills and knowledge, and they would require more skills and knowledge to operate successfully and confidently. Some GD participants were dissatisfied because not all received a clear concept of the basic skills. On the other hand, since DM trainees reported they learned the basic concepts on multiple topics, they felt that with time and more effort, they would gain the proficiency to operate successfully in the market. A 27-year-old unmarried participant, who is currently freelancing in the local market and looking for a full-time job opportunity, stated,

“I have received the primary information on freelancing from this training course. Following this, I have developed my knowledge and enhanced my skills further by watching YouTube tutorials. Now I have reached a better level.”

These perceptions were reflected in their self-assessment. In almost all cases, participants rated themselves higher in computer skills and technical skills after the training. Thirteen of the participants scored themselves two points higher after the training. Meanwhile, two participants scored themselves lower in technical skills after the training, both belonging to the DM training. The reason for this scoring is that they had overestimated their skill prior to the training, and even after improvement, they assessed their skill lower than they did before the training.

Confidence in Completing Training

In terms of their confidence that they would be able to complete the training, most participants of both types of training scored themselves a 4 or 5 before the training. It is noteworthy that the GD training participants faced a huge challenge in terms of the advent of COVID-19 and unexpected changes in the mode of training from offline to online classes. As the participants of this first online batch were not prepared mentally or technologically for online classes, follow-up interviews with them reflected that this shook their confidence over time and made them doubtful about how long they could keep up with the training.

“I have been doing classes online for a while now and I do not understand how long I have to do it online and whether I will have the opportunity to take classes physically. In-person classes are more effective no matter how many online classes there are.”

—26, married, housewife, and not freelancing

In contrast, the DM participants who were mentally and technologically prepared for online classes were able to keep their confidence level high. Other factors also made a difference. DM participants were well aware of career prospects and prospects in the field of freelancing. Some of them had prior skill development training experience which made them confident. Other than that, those who attended classes

regularly, submitted assignments on time, and persisted with mentors for support seemed to have a higher level of confidence than those who lagged behind.

“I think I can successfully complete the course. I will do it actually. I try to submit assignments on time and do all the classes. There are many trainees whose several assignments are pending, I don’t have any. I submit the assignment within the stipulated time. Mentors sometimes scold me by saying why don’t I watch the recordings or watch a video on the internet to understand simple problems. I call mentors and seek their help. I am doing everything with all my enthusiasm.”

—21, married, and currently freelancing

In the final instance, five GD participants and two DM participants dropped out.

Confidence in Getting Paid Freelancing Work

In terms of the participants’ confidence in getting a job or paid work, many had scored themselves 4–5 before the training and did not change the score after the training. Several participants had greater confidence after the training. A few of the participants rated their confidence lower. The reason they gave is that before the training, they did not know much about the competition and the skills required, so they were overconfident. After the training, they realized how difficult and competitive the market is and the level of skill required; hence, their confidence waned slightly.

Prior to the training, all participants spoke of their confidence in getting paid employment. They were under the assumption that all they needed was to complete the training and then they would be able to freelance with ease.

“I will definitely do something to earn money using the learning here. And it is 100% certain that I will do it. Trust me, there is no doubt that using it, I will do a job or earn money online.”

—36, housewife, and freelancing in the local marketplace

However, as the training progressed, a few of the participants, mainly those in the GD training, lost their confidence in getting a job. They were unaware and unprepared to face the challenges associated with competing and winning bids.

“I have very little confidence in being able to manage a paid job. I used to be quite confident because then it seemed that if I could learn the tasks, I would get the job easily. Since there was not much idea about the work, the confidence level was high.”

—20, unmarried, student, and not freelancing

Apart from the five GD participants who dropped out (and the demise of one participant), three GD participants reported a drop in their confidence—for two, it dropped from 4 to 2 and for one, it dropped from 4 to 0.

The idea that completion of training will ensure a paid job changed among the GD trainees after the training. The realization that earning from a freelancing job would require them to invest substantial time and effort

extensively shook their confidence. This is because it was challenging for many to find the time required for it after managing their study, household chores, caregiving, their children, and other duties or commitments. The fact that they tried but could not succeed in winning a bid in the local market, let alone the international market, lowered their confidence.

“My confidence has changed and decreased a little now. At first, I thought I could be successful. But now when I cannot get a job at [fiver.com](https://www.fiverr.com) or win a contest at [freelancer.com](https://www.freelancer.com), it lowers my confidence level.”

—38, married, unemployed, participating in competitions, and looking for opportunities in freelancing

Lack of family support had a demoralizing effect.

“If my father was a little bit more supportive then I could have learned the skill with more interest and I would be more confident that I have my family’s support. Now that he believes GD is just a waste of time and nothing can be done just by staying at home and sitting in front of a laptop, I don’t feel all that confident about succeeding anymore.”

—33, widowed, employed, and not freelancing

GD participants who moved out of Dhaka during COVID-19 did not seem so confident about earning through freelancing without being present in Dhaka. They believe that they will be able to earn or find a paid job once they come back to Dhaka and give it more time.

Another important reason for losing confidence in succeeding in the employment market was the lack of success amongst their peers. Few amongst the first online GD batch were successful in getting freelancing jobs, which disheartened the others.

Of the 11 DM participants who completed the training, all except two participants reported an increase in confidence. One of two participants scored themselves lower because she was not successful in winning a bid. The other participant was in fact successfully engaged in freelancing but scored herself lower because she realizes she needs more skills to compete internationally. Like GD participants, DM participants also realized that they have to keep trying in order to be successful.

“In the beginning, I had no idea about training. I thought if I did the training, I would get a job. Later I realized that getting a job is not that easy. You have to stick and give a lot of time. Getting a job is a little difficult.”

—36, housewife, and freelancing in the local marketplace

Each DM training participant was successful in doing at least one paid work in the local freelancing market after the training.

“I’m doing freelancing in the local market. I am working on their product entry on an e-commerce site. And I am working on the management of a page. I do all this online, that is, from home.”

—36, housewife, and freelancing in the local marketplace

Although they are not yet confident about getting paid work in the international market, they are quite confident about getting paid jobs in the local market.

Having an academic background related to the subject made some of the participants confident about employment. This was more evident in the case of the DM trainees.

“Since I studied marketing, this would be a good opportunity for me if I can work in digital marketing. I chose digital marketing because my subject was marketing. If I go on to do any regular work in my field, I would still need to know about digital marketing.”

—27, unmarried, currently freelancing in the local market, and looking for a full-time job opportunity in DM

Additionally, those who had family support had greater confidence in their ability to get paid employment than those who did not.

“My in-laws support me. I was told that if I wanted to get a job after finishing my studies, I could do it. They have no restrictions in this regard. And they will not give any obstacle in this regard. My husband says, ‘Why did you suddenly stop doing freelancing? You can continue. And now it’s all closed and in lockdown, you do the training, learn new skills.’”

—23, married, housewife, and works in the local marketplace

Communication, Decision-Making, and Negotiation Skills

A similar trend was observed with regard to the remaining indicators. Most of the participants scored themselves between 3 and 5 before the training, with GD participants more likely to score their skill level at 3. While the majority of the participants of both training courses reported an improvement in their communication, decision-making, and negotiation skills after the training (12), eight participants in total rated themselves lower in at least one of the indicators. Here it was found that DM participants who engaged in freelancing were more likely to rate themselves lower mainly because they felt they had overestimated their skills before the training.

5.2.4. A Comparative Analysis between Participants

Among the 34 participants who were included in the qualitative study, seven dropped out—five from the GD training and two from the DM training—and one participant passed away (GD). Amongst the 26 who completed the training, eight participants succeeded in getting local freelancing work, while some others tried and did not succeed, and a few did not try. Out of these eight participants, seven belonged to the DM training and one to the GD training. This section attempts to analyze any patterns amongst those who succeeded and any patterns amongst those who did not.

In the first stage of analysis, if background characteristics (Section 5.2.3) of the participants of the GD training and DM training are compared, we find that while they do not have much difference in terms of educational qualifications, they do differ in terms of the type of educational institutions the majority of

them studied in. GD research participants were from private universities and government colleges and DM research participants were from public universities and government colleges. In the Bangladesh context, admission into public universities is highly competitive, with students from all over the country competing to get into the handful of public universities. In contrast, while there is some competition to get into the top private universities, there are numerous private universities, ranging from poor to good quality education, where students can get their degrees. Participants from public universities, therefore, may have an edge over others in terms of the competitive environment they come from.

If we examine the socio-economic background of the participants, we find that although all participants are likely to come from single-earner households, the majority of the GD participants come from smooth functioning households in contrast to the households functioning with difficulty that the DM participants come from.

These two background characteristics may provide a partial explanation for the two different levels of performance and success of these two batches. Of course, this analysis is limited without any demand-side factors.

What Do the Self-Assessment Indicators Show?

In the post-training period, nearly all participants who completed the training (26) assessed an improvement in computer and technical skills, but some (4) reported a drop in confidence in terms of getting freelancing jobs. Despite the fact that the majority of the participants reported an increase in confidence and all soft skills, quite a few mentioned a drop in either their confidence in communication, decision-making, or negotiation skills. It is interesting to note that the drop in confidence in these particular skills was most among those who are successfully freelancing (seven in DM and one in GD), albeit in the local market and not the international market. This seems to indicate there is a deeper self-reflection amongst those who are trying and partially succeeding about their level of required skill to compete in the international market. In fact, only one participant who is freelancing did not report any drop in confidence.

On the other hand, an examination of those who reported an improvement in most of the indicators showed they are not necessarily freelancing. That indicates that their skills improved but for some other reason, they did not enter or become successful in the freelancing market. An exploration of their reasons is therefore necessary.

Reasons Given for Not Being Able to Do Freelancing (Despite an Improvement in Skills)

One of the main reasons singled out by the training participants for not engaging in or not continuing in freelancing is the amount of time that needs to be invested in order to be successful. The time factor came up in several forms.

Some participants were unable to devote the time and dedication that is typically required for freelancing. Reasons for not being able to do so included their inability to balance time between their studies and household and caregiving responsibilities (some of them had to look after their small children even during class hours), which disrupted their learning. Some participants simply could not stay awake at night time. Working in international marketplaces requires matching the international time; the working hours where the freelancer needs to stay active are usually at night. Some of the participants did not want to give so much time and effort to the work. There were others who tried their best, but eventually lost interest when they could not find work or realized that getting a job in the freelance marketplace is very competitive.

Some trainees participated in competitions to bid for new tasks and sent up to 500 requests, but they could not win any of them; so they eventually gave up. Even after trying and being willing, they could not freelance (see Case Study 1 in Appendix B).

Freelancing accounts have to remain active and updated on a regular basis, which also requires a time investment. Some of the freelancing marketplace accounts of the trainees were put on hold, banned, or locked due to irregular gig updates, posting copied content that was considered plagiarized, or an account or content reported by another user. Those trainees could reactivate their accounts and resume freelancing on those marketplaces on their own.

A second reason was the need for sustained communication with the buyers in English. Some of the participants felt that their English was not adequate to maintain communication with buyers, represent themselves, and negotiate appropriately to compete effectively.

Reasons Given for Being Able to Do Freelancing (Despite Not Being 100% Confident)

Participants able to do freelancing could invest the requisite time and effort for this work. This was evident among those who could manage household chores and responsibilities as well as time for work. It was not that these participants were not married (in fact marital status has little to do with the ability to do freelancing) and therefore had little or no household responsibilities, but they had family members, including in-laws, who allowed them to reprieve from their chores during the time of class (for example, looking after the child during that period) and a sharing of responsibilities to allow them a chunk of time to invest in their work. Thus it is not just time that is the enabling factor but also the family support that is key for women to do freelancing from home. These participants were also positively motivated by their parents, in-laws, or husbands to continue to try freelancing even when they did not succeed at first. They were not pressurized to perform or demeaned for not succeeding and this helped them to sustain their efforts. Others, however, needed to prove to their families that freelancing is worth the time they invest (see Case Study 2 in Appendix B).

“My family is quite supportive of me. However, they get a little annoyed when I stay too involved with it. When I remain busy here leaving other household chores, they question me about why I am doing this and how much money I would make from it. My husband and mother-in-law say these things occasionally. They also say that doing these things does not bring much money and it would be better to take care of the children instead.”

—36, married, housewife, and currently freelancing in the local market

In addition, they had a separate space or the privacy to do their work without being interrupted or distracted.

A second reason was the referrals and linkages of their friends and family members to find jobs in the national freelancing market. One such referral opened the doors to many more opportunities and was thus most conducive to their success.

A third reason given by the participants was their academic background or English language skills that gave them an edge over others to negotiate and sell their skills.

Finally, a number of participants also acknowledged the support they received from their mentors and their peers to improve and persevere.

Particular Challenges of Freelancing in the International Market

Freelance platforms and marketplaces assist businesses/companies in locating contingent workers for projects or job responsibilities that do not necessitate the hiring of permanent employees. Freelancing opportunity seekers must build a profile on these platforms, post their work portfolio, and then communicate with possible employers. Employers and job seekers advertise their available offers and opportunities on freelance sites. Anyone who is interested in a project can apply for it, and using freelance marketplace websites can help them get started in their freelancing career. If the websites are handled correctly, they can assist freelancers in finding clients and establishing the trust of potential employers.

Local marketplaces are made up of local clients who have an offer to delegate and are seeking for possible freelancers to complete work for them. The local client searches among their connections for a freelancer, and freelancers look among their acquaintances for an offer. So connections play a vital role in order to find a paid work opportunity in the local marketplace. The participants of the training who had such connections were thus able to enter the local freelancing market and establish themselves as freelancers with relative ease.

On the other hand, potential clients from within and outside the country constitute the international marketplace. Freelancers create a profile on freelance platforms, post their work portfolio, and then contact potential employers. Anyone interested in a project can apply for it through the various openings and offers on freelance sites.

Once an offer is advertised, anyone with a profile on that particular marketplace website can apply for it, resulting in stiff competition. To apply for an offer, a freelancer must create a project proposal that includes specifics about their projected rate for completing the offer (which might be an hourly rate or a project-based rate) and send a request to the buyer. Competitions are also held for potential applicants to compete and bid for the advertised offer. The freelancer who wins the competition receives the opportunity to complete an assignment and earn. Communication with the buyer is crucial in this situation. If the client is located outside of the freelancer's country, the freelancer must match the time zone of the buyer and interact with them. In many situations, freelancers stay up late at night to engage with international buyers, which proved difficult for both GD and DM trainees. Usually, the conversation is conducted in English, which presented another obstacle for the participants, particularly those who were not proficient in the language. Potential clients review the portfolios of interested applicants to ensure that the applicant is qualified for the job for which they are hiring them. To receive the assignment, the freelancer must negotiate the rates with the prospective client. Once the settlement is made and the buyer assigns a task to a particular freelancer, that assigned task needs to be submitted within a fixed amount of time. Apart from the quality of work, language, communication, and negotiation skills are thus all vital to succeed in freelancing on an international platform.

5.2.5. Overall Challenges and Overcoming Them

Challenges faced by the participants of the training varied between the two batches included in the qualitative study. When CTBD swiftly responded to the COVID-19 pandemic situation and switched from offline (in-person) training to online (virtual) training, the GD batch studied became the first online batch.

The DM batch studied was the 19th online batch. By this time, many of the issues that had initially posed a challenge were resolved.

a. COVID-19

The COVID-19 pandemic posed challenges in a number of ways. After the announcement of the pandemic in March 2020 and the ensuing lockdown, restrictions on movement, social distancing, and general uncertainty and fear, CTBD paused its in-person training for a while. In the third quarter of 2020, CTBD started its first online batch with participants they had selected earlier who had been awaiting the training. The participants who joined the training were expecting in-person training and **transitioning from offline to online training** was a major challenge. CTBD exhibited remarkable flexibility and efficiency in transitioning from offline to online training. The curriculum had to be adapted so that it could be taught online. They needed to find mentors who could conduct online sessions, and the sessions had to be recorded and made available to the trainees for reference and practice. For participants, it was more difficult. The unexpected transition made them fearful and cautious of the training, and many felt that they would have learnt much more if the training was held in person.

“Our mentors have not taught us poorly, they have taught us a lot of good skills. But learning these skills properly is not possible in online classes. If there were five of us in a physical class, then I could find out by asking the person next to me if I struggled with anything. If there is a big problem, it can be solved by asking the mentor directly. In online classes, we were asked to share the screen if we faced any problem, but it was not possible to do it in every class. If the class had been physical, I could have learned it thoroughly from the mentor and returned home. After getting back home, I would have practised it. While solving one’s problem in the online class, the mentor cannot pay attention to the rest and at that time, they also get mentally detached from the class. But in the physical class, the mentor could have been a little more attentive to those who were a little weak. Our job is not just to learn. The goal is to work after learning, to earn money so that we can look after our own family and ourselves financially.”

—33, widowed, employed, not freelancing, and searching for new training and skill development options as she is interested to pursue freelancing in the future

Their frame of mind resisted the online training. This feeling was aggravated by practical reasons. Many of the participants **relocated to their homes in the village** when the lockdown started. It was found that some of the participants did not take their laptops with them as they thought the situation would be temporary. Many of them did not have **the high configuration computers** required for the training, as they had expected to learn using CTBD computers (see Case Study 1 in Appendix B). Even when they had the requisite laptops, many did not have the **internet** or the internet speed required. A few did not even have electricity in their homes.

COVID-19 also had a more direct impact. Many of the participants and the households they belong to suffered a **loss or reduction in incomes**. Many of the participants earned mainly through private tuition which they used for their personal expenses and to support their families. Private tuition closed down with the pandemic, forcing many of the participants to vacate their hostels in Dhaka and return home. This loss

of income, in addition to the income loss of the household (many of which were single-earner households), adversely affected participants' mental health, their ability to participate in the training, training performance, and the eventual gain from the training. Due to financial constraints, **buying mobile data** to attend online classes, repairing their **existing computer/laptop to continue attending classes**, or buying a new computer/laptop with sufficient technical configurations for the classes were added burdens for many trainees.

“I then attempted to take lessons using my phone. My phone also crashed, so I attempted to complete the classes using my husband's phone. I didn't skip many lessons, but finishing assignments was difficult.”

—29, married, employed, and looking for opportunities in freelancing

Another direct impact of COVID-19 was, of course, the **health crisis** which compounded the financial crisis.

“COVID has been a concern because my entire family has been infected with it. We had to stay in isolation for 20/21 days, and I was at home at that time. I was feeling physically weak which, of course, had an effect on my performance in the course. When we were first taught Photoshop, I became sick with COVID. That's why I struggled to learn Photoshop. Despite attending the lessons on a regular basis, I was unable to practice. That's why I have a learning gap.”

—38, married, unemployed, participating in competitions, and looking for opportunities in freelancing

b. Hardware and Software Challenges

Running software smoothly for the technical training required computers with high configurations, which were not affordable and available for many trainees. The devices that the GD trainees used at home mostly had basic or low configurations which caused their devices to slow down while running the required software or, in many cases, not running the software properly.

They also struggled with installing the software and troubleshooting different technical issues on their own at home. On the other hand, some also faced software version mismatch with the class due to their low-configuration computer/laptop or outdated version of the operating system installed on their devices. Hence, they had to download and install previous versions of the required software for their training. However, due to the differences in the versions of the software, these trainees faced difficulty in following the instructions and demonstrations in the online classes. In addition, insufficient prior computer proficiency of some trainees led to difficulty in understanding and handling the software itself.

Relatively speaking, DM participants were aware of the online training and prepared for it. They arranged for Wi-Fi connection or mobile data ahead of time. Hence, most of them had backup connections during the training and in case they missed any class, they would go through the class recording. Since there were no technical details or heavy software required for this training, the electricity or internet connection issues did not cause much trouble for them.

c. Online Mentoring Challenges

During the research with the first online batch, a number of issues were raised by the participants regarding the online training and the mentor's training skills. Mentors and participants (as well as the rest of Bangladesh) were grappling with online meeting etiquette which caused miscommunication, misunderstanding, and feelings of dissatisfaction. However, over time, these challenges were overcome. CTBD formed a 24-hour online support system as well as Facebook groups of alumni and volunteers to assist trainees in resolving their issues.

During the training, mentors of the three courses gave trainees the opportunity to reach out to them to discuss any problem at any time. The mentors also opened up Messenger groups to discuss problems, assigned one Class Representative from every batch, and also allowed trainees to raise any problem during the class time.

The trainees who attend the career advising workshops were handed feedback forms. The mentors or monitoring staff present in the class took notes on the issues that the trainees face during lessons. Meetings were held to discuss how to incorporate the feedback received into their training system. The operation of improving the teaching mechanism and conducting training was an ongoing process.

By the time the research shifted to the 19th online batch, the trainees had no complaints regarding the structure of the training, and their expectations from the training and the mentors were fulfilled.

“The expectations from the mentors were that they would teach us well and if I did not understand something, they would give me time and explain it to me later. They covered the course properly and if I did not understand anything and asked questions repeatedly, they took the time to explain things to me at the end many times. All my expectations from the mentors were fulfilled. I cannot think of any reason for CoderTrust or the training to lower my expectations. The timing of the training was perfect for me. The training was right for me in all aspects.”

—22, unmarried, employed, and searching for freelancing opportunities

d. Language Barriers

One of the more persistent challenges was the language barrier. English language skill is highly required for active freelancing in the international marketplace. The communication with the international buyers takes place in English. Hence, if one party does not completely understand the words of the other party, delivering the work as per the requirements of the buyer becomes quite challenging. Apart from communication with the buyers, producing any content also requires good English language skills. In a job related to GD, it may be possible to communicate ideas or requirements through drawing or design. However, in DM jobs, communication skill is crucial. The participants who had education in the English language or performed well in English in school or had attended English courses before were able to absorb the training faster and communicate with the buyers with greater ease.

e. Challenges in Employment, Earning, Bidding, and Negotiation

Competition in the freelancing world is very stiff. The demand for jobs in the marketplaces is very high, but so is the competition. According to the trainees, freelancing is more demanding than a 9-to-5 job.

“There is a demand for freelancing positions, and now that good freelancers have been formed, strong competition has begun.”

—36, married, employed, participating in competitions, and looking for opportunities in freelancing

Who gets the job is primarily determined by the buyer’s assessment of the applicant’s profile, their ratings, their portfolio, a sample of previously completed works, a demo of the current assignment, and the applicant’s promptness in responding to the buyer’s queries. Both technical and soft skills are necessary for this. A trainee may have to wait months before landing their first job.

“I’m searching for work, but I believe someone else could perform a better job than me. In comparison, I may be less skilled. I believe it will be difficult to obtain work in the marketplace.”

—25, married, student, provides private tuitions, and not freelancing

In order to retain a good ranking in freelancing marketplaces, a freelancer must be active and respond promptly to clients’ messages. On the one hand, this requires agility in terms of spending time. On the other, it leaves little time for personal care or family time.

“Working late at night is becoming increasingly difficult for me. If you want to undertake freelancing, you must stay awake at night because international buyers are in the opposite timezone as we are. I want to learn more through working, but I am unable to work at night.”

—26, married, student, dropout trainee, and not freelancing

A further barrier is not earning enough for the time spent to be worthwhile. Trainees of both GD and DM who are currently working in the field were expecting to earn more from their work. Part of the reason is their inability to crack the international marketplace.

“Seventy per cent of my expectations have been fulfilled by taking the training. If I could earn a little more, I would say that the whole expectation has been fulfilled. Besides, if I could work in the international marketplace, I would have considered the things that I learned to be useful. Although, whatever has happened till now is quite a lot for me, something I never expected before.”

—36, married, and currently working in the local marketplace

f. Barriers Related to Family and Societal Support

The trainees, married or unmarried, had some degree of household chores and caregiving responsibilities. Hence, most of the trainees had to manage their responsibilities and find time around them to attend the training classes.

Trainees shared about attention deficiency or distractions in online classes due to household issues, responsibilities, and events. Offline classes provide a professional setting and environment which were not available at home.

“And as I am taking my class here [from home], I also have to pay a little attention to the whereabouts of my boy and what he is doing, which is a little distracting.”

—38, married, unemployed, participating in competitions, and looking for opportunities in freelancing

Parents or other household members of some trainees were not aware that one can make a living from freelancing jobs. Hence, the trainees did not receive moral support from their parents and had to go against their will to attend the training. They stated that had they received their parents’ support, they could have learned better from the training.

“My father was not at all in favour of me not working with him at the court and moving to Dhaka to attend this training. According to him, no productive work is done sitting in front of a computer. He does not accept the fact at all that one can work online and make a living from freelancing. I live with my son at my father’s place. I had to come to Dhaka against his will to attend this training. If I had the support of my family, I would have been worry-free and more motivated, and could have learned way better.”

—33, widowed, employed, and not freelancing

Since freelancing is a time demanding work, when some trainees spent a considerable amount of time in it, despite being supportive, their family members started questioning the purpose behind it and expressed doubt about the amount of earning it would bring to the family. Hence, it was quite challenging for the trainees to manage household duties and chores and find time for the training. However, once the trainees started attending interviews, getting jobs, and making money, the perspective of the family changed and the trainees started receiving support. Hence, the challenge for these trainees to convince their families was to show earnings from freelancing.

“At home, my family realized that I do not have spare time and they did not know that freelancing takes so much time. Occasionally, my sister and brother-in-law would tell me why I was wasting my time doing these things. Recently, when I did a couple of jobs in the local market and attended a few interviews, they understood that there is a possibility of doing something in this field. And then they started supporting me and did not question me any further.”

—27, unmarried, currently freelancing in the local market, and looking for a full-time job opportunity in DM

5.2.6. On the Issue of Sustainability

In order to examine the issue of sustainability, we look at several aspects: (a) online training improving access to training, (b) knowledge and skills gathered from training, (c) support from career advising and placement, (d) opportunities for applying skills, and (e) aspirations for freelancing.

a. Online Training Improving Access to Training

Regardless of the few hitches faced by the first online batch due to the unexpected and unprepared transition from in-person training to online training, CTBD learnt from the experience and was able to provide online training to the subsequent batches in a smooth manner. According to the participants of the 19th online batch, a key motivation for the training was because it was online. According to them, they would not have been as interested if the classes were physical, as it would incur travel expenses and dedicated time for taking the trips. It would have been challenging for many to attend these classes in person by managing their household chores and looking after their children or dependents. Since this profession requires online engagement, they felt that it was more fruitful to learn the skills online as well (see Case Study 2 in Appendix B).

b. Knowledge and Skills Gathered From the Training

Both GD and DM training courses commenced with an orientation class which was followed by two introductory classes. The trainees were given a rudimentary understanding of MS Office software (MS Word, MS Excel, and MS Powerpoint) during the GD introductory lectures.

Quite a few participants had basic-level proficiency in MS Word software prior to the training. Through attending classes and completing assignments, their proficiency level improved in these software. Currently, they can complete any task using these software. If they get stuck with a task, they know how to look up a solution using Google and complete the task. The introductory classes were particularly useful for those trainees who did not have any technical background such as in CSE or information technology (IT).

The trainees were taught a basic overview of computer fundamentals (ideas on computer handling and hardware), opening up Gmail accounts, and utilizing Google Drive during the DM introductory lectures. The course gradually progresses into the core contents of the training. Trainees had email accounts prior to the training. However, the proper and regular handling of email accounts by the trainees started following the training. Most of the trainees were satisfied with the basic computer classes of the training. Previously they used computers for browsing the internet or social media or watching movies. Through this training, they learned proper handling of a computer and the technical details of hardware and software, which would be useful for them in their work and daily life.

“I know most of the things about a computer and can operate everything. If there is a problem with my work, I can fix it myself. If anyone is having any computer-related issues at home or if my friend has a problem, they take the solution from me.”

—21, married, and currently freelancing

These gave them the core competencies which they will be able to use in any type of work.

They developed various technical skills (as discussed in Section 5.2.6) which enabled most of the participants of the research to start freelancing, including creating portfolios, bidding, and entering into the competition.

c. Support from Career Advising and Placement

According to the participants, one of the crucial aspects of freelancing is to understand the buyers and the marketplace. The participants gained insights from the career advising mentor about what the marketplace is, how many types of marketplaces there are, how to work in the marketplace, and how to handle the barriers of working there. They reported that they had learnt a lot about how to post a gig, improve the rating of the profile after opening a portfolio, and find a job.

Some participants expressed confidence that even if they could not work actively right after the training, the skills that they learned from the training could be useful for them in the future.

“I have learned a lot through training and it has been very useful. I learned things I did not know at all. I learned about the basics. Since there was no office at the time of COVID, I have spent a lot of time practising or studying. Now maybe due to lack of time, I cannot stick to it. But I know in the future, it will be useful for me.”

—22, unmarried, employed, and searching for freelancing opportunities

Some workshops were arranged regularly during the career placement periods or advising sessions. According to the participants, everyone should attend these workshops whether or not they resulted in placements or jobs. They also felt that these workshops assisted them in working in the marketplace. In these workshops, the trainees who were already working in the marketplace discussed the challenges or barriers of working in the marketplace and shared any queries that they had. Those who were not working in the marketplace were observed to remain quiet most of the time. However, many of them were found to listen carefully to the queries of those who were already working so that they would have some idea about dealing with similar problems in the marketplace in the future.

d. Opportunity for Applying Skills (Opportunity for Entrepreneurship and Office Jobs Apart From Freelancing)

The training seems to have opened up wider opportunities to the trainees. Having gained some alternative skills outside their regular employment, they felt less anxious about earning a living in case they lose their present jobs. Due to flexible working hours and the option of working from home, the trainees felt inspired to apply their skills in the opportunity of earning a living by themselves alongside giving time to their household chores and managing responsibilities.

Some trainees have used the skills they learnt throughout the course to benefit them in their personal businesses (entrepreneurship) or present jobs. Some trainees are able to utilize the skills gained from the training to improve their performance and receive appraisal in their current office or employment.

Some trainees also wanted to utilize their skills in opening new businesses. According to them, online businesses are good opportunities for women to earn money. Women can easily set up online pages from home and apply their knowledge of DM to sell various items, such as clothing, organic honey, oil, etc.

“I’m hoping that following the training, as one of my female friends, I will be able to earn money by working with digital marketing software. Later on, I considered starting an online business selling *hijabs* or women’s clothing. My understanding of digital marketing will come in handy there. Doing business for myself will be beneficial, and I will be able to apply my expertise in digital marketing in the

workplace. If any other work opportunities arise outside of freelancing and business, I will pursue them using this skill.”

—23, married, unemployed, and searching for job opportunities

Through this opportunity, they can stay employed, reduce financial dependency on their father or husband, and contribute financially to the expenses of the family by making money themselves.

Those trainees who are currently studying technology or subjects related to the pharmacy are trying to apply their skills in their assignments or classwork. A trainee who is currently studying Pharmacy shared that the knowledge gained from the DM training helped them in making various medical models.

Besides, the usage of English has increased in the daily communication with the foreign clients following the completion of the buyer communication course. The skills gained from the fundamental classes enabled them to help others with a task, find offline work from local clients, or complete the regular tasks easily in their academic study using MS Word, MS Excel, and MS Powerpoint software.

e. Aspirations for Freelancing

“The first thing that comes to mind when I say aspiration is that I want to be self-dependent. My thought is to not be dependent on my father at present and later not on the husband after marriage. I’ll do something for myself and since I am 23 now, I have spent a lot of time with my family and they have done enough. I wish to do something for my parents and younger siblings and be self-dependent or do something by myself. Of course, I will not just be a housewife; I will definitely work.”

—23, unmarried, employed, and not freelancing

This was the aspiration for many of the participants of the freelancing training. Their aspiration was to work from home with flexible hours managing their household chores and responsibilities. They also thought that this training would be a great networking opportunity for them which would help them in finding work as well. Those who wanted to take it as a full-time career thought that there were plenty of opportunities in this field.

“I wanted to start working as a freelancer after learning this skill. Outside jobs for girls are a little tough, and families often do not prefer letting girls go outside for work. That is why I think freelancing is a good opportunity for work and there are opportunities for income alongside academic study. And when I just started studying, I found that if I could continue freelancing, I could run my own expenses and help my family.”

—20, unmarried, student, and not freelancing

Even those who could not get involved in freelancing as a career immediately after the training held high hopes of pursuing the career in the future.

“Currently, I am organizing my work on Fiverr and Upwork. In addition, I am quite active in my own online [Facebook page] business. If I enter the market without proper knowledge about everything, I will not be able to do quality work and I will

fall quickly. I am trying to improve my skills by staying engaged in this field. I want to build good skills in Facebook marketing, YouTube marketing, and SEO so that I can work in the local market and the international market. If I can manage a laptop after December, I will spend a lot of time freelancing.”

—29, married, employed, and looking for opportunities in freelancing

Some participants not only wanted to learn the skills, get into freelancing, and earn for themselves, they also wanted to teach the skills to other girls and help them achieve financial independence. Some wanted to integrate teaching others into their existing profession.

“Since I was in the teaching profession, I have developed the mindset that if I learn to freelance, I will teach other girls. If there is something that I can do by integrating my past profession and my current job [teaching], I will try it.”

—38, married, unemployed, participating in competitions, and looking for opportunities in freelancing

Their aspirations were not limited to themselves. The desire to do something for the nation also came up through the interviews. The opportunity of working in the international marketplace would bring in remittance which would play a role in the development of the nation.

“I hope to work very well in this sector. And I will definitely play a role in the development of myself and the country by earning remittances by working here. It is true that if 1,000 girls here can learn it well and earn remittances, then it will definitely contribute to the development of the country. I want to achieve a high level of success in life, do something for the country, and do something for myself...Doing well entails doing something beneficial for the country as well as for oneself and one’s family.”

—21, unmarried, student, and not freelancing

Some participants aspire to eventually become entrepreneurs and open their own marketing agencies after having worked in the local and international marketplaces, gathered enough experience of the nature of the work in this field, and reached financial stability in their lives. Their aspirations are not limited to learning the skills properly and earning money using them, but also to explore the different types and scopes of work, possibilities, opportunities, and platforms where their skills may be utilized further.

“My first wish is that I want to work remotely. In addition, I will also be active on Fiverr and Upwork and work with a few buyers and different companies. But in the future, my plan is to start a digital marketing agency after I have reached financial stability. Some of my acquaintances have the same plan. Together we will think of starting an agency. And if I can shift to Dhaka later, it will be easier for me. I will have a digital marketing agency and there will be some freelancers like me. We will try to provide international services from there remotely.”

—27, unmarried, currently freelancing in the local market, and looking for a full-time job opportunity in DM

5.2.7. Qualitative Findings: Summary

In short, the qualitative analyses largely focused on documenting the intervention's process, which led to an examination of the intervention's advantages and disadvantages based on participant experience and observation of each phase of the intervention. An attempt was made to identify any patterns between those who succeeded and those who failed using a comparative study. The amount of time required to put in freelancing in order to be successful is one of the top reasons given by training participants for not starting or continuing with it. Most of the trainees had to manage their household chores and caregiving responsibilities and find time around them to attend the training classes. Trainees shared about attention deficiency or distractions in online classes due to household issues, responsibilities, and events. A second reason was the need for sustained communication with the buyers in English. Some of the participants felt that their English was not adequate to maintain communication with buyers, represent themselves, or negotiate appropriately to compete effectively. Thirdly, some trainees did not receive moral support from their parents and had to go against their will to attend the training. They stated that if they had received their parents' support, they could have learned better from the training. For some trainees, the challenge to convince their families was to show earnings from freelancing. Fourth, Computers with considerably high specifications were required to run the essential software smoothly, but many trainees could not afford or get them.

On the other hand, participants having the ability to do and continue freelancing could invest the requisite time and effort for this work. This was observed among those who could manage household chores and responsibilities as well as time for work. It is not just time that is the enabling factor, but also the family support that is key for women to do freelancing from home. A second reason why some could successfully engage in freelancing was the referrals and linkages of their friends and family members to find jobs in the national freelancing market. A third reason given by the participants was their academic background or English language skills that gave them an edge over others to negotiate and sell their skills. Finally, a number of participants also acknowledged the support they received from their mentors and their peers to improve and persevere. Graduates actively working in the field were expecting to earn more from their work. Part of the reason they fail to do so is their inability to crack the international marketplace. The demand for jobs in the freelance marketplaces is very high, but so is the competition. Both technical and soft skills are necessary to gain a good assessment of the buyer. A trainee may have to wait months before landing her first job.

6. Conclusion

The purpose of this report is to determine the effectiveness and sustainability of the capacity-building training provided under the “Women’s Skills Development for Freelancing Marketplaces (WSDFM)” project in achieving gender parity in ICT employment. A mixed-method approach has been followed in this evaluation.

Under the effectiveness realm, four overarching questions have been explored. The first was targeting success. Our findings show very close compliance with the set targeting criteria. The minimum educational qualification requirement of SSC or its equivalent has been met in 100% of the cases from our study sample and the age criterion of 18–35 years has been met for 95% of the samples.

The second question was about the realization of the projected outcomes (i.e., increased income, professional portfolios on freelancing marketplaces, increased knowledge, skills, etc.). The findings show

a strong significant impact on labour market outcomes, such as income, hours worked, and employment, particularly for freelancing activities. Weak evidence of impact on labour market outcomes for non-freelancing activities could also be found which can be attributed to the spillover effect through improvement in skills applicable to even non-freelancing activities; both the qualitative and quantitative findings show evidence of spillover through improvements in communication and software application skills. A significant positive impact on financial market participation could also be observed. From all these observations, we can conclude that the intervention has been able to generate the projected economic outcomes.

The third question regarding effectiveness was, with how much confidence we can conclude that the observed changes are caused solely due to the intervention and nothing else. The answer to this lies in the methodology that was followed. Particularly, the quantitative analyses followed an RCT design and from our balancing tests, we could see that the treatment and control groups were homogenous. This means that everything, apart from the intervention, on average, was exactly the same between the two groups. So, had the intervention not been provided to the treatment group, the outcomes for the treatment group would have been very similar to that of the control group. Thus, we can conclude with confidence that the intervention alone generated the observed changes in outcomes among the participants.

Under the topic of effectiveness, the fourth and final question was to single out which element (i.e., training or mentoring) of the intervention was more effective. On this, a direct comparison between the two was not possible because, due to the nature of the intervention, even though the sample contained people who took part in the training but did not take part in the mentoring sessions, it did not contain participants meeting the opposite criterion (i.e., took part in mentoring but did not attend any classroom training). However, both the qualitative and quantitative findings indicate that when classroom training is complemented with mentoring, the outcomes further improve.

In terms of sustainability, two broader questions have been explored. The first question explores the existence of any lasting impact and any externalities from the intervention. From the quantitative analysis, a significant positive impact could be observed on food and non-food expenditures which can be considered as externalities of the intervention. As discussed earlier in this section, the training also had a significant positive impact on software and communication skills which can be considered as lasting changes through improvement in human capital. In terms of other externalities, some women empowerment indicators faced positive impacts which can also be considered as lasting impacts of the intervention. The psychological well-being of the participants has also been significantly impacted. A point to keep in mind is that all these impacts are based on survey data collected one year after the completion of the intervention on average. Hence, the “lasting” impacts here are hypothesized based on the situation after one year. Without observing the situation after a longer time interval, we cannot label these as long-run impacts.

The last question on sustainability was focused on the barriers and challenges the participants faced in generating lasting changes in the outcomes, such as getting stable employment in the freelancing marketplace. The qualitative analyses provided insights on this. Some of the main barriers are access to compatible hardware and software, language, and the overall competitiveness in the freelancing marketplace. Lack of support from family members was also found to be a barring factor which hampered the potential for freelancing to be a stable long-term employment option. With regard to sustainability and

family support, women require family support to allow them to devote sufficient time to freelancing in order to bid sufficiently and be responsive to clients and build their portfolio to earn a decent income.

An inspiring example from the program was the organic formation of peer groups. Some students formed online learning groups where they helped each other to grasp the materials given in the classes. Later the instructors formalized the peer groups where a representative was assigned, and regular sessions were held. Many participants reported that they found it enormously helpful.

Lastly, it is important to mention that this study has some limitations. First, the study was conducted only in Dhaka, and on top of that, the implementation was partially disrupted due to COVID-19. As mentioned above, even though these did not have any impact on the internal validity of the study, the external validity has been affected to some extent; the females in Dhaka may potentially have different characteristics compared to females from all over Bangladesh; moreover, COVID-19 was an exceptional scenario, and the magnitude of impact might have been higher had there been no pandemic. Another limitation of the study is the small sample size. This was a pilot study and did not have enough resources to survey a large sample. Even though our RCT's power was not compromised by this, with a bigger sample, we could have delved deeper into more segregated analyses such as the impact of mentorship.

7. Recommendations

In this section, we have highlighted some key recommendations that can be followed to further strengthen the existing programs, replicate better models, and effectively scale up such programs with a view to capitalizing on the potential the freelancing marketplace has for us on offer. The following policy recommendations have been segregated into three subsections for three specific target groups: implementers, participants, and policymakers.

Recommendations for Implementers

In this section, we provide recommendations targeted towards implementers such as training institutes, trainers, and mentors. The training institutes must **make their training courses inclusive**. To do so, the training institutes need to be able to cater to diverse groups of trainees and specifically emphasize on persons with disability (PWD), females, transgender, and those not in education, employment, or training (NEET). They must design a variety of training programs that are inclusive, identify how to gather potential trainees, and raise awareness targeting these groups of people.

Following the sequential pattern of a whole training course, first, the training institutes must **sharpen their targeting process**. They have to consider accessibility, convenience, and strengths and weaknesses in terms of freelancing for the various target groups, instead of generalizing them for all. For instance, PWD and transgender are often excluded due to their lack of access. Training institutes must fine-tune their selection process where applicants can be distinguished based on their innate abilities and inabilities. Everyone should not be put through a generalized exam to evaluate their skills. Rather a form of examination needs to be designed that will allow training institutes to **evaluate each applicant based on their innate abilities and skills**. Eventually, this process should rather be used to categorize applicants and assign them to skills training most fitting for them.

Second, training institutes need to modify their training courses and materials. They should **customize courses to serve different groups of people and according to the trainee's needs and skillset**. For example, for people with vision impairment, they can make their training materials PWD-friendly by making reading materials accessible either through the use of braille-embedded or audio learning materials.

Third, just as the needs vary for different groups of people, their ability to perform in different sectors varies as well. Therefore, training institutes should **offer a variety of freelancing courses and select the most fitting candidate** with the most appropriate training (as mentioned in the first recommendation). For example, someone with good linguistic ability should be trained in writing-heavy jobs, while someone with an aptitude for coding can be trained for web development. There is a huge scope of work available for PWD in voiceover (also known as off-camera or off-stage commentary) freelancing, which foreign companies offshore to developing countries, but no training is offered on these skills in Bangladesh. The implementers need to identify such areas for specific target groups and take action.

Fourth, training institutes should **emphasize providing additional skills and knowledge** necessary for the effective applicability of the training materials in practice. They should emphasize on additional skill development in components such as English, communication, management, business, and others that are crucial for any type of freelancing. One of the reasons for the high dropout rate is facing poor outcomes on online freelancing platforms. To avoid it, trainees should also be **taught the good and bad practices on these online platforms**. Training sessions can include teaching about market participation, regulation, marketing, account setting, pricing, etc. It will help the participants not only to better use their acquired skills from the training but also to increase their business and bargain for higher pay.

Fifth, people who come from an underprivileged background are vulnerable to facing more barriers to learning. Trainers need to build an encouraging environment where they **provide sufficient support to weaker students, and ensure a hospitable environment** rather than a hostile one.

Sixth, training institutes should **provide solid mentorship and hand-holding phase after the training**. Mentorship can play a key part in helping participants smoothly transition into freelancing. A lot can be taught to trainees during the training session but ultimately it may all fail if they are not able to learn how to practice it smoothly. During the mentorship, mentors need to ensure everyone is actively opening accounts and practising freelancing. In case novice freelancers face an issue, mentors must help them learn and resolve it through appropriate and timely counselling.

Lastly, training institutes need to **adopt efficient marketing strategies** as people need to be educated on such work opportunities and trainings on offer. Educational institutes are large platforms to conduct awareness campaigns and to market among youth. They can form partnerships with universities to establish freelancing clubs and assign student ambassadors. Training institutes can establish freelancing incubators or hubs at universities to draw students into freelancing and train them from a much earlier stage.

Recommendations for Participants

In this section, we provide recommendations targeted towards participants who are either interested to enter the freelancing market or have been involved in freelancing training or activities.

Firstly, participants should **make informed decisions before joining a training program**. Before enrolling themselves into a training program, participants must gather information about the training institute providing the training, such as if the training institute is licensed, what courses the training institute is offering, the depth of the course and its market demand, which course is appropriate for the participant themselves, etc. Participants can collect information about freelancing from the internet or other sources. They need to come fully informed about the opportunities and challenges of this profession..

Secondly, after completing the training, the trainees should try to **actively participate in the freelancing platforms and follow good practices**. Many participants join with the wrong perception that since freelancing is home-based work, it requires less time. Success in freelancing comes through investing time and effort. Participants need to give proper attention to portfolio management and improvement of skills, and in order to do so, trainees have to invest time in the training and on the freelancing platform as well. Therefore, participants must have a plan to spend adequate time or else it will be difficult to compete with others.

Third, participants need to **improve their bargaining skills and aim for higher payments**. Low wages are a threat; it reduces the probability of sustainability. Low wages are good to make space, but one cannot sustain with a low wage. Participants need to compete with their skills, not with low wages. Skill advancement is very important in order to attain higher wages and these two objectives (skill development and wage increase), in fact, complement each other to push through.

Lastly, freelancers should **explore the diverse opportunities and facilities** that are available for freelancing. For instance, they should not be reliant on only one marketplace, but rather explore the various marketplaces, such as Fiverr, Upwork, etc. There are platforms like Creative where freelancers do not always have to be active on the desk; they just have to upload their product/work and clients can purchase it. As for payment facilities, some financial institutes, like banks, have already introduced cards and payment systems for freelancers to smoothen transaction frictions. As much as these institutions and organizations are responsible for informing their customers, participants themselves should also try and be aware of the opportunities and facilities that exist.

Recommendations for Policymakers

In this section, we provide recommendations and policy suggestions targeted towards policymakers, such as the government, financial institutions, NGOs, and other community-based organizations.

As for policy suggestions for the government, first, it needs to **support inclusive demand creation for online freelancing among those who are lagging behind in the labour market**, such as disabled people, females, transgender, and NEET. As mentioned above, freelancing has a high potential of minimizing unemployment in Bangladesh, especially youth unemployment. Training programs for groups who are lagging behind in the labour market have high ROI. The government should fund such skill development programs targeting specific groups of people that allow exploring new domains of work such as online freelancing.

Second, to tackle the issue of freelancing not being a “mainstream job,” the government should **ensure that online freelancing gets the necessary social validation**. For this, it can ensure the successful implementation of already existing policy moves such as the freelancer ID.

Third, strong regulation policies and licensing system is required to **ensure the quality of the training centres**. There are too many sub-par training centres which are creating discouragement and negative attitudes within the potential workforce. Strict licensing policies can control the growth of poor-quality training centres.

Finally, the Bangladesh Government imposes a high import tax on hardware like computers and laptops. This can be a barrier for those who are willing to enter the freelancing market. Therefore, policies to **reduce the tariff barriers of necessary devices** for online freelancing can be encouraging.

As for policy suggestions for donor organizations, including the government, more research is required in order to understand the mechanisms and potential of such skill development programs in freelancing, such as type of freelancing training, scope of work, applicability, size and magnitude of impact, etc., for each group of people. Freelancing is still a green field; in order to understand its full potential, we need to design more programs and fund research on them. **We need to develop more evidence-based models to efficiently scale up the programs and increase their effectiveness.**

As for policy suggestions for communities and community-based organizations, they need to **raise public awareness to normalize freelancing as a profession**. The social acceptability of freelancing as a profession is a major barrier. Still now, office-based work is considered more socially accepted. To enhance the image of freelancing as an occupation in the eye of the society, campaigns can be launched. Success stories can be disseminated. A better image in the eyes of society will further incentivize participation in freelancing and training in the process. This will also enable the potential participants to make a well-informed decision beforehand and thus, ensure increased efficiency of the intervention.

As for policy suggestions for financial institutes, they need to **introduce a feasible financing model or scheme to ensure a stable supply-demand ecosystem**. Financial feasibility is a crucial part of the participants' decision-making. Online freelancing requires an initial investment to take the training, purchase necessary hardware and software equipment, etc. Participants may require a financial boost to start online freelancing which is a binding constraint in many cases. Financial institutions can design financing models that provide an initial financial boost or stimulus to freelancers/trainees which can make their market entry smoother. For example, special loans and repayment schemes need to be designed that will support the freelancers/trainees with money and hardware costs. The repayment schemes need to be uniquely designed as well since the income pattern from freelancing is unlike regular sources of income. At the same time, **international monetary transaction smoothening** need to be ensured to reduce friction in receipt of payments. Access to international payment systems, like PayPal, can be made convenient. These can play crucial roles and be a win-win for both the financial institutions and the beneficiaries.

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Appendix A

Table A1: Employment and Income (Across Income-Generating Activities)

Variables	ITT	TOT	Endline control mean	Impact as % of control mean
Employment				
Public or private service [Yes = 1; No = 0]	0.019 (0.033)	0.025 (0.043)	0.189	13.227
Business [Yes = 1; No = 0]	0.034* (0.019)	0.045* (0.026)	0.047	95.744
Private tuition [Yes = 1; No = 0]	-0.0214 (0.033)	-0.0283 (0.043)	0.209	-13.541
Other income-generating activities [Yes = 1; No = 0]	-0.009 (0.018)	-0.013 (0.023)	0.053	24.528
Hours worked per day				
Public or private service [Yes = 1; No = 0]	0.172 (0.265)	0.227 (0.350)	1.415	20.822
Business [Yes = 1; No = 0]	0.057 (0.062)	0.075 (0.081)	0.286	26.223
Private tuition [Yes = 1; No = 0]	-0.014 (0.128)	-0.018 (0.169)	0.621	-2.898
Other income-generating activities [Yes = 1; No = 0]	0.009 (0.088)	0.012 (0.116)	0.199	6.031
Monthly income (BDT)				
Public or private service [Yes = 1; No = 0]	679.457 (599.303)	899.902 (793.024)	2,692.691	33.420
Business [Yes = 1; No = 0]	342.252 (246.896)	453.294 (327.938)	397.01	114.176
Private tuition [Yes = 1; No = 0]	253.370 (252.039)	335.574 (335.098)	1,112.402	30.166
Other income-generating activities [Yes = 1; No = 0]	17.304 (164.938)	22.918 (218.421)	335.548	6.830
Number of observations			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table A2: Household Expenditure (Segregated)

Variables	ITT	TOT	Endline control mean	Impact as % of
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				control mean
Food (BDT)	2,596*** (663.1)	3,438*** (878.02)	7,189	48.449
Clothes (BDT)	310.9 (221.2)	411.7 (292.4)	1,195	34.451
Housing/Rent (BDT)	1,989*** (591.0)	2,634*** (782.0)	4,461	59.045
Transportation (BDT)	747.0*** (241.8)	989.4*** (319.4)	1,916	51.638
Health (BDT)	-31.24 (703.3)	-41.4 (931.8)	3,937	-1.051
Electricity, telephone, gas/fuel, water (BDT)	420.9*** (151.9)	557.5*** (201.5)	1,449	38.474
Mobile and internet (BDT)	244.8*** (69.46)	324.2*** (92.37)	704.9	45.992
Education and other relevant expenses for children (BDT)	574.2 (375.8)	760.4 (498.2)	1,731	43.928
Entertainment (BDT)	186.4 (138.7)	246.9 (183.3)	604.5	40.844
Loan repayment (BDT)	1,325* (785.0)	1,755* (1,041)	2,595	67.630
Others (BDT)	314.1 (280.5)	415.9 (371.5)	748.3	55.579

Number of observations

599

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table A3: Schooling Status of Respondents

Variables	ITT	TOT	Endline control mean	Impact as % of control mean
Stopped attending school/college [Yes = 1; No = 0]	0.053 (0.041)	0.069 (0.053)	0.568	12.147

Number of observations

599

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table A4: Computer/Internet Access and Use

Variables	ITT	TOT	Endline control mean	Impact as % of control mean
Regular access to computer [Yes = 1; No = 0]	0.016 (0.023)	0.021 (0.030)	0.907	2.315
Internet connectivity [Yes = 1; No = 0]	0.011 (0.011)	0.014 (0.014)	0.978	1.431
Purpose of use				
Education [Yes = 1; No = 0]	-0.043 (0.038)	-0.057 (0.051)	0.358	-15.921
Entertainment [Yes = 1; No = 0]	0.014 (0.022)	0.018 (0.029)	0.073	24.657
Getting information [Yes = 1; No = 0]	-0.012 (0.031)	-0.015 (0.040)	0.173	-8.671
Communication [Yes = 1; No = 0]	-0.074** (0.033)	-0.098** (0.044)	0.246	-39.837
Income-generating activities [Yes = 1; No = 0]	0.108*** (0.032)	0.144*** (0.043)	0.149	96.644
Number of observations			599	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table A5: Training on Income-Generating Activities

Variables	ITT	TOT	Endline control mean	Impact as % of control mean
Received training on other income-generating activities [Yes = 1; No = 0]	0.0288 (0.0331)	0.0381 (0.0438)	0.193	19.741
Types of training				
Block/Batik [Yes = 1; No = 0]	-0.0021 (0.0229)	-0.0027 (0.0293)	0.0172	-15.697
Embroidery (By hand and by machine) [Yes = 1; No = 0]	-0.0345 (0.0226)	-0.0446 (0.0292)	0.0345	-129.275
Beautician [Yes = 1; No = 0]	-0.0214 (0.0356)	-0.0277 (0.0459)	0.0517	-53.578

Graphic design [Yes = 1; No = 0]	-0.0502 (0.0883)	-0.0649 (0.112)	0.414	-15.676
IT support technician [Yes = 1; No = 0]	0.0998* (0.0548)	0.1291* (0.0715)	0.0517	249.709
Information technology enabled services (ITES) [Yes = 1; No = 0]	0.0110 (0.0357)	0.0141 (0.0457)	0.0345	40.869
Aluminum preparer [Yes = 1; No = 0]	-0.0172 (0.0162)	-0.0223 (0.0207)	0.0172	-129.651
Others [Yes = 1; No = 0]	0.0387 (0.0902)	0.0501 (0.115)	0.431	11.601

Number of observations

599

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table A6: Attrition Statistics

Variables	Equation 1	Equation 2	Equation 3
Treatment	-0.000686 (0.0321)	0.00122 (0.0322)	0.0263 (0.199)
Average household size	No	-0.0147 (0.0118)	-0.00866 (0.0165)
Female-headed household [Yes = 1; No = 0]	No	-0.00895 (0.0465)	0.0250 (0.0690)
Respondent's age	No	-0.00456 (0.00375)	-0.00559 (0.00528)
Respondent married [Yes = 1; No = 0]	No	-0.00439 (0.0386)	0.0245 (0.0557)
Education [Highest class passed = Master's or equivalent]	No	0.0190 (0.0368)	-0.00469 (0.0544)
Household monthly food expenditure (BDT)	No	1.02e-06 (3.85e-06)	5.45e-07 (4.71e-06)
Household monthly non-food expenditure (BDT)	No	-1.21e-06 (9.15e-07)	-8.49e-07 (1.20e-06)
Interaction terms (Variable*treatment)			
Average household size	No	No	-0.0126 (0.0242)
Female-headed household [Yes = 1; No = 0]	No	No	-0.0614 (0.0939)
Respondent's age	No	No	0.00186 (0.00754)
Respondent married [Yes = 1; No = 0]	No	No	-0.0530 (0.0779)
Education [Highest class passed = Master's or equivalent]	No	No	0.0427 (0.0745)
Household monthly food expenditure (BDT)	No	No	2.12e-06 (8.29e-06)

	No	No	-8.64e-07 (1.88e-06)
Household monthly non-food expenditure (BDT)			
Constant (α)	0.311*** (0.0229)	0.501*** (0.0995)	0.487*** (0.139)
	Treatment	Control	
Number of observations (n = 833)	425	408	
Percentage of full sample	70.12%	73.77 %	
Attrition rate	29.88%	26.23%	

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Table A7: First-Stage Regression Results: Equation (2) [Dependent Variable—Treatment (T_i)]

Variable	Estimated coefficient
Attended at least 1 class [Yes = 1; No = 0]	0.754*** (0.026)
Number of observations	599

Note: Figures in the parentheses are standard errors. ***, **, and * denote statistical significance at 1%, 5%, and 10% levels, respectively.

Appendix B

Case Study 1

History

A 36-year-old married woman, Dilruba (pseudonym) is a mother of a third-grade student and expecting another child. Her husband has a pharmacy business. She is working as a survey enumerator on various short-term projects and became interested in participating in the training after learning more about the WSDFM project through a survey. She wanted to change careers; so she learned about the scopes of freelancing while working as an enumerator and decided to attend the training. She intended to transition to freelancing because it would eliminate the need for her to go to different locations throughout the county, as she did as an enumerator; it would allow her to work from home and she would be able to take care of children while working. Because she had completed a six-month basic computer course in 2013, she felt confident in her abilities to complete the program. Her spouse used to assist her in accessing the internet and software, troubleshooting whenever necessary, and purchasing a new computer with high configurations for smooth and trouble-free freelancing. Furthermore, after hearing about it from the participant, the spouse grew interested in learning and doing freelancing, and both of them began learning from the training. Seeing both parents attending and attempting to freelance, the child picked up some fundamental skills as well. She displayed dedication to the training by attending courses and submitting assignments on a regular basis, and as a result, she was able to effectively finish the program. She also stored the class recordings on a pen drive to use as a reference; she also plans to use the class recordings to gain further and advanced knowledge about graphic design. She faced some issues while doing the assignments due to her old computer during her training and realized that she needed a new computer with high configurations to continue freelancing smoothly. She actively participated in classes and maintained regular contact with other students for support and troubleshooting.

Experience

She completed the training, career advice, and placement period successfully. She sends out buyer requests on a daily basis and won a competition at the end of the course which granted her USD 10. Her spouse encouraged her to keep trying and purchased her a computer worth BDT 50,000. She participates in competitions and has sent the most bidding requests (almost 500) to the buyers in the entire batch. Buyers gave her a five-star rating as well. However, because of the competitiveness of freelance marketplaces, both she and her spouse are constantly attempting but failing to win new competitions. Furthermore, she needed help with her Fiverr account from CTBD but received none after the career advising and placement period. Regarding her experience of learning with CTBD mentors, she stated that scolding from mentors was difficult for her at her age, but she took admonitions from mentors as enabling. She further informed that her mentor stated that a certificate would be issued upon the completion of a specific assignment, which she did. She was later notified that CTBD will withhold her course completion certificate unless she can demonstrate a USD 50 earning. She is sending requests and entering contests with the hopes of eventually being able to freelance in international marketplaces and collecting the course completion certificate after earning the expected amount. She has not been able to achieve what she aspired for but has not given up hope. “I have not given up hope. I will keep at it,” she said. “At least I will be able to re-coup 50,000 spent on the laptop.” She believes that freelancing could be taken as a profession only if one dedicates all their time to it. She is not yet considering it as a profession.

Case Study 2

History

Ayesha (pseudonym), a 23-year-old married woman, lives with her in-laws. Her husband is unemployed and seeking a new job opportunity. Her father-in-law works in the medical field and is responsible for all of the household expenses. She has prior freelance experience and, despite the fact that she only made earnings from digital marketing-related work, has taken the graphic design training.

Experience

Because she lives in Savar, Dhaka, she preferred online classes to in-person classes. She believes that during the COVID-19 pandemic, when people are forced to stay at home, learning a new skill and using it to make money was a fantastic chance. She is currently working as a freelancer in local marketplaces and other organizations. Her monthly earnings are in the range of BDT 10,000–15,000. She stated that after completing the CTBD course, she began to receive more work prospects. She had to put in regular effort to send bidding and buyer requests, communicate with buyers, work late, reach out to peers and mentors for queries and solving issues, and remain devoted and motivated throughout. Her family fully supported her decision to pursue freelancing. She did not have to worry about household chores and responsibilities, and could focus on her learning and work properly. She elaborated,

“My husband and in-laws provide me with enough family support. My mother-in-law handles household chores because I spend so much time freelancing. I am able to concentrate on my training and study really well. I don’t have much time to perform chores after studying and working as a freelancer. Before he goes out somewhere, my father-in-law always asks if I need anything. They want me to concentrate solely on my work. They are pleased that I am earning.”

Currently, due to her final exams, she could not take all the work assignments and is only working on a few which she thinks would help her to find more work opportunities in the future if she can perform well. CTBD selected her as a success story for promotional videos.