Bangladesh
Country Gender Assessment
2021
Acknowledgments

This country gender assessment (CGA) was prepared by a core team led by Sabah Moyeen of the South Asia Social Development Unit, Social Sustainability and Inclusion Global Practice (SSAS1). Tara Lonnberg (SSAS1) was principal author. Core team members included Marufa Akter (SSAS1), Samera Chowdhury (SSAS1), Sabina Parvin (SSAS1), Jayati Sethi (SSAS1), Erisha Singh Suwal (SSAS1), Mohshi Rashedin Tazrin (SSAS1), and Sanan Isaba Zaman (SSAS1). Asma Alam (Development Consultant) and Maya Boulos (SSAS1) provided written contributions, and consultations with Anne Kuriakose (SSAS1) helped inform the discussion of climate. Zahin Takrim Hussain (Program Assistant, SACBD) provided administrative support for the publication of the report.

Robin Mearns (Practice Manager, SSAS1) provided managerial guidance and support. Mercy Miyang Tembon (Country Director for Bangladesh and Bhutan, SACBB) as well as Dandan Chen (Manager of Operations, SACBD) and Yutaka Yoshino (Lead Country Economist, ESADR)—as co-Task Team Leaders of the Bangladesh Country Partnership Framework—provided overall guidance. Special thanks to Maria Beatriz Orlando (Lead Social Development Specialist, SSAS1) for her guidance, advice, and insightful comments.

Immense thanks to our peer reviewers Aline Coudouel (Lead Economist, HSASP), Isis Gaddis (Senior Economist, HGNDR), and Michael Christian Mahrt (Senior Social Development, SAWS1) for their comprehensive and thoughtful review and suggestions. Ikechi Okorie (Senior Operations Officer, SACBD) and Nandini Krishnan (Senior Economist, ESAPV) also provided extensive and valuable comments, thanks also to Mehrin A. Mahbub (Senior External Affairs Officer, ECRSA) for her helpful comments.

This CGA was undertaken to inform the World Bank Group’s Country Partnership Framework (CPF) for Bangladesh. We hope that it is a useful resource to the Government of Bangladesh, World Bank staff across sectors, other development partners, and all who are focusing on the urgent goal of closing gender gaps in Bangladesh.
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Bangladesh has made considerable progress in growth, development, and poverty reduction. It has cut poverty in half with record speed, rapidly increased women's participation in the labor force, achieved gender parity in primary school enrollment, and made steady progress in maternal and child health (World Bank, n.d.). It achieved lower-middle-income country status in 2015 (Bhattacharya and Khan 2018) and is on track to graduate from the United Nations’ Least Developed Countries (LDC) in 2026 (Byron and Mirdha 2021). Bangladesh aspires to become an upper-middle-income country (UMIC) by 2031, which will require further accelerating the pace of economic growth. It aims to achieve these ambitions by driving structural transformation to boost export-led growth and job creation. The World Bank’s recent Strategic Country Diagnostic update identifies three frontier challenges that need to be addressed in order for Bangladesh to realize necessary structural transformations (World Bank Group, forthcoming):

1. Transform into a more diversified economy to sustain growth and job creation.
2. Achieve spatial transformation that is more efficient, inclusive, and sustainable as the country continues to rapidly urbanize and transform economically.
3. Strengthen climate resilience and foster green growth to reduce current and future generations’ vulnerability.

For Bangladesh’s envisioned growth to generate shared prosperity, it is critical to examine and address key gender gaps and priorities linked to these three frontier challenges. The Government of Bangladesh (GoB) has for long been committed to gender equality and creating an enabling environment for women’s empowerment. Several national policies and programs are explicitly focused on expanding women’s opportunity and removing specific barriers to their advancement. The National Women’s Development Policy 2011 focuses on enhancing Bangladeshi women’s access, participation, voice, and agency across several domains. Gender gaps in different sectors are also being addressed and reduced over time through national sector-specific policies and plans. In promoting an inclusive education agenda, the National Education Policy (NEP) 2010 has, for instance, guided efforts to massively reduce gender disparity in Bangladesh’s education system. Continued efforts to close gender gaps are urgently needed to ensure that women and girls reap the benefits of Bangladesh’s future growth.

The Country Gender Assessment presents key gender issues to be considered for Bangladesh’s desired transformation. The objective of the assessment is to inform the World Bank Country Partnership Framework (CPF) for Bangladesh, which is currently being developed. Gender issues are discussed across the four pillars of the World Bank Gender Strategy FY16–23 (World Bank Group 2015) (Figure ES.1). Given the unique challenges emerging from the Displaced Rohingya Population (DRP) influx, gender gap analysis is also conducted for the host community in Cox’s Bazar district. Timely discussion of the impacts of COVID-19 on women and girls is included as part of the analysis of gender gaps across these five areas (Figure ES.1). Similarly, the impacts of climate change on women and girls and their potential role in climate adaptation are also discussed across pillars. The Country Gender Assessment serves as a compendium of existing analytical work on gender issues and opportunities by the World Bank, GoB, development partners, academia, and others, including the Bank’s Bangladesh Jobs Diagnostic (Farole and Cho 2017) and Voices to Choices report (Solotaroff et al. 2019a). This executive summary highlights key interlinkages between the barriers to gender equality and the frontier challenges that Bangladesh is currently facing.

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1 The SCD Update has been prepared by the team led by Yutaka Yoshino (Lead Country Economist, ESADR), Marta Eugenia Genoni (Senior Economist, EMNPV), Yulia Mironova (Economist, CAPCP), and Persephone Economou (Senior Risk Management Officer, MIGEC).
Gender equality matters: Smart economics for a diversified economy

The closing of gender gaps is a cornerstone for a diversified economy that will allow for sustained growth and job creation. Transformations to effectively diversify the Bangladeshi economy will require investment in inclusive and resilient human capital, removal of demand and supply constraints to female labor force participation in productive sectors, improving women’s access to quality jobs, and building institutions committed to creating opportunities for women. Women’s economic empowerment is constrained not only by the quantity of work accessible to them, but also by the quality. Working women in Bangladesh are heavily concentrated in informal sector, home-based, and low- or unpaid jobs. There is a large gender wage gap and high levels of occupational segregation, in terms of women disproportionately working in less profitable and traditionally “female” industries as well as in lower segments of the value chain than men within the same industry.

Improving women’s health and education outcomes for inclusive and resilient human capital

Bangladesh has made notable advancements in closing health-related gender gaps, but challenges remain, including in contraceptive prevalence and access to sexual and reproductive health. Bangladesh ranks 134 among 156 countries in progress toward achieving gender parity in health and survival (World Economic Forum 2021). Significant improvements have been made, for instance, in reducing maternal mortality (CEIC Data 2021) and under-five mortality (UNICEF 2020a). Yet girls and women continue to suffer from high levels of malnutrition and stunting, with nearly 25 percent of Bangladeshi women remaining underweight and 20 percent stunted (Hasan et al. 2017; Hoque et al. 2017). Serious gaps exist in women’s equality, voice, and agency in accessing health care services. Although there has been a significant decline in the fertility rate thanks in part to an increase in contraceptive prevalence, the contraceptive prevalence rate has stagnated since 2007 at around 60 percent (NIPORT, Mitra and Associates, and ICF International 2016). Conservative gender norms, stigmatization of sexual and reproductive health as an educational topic, and insufficient girls’ access to health information and services have collectively limited society-wide awareness of reproductive and basic human rights (Cortez, Hinson, and Petroni 2014). Significant spatial disparities in quality family planning and maternity services contribute to the challenges of health care access for women living in rural and slum areas.

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2 And an equivalent share of men.
Further policy and programming—particularly those promoting the use of information and communication technologies (ICT)—are needed to improve nutrition levels and access to sexual and reproductive health services. Progress in improving health indicators has been attributed to government and community efforts to increase women’s access to family planning services at the community level and in rural areas. Advances in maternal care have been central to reducing maternal and child mortality (MEASURE Evaluation 2016). The share of women receiving maternity care from medically trained personnel increased from only 5 percent in 2001 to 43 percent in 2016 (NIPORT; icddr,b; and MEASURE Evaluation 2017). The share of mothers with skilled attendance at birth nearly doubled from 27 percent in 2010 to above 52 percent in 2021 (World Economic Forum 2021). The rapid increase in households with mobile phones has helped vastly expand rural households’ health coverage through digital services. Investment in female education and empowerment has similarly helped improve the levels of maternal and child health. See section 2.1 for more discussion of gender gaps in health.

In education, Bangladesh has made incredible progress in achieving gender parity in primary and lower secondary education. Bangladesh ranks 121 among 156 countries in the world in terms of educational attainment (World Economic Forum 2021). It has achieved Millennium Development Goal 2 of universal primary education (Bangladesh Planning Commission 2015) with gradual improvements in enrollment for both genders, reaching just over 98 percent for girls and just under 98 percent for boys in 2019 (BANBEIS 2019). Enrollment rates for girls have exceeded those of boys at both primary (grades 1–5) and lower secondary (grades 6–10) levels (BANBEIS 2019). Increased girls’ enrollment and completion rates at primary and lower secondary levels have been mostly driven by select government efforts. Primary education was made compulsory and free under the Primary Education (Compulsory) Act 1990, which was implemented fully starting in 1993 (Ministry of Primary and Mass Education 2021). The eradication of tuition fees contributed critically to achieving primary school gender parity at the national level (Bangladesh Planning Commission 2015). Poor families additionally received free monthly food rations as long as their children attended primary school through the Food for Education Program (FFE) (Ahmed and del Ninno, n.d.). The Female Secondary Stipend and Assistance Program (FSSAP) provides secondary school girls in rural areas with conditional cash transfers, tuition subsidies, and uniform stipends upon meeting certain eligibility criteria (Khandker et al. 2021). As compared to the primary and secondary level, there are relatively fewer governmental programs incentivizing female tertiary education, contributing to low female enrollment. Increasing girls’ education is critical for future economic empowerment as their curtailed schooling stems the accumulation of knowledge and skills, making them less marketable in the workforce, limiting their earning potential, and reducing their productivity (Wodon et al. 2015).

Although girls have outpaced boys in terms of educational progress, girls remain behind in school-to-job transitions and entering more profitable STEM industries. Despite this progress on expanding educational access, 53 percent of children in Bangladesh continue to suffer from learning poverty (World Bank 2019b). Several underlying challenges impede girls’ transitions from school to the labor market. First, sociocultural expectations and pressures continue to dictate less focus and investment in (especially older) girls’ education. Bangladesh has the highest Gender Parity Index (GPI) of all South Asian countries in secondary school, but the second lowest in tertiary school (Figure ES.2). Girls are increasingly lagging behind boys in higher secondary (grades 11–12) and tertiary education (UNICEF and BBS 2021). Wodon et al. (2015) find that education can play an important role in changing individual attitudes, with a more educated society likely to have a more liberal view about women’s employment. Second, girls and women at higher levels of education overwhelmingly remain concentrated in traditionally “female” subjects. Only 14 percent of science, technology, engineering, and mathematics (STEM) students in Bangladesh are female (Siddia 2019), and only 12 percent of graduate students in mechanical,

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3 That is, prenatal, delivery, and postnatal.
4 From 90.1 percent for girls and 84.6 percent for boys in 2005 to 98.01 percent for girls and at 97.65 percent for boys in 2019.
5 In 2019, the enrollment rate for girls and boys at the lower secondary level was 74.47 percent and 60.11 percent, respectively.
6 Such as remaining unmarried until completion of secondary school certificate examination, maintaining 75 percent attendance.
7 The tertiary gross enrollment ratio was 16.18 percent for girls and 21.73 percent for boys in 2019.
electrical, and power systems engineering are women (WePOWER, World Bank, and ESMAP, n.d.). The knowledge and skills acquired by females in school tend to be less aligned with labor market demands and more profitable jobs.

Bangladesh’s educational segregation translates to high levels of occupational segregation in the workforce. STEM education provides in-demand skills aligned with the changing job market that feed into many new and emerging fields (Siddiqa and Braga 2019). As Bangladesh undergoes its economic transformation, STEM jobs—including in renewables and green jobs—will be expanding. Yet only 2 percent of females aged 15–24 in Bangladesh have foundational ICT skills (UNICEF and BBS 2020). Efforts to enhance female access to STEM education and support students’ transition to quality employment opportunities in STEM sectors are of high priority as Bangladesh undertakes more ICT-driven growth. Although the gender gap in the information technology (IT) freelancing community remains large (Kulsum 2020), home-based and flexible or part-time IT freelancing work, for instance, provides a means by which women can enter a thriving sector while bypassing female mobility constraints, time constraints related to their many domestic responsibilities, and previously limited access to offsite technical, higher-earning work. See section 2.2 for more discussion of gender gaps in education and section 3.4 for more on women and girls in IT.

Ensuring women have equal opportunities to higher paying productive jobs and entrepreneurship in a diversified economy

Women’s work is helping fuel the engines of growth in every sector, but female labor force participation (FLFP) remains less than half of that for males (MLFP), and working women experience greater economic vulnerability. Bangladesh ranks 140 out of 156 countries globally in FLFP (World Economic Forum 2021) yet ranks relatively well within South Asia (Figure ES.3). Although gender gaps in the labor market remain wide, FLFP increased by 9.5 percentage points between 2003 and 2016 whereas MLFP decreased by 5.5 percentage points (Bangladesh Bureau of Statistics 2016). The Bangladesh Jobs Diagnostic reports that women captured more than 70 percent of all new jobs in the country during this period (Farole and Cho 2017). This is quite astonishing given the stickiness of sociocultural norms and the high persistence of low FLFP rates, as illustrated by global trends.

Fundamental gender differences in working experiences, however, continue to suppress FLFP and render working women more vulnerable than their male counterparts. First, a larger share of women is engaged in informal employment (Figure ES.4). There is a massive gender gap in home-based work, with 62 percent of women working from home as compared to a mere 6 percent of men (Bangladesh Bureau of Statistics 2016). Second, women are highly concentrated in low-paying...
and unpaid jobs. World Economic Forum’s *Global Gender Gap Report 2021* estimates that women in Bangladesh today earn an average of only 40 percent of men’s incomes. This huge gender wage gap is on par with some South Asian neighbors, yet narrower than that of others (Figure ES.5). The wage gap is wider for ethnic minority women in Bangladesh, who earn significantly less than the country’s overall population. Third, a natural extension of the country’s educational segregation, women’s work remains heavily concentrated in less profitable, traditionally “female” industries. Although urban women’s work is more varied than the agriculture-centric work of rural women, it is still in fields typically considered female domain, such as ready-made garments (RMG), tailoring, handicrafts, and the food industry (Zaman and Islam 2011; ADB and ILO 2016). Fourth, occupational segregation is witnessed even among women and men working in the same industry, with women overwhelmingly working in lower segments of value chains. See section 3.1 for more discussion of female employment.

**Women’s entrepreneurship has grown over the last several years yet remains limited and suppressed by a number of challenges.** Women represent only 7 percent of Bangladesh’s total entrepreneurs (Bangladesh Bureau of Statistics 2015a) and only 13 percent of firms in the country have majority female ownership. Mirroring female employment more generally, women’s businesses tend to be informal, home-based, and limited to traditionally “female” industries (Solotaroff et al. 2019a). The smaller average size of women-owned firms as compared to male-owned ones works to limit the involvement of women-owned enterprises in cross-border trade, and thus their export opportunities (Nora et al. 2021). Limited financial literacy, business management, and marketing skills further constrain many women entrepreneurs (Khalily and Miah 2015; Singh, Asrani, and Ramaswamy 2016; Eusuf et al. 2017).

Despite the low and slow growth in women’s entrepreneurship, women are demonstrating that they can capitalize on the expanding e-commerce sector. E-commerce experienced rapid market growth of USD 25 million to over USD 200 million between 2014 and 2017 (Islam and Bin-Humam 2019). Women are believed to constitute a major share of the country’s online consumers and entrepreneurs. IDLC (2019) estimates that females own half of the Bangladesh-based Facebook stores. With informal e-commerce, women have been able to sidestep some of the systematic hurdles that they face in more traditional entrepreneurship, including cumbersome business registration processes and mobility restrictions (Islam and Roest 2020).

**Heightened focus on how the ICT sector can quicken Bangladesh’s growth has failed to recognize the acute underrepresentation of women in it.** ICT holds immense potential for expanding women’s employment and economic empowerment, but the low share of girls studying STEM and heavily male-dominated nature of the sector pose key constraints. Although Bangladesh’s IT sector is

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8 There are no laws or policies in Bangladesh mandating equal pay for work of equal value, rendering girls and women highly vulnerable to and with little recourse against wage discrimination (World Bank 2021c).
growing quickly, women constitute only 14 percent of STEM professionals (Siddiqa and Braga 2019) and 20 percent of IT sector employees in the country (BASIS 2017). Women are similarly absent from leadership roles, holding 14 percent of top positions at IT firms (BASIS 2017), leading about 1 percent of the country’s IT companies (ITC 2015b), and constituting 2 to 3 percent of Bangladesh’s IT entrepreneurs (World Bank Group and Australian Aid, n.d.). See section 3.4 for more discussion of girls and women in IT.

Women’s ownership of productive and digital assets is a critical enabler for advancing their employment outcomes. Most of Bangladesh’s agricultural workers are women, yet only 13 percent of women in rural households have sole or joint ownership of agricultural land as compared to 70 percent of men (IFPRI 2016). Absent formal recognition as landowners or as having other land rights, women frequently cannot access agricultural extension programs or information on new technologies, which may suppress production and their ability to market products (ADB 2010; Solotaroff et al. 2019a). Limited land ownership furthermore constrains women’s decision-making power as agricultural entrepreneurs as well as their access to finance (Solotaroff et al. 2019a). Significant gender gaps in digital assets and technological access and use are similarly stifling women entrepreneurs’ economic empowerment. Bangladesh has the second widest gender gap in mobile phone ownership after Pakistan, at 29 percent (Rowntree 2020). See section 4.1 for more discussion of women’s access to and ownership of productive assets.

Despite expanding access to microfinance, women in Bangladesh continue to struggle with financial inclusion, directly affecting entrepreneurship and employment aspirations. Bangladesh has among the largest gender gaps in financial inclusion globally, at nearly 29 percentage points.
This is the result of many demand-side and supply-side constraints to women's financial access such as restricted mobility, lack of information and awareness, safety concerns, bank branch distance, and cumbersome procedures and documentation. Mobile banking has great potential to improve women's financial access by circumventing many of the sociocultural, mobility, and time-related constraints. However, Bangladesh also lacks basic laws prohibiting discrimination based on gender when it comes to accessing credit. As such, banks disproportionately deny small and medium women-owned enterprises finance despite their high loan repayment rates of around 93 percent (Bangladesh Bank 2014, 2016), contributing to the significant gender gap in credit. See section 4.2 for more discussion of women’s access to and control of finance. Table ES.1 highlights key broad recommendations to ensure that women participate in and contribute to Bangladesh’s transformation into a diversified economy (see section 7.1 for a complete set of recommendations and accompanying actions).

### Spatial transformation is not gender neutral: Key issues for an inclusive built environment

Bangladesh’s urbanization has supported growth, but inefficiencies and inequities have resulted in considerable gender impacts. Access to services, infrastructure, connectivity, and spatial transformations critically affect job options. Yet men and women in various areas of the country benefit from different levels of access. Trends in female rural and urban employment—and the reasons behind them—thus need to be considered when examining the challenges surrounding spatial transformation and should inform decision-making around it. Although women have increasingly entered the Bangladeshi labor market in both urban and rural areas, the dynamics of women’s work differ by location. Working women in rural areas are overwhelmingly

| Health | • Destigmatize and raise awareness on the topic of sexual and reproductive health and rights through sex education in schools, and community-level efforts to improve the health and well-being of women. |
| Education | • Encourage and incentivize families to invest in the education and well-being of their girls and women through safer schools, financial incentives, and stronger legislations around GBV and child marriage.  
• Adopt in-school approaches and scholarship programs targeted at poor households to keep girls in school and ensure they are learning skills marketable in the labor force.  
• Lessen the gendered educational segregation and encourage female participation in STEM education. |
| Jobs | • Improve the quality of jobs and earning potential for women in the agriculture sector.  
• Address deeply rooted occupational segregation by making male-dominated sectors more welcoming to women.  
• Address demand and supply constraints to promote job creation in growth sectors identified as having potential for women.  
• Enable female employment in STEM fields to reduce occupational segregation, which is concentrating women in low-productivity and low-pay sectors. |
| Assets | • Remove bias in inheritance systems and prevent female inheritance renunciation due to cultural and social norms.  
• Make more equitable the benefits of contributing to marital property—particularly land—in cases of nonownership.  
• Increase women’s financial inclusion through a holistic set of efforts to address demand- and supply-side barriers, including removing transaction and financial costs to access finance.  
• Address patriarchal norms around financial control and increase women’s decision-making power through programs and policies.  
• Address women’s low use of mobile and digital technologies for finance. |
concentrated in informal, home-based, and often unpaid agricultural activities. In contrast, working women in Bangladesh's cities are relatively more involved in formal sector employment outside of the home, including in the country's RMG industry (Himi and Rahman 2013).

There has been a feminization of agriculture in Bangladesh, yet a large share of women remains confined to home-based and low or unpaid work. Between 2003 and 2016, 84 percent of new jobs in Bangladesh were in industry and services (Farole and Cho 2017). Whereas men are increasingly moving out of agriculture by securing higher-paid jobs in industry and services domestically or migrating internationally (Chowdhury and Chakraborty 2021), women have been less successful in seizing these opportunities. Increasing FLFP along with increasing departure of men from agriculture has resulted in a feminization of the sector. Most agriculture workers in Bangladesh today are female—76 percent of women in rural areas are engaging in agricultural work as compared to only 44 percent of men (Bangladesh Bureau of Statistics 2016). Similarly, 69 percent of rural women work at the homestead and 45 percent earn no money for their work (Bangladesh Bureau of Statistics 2016). Of Bangladesh's unpaid rural women, 87 percent work in agriculture (Farole and Cho 2017). Despite significant female involvement in key agricultural industries such as maize, potato, mango, and cut flowers, women overwhelmingly work in lower segments of agriculture value chains (Oxfam 2013; Bangladesh Bureau of Statistics 2013a; Center for Development & Competitive Strategies Ltd. 2016).

Even among paid agricultural workers, rural women are more likely than men to be in vulnerable employment. Rural women are about 15 percentage points more likely than their male counterparts to be engaged in part-time work, and 5 percent more likely to be engaged in seasonal work, thus experiencing greater employment vulnerability (FAO 2011). Agriculture provides the lowest paid employment as compared to manufacturing, construction, and services (FAO 2011), and there is a significant gender wage gap in the sector. Women in paid agricultural employment earn an average of 65 percent of men's average earnings (Bangladesh Bureau of Statistics 2016). See section 3.2 for more discussion of gender gaps and opportunities in agriculture.

Bangladesh's behemoth RMG industry has provided significant female employment opportunities in urban areas, bringing millions of women into the workforce. RMG is Bangladesh's largest industrial sector (ADB 2020), constitutes 83 percent of the country's total exports (Statista 2021), and generates 11 percent of its GDP (Akter 2020). About 80 percent of the 4 million people employed in Bangladesh's RMG factories in 2020 were women (ILO and UN Women 2020). RMG factories have drawn young women from Bangladeshi villages to migrate to cities to seize relatively accessible formal income-generating opportunities (World Bank 2008). RMG has driven change in the country's urban public spaces, helping normalize women's mobility and access to public institutions (Hossain 2011). Despite the employment that RMG has generated, women in the industry frequently contend with low wages, exhaustive workloads, unsafe working conditions, and various forms of gender-based violence (GBV). See section 3.3 for more discussion of women in RMG.

Besides influencing FLFP trends, urbanization and rapid spatial transformations can widen various gender gaps or help close them by creating new opportunities. Reduced perceptions of safety among women and girls are a negative externality of urbanization that fails to address female experiences in the built environment. As discussed, spatial disparities exist between urban and rural areas in terms of access to and quality of health and education services. Urbanization generally provides opportunities to close gender gaps. Bangladesh has among the largest financial gender gaps globally and the largest in South Asia, at 29 percentage points (Demirguc-Kunt et al. 2018). Bangladesh's rural areas have particularly restricted or lacking banking services (Solotaroff et al. 2019a). As such, mobile financial services would be especially beneficial for rural women. Yet only 56 percent of rural women as compared to 70 percent of urban women own mobile phones, giving urban women an even greater advantage in terms of access to and control of assets (NIPORT and ICF 2020). Services in urban areas are, however, not homogenous as slum areas struggle to provide even basic services. In these contexts of spatial inequality, there is a higher risk of gender gaps widening further. Table ES.2 highlights key broad recommendations to ensure that Bangladesh's ongoing spatial transformation is gender-informed (see section 7.1 for a complete set of recommendations and accompanying actions).

Climate Change

It is now widely accepted that faster growth can no longer be pursued at the cost of environmental degradation and that future growth needs to be inclusive and resilient to climate change. A growing body of research has found that climate change disproportionately impacts women. A holistic understanding of the ways in which climate change affects women and girls is thus essential. Similarly, in developing solutions and envisioning green growth, opportunities should be shaped in ways to benefit women and girls and create innovative avenues to break away from their existing constraints related to work.

Climate change is exacerbating gender inequality in Bangladesh, in large part due to women’s dependence on agriculture. Not only are many countries with greater gender inequality more vulnerable to the negative impacts of climate change, but many also suffer from lower levels of climate action (Andrijevic et al. 2020). The feminization of Bangladesh’s agriculture sector is making women particularly dependent on the environment and natural resources for their livelihood, resulting in women disproportionately bearing the brunt of climate change. Since agriculture-dependent women find it more difficult to move to urban areas and secure new jobs, they are often forced into low-paying work, continuing their cycle of vulnerability.

In addition to being disproportionately impacted by climate disasters, women and girls face gender-specific barriers in adapting to climate change. Existing inequalities in standards of living and control of resources within the household also impact women’s resilience and ability to adapt to climate change. While men have the flexibility to adopt coping mechanisms by acquiring new skills or migrating to urban settings to access green jobs, women’s access to such options may be challenged by limited decision-making power (Solotaroff et al. 2019a), social norms (ILO 2015), risks of gender-based violence (WHO 2021) and access to finance (Demirguc-Kunt et al. 2018).

Recognizing that gender imbalances exist in both the impacts of climate change and approaches to adaptation, it is critical to ensure women and girls benefit from the opportunities green growth brings. Green investments may not translate into green and decent jobs for women.

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Table ES.2 Recommendations to ensure gender-informed spatial transformation

| Health and education | • Given existing spatial disparities, increase efforts to ensure that women and girls in rural and slum areas have access to quality health and education services.  
| | • Consider gender-specific challenges during spatial planning and infrastructure design to improve accessibility of health and education services for women and girls in rural and slum areas.  
| | • Undertake institutional capacity building in the health and education sectors to better respond to the needs of females in the most underserved rural and slum areas (e.g., increase number of female teachers and doctors, incentives through conditional cash transfers, subsidies for most vulnerable).  
| Mobile access | • Given wider mobile access among women and girls in urban areas, implement targeted mobile-based educational and skills development programs.  
| Childcare | • Improve access to inexpensive, high-quality childcare services, particularly in cities where work is often not done at, or immediately around the home unlike in rural areas.  
| Transport | • Consider the differential needs of men and women in infrastructure (e.g., average heights, women’s transport of groceries, women often being accompanied by children and elderly)—including WASH facilities and transport used by women to travel to work—especially for women in rural areas and slums.  
| Voice and Agency | • Enable women’s meaningful participation in urban planning and design to create public spaces and infrastructure that respond to women’s priorities.  


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Climate Change

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Climate change is exacerbating gender inequality in Bangladesh, in large part due to women’s dependence on agriculture. Not only are many countries with greater gender inequality more vulnerable to the negative impacts of climate change, but many also suffer from lower levels of climate action (Andrijevic et al. 2020). The feminization of Bangladesh’s agriculture sector is making women particularly dependent on the environment and natural resources for their livelihood, resulting in women disproportionately bearing the brunt of climate change. Since agriculture-dependent women find it more difficult to move to urban areas and secure new jobs, they are often forced into low-paying work, continuing their cycle of vulnerability.

In addition to being disproportionately impacted by climate disasters, women and girls face gender-specific barriers in adapting to climate change. Existing inequalities in standards of living and control of resources within the household also impact women’s resilience and ability to adapt to climate change. While men have the flexibility to adopt coping mechanisms by acquiring new skills or migrating to urban settings to access green jobs, women’s access to such options may be challenged by limited decision-making power (Solotaroff et al. 2019a), social norms (ILO 2015), risks of gender-based violence (WHO 2021) and access to finance (Demirguc-Kunt et al. 2018).

Recognizing that gender imbalances exist in both the impacts of climate change and approaches to adaptation, it is critical to ensure women and girls benefit from the opportunities green growth brings. Green investments may not translate into green and decent jobs for women.

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Table ES.2 Recommendations to ensure gender-informed spatial transformation

| Health and education | • Given existing spatial disparities, increase efforts to ensure that women and girls in rural and slum areas have access to quality health and education services.  
| | • Consider gender-specific challenges during spatial planning and infrastructure design to improve accessibility of health and education services for women and girls in rural and slum areas.  
| | • Undertake institutional capacity building in the health and education sectors to better respond to the needs of females in the most underserved rural and slum areas (e.g., increase number of female teachers and doctors, incentives through conditional cash transfers, subsidies for most vulnerable).  
| Mobile access | • Given wider mobile access among women and girls in urban areas, implement targeted mobile-based educational and skills development programs.  
| Childcare | • Improve access to inexpensive, high-quality childcare services, particularly in cities where work is often not done at, or immediately around the home unlike in rural areas.  
| Transport | • Consider the differential needs of men and women in infrastructure (e.g., average heights, women’s transport of groceries, women often being accompanied by children and elderly)—including WASH facilities and transport used by women to travel to work—especially for women in rural areas and slums.  
| Voice and Agency | • Enable women’s meaningful participation in urban planning and design to create public spaces and infrastructure that respond to women’s priorities.  


Climate Change

It is now widely accepted that faster growth can no longer be pursued at the cost of environmental degradation and that future growth needs to be inclusive and resilient to climate change. A growing body of research has found that climate change disproportionately impacts women. A holistic understanding of the ways in which climate change affects women and girls is thus essential. Similarly, in developing solutions and envisioning green growth, opportunities should be shaped in ways to benefit women and girls and create innovative avenues to break away from their existing constraints related to work.

Climate change is exacerbating gender inequality in Bangladesh, in large part due to women’s dependence on agriculture. Not only are many countries with greater gender inequality more vulnerable to the negative impacts of climate change, but many also suffer from lower levels of climate action (Andrijevic et al. 2020). The feminization of Bangladesh’s agriculture sector is making women particularly dependent on the environment and natural resources for their livelihood, resulting in women disproportionately bearing the brunt of climate change. Since agriculture-dependent women find it more difficult to move to urban areas and secure new jobs, they are often forced into low-paying work, continuing their cycle of vulnerability.

In addition to being disproportionately impacted by climate disasters, women and girls face gender-specific barriers in adapting to climate change. Existing inequalities in standards of living and control of resources within the household also impact women’s resilience and ability to adapt to climate change. While men have the flexibility to adopt coping mechanisms by acquiring new skills or migrating to urban settings to access green jobs, women’s access to such options may be challenged by limited decision-making power (Solotaroff et al. 2019a), social norms (ILO 2015), risks of gender-based violence (WHO 2021) and access to finance (Demirguc-Kunt et al. 2018).

Recognizing that gender imbalances exist in both the impacts of climate change and approaches to adaptation, it is critical to ensure women and girls benefit from the opportunities green growth brings. Green investments may not translate into green and decent jobs for women.
because current projections for green jobs growth are predominantly concentrated in male-dominated sectors. Nonetheless, the transition to green jobs is an opportunity to educate a new, more diverse workforce. This could facilitate the transition of women to high-skill workers; to pierce through male-dominated fields and to pioneer green businesses as owners and employers (ILO 2015). Therefore, pursuit for green growth further accentuates the need to promote STEM education and skill development for women. In Bangladesh, promising practices are emerging from climate adaptive interventions that are designed with gender-transformative objectives.

**COVID-19 and its impact on women and girls**

The pandemic has hampered health and education outcomes for women and girls. In 2020, 61 percent of surveyed Bangladeshis reported being unable to obtain necessary medical treatment, but women experienced greater barriers than men in terms of wait times for medical care, accessing medical supplies, hygiene, and food (UN Women 2020b). Female use of family planning services dropped by 62 percent between January and May 2020 (CARE 2020b). Risks involved in pregnancy and birth increased as access to skilled birth attendants and delivery facilities reduced by at least 50 percent (UN Women 2020a). COVID-19 has also exacerbated GBV, especially child marriage, which is associated with early birth and stunting in babies (Save the Children 2015). Pandemic-related school closures that began in March 2020 have furthermore threatened to undo Bangladesh’s significant educational achievements (Rahman and Sharma 2021). School closures, reduced household incomes, and expanded domestic responsibilities risk pushing girls from low-wage families out of education. Over the course of the pandemic, girls have been more likely than boys to spend increased time on household chores, leaving them with less time for schooling (Baird, Seager et al. 2020).

**COVID-19 has had clear gendered impacts on employment in that more women than men have lost jobs and women have been less likely to return to their jobs after lockdown** (Das 2020). COVID-19 has left formally employed women almost six times more likely to work fewer hours as compared to their male counterparts (UN Women 2020c). Production, supply, and demand of agricultural produce in Bangladesh have all declined over the course of the pandemic (Roy 2020), devastating the incomes of millions of women working in agriculture. The RMG industry’s majority female workforce has been reduced tremendously over the course of the pandemic. The World Trade Organization estimated that around one million RMG workers had been dismissed or furloughed by August 2020 (UNDP 2020). Women entrepreneurs also appear to have experienced greater business and income losses than their male counterparts. Although policy-induced business closures are obviously transitory in nature and will be lifted once the virus is under control, they have revealed the uneven impact of crises on men and women. COVID-19 has also had important employment-related effects on Bangladeshi migrants, with host governments initially sending immigrant workers back home. Female migrant domestic workers are all the more vulnerable now as many lost their jobs early in the pandemic, have been unable to find new work, and are struggling with reintegration, limited income-generating opportunities, debt accumulation, limited access to social protection or unemployment assistance, and stigma around their departure (UN Network on Migration in Bangladesh 2020).

**Unpaid domestic care duties have expanded significantly during COVID-19 lockdowns, with significant impacts on women’s time poverty and employment** (Nanthini and Nair 2020). Although Bangladeshi women have always borne the greater burden of domestic care, the gender imbalance has worsened as the pandemic relegated school children and many working adults to the home. Ninety-one percent of females surveyed in a BRAC study reported increased unpaid care work (UNDP 2020). This gender gap is seen among children as well, with girls having devoted much more of their time during the pandemic to household chores and less time to studies than boys (Makino, Shonchoy and Wahhaj 2021). Details of COVID-19 impacts are included in each section.
Gender issues in Cox’s Bazar (CXB) host communities

The Displaced Rohingya Population (DRP) situation has become an extended crisis in Bangladesh’s Cox’s Bazar district, with resources and services spread amongst a huge group of additional residents. About 918,841 Displaced Rohingya Population (Joint Response Plan, 2022) are currently living in camps across Ukhiya and Teknaf upazilas as well as on the island of Bhasan Char in Cox’s Bazar. With approximately 541,000 Bangladeshis known as the host community (Joint Response Plan 2022), the district is home to over 1.3 million people in need of goods and services, of which 51 percent are especially vulnerable women and girls (ISCG 2021 a). This huge spike in population has put infrastructure, sanitation, water, and transportation services under stress. Women are consequently facing additional challenges in accessing basic services. GBV has indeed increased in host communities—although mostly at the hands of family members (UNFPA 2018), not DRPs—overwhelming an already resource-constrained service delivery system. See section 6 for more on gender issues in Cox’s Bazar host communities. Table ES.3 highlights key broad recommendations to prevent the widening of gender gaps during emergencies (see section 7.1 for a complete set of recommendations and accompanying actions).

Table ES.3 Recommendations to prevent the widening of gender gaps during emergencies

<table>
<thead>
<tr>
<th>Cox’s Bazar</th>
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<tbody>
<tr>
<td>• Improve social cohesion between DRP and host communities in Cox’s Bazar by sharing targeted information, raising awareness, and managing expectations.</td>
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<tr>
<td>• Enable better, more sustainable livelihood opportunities in Cox’s Bazar.</td>
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<tr>
<td>• Expand and improve health, education, and other critical services in Cox’s Bazar.</td>
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<tr>
<td>• Ensure all Cox’s Bazar residents equal access to GBV services provided in or around the camps, humanitarian system services, and services provided in the host community.</td>
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<thead>
<tr>
<th>COVID-19 Recovery</th>
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<tr>
<td>• Address additional barriers created by COVID-19 to women’s access to medical supplies, hygiene, and food security.</td>
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<tr>
<td>• Conduct targeted awareness campaigns and provide financial incentives to encourage parents to send their daughters back to school after home schooling or dropping out due to COVID-19.</td>
</tr>
<tr>
<td>• Expand skills programs for women who lost their jobs due to COVID-19 to transfer skills to other sectors given their lower likelihood to be rehired.</td>
</tr>
<tr>
<td>• Explore options for affordable and accessible childcare services to address the increased household responsibilities that women face.</td>
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<thead>
<tr>
<th>Climate Change</th>
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<tbody>
<tr>
<td>• Enable women farmers’ access to and use of climate adaptive technologies.</td>
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<tr>
<td>• Ensure that women can benefit from economic diversification spurred by climate adaption across a wide range of sectors and skill levels.</td>
</tr>
<tr>
<td>• Engage women in disaster preparedness plans; ensure that early warning signals reach women and that shelters have safe spaces and appropriate infrastructure for women such as separate restrooms.</td>
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Gender-based violence (GBV) suppresses growth: Complex linkages between GBV, economic growth, and women’s empowerment

Patriarchal social norms in Bangladesh drive gender-based violence (GBV), which impedes human capital growth. Of the various forms of GBV, intimate partner violence (IPV) and child marriage are particularly concerning due to their high prevalence, the highest in the region (Figure ES.6). About 14 percent of maternal deaths in Bangladesh are attributed to GBV (FPAB 2011) (see section 2.1). Child marriage is particularly linked to early pregnancy, higher maternal death, stillbirth, and miscarriage, as well as truncated education and lower likelihood of developing skills to enter profitable jobs. GBV is thus inextricably linked to all aspects of gender equality as well as the frontier challenges identified for Bangladesh’s growth.
GBV restrains female economic opportunities, worsens under emergencies, and may take on new forms under rapid urbanization. GBV has proven to be a key impediment to Bangladeshi women’s pursuit of job opportunities further from home that require riding the bus: 94 percent of female public transportation users in Dhaka have reported facing verbal, physical, or other types of sexual harassment (Kotikula, Hill, and Raza 2019). Work hours lost to GBV also limit working women’s income-earning potential. Apart from loss of income, women and their households incur many additional costs related to GBV—lost workdays and medical, legal, and other associated costs—which can further exacerbate health and economic conditions. COVID-19 has further increased the risk of GBV for women and girls in Bangladesh. BRAC finds that reported cases of GBV increased by 70 percent in March and April of 2020 as compared to the same time the previous year (Human Rights Watch 2020b).

Bangladesh has enacted laws aimed at reducing GBV and the government’s Multi-Sectoral Program on Violence Against Women provides a holistic set of services to women survivors of violence. Greater efforts on coordination, service provision, and prevention are needed, however. To ensure a comprehensive multi-sectoral response and referral system across the country, the GBV coordination framework needs to be made more effective. Preventing GBV requires transformational change not only in heavily patriarchal attitudes and behaviors, but also in deep-rooted social norms (see section 5.1 for more information on GBV). Table ES.4 highlights key broad recommendations to strengthen GBV prevention and response in Bangladesh (see section 7.1 for a complete set of recommendations and accompanying actions).

Urgent actions to amplify gender achievements and close remaining gender gaps

Bangladesh has made significant economic strides over the last several years, aided by and contributing to the broadening of women’s traditional roles. The country’s fertility rate has declined, maternal mortality halved, gender parity achieved in literacy, and more girls than boys are now enrolled in primary and secondary education. There is greater understanding of girls’ rights, abilities, and income-generating opportunities. Whereas FLFP has increased rapidly, MLFP has declined. Yet access to family planning methods remains very limited, female malnutrition is high, and access to medicine and medical products has stagnated or widened. The gender gap in higher secondary and tertiary education remains wide—along with female participation in STEM and other nontraditionally “female” subjects—due in large part to sticky social norms and a number of institutional barriers. A substantial 46-percentage-point gender gap remains in labor force participation, and women remain heavily concentrated in home-based, informal, and low- or unpaid work. There are significant spatial
disparities in accessing quality health, education, and financial services as well as employment opportunities, especially by rural and slum-dwelling women. GBV has proven a persistent barrier across spatial and socioeconomic groups, driven by deep-seated patriarchal and sociocultural norms. With the dual COVID-19 and DRP crises, Cox’s Bazar district is grappling with widening gender gaps across each of these pillars.

Many of these female vulnerabilities are overlapping, risking further amplification of existing gender gaps and challenges. As women and girls have been excluded from much of economic and social life for historical reasons, closing gender gaps in human capital, economic opportunity, asset ownership, and voice and agency, as well as addressing violence, will go a long way in propelling Bangladesh toward a rapid path to prosperity. The interlinked nature of the gender gaps discussed in this Country Gender Assessment call for synergistic approaches to boost women’s well-being and economic empowerment in Bangladesh. The pandemic has furthermore undone some of the country’s progress in reducing gender gaps around women’s participation and empowerment, which must inform the country’s growth plans.

Although all recommendations presented above are important and interconnected, two areas are believed to have the greatest potential impact in shifting cultural and institutional attitudes to support female empowerment (Table ES.5). First, women and girl’s education, employment, and entrepreneurship in STEM sectors are critical in this time of rapid technological change and automation, propelled by the Government of Bangladesh’s efforts to create a Digital Bangladesh. Greater female involvement in STEM will help meet labor market needs, expand women’s access to higher quality and more productive jobs (Hammond et al. 2020), reduce occupational segregation (European Institute for Gender Equality 2019), and address gender pay gaps (ILO 2018), thus both propelling the country’s economic growth while also creating a positive feedback loop for female empowerment. There is also an increasing demand from female students for programs enabling school-to-work transitions. Second, there is heightened and urgent need to improve GBV support services—including legal, counseling, and law enforcement—and to prevent its occurrence by increasing engagement with men and boys to advocate for women and girls’ rights and needs. GBV is a critical cross-cutting issue for women’s empowerment and a key barrier to women’s health, continued education, ability to engage in income-generating activities, and access to assets.

### Table ES.4 Recommendations to strengthen GBV prevention and response

<table>
<thead>
<tr>
<th>Prevention</th>
<th>Legal</th>
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<tbody>
<tr>
<td>Develop GBV prevention programs rooted in behavior change, gender-transformative components, and engaging men and boys to tackle some of the root issues perpetuating violence.</td>
<td>Strengthen enforcement of the Domestic Violence Act and raise awareness among potential beneficiaries.</td>
</tr>
<tr>
<td>Introduce conditional incentives encouraging caregivers to delay girls’ age of marriage alongside educational incentives to increase girls’ enrollment in school.</td>
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<tr>
<td>Establish protections to improve women’s agency and safety in the workplace.</td>
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<table>
<thead>
<tr>
<th>Sectoral development</th>
<th>GBV response and service provision</th>
</tr>
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<tbody>
<tr>
<td>Systematically address GBV in key sectors to enable more equitable enjoyment of the benefits of sectoral development interventions (e.g., improving water infrastructure, distribution services to reduce female’s collection time).</td>
<td>Address the large gaps in GBV service provision for survivors of violence with improved coordination and ensuring that comprehensive and quality support (including immediate medical, psychosocial first aid, counseling, legal, shelter, and life skills training for reintegration) is widely available to GBV survivors.</td>
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</tbody>
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<table>
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<tr>
<th>Data</th>
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<tbody>
<tr>
<td>Improve data collection on GBV at the national level.</td>
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### Table ES.5 Priority gender recommendations for the Bangladesh Country Partnership Framework

<table>
<thead>
<tr>
<th>Priority Pillars</th>
<th>Urgent</th>
<th>Short term</th>
<th>Medium term</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pillar 2</strong></td>
<td></td>
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</tr>
<tr>
<td>Promote labor market relevant skills and economic inclusion for women. Improving the quality of foundational skills, and STEM skills are important, particularly for women and girls, in removing supply-side constraints of skills.</td>
<td>Put in place the policies and institutions for licensing and regulating childcare and for incentives to promote their establishment and use. Develop the network of childcare centers and early childhood development centers services. Launch several women-centric G2C e-services aimed at enhancing the status of women in Bangladesh and bringing about digital inclusion.</td>
<td>Enhance legislation on equal pay or promotion at work and criminal or civil remedies for sexual harassment in public spaces; remove legal and institutional restrictions on female labor force participation. Address harmful social norms (e.g., child marriage, constraints to access to reproductive health options, mobility restrictions outside home). Integrate overarching gender lens in implementing the National ICT Policy 2015 and the 8th FYP by establishing key performance indicators and results-oriented outputs.</td>
<td></td>
</tr>
<tr>
<td><strong>Pillar 4</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Develop national level GBV coordination body to implement an integrated, multisectoral GBV prevention and response plan. Improve access to GBV support services.</td>
<td>Develop GBV grievance systems in different sectors (e.g., health, education, transport). Develop behavior change interventions engaging men and boys.</td>
<td>Strengthen quality service provisions.</td>
<td></td>
</tr>
</tbody>
</table>
1. Introduction

Bangladesh has achieved considerable progress over the last few decades in growth, development, and poverty reduction, which pushed it up to lower-middle-income status in 2015 (Bhattacharya and Khan 2018). The rapid poverty reduction has been supported by the narrowing of human development gender gaps. Over the last two decades, Bangladesh's fertility rate declined from 3.2 to 2.0 births per woman, maternal mortality was halved, gender parity was achieved in literacy, and more girls than boys are now enrolled in primary and secondary education. With these achievements and more, Bangladesh remains on track to graduate from the UN's Least Developed Countries (LDC) in 2026 (Byron and Mirdha 2021). Cultural norms furthermore appear to be shifting, with increasing investments in girls' well-being and greater understanding of longer-term income-generating opportunities for girls. Structural change in the economy, with labor steadily moving from agriculture to industry and services, has allowed for fast, higher productivity growth. Bangladesh has also experienced domestic consumption growth from increased labor income, supported by ready-made garments (RMG) exports and remittances.

Significant gender gaps remain, however, in economic participation and empowerment. Female labor force participation (FLFP) has increased rapidly in Bangladesh over the last several years whereas male labor force participation (MLFP) has declined (Bangladesh Bureau of Statistics 2016). Women have become critical to the agriculture sector in rural areas—now representing the majority of the country's agricultural workers—and women have flocked en masse to the RMG industry in urban areas, which has provided over a million jobs to Bangladeshi women. Despite this increase in female labor force participation, a massive 46-percentage-point gender gap remains in labor force participation, and working women overwhelmingly remain in vulnerable employment. Women are disproportionately involved in low- or unpaid jobs, contend with a large gender wage gap, are mostly in insecure informal employment, and are heavily concentrated in low-productivity, traditionally “female” industries and occupations. In 2021, the World Economic Forum’s Global Gender Gap Report 2021 ranked Bangladesh poorly with respect to women’s employment, at 140 out of 156 countries.

Women's economic empowerment has benefits beyond those for women themselves, with positive effects on business productivity and national growth. It is well established that women’s economic participation and their empowerment are massively beneficial for a country’s economic growth (UN Women 2018). Empowering women economically is central to the Sustainable Development Goals (UN Secretary General’s High-Level Panel on Women’s Economic Empowerment 2016), directly feeding into Goal 5 on women's equality. It is also a catalyst for other goals on ending poverty, ensuring food security, improving health, promoting productive employment, and reducing inequalities (UN Women 2018). The significantly lower engagement of Bangladeshi women as compared to men in paid work is resulting in significant costs to productivity and thus stifling the country's economic growth.

Investment in women's employment also has important multiplier effects for the household, with particular benefits for girls. Women’s participation in income-generating activities benefits the entire family through increased household income while also contributing to women's voice and agency within the family. Increased women’s decision-making power over use of household finances (Klugman et al. 2014) has altered the composition of household expenditures. Compared to men, women are found to invest more in the health and education of family members (OECD 2010; Yoong, Rabinovich, and Diepeveen 2012), thereby contributing to the improvement of human endowment indicators. This particularly benefits female children, who consistently receive less health care and education than their brothers. Research has shown that as household incomes rise, spending on girls increases and starts to catch up to the amount spent on boys (Heath and Jayachandran 2017). Increased female educational

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9 From 432 to 215 per 100,000 live births.
attainment and improved health outcomes of girls and women resulting from greater spending subsequently increase female productivity and expand their economic opportunities (Remme et al. 2020), creating a positive feedback loop for further economic growth and household well-being.

Recognizing the wide-ranging benefits of women's economic engagement, the Government of Bangladesh (GoB) and World Bank have prioritized efforts to enable women's paid work. GoB has developed policies and laws to enable women's access to higher quality jobs, and implemented programs directly dedicated to increasing women's income-generating opportunities and tackling barriers to their empowerment (section 1.1). In alignment with the country's own focus on women's economic empowerment, the World Bank has similarly focused its gender efforts in Bangladesh on expanding quality jobs for women by better aligning women's skills with labor market needs and improving workplace conditions (section 1.2).

1.1. Government of Bangladesh’s commitment to gender

The Government of Bangladesh has long been committed to gender equality and creating an enabling environment for women's empowerment. Bangladesh's Constitution prescribes equality, nondiscrimination, and equal opportunity for all its citizens, including women. Bangladesh is a signatory of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). The country's recently released 8th Five Year Plan for fiscal years 2021–25 (FY21–25) (Government of the People's Republic of Bangladesh 2020) highlights the centrality of gender equality in achieving the country's economic growth, poverty reduction, and social development goals. The FYP focuses on harnessing the full potential of girls and women by enhancing their access to resources and opportunities as well as addressing barriers and restrictive social norms. Enhancing access to and control over diversified economic opportunities and resources, and promoting positive social norms, are two of the key action areas for the Systematic Country Diagnostic's (SCD) gender goals. Increasing girls and women's participation in science, technology, engineering, and mathematics (STEM) and information and communication technology (ICT) education—including in marketable ICT vocational and technical training—is mentioned specifically, as are reducing gender-based violence (GBV) and ending child marriage.

Varying gender gaps across different sectors are being addressed and reduced over time through national sector-specific policies and plans. The National Education Policy (NEP) 2010 has guided efforts to massively reduce gender disparity in Bangladesh's education system. The NEP promotes an inclusive education agenda by seeking to improve access, reduce dropouts, provide free textbooks, establish a food-for-education program, provide stipends for poor students, develop media outreach and awareness, improve infrastructure, and increase water supply and sanitation facilities. The National Social Security Strategy (NSSS) 2015 includes among its priorities enhancing access to quality jobs for vulnerable populations, including women, and provision of childcare services. The continuing implementation of NSSS is believed to provide critical support to increasing women's formal employment and their economic empowerment.

Beyond the importance granted to gender in Bangladesh's national and sectoral policies, there are several policies and programs directly dedicated to increasing women's opportunity and tackling barriers to their empowerment. The National Women's Development Policy (WDP) 2011 focuses on enhancing women's access, participation, voice, and agency. National Action Plans (NAP) developed with UN Women in 1997, 2013, and 2019 have worked to implement the WDP; the current NAP 2019–2022 on Women, Peace and Security is guiding women's meaningful participation in peace and security efforts and targets the upholding of women's rights (Government of Bangladesh and UN Women 2019). A multitude of GoB initiatives are working to address the high prevalence of gender-based violence throughout the country, including through one-stop crisis centers at the divisional level and one-stop crisis cells at the district and upazila levels (see section 5.1), which provide female survivors of violence with health, psychological, legal, police, rehabilitation, and reintegration services to holistically address their trauma (MOWCA 2021).
1.2. World Bank’s portfolio in Bangladesh

The World Bank’s portfolio in Bangladesh has a strong focus on promoting women’s access to jobs and strengthening their voice and agency. This reflects the priorities of both the World Bank Bangladesh Country Partnership Framework (CPF) (World Bank Group 2016) and the South Asia Regional Gender Action Plan for FY16–21 (World Bank 2016b). Nearly half of the gender actions planned in the 32 operations approved for Bangladesh between fiscal year 2017 and 2020 address gender gaps in access to jobs and women’s economic empowerment more broadly, about one-third address gaps in voice and agency, and only a few seek to close gaps in human capital or asset ownership (Figure 1.1). The Transport Global Practice (GP) and the Digital Development GP together have the greatest number of gender actions integrated within their operations. They are followed by the Environment, Energy and Extractives, Social Protection and Jobs, and Education GPs. The gender actions within the Transport GP focus on improving women’s access to jobs.

Most project teams across sectors attempt to facilitate women’s entry into the labor force. The most common way in which operations are working to close employment gender gaps (see section 3.1) is through increased access to skills development training—including with the introduction of quotas—to enhance women’s marketability in the workforce. This is followed by efforts to improve the infrastructure needed to create an enabling environment for women to work, and efforts to provide business development training and market linkages to increase women’s ability to do business. Projects are also making a concerted effort to increase women’s currently low levels of employment in male-dominated fields such as in ICT (see section 3.4).

Fewer projects are working to reduce gender gaps in human endowments (see sections 2.1 and 2.2) and asset ownership and control (see section 4). While the Health, Nutrition, and Population GP and Education GP take a more systemic approach to addressing human endowment gaps—primarily through improving access and quality of services—other World Bank sectors contribute by raising awareness or providing technical knowledge on trade and ICT, or through targeted activities, such as addressing the health needs of the DRP. Most of the operations in Bangladesh working to close asset-related gender gaps are focused on improving access to social assistance, insurance services, and finance.

Bangladesh has the highest number of projects in the South Asia region that go beyond GBV mitigation and have specific GBV activities.10 Many operations are contributing to increasing female voice and agency in Bangladesh. This is being done through efforts to enable women’s participation and representation in project-related decision-making processes. Significant efforts have been made to address GBV given its high prevalence in the country (see section 5.1). Although GBV risk mitigation strategies are a relatively new World Bank corporate requirement, the Bangladesh portfolio has attempted to holistically address the risks of GBV with a particular focus on the DRP in Cox’s Bazar (see section 6). GBV prevention and response is also becoming a stronger focus area as operations are increasingly including actions to improve access to GBV services, raise awareness of GBV at the workplace and in public transportation, and build capacity to properly respond to cases of GBV.

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10 Bangladesh has 10 projects with GBV activities whereas Afghanistan has 8, India 7, Pakistan 6, Nepal and Sri Lanka 4, Bhutan 2, and Maldives 1.
1.3. Objective

The key objective of this paper is to assess the current situation of gender equality and inclusion in Bangladesh. The questions guiding the assessment are:

1. What are the main gender gaps in Bangladesh today, including in terms of health, education, labor force participation and employment, ownership and control of productive as well as financial assets, and voice and agency, including in terms of gender-based violence?

2. What are key barriers to and facilitating factors for women’s well-being and empowerment in Bangladesh in each of these areas?

3. What are the main gender gaps in the aforementioned areas for host community women and girls in Bangladesh’s Cox’s Bazar district, which is managing the massive DRP crisis and various impacts therein? How can host community women and girls be supported in tandem with area DRP women and girls through emergency projects?

4. How has COVID-19 impacted the key barriers and facilitating factors for women and girls’ well-being in Bangladesh?

5. How can the World Bank better support efforts to close gender gaps in these areas to enable the empowerment of women and girls in Bangladesh?

This paper is a gender assessment to inform the development of the next World Bank Country Partnership Framework (CPF) FY23–27 for Bangladesh. By feeding into the upcoming CPF, the analysis and recommendations in the assessment are intended to inform the design, implementation, and evaluation of future WBG-supported operations and analysis in the country.

1.4. Organizing framework and structure

The strategic pillars of the World Bank Gender Strategy are used as an organizing framework for the gender assessment. The Gender Strategy FY16–23 (World Bank Group 2015) highlights four key objectives, or pillars, for closing gender gaps. These are:

- Pillar 1: Improving human endowments
- Pillar 2: Removing constraints for more and better jobs
- Pillar 3: Removing barriers to women’s ownership and control of assets
- Pillar 4: Enhancing women’s voice and agency and engaging men and boys

The gender assessment adopts a strong focus on Pillar 2, with much of the discussion oriented toward gender gaps as related to and affected by labor force issues. Despite sections on each of the Gender Strategy pillars, this paper adopts a strong focus on issues around jobs, employment, and economic development more broadly for a number of reasons. First, given the multiplier effects of women’s work, it is central to examine its interconnectedness with female health, education, financial access and decision-making, as well as female safety. Second, women’s economic empowerment is a national priority in Bangladesh. Third, it is also a priority of the World Bank’s CPF FY16–FY20 (World Bank Group 2016) for Bangladesh, and its SCD 2015 is squarely focused on more and better jobs as key drivers of the country’s progress. Fourth, these are areas in which the World Bank has a comparative advantage in the Bangladeshi context over other development partners and local stakeholders. Finally, this focus is reflective of the World Bank’s portfolio in the country, in which 47 percent of gender actions in gender-tagged projects approved between FY17 and FY20 are on women’s economic empowerment.

Within this focus on women’s work, the gender assessment features particular sectors and issue areas that are not covered or are covered relatively little in Bangladesh’s SCD 2015. The gender assessment shines a particular spotlight on three sectors—agriculture, RMG, and ICT—that, respectively, highlight key challenges to women’s work in rural areas, the vulnerabilities of women’s work in urban areas, and the potential for more profitable women’s work that also circumvents barriers to women’s paid employment. Furthermore, given the undeniable urgency and impact of both climate change and the DRP crisis in Bangladesh, these two issues are discussed in terms of women’s work and
security. Since this gender assessment was mostly written in 2021, the impacts of COVID-19 are also considered for each pillar (Figure 1.2).

**Given the abundance of gender analysis for Bangladesh, this assessment is largely a compendium of key findings on pressing gender issues and opportunities.** Drawing from existing literature, available data, and operational experience, the assessment presents key gender gaps under each of the four Gender Strategy pillars as well as their determinants. Change in gender gaps over time are discussed, as are specific barriers and enablers for reducing these gaps. Given the high prevalence of GBV in Bangladesh and its many effects on women's well-being and empowerment, the section on Pillar 4 is entirely dedicated to GBV as a critical constraint to women's voice, agency, and empowerment.

**The assessment is organized into seven sections.** Section 2 provides an overview of women's and girls’ human endowments with a focus on maternal and reproductive health as well as gender parity and female attainment in education. Section 3 discusses women's economic engagement, including discussion of female labor force participation, constraints facing women vis-à-vis gaining more and better jobs, and women’s entrepreneurship. Key issues in empowering women economically are discussed in the context of the feminization of Bangladesh’s agriculture sector, urban women’s work in the RMG industry, and women's involvement and potential in the ICT sector. Section 4 examines the level of, as well as barriers to, women's ownership and control of both productive and financial assets. Section 5 looks at women's voice and agency through two key forms of GBV, namely domestic violence and child marriage. Section 6 examines Cox's Bazar, looking at how the DRP crisis has affected host communities. Finally, section 7 provides conclusions along with a few recommendations for future Bank efforts to address gender gaps and empower women and girls in Bangladesh.
2. Improving human endowments

2.1. Health

Bangladesh has been a standout example of demographic transformation with notable advancements in closing health-related gender gaps. Investment in female education (see section 2.2) and empowerment has contributed to the improved levels of maternal and child health. Improvements have been realized through targeted, well-designed, equity-oriented government programs, research, and development of innovative service-delivery methods. Collaboration with NGOs and the corporate sector as well as improvement of road networks have increased access to health services in the country. Technological efforts have further enabled these improvements. In 2011, Bangladesh was awarded the United Nations “Digital Health for Digital Development” award for outstanding contributions to the use of ICT for health and nutrition. The rapid increase in households with mobile phones (see section 4.1) has helped vastly expand rural households’ health coverage through digital services. Bangladesh is now in the process of creating a fully digitized health information system.

Government and community efforts have worked to increase women’s access to family planning services at the community level and in rural areas. The government’s female frontline community health workers have been working to hand-deliver contraceptive options and information to households. NGOs have also played a critical role in contributing to policy discussions based on intervention research and in enhancing access to services, including through mass communication campaigns to raise demand for family planning services. Such contraceptive and family planning efforts have contributed to the country’s rapidly declining fertility rate, which decreased by more than 50 percent between 1990 and 2018 from 5 births per woman to 2 (World Bank Development Indicators Database 2021). The contraceptive prevalence rate has been relatively stagnant since 2007 at around 60 percent (NIPORT and ICF 2019).

Females with higher levels of education have children later and fewer children than those with less education. The Bangladesh Demographic and Health Survey 2017-2018 (NIPORT and ICF 2020) shows that the median age at first birth for females with no education and females who did not complete primary education is 17.6 years as compared to 18.4 years for those who attended but did not complete secondary school. Teenage childbearing decreases with greater education. Whereas 47 percent of teenagers with a primary education have begun childbearing, only 19 percent of those with a secondary education or higher have done so. Women with no education or an incomplete primary education have an average of 2.6 children as compared to women with a secondary education or higher have an average of 2.2 children. Urban females also start having children slightly later and have fewer children as compared to their rural counterparts (NIPORT and ICF 2020). The median age of first birth among women ages 20-49 is 0.9 year higher in urban areas than in rural areas, and the total fertility rate among urban women is 2 as compared to the 2.3 for rural women (NIPORT and ICF 2020).

11 Rural households experienced a particularly large increase in mobile coverage (from 29 percent to 75 percent).
Bangladesh has made great advances in maternal care, as illustrated by the reduced maternal mortality rate. The share of women receiving maternity care (that is, prenatal, delivery, and postnatal care) from medically trained personnel increased significantly from 5 percent in 2001 to 19 percent in 2010, and 43 percent in 2016 (NIPORT, icddr,b, and MEASURE Evaluation 2017). The share of women receiving prenatal, delivery, as well as postnatal care increases with higher levels of maternal education (NIPORT and ICF 2020). Higher maternal education is positively associated with higher levels of prenatal, delivery, as well as postnatal care. An almost doubling of skilled attendance at birth—from 27 percent in 2010 to 53 percent in 2021 (World Economic Forum 2021)—has been critical in lowering Bangladesh’s maternal mortality (MEASURE Evaluation 2016). Skilled attendance for home births is, however, significantly lower, hovering around 3 to 4 percent between 2001 and 2016 (NIPORT, icddr,b, and MEASURE Evaluation 2017). Bangladesh came close to achieving Millennium Development Goal (MDG) 5 of reducing the maternal mortality ratio by three-quarters as maternal mortality fell from 574 per 100,000 live births (LBs) to 194 per 100,000 LBs between 1990 and 2010 (CEIC Data 2021). Yet progress has been slower since then. The World Economic Forum’s Global Gender Gap Report 2021 documents a maternal mortality rate of 173 per 100,000 LBs in 2021. Improvements in maternal health indicators are attributed to the reduced fertility rate and various government programs. Government programs such as the Maternal Health Voucher Scheme and the Emergency Obstetrical Care Services (EmOCs) have enabled these changes. The Demand Side Financing (DSF) scheme and Comprehensive Emergency Obstetric Care (CEmOC) program have further improved access to quality maternity care in remote areas (Roy and Shengelia 2016).

There are significant spatial disparities in accessing quality family planning and maternity services, especially by rural women. As with education (see section 2.2), health outcomes in urban contexts are not homogenous. The urban poor have poorer pregnancy outcomes and greater maternal mortality rates than the urban population overall, and there are significant differences in maternal health services in slum and non-slum areas. Antenatal care is available to 29 percent of women in slum areas compared to 58 percent in non-slum areas, and only 37 percent of slum residents deliver at a health facility compared to 65 percent of other urban residents. Lack of affordable health services as well as lack of awareness of services and best practices are key drivers of this disparity (Jolly et al. 2016). Despite this variation in access among urban households, residents of Dhaka have greater physical access to health facilities, which are highly concentrated in the capital. About 41 percent of Bangladesh’s 674 professional medical educational institutions are in Dhaka Division (DGHS, ME&HMD, and WHO 2018). Rajshahi Division is a distant second, housing 19 percent of the country’s health educational institutions while Khulna Division had no dentistry unit or college until 2016 (DGHS, ME&HMD, and WHO 2018).

Bangladesh has achieved Millennium Development Goal 4 to reduce infant and under-five child mortality by two-thirds. All child mortality rates (neonatal, postneonatal, infant, and under-five) have declined over the last 30 years (UNICEF 2020a). Between 1990 and 2011, deaths of children under age five declined from 151 per 1,000 LBs to 53 (Ministry of Health and Family Welfare 2015). In 2014, under-five mortality among urban populations was 37 per 1,000 LBs, compared to 49 among rural populations (NIPORT, Mitra and Associates, and ICF International 2016). Greater maternal education is associated with lower levels of infant mortality and healthier birth weight (NIPORT and ICF 2020). The infant death rate has consistently decreased from 173.6 per 1,000 LBs in 1960 to 25.6 in 2019 (World Bank Development Indicators Database 2021). These reductions can be attributed to both society-wide socioeconomic improvements as well as expanded coverage of effective interventions to prevent or treat common causes of child death. Government programs have played an important role in assuring high coverage of vaccinations for preventable diseases, treatment of diarrhea and acute respiratory conditions, and home-based care for mothers, as well as other interventions. Higher maternal education is positively associated with higher levels of prenatal, delivery, as well as postnatal care. An almost doubling of skilled attendance at birth—from 27 percent in 2010 to 53 percent in 2021 (World Economic Forum 2021)—has been critical in lowering Bangladesh’s maternal mortality (MEASURE Evaluation 2016). Skilled attendance for home births is, however, significantly lower, hovering around 3 to 4 percent between 2001 and 2016 (NIPORT, icddr,b, and MEASURE Evaluation 2017). Bangladesh came close to achieving Millennium Development Goal (MDG) 5 of reducing the maternal mortality ratio by three-quarters as maternal mortality fell from 574 per 100,000 live births (LBs) to 194 per 100,000 LBs between 1990 and 2010 (CEIC Data 2021). Yet progress has been slower since then. The World Economic Forum’s Global Gender Gap Report 2021 documents a maternal mortality rate of 173 per 100,000 LBs in 2021. Improvements in maternal health indicators are attributed to the reduced fertility rate and various government programs. Government programs such as the Maternal Health Voucher Scheme and the Emergency Obstetrical Care Services (EmOCs) have enabled these changes. The Demand Side Financing (DSF) scheme and Comprehensive Emergency Obstetric Care (CEmOC) program have further improved access to quality maternity care in remote areas (Roy and Shengelia 2016).

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infections, adoption of Integrated Management of Childhood Illness, and delivery of newborn health interventions. Community health workers have played a major role in reducing gender disparities in vaccine coverage over the last decade (Ministry of Health and Family Welfare 2015).

Bangladesh has experienced a sharp decline in chronic malnutrition as measured by child stunting levels. The prevalence of stunting in children under 5—which has remained almost equal among girls and boys—was reduced by almost half in Bangladesh between 2004 and 2019, declining from around 50 percent to 28 percent (World Bank Development Indicators Database 2021). Stunting is least common among children in the highest wealth quintile and most common among those in the lowest quintile at 17 percent and 40 percent, respectively (NIPORT and ICF 2020). It is also less common among children whose mothers have a secondary education or higher and much more common among children whose mothers have no education (18 percent and 43 percent, respectively) (NIPORT and ICF 2020). Consequently, the prevalence of underweight and stunted females in Bangladesh dramatically decreased over the last decade. The proportion of ever-married women who are undernourished (a body mass index [BMI] below 18.5) has decreased since 2007, from 30 percent to 12 percent in 2018 (NIPORT and ICF 2019).

Still, nearly 25 percent of Bangladeshi women (and an equivalent share of men) remain underweight, and 20 percent remain stunted (Hasan et al. 2017; Hoque et al. 2017). Hasan et al. (2017) find that younger women, women from slums, women with a lower wealth index, and women with lower levels of education (see section 2.2) are more likely to suffer from various types of nutritional inadequacies. Women's undernutrition—whether manifested as being underweight, short, or lacking in micronutrients—has impacts beyond those of a woman's own health, extending to the health of her children. Stunted women more frequently experience complications during pregnancy and delivery. Children of malnourished mothers are also more likely to experience critical immediate and long-term effects, including low birth weight, stunting, poor cognitive development, chronic disorders later in life, poorer school performance, and lower incomes as adults (Hasan et al. 2017). In addition to maternal malnutrition, Save the Children (2015) also notes that an early marriage (see section 5.1) increases the risks of stunting in babies since it is associated with giving birth at a younger age.

Conservative gender norms and girls' insufficient access to health information and services contribute to limiting awareness about the female body, reproductive rights, and basic human rights (Cortez, Hinson, and Petroni 2014). These can all have serious implications for girls' and women's health and welfare throughout their lives. There is an urgent need to destigmatize the topic of sexual and reproductive health and rights (SRHR). General awareness raising and education are crucial for the health and well-being of women. Dr. Fariha Haseen, Associate Professor of the Department of Public Health and Informatics at the Bangabandhu Sheikh Mujib Medical University, flags the importance of reaching the girls most at risk of early marriage (see section 5.1) with education to make them aware of their sexual and reproductive rights (The Daily Star 2018b). A Bangladesh Rural Advancement Committee (BRAC) study highlights ICT as critical for improving female sexual and reproductive health and rights. This would involve revamping school curricula to add learning on sexual and reproductive issues and GBV, as well as leveraging ICT, such as apps and websites that adolescents feel comfortable using for awareness building (The Daily Star 2018b).

Rapid improvements in female education (section 2.2) have been critical to reducing Bangladesh's gender gap in health outcomes, particularly in rural areas. Female decision-making has been found to grow in tandem with educational attainment and household wealth. However, the decision-making authority that Bangladeshi women have over their health remains limited, especially in rural and poor communities. In 2011, only one-third of women said they had the freedom to decide how to spend their own income, including on their own health care (Ministry of Health and Family Welfare 2015). As such, women's decision-making will likely increase as the country continues to reduce educational gender gaps (see section 2.2) and poverty. Improvement in female education and literacy rates (see section 2.2) is positively correlated with health awareness and improved health-seeking behavior (Save the Children 2015). For instance, 47 percent of children from mothers without any formal education are stunted as compared to only 18 percent of children from mothers with a secondary education (USAID 2018). Much of Bangladesh's progress in terms of female health, however, risks being halted or even reversed by the COVID-19 pandemic.
COVID-19 gender impacts on health

COVID-19 has had differing health impacts on men and women. Despite Bangladesh's progress on multiple health indicators over the last several years, gender gaps have either remained stagnant or slightly widened since a year ago (World Economic Forum 2021). More men than women in Bangladesh—as in the world overall—have been infected with and died from COVID-19. Women have, however, been disproportionately affected by the pandemic in other ways related to health. Women constitute 91 percent of Bangladesh's nursing professionals (BRAC 2020d), placing them at greater risk of exposure as frontline health workers (UN Women 2020c; Sara et al., n.d.). In April 2020, UN Women (2020b) found that 61 percent of surveyed Bangladeshis reported being unable to obtain necessary medical treatment, yet women appeared to be experiencing barriers at a greater rate than men. Sixty-nine percent of women experienced longer wait times in accessing medical care compared to 56 percent of men; 78 percent of women had difficulty accessing medical supplies, hygiene, and food compared to 61 percent of men; and only 1 percent of women reported having health insurance compared to 3 percent of men. The pandemic has also taken a toll on students' mental health with reports of increased panic and anxiety, especially among female students, those with disabilities, secondary school students, students in rural areas, and madrasa students (BRAC 2020a). A significant cause of worry among children is their families' food security due to income losses (Save the Children, n.d.) (see section 3.1).

Food insecurity has worsened over the course of the pandemic in Bangladesh. Levels of food insecurity were higher for every season in 2020 as compared to previous years (twice as high in April 2020, for instance), illustrating clear pandemic-related food supply, food price, and income shocks (Egger et al. 2021). Loss of income from pandemic-driven unemployment (see section 3.1), lockdowns, and self-isolation have diminished purchasing power. Of surveyed households, 14 percent had no food in their homes as average monthly income across all households declined from USD 172 to USD 44. And, among landless agricultural households, 69 percent have had to miss meals or reduce portion sizes during the pandemic (Egger et al. 2021). Plummetsing protein consumption—including dietary staples chicken and eggs (see section 3.2)—is not only the result of decreased spending but also misinformation around these foods carrying COVID-19. Many households have thus pivoted to cheaper and less nutritious foods (Termeer, Brouwer, and de Boef 2020). Mirroring pre-COVID-19 malnutrition data, female youth have appeared to fare relatively better during the pandemic than their male counterparts in terms of self-reported levels of food insecurity and nutritional diversity (FAO 2020b). The government has been working to address these COVID-19-related stressors to food security. In response to price volatility, it has fixed edible oil prices, although soybean oil continues to be sold for higher amounts in many areas (The Daily Star 2021c). Ahead of Ramadan, the government also scaled up imports of essential commodities such as chickpeas, dates, and onions to increase supply and stem price hikes (The Daily Star 2021b).

Over the course of the pandemic, risks involved in pregnancy and birth have increased dramatically. Female use of family planning services dropped by 62 percent between January and May 2020 (CARE 2020b). With health care resources concentrated on combating the pandemic, access to sexual and reproductive health (SRH) services such as contraception, clean and safe births, and pre- and postnatal health care has declined (Gender and COVID-19 2021; Center for Reproductive Rights 2020). Coupled with the reduction in safe abortion facilities and the fact that 56 percent of women now report limited access to contraception in Bangladesh due to the pandemic, this COVID-19 outcome increases the risk of unplanned births in the country (Suraiya and Saltmarsh 2020). Mothers also have faced increased difficulty in obtaining regular immunizations for their infants because of lockdown and closures (Sara et al., n.d.). These issues have collectively increased psychological stress for about 80 percent of pregnant women in Bangladesh (Sara et al., n.d.). Many women also report suffering from...
postpartum depression. However, women’s postnatal health care—particularly psychological care—is generally overlooked in Bangladesh. The pandemic has made it much more difficult for these women to find the medical attention that they require (Ehsan and Jahan 2021).

2.2. Education

Bangladesh has made incredible progress in achieving gender parity in primary and lower secondary education. The Bangladesh Jobs Diagnostic notes that although male and female educational attainment has improved in Bangladesh, girls have outpaced boys in terms of progress (Farole and Cho 2017). The World Economic Forum’s Global Gender Gap Report 2021 ranks Bangladesh 121 among 156 countries in the world in terms of educational attainment. As compared to other countries in South Asia, Bangladesh ranks higher than Afghanistan, Nepal, and Pakistan in terms of overall girls’ education. Bangladesh’s female literacy rate increased from 38 percent to 80 percent between 1991 and 2011 (Ministry of Health and Family Welfare 2015). 17 The country achieved MDG 2 of universal primary education (Bangladesh Planning Commission 2015), with gradual improvement over time in enrollments for both genders (BANBEIS 2019). 18 In primary and secondary education, Bangladesh has the highest gender parity index (GPI) of all countries in the region, with more girls than boys enrolled at both levels (Figure 2.1). Enrollment rates for girls have exceeded those of boys at both primary (grades 1–5) and lower secondary (grades 6–10) levels (BANBEIS 2019). 19 Although significantly more boys than girls drop out of primary education, the reverse is observed in lower secondary school (BANBEIS 2019). The lower secondary completion rate is marginally higher for boys than girls (BANBEIS 2019).

These achievements of increased girls’ enrollment and completion rates at the primary and lower secondary level have been driven mostly by a few government efforts. Primary education was made compulsory and free under the Primary Education (Compulsory) Act 1990, which was implemented in a limited capacity in 1992 and then extended to the entire country in 1993 (Ministry of Primary and Mass Education 2021). The eradication of tuition fees contributed critically to achieving primary school gender parity at the national level (Bangladesh Planning Commission 2015). GoB’s Food for Education Program (FFE) further provided poor families free monthly food rations as long as their children attended primary school (Ahmed and del Ninno, n.d.). FFE increased primary school

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17 For females aged 15–24 years.
18 From 90.1 percent for girls and 84.6 percent for boys in 2005 to 98.01 percent for girls and 97.65 percent for boys in 2019.
19 In 2019, the enrollment rate for girls and boys at the lower secondary level was 74.47 percent and 60.11 percent, respectively.
enrollment, improved attendance, and reduced dropout rates, with greater benefits for girls than boys (Ahmed and del Ninno, n.d.). The Female Secondary Stipend and Assistance Program (FSSAP) introduced in 1993 provides secondary school girls in rural areas with conditional cash transfers, tuition subsidies, and uniform stipends upon meeting certain eligibility criteria (Khandker et al. 2021). The Asian Development Bank (ADB) estimates that FSSAP participation increases a girl's schooling by an average of over 3 years and increases her likelihood of completing secondary school by over 5 percentage points; an additional year in FSSAP extends a girl's schooling by an average of almost one year and increases her secondary school completion rate by an average 2 percentage points (Khandker et al. 2021). In recent years and with support from the World Bank, GoB has focused on adolescent students in secondary schools, including providing multifaceted support to girls, such as training on sexual and reproductive health, menstrual management, guidance, and counseling.

Various spatial barriers further impact learning outcomes for both girls and boys. Although both urban and rural children travel an average of one kilometer by foot to the nearest school (Consortium for Research on Educational Access, Transitions and Equity 2010), more remote areas such as in rural Sylhet average as much as twice that distance. Road conditions in rural areas—particularly during monsoon season—critically impact children's ability to attend school (UNICEF 2021b). Disparities in the availability and quality of education services also disadvantage rural students. Whereas urban schools have an average teacher-to-student ratio of 1 to 35, rural schools have an average ratio of 1 to 41 (Campaign for Popular Education 2019). Furthermore, while 50 percent of urban teachers have completed certifications, only 30 percent of rural teachers have done so (Campaign for Popular Education 2019). Electrification and ICT are also significantly less available in rural schools (Global Partnership for Education 2020). The urban education landscape is quite heterogeneous, however, with slum areas in Bangladesh's metropolitan cities—struggling to provide quality education. School structures in many urban slums and rural areas are in dire condition (Global Partnership for Education 2020). Literacy rates among children aged 10 and above are 10 percentage points lower for urban children living in slums than all urban children. Out-of-school rates are also much higher in slums, with 28 percent of primary-aged slum-based children out of school as compared to 17 percent of rural children and 16 percent of urban children. For secondary level education, the out-of-school rates increase disproportionately for slum children at 47 percent as compared to 22 percent of rural children and 21 percent of urban children. Safety concerns, child labor, and unregistered child marriage are cited by slum communities as the key drivers for these education gaps (World Bank 2019c).

There are some notable age and regional trends in educational achievement and school dropouts. Across age cohorts, literacy rates are higher among females than males until age 20, at which point male literacy becomes marginally higher for the next three cohorts (Bangladesh Bureau of Statistics 2015b). The gender gap then increases to about 10 percentage points after age 35 and significantly widens to about 25 percentage points at age 50 and above. In terms of geographic trends, almost half of the children (46 percent) who lack foundational skills such as reading and numeracy live in the densely populated divisions of Chattogram or Dhaka (UNICEF Bangladesh 2020). Nearly half of the students who drop out of each level of education reside in these divisions as well (UNICEF Bangladesh 2020). Mymensingh and Sylhet also have exceptionally high out-of-school rates, especially among older students whereas the country's western and southern divisions have the lowest out-of-school rates (UNICEF Bangladesh 2020).

Educational improvements in Bangladesh have made a significant contribution to poverty reduction. Between 2010 and 2016, education played a bigger role in reducing poverty in the country's rural regions than its cities due to the faster growth of educational attainment in rural areas (World Bank 2019a). The narrowing of educational gaps between urban and rural regions is partly attributed to faster rural increases in both public spending as well as school spending by poorer households.

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20 Such as remaining unmarried until completion of secondary school certificate examination, maintaining 75 percent attendance.
21 The recommended ratio is 1:30.
22 Including those in Dhaka, Chattogram, Khulna, and Rangpur.
23 At 60 percent and 70 percent, respectively.
Despite these improvements, 80 percent of Bangladeshi children who do not complete each level of school continue to be from rural areas (UNICEF Bangladesh 2020).

Girls increasingly lag behind their male counterparts in higher secondary (grades 11–12) education, in large part due to sociocultural expectations and pressures. Although more girls than boys are enrolled in higher secondary education (Figure 2.1), completion rates are marginally higher among boys, mirroring the lower secondary level (BANBEIS 2019). Prevailing social norms in Bangladesh encourage girls to stay at home upon turning 12 or 13 years of age (that is, toward the end of lower secondary school) to help their mothers. This contributes to absenteeism and poorer educational outcomes, if not dropouts (Al-Zayed et al. 2018). For girls between the ages of 17 and 18, enrollment rates see the sharpest decline, dropping by 25 percentage points (Al-Zayed et al. 2018).

In contrast to the highest Gender Parity Index (GPI)—or ratio of females to males enrolled—in primary and secondary school of all South Asian countries, Bangladesh has the second lowest GPI in tertiary school, ahead of only Afghanistan (Figure 2.1). The primary reason behind girls’ lower educational attainment is the preference of Bangladeshi families to invest more in the education of male children (Al-Zayed et al. 2018). In urban areas, only 60 percent of what households spend on boys’ education is spent on girls’ education, and this number falls to 37 percent in rural areas (Al-Zayed et al. 2018). Household poverty and the continuing prevalence of child marriage in Bangladesh (see section 5.2) further explain the increasing gender gaps at these higher educational levels (The Daily Star 2018). Solotaroff et al. (2019a), for instance, find that girls married off at an early age have fewer years of schooling compared to those who marry after reaching legal marital age. Although efforts to reduce female educational dropout overwhelmingly tend to focus on financial or training incentives for girls to stay in school, an alternative approach incentivizes families to delay their daughters’ marriages. A study by Field et al. (2017) assessed the impacts of an adolescent girls’ empowerment program versus a conditional incentive program. Girls who met multiple days a week to socialize, receive educational support, and training on life skills as well as nutritional and reproductive health saw increased educational attainment but no real change in child marriage or teenage childbearing. In contrast, conditional incentives delivering cooking oil every four months to families with unmarried girls increased participating girls’ educational attainment while also reducing child marriage and teenage childbearing.

Relatively fewer governmental programs in Bangladesh incentivizing female tertiary education (as compared to those at the primary and secondary levels) are contributing to low female enrollment in tertiary education. In-need female 3-year Degree Pass (i.e., bachelor) program students in tertiary colleges are eligible for stipends from the Prime Minister’s Welfare Trust for Female Students. An average of 70 to 80 percent of applicants are selected to receive a one-time stipend of BDT 5,000 to cover the three-year program (Al-Zayed et al. 2018). This limited support critically curbs enrollment enhancement of females (as well as males) from poor households at the tertiary level. The three-year Bachelor program (Degree Pass) is also being discontinued in government colleges, set to continue only in nongovernment colleges. With nongovernment colleges more expensive than government colleges, this change will further reduce the accessibility of tertiary education for poorer female students. The lack of national student loan schemes for tertiary-level students additionally inhibits female higher education since households in Bangladesh tend to spend less on educating their female children (Al-Zayed et al. 2018).

Girls and women at higher levels of education overwhelmingly remain concentrated in traditionally “female” subjects with relatively little participation in the hard sciences. Females make up only 14 percent of science, technology, engineering, and mathematics (STEM) students in Bangladesh (Siddiqa 2019) and 12 percent of graduate students in mechanical, electrical, and power systems engineering (WePOWER, World Bank, and ESMAP, n.d.). Although there is individual-level interest and confidence among girls in pursuing a STEM education, sociocultural and institutional barriers often prevent them from doing so (Siddiqa and Braga 2019). Critical social barriers include the predominant perception that STEM subjects are “male” ones, based on the expectation for sons

24 At 80.3 percent and 82.7 percent, respectively.
25 The tertiary gross enrollment ratio (GER) was 16.18 percent for girls and 21.73 percent for boys in 2019.
to look after parents and daughters to join their in-laws’ households. Institutional barriers include infrastructural challenges, girls’ lack of confidence in teachers, low pay for teachers, and a shortage of STEM teachers (Siddiqa and Braga 2019). The number of female STEM teachers in Bangladesh is particularly low, providing girls with few role models in the field and thus further widening the gender digital divide (BANBEIS 2019). Ahmed, Urmi, and Tasmin (2020) also find that many parents are afraid of their girls entering such male-dominated fields due to risk of sexual harassment, which then further contributes to female students’ low confidence in pursuing these subjects. The share of female graduates from tertiary level STEM programs actually declined gradually from 29 percent in 2002 to 21 in 2018 (Knoema 2018). Women are, however, well represented in health science programs in medical colleges. In 2016, women constituted 40 percent of all students admitted to medical assistance diploma courses (Diploma in Medical Faculty (DMF)) and 55 percent of those admitted to Bachelor of Medicine, Bachelor of Surgery (MBBS) programs (DGHS, ME&HMD, and WHO 2018).

STEM education is critical to gaining in-demand skills for the changing job market as well as tapping into new and emerging fields (Siddiqa and Braga 2019). The dearth of female students in STEM is concerning given the rapid technological change and automation experienced worldwide. STEM jobs—including in renewables and green jobs—will expand further as Bangladesh continues its economic transformation. Yet only 2 percent of females in Bangladesh between the ages of 15 and 24 have foundational ICT skills (UNICEF and Bangladesh Bureau of Statistics 2021) (see section 3.4). Bangladesh’s educational segregation translates to high levels of occupational segregation in the workforce since the knowledge and skills acquired by females in school tend to be less aligned with labor market demands and more profitable jobs. Cultural and social stereotypes furthermore paint girls as less suitable for certain jobs, leading them toward less productive, low value, and lower-income jobs (Asian Development Bank 2017) (see section 3.1).

**COVID-19 gender impacts on education**

In March 2020, pandemic-related school closures began, threatening to undo Bangladesh’s educational achievements (Rahman and Sharma 2021). School closures have affected about 38 million students and one million teachers who had yet to return as of July 2021 (World Bank 2021b). In response, GoB has leveraged online platforms (e-connect, Facebook, and YouTube) (Choudhury 2021) and broadcast TV-based learning programs for educational purposes (Biswas et al. 2020). A World Bank study finds gender differences in access to online platforms, with 19 percent of females having internet access as compared to 25 percent of males (Biswas et al. 2020). TV has, however, been the primary means of learning given that only 15 percent of the Bangladeshi population has internet access (Biswas et al. 2020). However, in 2020, 55 percent of grade 9 recipients of GoB poverty-targeted stipends in Dhaka and Mymensingh also lacked access to TVs, and only 43 percent of those with access chose to watch TV learning programs. Among those with access to TVs, there were no gender differences between males and females when it came to awareness of broadcasts, nor among those who watched broadcasts the previous week. About 35 percent of respondents in a World Bank study had access to smartphones and only 3 percent access to computers, with no gender differences found in smartphone ownership (Biswas et al. 2020). Children in rural areas have had particularly limited educational access during the pandemic, with BRAC finding that 60 percent of surveyed students in rural regions are not participating in distance learning.

School closures, lower household incomes, and expanded domestic responsibilities risk pushing girls from low-wage families out of education. Income loss during the pandemic (see section 3.1) risks households lowering investments in their children’s education. Whereas an estimated 58 percent of Bangladeshi students prior to the pandemic did not attain basic reading competence

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26 The share of female teachers is 10.4 percent in Mathematics and General Science and 33.9 percent in ICT.
27 The Ministry of Education, Ministry of Primary and Mass Education, and a2i have also supported various online educational platforms. For instance, 300,000 member teenagers and adolescents are learning life skills through Konnect, and Teacher’s Portal has added over 500,000 pieces of teacher training and development content over the pandemic for its 1.5 million members.
by grade 5, this is expected to rise to 76 percent because of the pandemic and school closures (Rahman and Ahmed 2021). UN Women (2020a) notes that girls—especially those from marginalized groups and impoverished areas—are likely to drop out of school before their brothers due to lower household incomes. Adolescent girls are especially vulnerable to negative coping mechanisms such as increased family care and domestic chores, leaving them with less time for learning and limited educational opportunities (UN Women 2020a). Since the onset of COVID-19, girls have been more likely than boys to spend increased time on household chores, leaving less time for schooling (Baird, Seager et al. 2020). BRAC (2020a) finds that 65 percent of surveyed female students compared to 44 percent of male students are more involved in household activities than they were before the pandemic, while the Ministry of Education's Adolescent Girls Program finds 94 percent of girls spending increased time on household chores and childcare (Baird, Bunker et al. 2020). Lack of access to virtual learning, increased financial strain, and ballooning domestic duties are critical push factors toward early marriage (Vargas et al. 2021; Sultana 2021; Baird, Bunker et al. 2020) (see section 5.2). BRAC finds that 71 percent of child marriages that have taken place during the pandemic occurred because educational institutions were closed (Suraiya and Saltmarsh 2020). Once schools reopen, girls may have difficulty in juggling education and their additional home obligations, which places them at higher risk of not returning to school (UNICEF 2021a) and instead engaging in income-generating activities to support their families (UN Women 2020a). Loss of income has also reduced household food expenditures (Biswas et al. 2020; World Bank 2020; Save the Children, n.d.) (see section 2.1), which can negatively affect student learning capabilities due to lower nutritional intake.

The pandemic-related loss of learning has a significant economic cost in terms of labor market returns. The World Bank simulation of school closure impacts on student learning estimates that the average Bangladeshi student would see a USD 335 drop in yearly wages, equivalent to nearly 6.8 percent of their annual income (Rahman and Sharma 2021). A decade down the line, when all graduates have entered the job market, these educational losses may cost Bangladesh’s economy up to USD 114 billion in GDP at net present value (Rahman and Ahmed 2021). The educational impacts of COVID-19 are thus critically important not only for Bangladesh’s growth, but also for female economic opportunity and empowerment given that more girls than boys are being pushed out of education.
3. Removing constraints for more and better jobs

Parallel to increasing female educational achievement, female labor force participation and entrepreneurship (section 3.1) have expanded rapidly in Bangladesh over the last few decades. The Bangladesh Jobs Diagnostic highlights the large post-secondary educational gender gap as a critical barrier to school-to-work transitions, especially given slowing job growth (Farole and Cho 2017). Even so, women’s employment has grown substantially in Bangladesh over the last several years. Increased female labor force participation (FLFP) has, however, contributed to only a low to moderate level of economic empowerment for many working Bangladeshi women in rural areas, largely explained by the nature of their involvement in the agriculture sector (see section 3.2). In urban areas, the ready-made garments (RMG) industry has played a critical role in bringing women into the labor force, but female RMG workers remain highly vulnerable (see section 3.3). Whereas agriculture and RMG have dominated women’s work in rural and urban areas, respectively, information and communication technologies (ICT) provide women with higher-pay employment opportunities that work around many of the constraints to participation in paid work (see section 3.4).

3.1. Labor force participation and entrepreneurship

Women’s employment\(^{28}\) in Bangladesh remains very low by international standards. The World Economic Forum’s Global Gender Gap Report 2021 ranks Bangladesh 140 out of 156 countries globally in FLFP. It ranks relatively well regionally, however, among other South Asian countries according to modeled International Labour Organization estimates (Figure 3.1) (ADB and ILO 2016).

FLFP in Bangladesh has increased more than male labor force participation (MLFP) over the last several years, yet the gender gap remains wide. Between 2003 and 2016, female labor force participation (FLFP) increased by 9.5 percentage points while male labor force participation (MLFP) decreased by 5.5 percentage points. The Bangladesh Jobs Diagnostic finds that women captured more than 70 percent of all new jobs in the country during this 13-year period (Farole and Cho 2017). These data are remarkable given the stickiness of social norms and global trends illustrating high persistence of low FLFP rates. Bangladesh’s FLFP has in part been driven by the incredible growth of the country’s RMG industry, which has provided millions of job opportunities for the most disadvantaged women in society (Rahman 2011) (see section 3.3). Despite the steady increase in working women, a large 46-percentage-point gender gap remains. Both FLFP and MLFP are higher in Bangladesh’s rural areas than urban areas (Figure 3.2 and Figure 3.3), in part due to the availability of agriculture and unpaid work in rural areas (see section 3.2). Although urban FLFP increased significantly between 2006 and 2010—bolstered by the RMG sector—it declined between 2010 and 2016 as the country experienced fallout from tragic garment factory incidents (see section 3.3). Childcare has also emerged

\(^{28}\) This gender assessment considers employment as including workers active in the labor force that are paid as well as those that are not. It uses the Bangladesh Labour Force Survey (LFS) employment categories, which are based on the ILO definition of employment, which provides separate criteria for persons in paid employment and persons in self-employment in order to accommodate the idea that employment covers any work, be it for wage or salary profit or family gain and including the production of goods for own consumption.
as a major restriction to women's work in metropolitan settings. This is a problem that does not occur to the same level in rural regions, where work is often done in and around the house or farm.

**LFP is significantly lower for females than males across all levels of educational attainment.**
FLFP rates by education follow a U-shaped pattern whereby women with no or very little education, along with women with high levels of education, work more than women with moderate amounts of education (Figure 3.4). Between 2003 and 2016, LFP increased among women of all levels of educational attainment except for those with a tertiary education, whose LFP decreased slightly (Solotaroff et al. 2019a). Across all levels of educational attainment, women's LFP is between 20 and 40 percentage points lower than that of men. The LFP gender gap by education level is narrowest among those educated above the higher secondary level. Interestingly, women with higher levels of education are less likely to work in urban areas, showing a socioeconomic gradient in the decision to engage in the urban labor market (World Bank 2019a).

**Women’s and men’s labor force participation is also associated with age and wealth.** Unlike the U-shape of FLFP rates by education, FLFP rates rise and then decline again by age. Solotaroff et al. (2019a) find that although LFP peaks around age 30 to 39 for both men and women, it increased 10 to 20 percentage points for women across all age groups between 2003 and 2016 while it decreased by a few percentage points for men. Rising family wealth is also found to be associated with reductions in FLFP. FLFP rates in Dhaka's poorest and slum neighborhoods are, for instance, substantially higher than the urban average (World Bank 2019a). LFP declines consistently for both men and women as
household wealth increases, yet FLFP drops at a steeper rate than MLFP with each step up in household wealth quintile (Solotaroff et al. 2019a).

National labor data are not disaggregated by ethnic group, but a Bangladesh Institute of Development Studies survey of ethnic minorities finds a higher LFP rate among sampled ethnic minority households than the national rural average (Toufique et al. 2016; Bangladesh Bureau of Statistics 2017). The gender gap in LFP is also narrower among ethnic minority groups than the national average (23 percent and 46 percent, respectively), with a larger share of ethnic minority women working than women nationally and a smaller share of ethnic minority men working than men nationally. This is not necessarily translating to greater economic empowerment, however, as witnessed by the significant wage gap between Bangladesh's Bengali majority and its ethnic minorities. Although ethnic minority men are more likely to be in the labor force than are their female counterparts, there are significant variations across minority groups, ranging from a 46-percentage-point LFP gender gap among sampled Barmon to a 3-percentage-point gender gap among the Khasia, and marginally higher FLFP among the Murong (Toufique et al. 2016).

Not only do relatively few women participate in the labor force, but working women experience greater economic vulnerability, with larger shares of women than men unemployed and in informal employment. Unemployment levels are higher for women than men throughout Bangladesh and are higher in cities than rural areas (Bangladesh Bureau of Statistics 2016). Bangladesh's concentration of female employment in low-pay and low-productivity occupations renders women more vulnerable than men to technology innovation and automation in the production process (Raihan and Bidisha 2018). Although the entire Bangladeshi labor force is heavily concentrated in the informal sector, a larger share of women than men work informal jobs (at 95 percent versus 82 percent, respectively) due to their lower access to quality employment (Figure 3.5). Informal employment is greater for both men and women in rural areas than in cities due to the dominance of agriculture, which has experienced a feminization of its workforce over the past few decades (see section 3.2). Solotaroff et al. (2019a) note that formal employment is associated with higher levels of education. While men have higher rates of formal employment than women at every level, the widest gender gap is found at and below the secondary level. As in the general population, the large majority of sampled ethnic minority households work in the informal sector (91 percent of ethnic minority women and 89 percent of men) (Toufique et al. 2016).

A large share of women in Bangladesh’s labor force works from home, especially in rural areas. There is a massive gender gap in home-based work, with 62 percent of women working from

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29 The average LFP among sampled ethnic minorities was 63 percent compared to the 59 percent average LFP of rural households.
30 The FLFP of sampled ethnic minorities is 51 percent as compared to the national FLFP of 36 percent, and the MLFP of a sample of ethnic minorities is 74 percent as compared to the national MLFP of 82 percent. Please note the most recent FLFP as of 2022 according to World Bank data is 35 percent.
31 In urban areas, the unemployment rates for men and women are 3.2 percent and 7.7 percent, respectively. In rural areas, the unemployment rates for men and women are 2.9 and 6.5 percent, respectively.
home as compared to a mere 6 percent of men. Home-based work is particularly common among rural women, who are overwhelmingly involved in agriculture (see section 3.2) and microenterprise, whereas women in Bangladeshi cities work mostly outside of the home. Location of women’s work is determined by several factors, including employment opportunities, household need (in terms of income), and sociocultural expectations and restrictions, including those related to women’s mobility and domestic responsibilities, such as family care, cooking, and cleaning. The Bangladesh Jobs Diagnostic finds that women spend an average of 26 hours a week on domestic chores compared to men’s 8 hours, revealing time poverty as a key barrier to female education and work outside the household (Farole and Cho 2017). The average household spends half an hour per day collecting water—for which women and girls are responsible—while 18 percent of rural households spend around an hour doing so (Bangladesh Bureau of Statistics and UNICEF Bangladesh 2019). UN Women (2020a) similarly estimates that Bangladeshi women undertake an average of 3.43 times more unpaid work than men. The cultural practice of purdah further constrains women’s movement and thus their involvement in income-generating opportunities outside the home (Asadullah and Wahhaj 2016). These partly explain the high level of women’s unpaid work in household enterprises and on family farms (see section 3.2).

There is a large gender wage gap in Bangladesh and women are vulnerable to wage discrimination. Although the gender wage gap in Bangladesh narrowed by 19 percentage points between 2003 and 2016 (Solotaroff et al. 2019), women continue to earn significantly less than their male counterparts. The World Economic Forum’s Global Gender Gap Report 2021 estimates that women in Bangladesh today earn an average of only 40 percent of men’s incomes. This massive gender wage gap is on par with some South Asian neighbors (Maldives and Sri Lanka) but narrower than that of other neighbors (Afghanistan, India, and Pakistan) (Figure 3.6). Ethnic minorities, and particularly ethnic minority women, earn significantly less than the overall population in Bangladesh. Average monthly wages of minority men and women (BDT 2,445 and BDT 1,697, respectively) are almost five times lower than average monthly wages of all rural men and women (BDT 10,576 and BDT 10,379, respectively) (Toufique et al. 2016). While many women in paid employment are earning lower wages than men, 45 percent of rural working women and 16 percent of urban working women in Bangladesh remain completely unpaid for their work and with no control over income generated from it (Bangladesh Bureau of Statistics 2016). Many of these women are engaged in unpaid homestead-based agricultural work (Solotaroff et al. 2019a) (see section 3.2).

There are several critical protections that women are not afforded in Bangladesh with regard to their work. Women, Business and the Law 2021 (World Bank 2021c) notes that there are

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32 Such as childcare, elder care, cooking, and cleaning.
33 Compared to only five percent of working men.
restrictions for women in undertaking work deemed hazardous (Labor Act Section 79) as well as undertaking work in the same way as men in mining (Labor Act Sections 42 and 87), factories (Labor Act Section 39, 40, and 87), and water (Labor Act Sections 42 and 87). Furthermore, Bangladesh has no laws protecting against the dismissal of pregnant workers.

Women’s work is helping fuel the engines of growth in every sector, but it remains highly concentrated in traditionally “female” industries. Bangladesh’s increase in FLFP has not translated into a critical influx of women workers in all industries. As an extension of the educational segregation by gender (see section 2.2), high levels of occupational segregation exist, whereby women are overwhelmingly confined to a few less productive and less profitable, traditionally “female” sectors whereas men are found throughout all sectors. Over three-quarters of rural women work in agriculture, forestry, or fishing. Urban women’s work is more varied in the service and industry sectors (Bangladesh Bureau of Statistics 2016), although still concentrated in fields typically considered female domain, including RMG (see section 3.3), tailoring, handicrafts, food service, beauty parlors, boutiques, education, health care, and domestic work (Zaman and Islam 2011; ADB and ILO 2016). Women constitute only 6 percent of employees in Bangladesh’s water and sanitation utilities. Limited access to technical and vocational education related to the sector, gaps in hard and soft skills, and mobility constraints all constitute barriers to women’s participation in the sector (World Bank 2019d). There also continue to be few women working in STEM fields (see section 3.4) despite the speed of technological change and automation in Bangladesh and the critical role played by STEM professionals in driving innovation.

STEM is a priority area of female education (see section 2.2) and employment since it addresses a number of national economic and social goals. Over the last several years, the Government of Bangladesh has made a significant national push for a Digital Bangladesh (see section 3.4) to help propel the country’s economic growth to achieve upper middle-income status by 2031. Global experience shows that STEM plays a critical role in solving challenges by producing thinkers as well as innovative products that move the needle in key sectors to generate economic and social prosperity (Hammond et al. 2020). As such, STEM is viewed by both the Government of Bangladesh and the World Bank as central to the country’s growth and its population’s well-being. Increased education in STEM and subsequent employment in STEM fields—ICT specifically—will help meet labor market demand and accelerate Bangladesh’s growth. Women’s participation in STEM further helps improve the quality of STEM outcomes, in part thanks to diverse perspectives boosting creativity (UNESCO 2017). Increasing the share of women in STEM jobs will also help reduce existing occupational segregation in the labor force (European Institute for Gender Equality 2019). Closing gender gaps in STEM employment can help address existing gender pay gaps (ILO 2018) since STEM jobs pay more than many others (Rothwell 2013). Beyond increasing earning potential, STEM skills can expand women’s access to higher quality and more productive jobs (Hammond et al. 2020), some of which can be undertaken on a freelance

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**Figure 3.6 Estimated Annual Average Earned Per Capita Income in South Asia, by Gender, 2021**


Note: Reported values are the estimated average annual earned income per capita in constant 2017 international dollars (in thousands) for women and men.
Occupational segregation is witnessed even among women and men working in the same industry, as women are overwhelmingly working in lower segments of value chains. Large gender differences are seen across employment levels in most of Bangladesh's many industries. Despite improvements in girls' educational attainment (see section 2.2), women are largely absent from secondary and tertiary sector jobs requiring specialized skills (Salway, Jesmin, and Rahman 2005). The share of females in midlevel and upper management remains very low. The Global Gender Gap Report 2021 reported that only 11 percent of Bangladeshi firms have women as top managers, up from 5 percent in 2017 (World Economic Forum 2021). Women continue to work mostly at lower levels of industry value chains (Nora et al. 2021; World Bank 2016b), including in industries where they constitute most of the workforce (ADB and ILO 2016), such as in RMG (Mahmud 2018), as discussed in section 3.3. The share of women entrepreneurs also remains very low.

Women’s Entrepreneurship

Women's entrepreneurship has grown over the last several years. Bangladesh is renowned for the Grameen Bank and its microcredit revolution, which expanded financial inclusion to millions of rural Bangladeshi women. Microfinance, along with the Government of Bangladesh's prioritization of FLFP (see section 1.1), has enabled women's entrepreneurship and contributed to an ever-growing community of thriving female businesses throughout the country. The number of women entrepreneurs' chambers of commerce and associations as well as their membership in sectoral business associations are increasing (Nora et al. 2021). Such affiliations have proved an important vehicle for women to overcome their more limited networks (Jahan 2017) to expand business connections; create broader market linkages; promote their goods and services; access additional finance, training, and information on trade regulations and market prices; and strengthen their voice in policy discussions (Livani and Solotaroff 2019).

Women's entrepreneurship remains very limited, however, because it is suppressed by a number of challenges. Despite improvements in and potential for women's entrepreneurship, women make up only 7.1 percent of Bangladesh's entrepreneurs (Bangladesh Bureau of Statistics 2015a). Only 12.7 percent of firms in the country have majority female ownership, which is comparable to India and Pakistan but lagging behind some other South Asian neighbors (Figure 3.7). Mirroring female employment more generally, women's businesses tend to be informal, home-based, and concentrated in a smaller number of traditionally “female” industries as compared to men's businesses (Solotaroff et al. 2019a). Many women entrepreneurs are further constrained by their limited financial literacy, business management, and marketing skills (Khalily and Miah 2015; Singh et al. 2016; Eusuf et al. 2017), which sometimes prove insurmountable hurdles given the ongoing shortage of business training
opportunities geared toward women (Chowdhury 2017). Women entrepreneurs also struggle with market access as compared to their male counterparts, shut out of certain markets (ADB and ILO 2016). Even in upazila marketplaces (local haat bazars) with designated corners for female entrepreneurs, many of these areas are occupied by men's enterprises and lack supportive infrastructure such as women's restrooms (Solotaroff et al. 2019a).

Despite the potential that trade provides entrepreneurs, women are significantly less involved in it. There is a dearth of data on Bangladeshi women's engagement in trade (Taneja et al. 2018), yet women appear to be much less involved than men and largely focused on the national market as opposed to cross-border trade. Women's mobility restrictions inhibit their taking on entrepreneurial roles as vendors, purchasers, or intermediaries (Asadullah and Wahhaj 2016), as well as their effectiveness in marketing and promoting their goods at international trade fairs. Such sociocultural restrictions have contributed to a concentration of women entrepreneurs lower down the value chain in less interactive roles closer to home. The limited involvement of women-owned enterprises in cross-border trade is also, in part, due to the smaller average size of women-owned firms as compared to male-owned ones, which limits their export opportunities (Nora et al. 2021). Although regional trade provides great opportunities for women's business (for more information, see Nora et al. 2021), it poses a number of risks for women: these include those related to safety as a result of inadequate lighting, absence of women's restrooms at borders and ports, and lack of gender sensitization among border agents. Cumbersome bureaucracies, lengthy clearance processes, widespread corruption, and heavy documentary requirements are also greater barriers for women, many of whom are dealing with the realities of time poverty, limited mobility, informality, and small-scale operation. Women are increasingly circumventing their more limited mobility, market access, and smaller networks by leveraging e-commerce to sell their goods and services.

Bangladesh's e-commerce sector has been expanding rapidly over the last few years and women appear highly engaged. E-commerce experienced market growth from USD 25 million in 2014 to more than USD 200 million in 2017 (Islam and Bin-Humam 2019). Although gender-disaggregated data on use of e-commerce in Bangladesh are not systematically collected, women are believed to constitute a major share of the country's online consumers as well as entrepreneurs (Islam and Bin-Humam 2019). Most of these women entrepreneurs are known to be concentrated in informal e-commerce, using social media platforms (such as, Facebook and WhatsApp) to showcase their products and accept orders instead of more traditional websites or mobile apps (Islam and Bin-Humam 2019). According to the Industrial Development Leasing Company (IDLIC) (2019), females own half of the Facebook stores in Bangladesh. Informal e-commerce is allowing women to bypass some systematic hurdles that they face in more traditional e-commerce, such as cumbersome business registration processes as well as mobility issues in sourcing inputs and traveling to workplaces (Islam and Roest 2020). Beyond the flexibility that

![Figure 3.7 Firms with Female Participation in Ownership in South Asia (percent of firms)](https://data.worldbank.org/indicator/IC.FRM.FEMO.ZS?end=2015&locations=IN-BD-BH-PA-NP-BT-MV-AF-LK&most_recent_value_desc=false&start=2011&view=chart)


it provides women, e-commerce has the potential to promote women’s financial inclusion since women are five percent more likely than men to use mobile financial services as a means of payment in e-commerce (Islam and Roest 2020). Sections 3.2 and 3.4 delve into some business barriers as they relate to women in Bangladesh’s agriculture and IT sector, respectively.

**Women’s involvement in traditional sectors such as agro-processing and RMG should be supported and their growth in other promising sectors promoted.** Recent research by the World Bank (Nora et al. 2021) identifies 22 sectors that are important to Bangladesh’s regional trade due to both significant exports to the South Asia region (SAR) as well as having more than 10 percent female employment in at least one employment category. Particular potential to promote women’s participation at different levels of the value chain was found in seven of these sectors, namely fisheries, agricultural products, agro-processing, medicaments and medicinal plants, jute and jute products, footwear/leather goods, and IT services. Appendix A provides a summary of key gender gaps and recommended actions that emerge from analysis of these seven sectors.

**COVID-19 impacts on women’s work**

**COVID-19 has had clear gendered impacts on employment in that more women than men have lost jobs** (Das 2020). COVID-19 has rendered formally employed women almost six times more likely to work fewer hours as compared to their male counterparts (UN Women 2020c). A survey conducted by the Bangladesh Institute of Development Studies (BIDS) found that 13 percent of respondents had been rendered unemployed due to the pandemic (UNB 2020a). With women experiencing relatively greater levels of job insecurity to begin with, COVID-19 appears to have cost a larger share of women their jobs as compared to men. In the female-dominated informal sector, large swaths of domestic workers, cleaners, and agricultural day laborers—the majority of whom are women—have lost their sources of income (UNDP 2020). More than half of female housemaids in Bangladesh and 35 percent of females working in small businesses were also unemployed in June–July 2020 (Das 2020). The pandemic has had a similarly large impact on women’s employment in the formal RMG sector (see section 3.3). Unemployment in the light engineering sector was higher among female than male workers during lockdown (51 percent and 42 percent, respectively), and much higher among women than men after the lockdown was lifted (38 percent and 15 percent, respectively) (Das 2020).

**Women have also been less likely to return to their jobs after lockdown.** While the World Bank’s COVID-19 Monitoring Survey in Poor and Slum Areas of Dhaka and Chattagong (World Bank 2021a) found a 16-percentage-point recovery in employment between June 2020 and February 2021, women’s employment in Dhaka remains far below pre-pandemic levels. Women constituted 82 percent of those who had lost their employment due to the pandemic and were still out of the labor force in February 2021. School closures and limited (or absent) access to childcare resulting from COVID-19 (see section 2.2) may be creating further pressures that are pushing and keeping women out of the labor force (UNDP 2020). Surveyed women who lost their jobs or experienced income reductions further felt that they lost standing in their families as a result of these shocks (BRAC 2020d).

**Wage loss has had a particular impact on female-headed households, making them more vulnerable to food insecurity.** During lockdown, female-headed households in formal sector employment have experienced an average loss of 80 percent of their income compared to an average loss of 75 percent of income among male-headed households (BRAC 2020c). The lower incomes of female-headed households make it more challenging to maintain hygienic practices given the households’ more limited access to soap and water (UN Women 2020a). Among informal sector workers, too, The Bangladesh Rural Advancement Committee (BRAC) finds that female-headed households have experienced higher levels of income loss: 63 percent as compared to 53 percent for male-headed households (BRAC 2020d). Greater income loss among women has led to particularly sharp reductions in food expenditures among both formally and informally employed female-headed households (PPRC and BIGD 2020; BRAC 2020c), making them relatively more vulnerable to food security and malnutrition (NAWG 2020) (see section 2.1).
Women entrepreneurs appear to have experienced greater business and income losses than their male counterparts. Of micro, small, and medium enterprises (MSMEs) surveyed by the International Finance Corporation (IFC), 88 percent of women-owned firms reported a reduction in profits as compared to 82 percent of men-owned MSMEs (IFC 2020). BRAC (2020d) also notes significant income reductions during the pandemic among women-led cottage and MSMEs. Between February and June of 2020, female informal sector workers and women entrepreneurs experienced a 66 percent and 67 percent drop in personal income, respectively. BRAC’s study found that women involved in jute products as well as garments and accessories experienced the greatest reductions in personal income during the pandemic (Figure 3.8). Although the pandemic has expanded channels of digital employment for women entrepreneurs (see section 3.4) and increased reliance on e-commerce (see section 4.1) due to lockdowns and decreased time spent in the public sphere, women entrepreneurs with online businesses also saw huge reductions in personal income.

Women’s time-consuming, unpaid domestic care duties have expanded during COVID-19 lockdowns, with important impacts on their time poverty and employment (Nanthini and Nair 2020). Although the domestic care burden has always weighed much more heavily on Bangladeshi women than men, this imbalance has worsened as school and workplace closures confine family members to the home. Ninety-one percent of female respondents in a BRAC study reported increased unpaid care work, and 89 percent reported having no leisure time whatsoever (UNDP 2020). This gender gap in care work is also seen among children, with both boys and girls spending less time on studies in favor of household chores but girls devoting much more of their time to helping (Makino, Shonchoy and Wahhaj 2021). Bangladeshi men took on more domestic responsibilities as they spent much more time at home during lockdowns and school closures (Sarker 2020). Yet the help that women are receiving has not offset their expansion of responsibilities and has come mostly from older women in the household, not the men (ReliefWeb 2020b). Women’s workload and time poverty is further amplified by COVID-19-related interruptions in the delivery of basic services, which have women traveling, for instance, to fetch water and firewood (Sarker 2020). As COVID-19 may also increase the rate of unintended pregnancies (see section 2.1), some women may remain homebound longer and become responsible for more unpaid care work than expected; this may further diminish or eliminate their chances of entering or reentering the labor market.

Women’s additional unpaid care responsibilities during the pandemic may reduce their productivity in paid employment. COVID-19 effects on women’s unpaid work will likely have a multitude of effects on the physical and mental well-being of women, as well as on their ability to join, rejoin, or succeed in the labor force. With the added burden of increased unpaid work, women have thus been working disproportionately more than men during the pandemic while still losing out economically. This has increased their vulnerability to being furloughed or passed over for a promotion, which could affect lifetime incomes (Power 2020). Even in the health care sector where women’s work...
is deemed more critical now than ever, women are struggling in employment. As frontline health workers, women nurses—who constitute 91 percent of all nursing professionals in Bangladesh (BRAC 2020d)—have been working grueling hours and are at high risk of exposure and burnout, yet many are underpaid or even unpaid (BRAC 2020c; UN Women 2020a).

COVID-19 has had important employment-related effects on Bangladeshi migrants. Female migration from Bangladesh was steadily increasing prior to the pandemic (Karim, Islam, and Talukder 2020). In 1990, women constituted 1.5 percent of Bangladeshi international migration whereas this share had risen to 15 percent in 2019 (Sarker 2020). Constricted income-generating activities, social services, health care systems, and social support networks in foreign countries have increasingly driven migrants back to Bangladesh over the course of the pandemic (IOM 2020). Bangladeshi migrant domestic workers (MDWs) have for long been among the most marginalized, least protected, and least valued workers (IOM and UN Migration 2020). Female MDWs are even more vulnerable now as many lost their jobs early in the pandemic and were unable to find new work or return to Bangladesh due to closed borders (UN Network on Migration in Bangladesh 2020). Many female MDWs who were able to return home are struggling with reintegration, limited income-generating opportunities, debt accumulation, limited access to social protection or unemployment assistance, and stigma around their departure (UN Network on Migration in Bangladesh 2020). The Power and Participation Research Centre (PPRC) and BRAC Institute of Governance and Development (BIGD) believe that in addition to changes in international migration, there has been significant female urban-to-rural domestic migration over the last few months since women have been rendered unemployed as a result of COVID-19 (Das 2020). If this is true, a longer-term consequence of the pandemic could be higher female unemployment rates in rural areas, where women are often confined to home-based and unpaid agricultural work (section 3.2).

3.2. Feminization of agriculture

As Bangladesh’s economy has shifted away from agriculture toward industry and services, the country has experienced a feminization of its agriculture sector. The Bangladesh Jobs Diagnostic finds that though most new jobs created in Bangladesh in 2003 were in the agriculture sector, 84 percent of jobs created between 2003 and 2016 were in industry and services (Farole and Cho 2017). Men are increasingly moving out of agriculture in favor of international migration—a trend that has been increasing steadily since the 1976 (Chowdhury and Chakraborty 2021)—or by securing higher-paid jobs in industry and services domestically. Women, however, have been less successful in making this transition (Figure 3.9). With women increasingly joining the labor force and men increasingly

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**Figure 3.9 Sector Composition of Employment by Gender, 2003–2016 (percent)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Agriculture</th>
<th>Service</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>49.89%</td>
<td>41.81%</td>
<td>11.87%</td>
</tr>
<tr>
<td>2006</td>
<td>43.05%</td>
<td>40.18%</td>
<td>16.8%</td>
</tr>
<tr>
<td>2010</td>
<td>41.11%</td>
<td>41.7%</td>
<td>17.2%</td>
</tr>
<tr>
<td>2013</td>
<td>38.7%</td>
<td>43.7%</td>
<td>17.6%</td>
</tr>
<tr>
<td>2016</td>
<td>34.0%</td>
<td>58.62%</td>
<td>8.38%</td>
</tr>
</tbody>
</table>

Note: Employment of persons ages 15 and older.
moving toward industry and services, there has been a feminization of agriculture in Bangladesh. Most agriculture workers today are female, and 76 percent of women in rural areas are engaging in agricultural work compared to only 44 percent of men (Bangladesh Bureau of Statistics 2016). Issues around agriculture are thus critical to rural women’s work and economic empowerment.

Despite this feminization of agriculture, a large share of women in the sector remains confined to home-based and low- or unpaid work. As deep-seated sociocultural forces ensure continued focus on home-based work for women (see section 3.1), 69 percent of rural women work at the homestead and 45 percent earn no money for their work (Bangladesh Bureau of Statistics 2016). Of Bangladesh’s unpaid rural women, 87 percent work in agriculture (Farole and Cho 2017). Even among those paid, rural women are more likely than men to be in vulnerable employment. Rural women are about 15 percentage points more likely than their male counterparts to be engaged in part-time work, and five percentage points more likely to be engaged in seasonal work, thus experiencing more employment vulnerability (FAO 2011). Agriculture also provides the lowest paid employment as compared to manufacturing, construction, and services (FAO 2011), and there is a significant gender wage gap in the sector. Women in paid agricultural employment earn an average of 65 percent of men’s average earnings (Bangladesh Bureau of Statistics 2016). Women’s productivity in and economic empowerment from agriculture work are tempered by their limited access to productive resources and opportunities as compared to men, especially land and IT (see section 4.1).

Women overwhelmingly work in lower segments of agriculture value chains while remaining largely absent from the monetization stage. Women’s agricultural work is concentrated in time- and labor-intensive production activities. With maize—Bangladesh’s most important cereal crop following rice (FAO 2018a)—women are critically involved in cultivation but usually do not work as aggregators, processors, or traders (Oxfam 2013). Similarly, women are more involved in potato production than the creation of higher-value processed potato products, such as potato flakes and starch. Despite women constituting over one-third of employees in Bangladesh’s mango industry (Bangladesh Bureau of Statistics 2013a), the ninth largest in the world (FAO 2018b), women’s work is localized in production, harvesting, and small-scale processing. Similarly in cut flowers, although women are involved in cultivation, cutting, and sending cut flowers on to wholesale markets, their employment higher up the value chain remains limited (Center for Development & Competitive Strategies Ltd. 2016).

Climate change is further exacerbating gender inequality in Bangladesh, in large part because of women’s dependence on agriculture. Germanwatch’s Global Climate Risk Index ranks Bangladesh seventh in terms of countries most affected by climate change between 2000 and 2019 (Eckstein, Künzel, and Schäfer 2021). About 80 percent of Bangladesh is flood plain, and cyclonic storm surges with rising sea levels from climate change are predicted to make flooding more extreme, with a multitude of impacts on agriculture (Imtiaz 2020). Countries with greater gender inequality are generally more vulnerable to the negative impacts of climate change, but also generally suffer from lower levels of climate action (Andrijevic et al. 2020). The feminization of Bangladesh’s agriculture sector is making women particularly dependent on the environment and natural resources for their livelihood. Women thus disproportionately bear the brunt of the negative impacts of climate change, which is wreaking havoc on agricultural outputs. The burden of climate-driven decreases in food production is predominantly shouldered by women who invest more time, consume less, and take on more hazardous work. This increased demand on time and resources widens the existing gaps in skills, freedom of movement and time that are necessary for women to invest in climate adaptative practices (Kapoor 2011). Agriculture jobs are being lost due to salinity intrusion from storms, which has increased by 26 percent over the last 35 years (Bagri 2017). River and groundwater salinity will increase dramatically by 2050, affecting an estimated 2.9 million people, 2.5 million of whom already struggle with access to clean drinking water (Dasgupta et al. 2014). Salinity intrusion also affects access to clean water—which women are generally responsible for collecting (WEDO et al. 2008)—and subsequently hygiene and maternal health (section 2.1).

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34 Women contribute to approximately 80 percent of maize plucking, 20 percent of irrigation, 90 percent of shelling maize kernels from the cob, and 80 percent of drying and cleansing activities (Oxfam 2013).
Existing inequalities in standards of living and control of resources within the household also impact women’s resilience and ability to adapt to climate change. While men have the flexibility to adopt coping mechanisms by acquiring new skills or migrating to urban settings to access green jobs, women’s access to such options may be challenged by limited decision-making power, social norms, risks of gender-based violence and access to finance (ILO 2015). Agriculture-dependent women find it more difficult to move to urban areas and secure new jobs. As such, they are often forced into low-paying work such as domestic labor, further widening gender gaps.

COVID-19 impacts on women in agriculture

Already suffering the impacts of climate change, Bangladesh’s agriculture sector is further strained by lockdowns and border closures due to COVID-19. Production, supply, and demand of agricultural produce in Bangladesh have all declined over the course of the pandemic (Roy 2020), signaling an ominous future for the millions of women working in agriculture. Seasonal labor shortages (Talukder et al. 2021) and transport suspensions (Mamun 2020) in the sector have caused disruptions in the production and processing of crops, reducing the supply of various agricultural products such as onions (The Business Standard Report 2020) and rice (BIGD 2020b). By February 2021, Bangladesh’s public food grain stocks had fallen to their lowest levels in nearly three years (Parvez 2021). Levels of rice—which constitutes 0.54 million of the current 0.66 million tons of stock—are less than half of what the Directorate General of Food secured one year prior (The Daily Star 2021a).

Pandemic-related border closures have interrupted informal trade between Bangladesh and India, contributing to shortages in certain agricultural products as well as price fluctuations (Dihel and Rizwan 2020). Labor and supply shortages have increased reliance on female family members who are often already working unpaid. Nationwide lockdowns have also diminished demand for perishable foods (Talukder et al. 2021), with remaining demand often met through direct purchases from merchants, online buying, and visits to supermarkets to purchase many items in the same place. COVID-19 food insecurity through food supply chain disruptions, loss of income and purchasing power, and high or fluctuating food prices has profound health implications as vulnerable groups face diminishing access to diversified healthy food diets (that is, vegetables, fish, milk, meat, fruits, and so on) (Talukder et al. 2021).

Women have disproportionately experienced agricultural unemployment over the course of the pandemic. Agricultural job losses resulting from both climate change and supply chain interruptions have been doubly damaging to poor, rural, and vulnerable women’s livelihoods. COVID-19 related restrictions on movement along with increased time poverty from caretaking burdens (see section 3.1) are hampering the ability of women to engage in agricultural activities. Women working as seasonal agricultural workers have reportedly started losing their jobs (Sarker 2020), although there appear to be no real data on this. Women in agro-processing industries have been laid off as a means of meeting social distancing requirements, with some of these industries having kept on only male workers and electing not to bring back female employees after lockdown (Sarker 2020).

The reduced supply and demand of agricultural goods as well as higher likelihood of women losing agricultural employment have reduced their income security. A lack of buyers and traders in local markets has left many vendors and farmers unable to sell significant amounts of their produce. A BRAC survey found that people involved in agriculture have experienced a 65 percent loss of income during the pandemic (Sarker 2020). Women have been critically affected by these losses given that they make up most of Bangladesh’s agricultural workers. In Dhaka, decreased demand has reduced vendor businesses up to 80 or 90 percent (FAO 2020a). Vendors are forced to sell their goods at lower prices (Al Zabir and Mahmud 2021), with an estimated loss of BDT 12 billion from chicken and egg sales (Mahmud 2020), for instance. Reduced demand for crabs from profitable Chinese markets has translated to prices at local markets that are 80 percent below the norm (Hodal 2020). This has led

35 To address this declining supply and subsequent price hikes, the Food Ministry granted private traders permission to import rice in 2021. The government and businesses have together imported 0.11 million tons of rice from India alone.
many women in the crab industry to pivot to whitefish and shrimp, which are more laborious and less profitable yet have greater demand (Hodal 2020). Agricultural wage laborers report an even larger reduction of income as compared to farmers (BRAC 2020c), and half of agricultural day laborers appear to have lost their incomes completely (Sarker 2020). COVID-19 thus highlights the need for sustainability and inclusivity in responding to global shocks (UNEP, UN Women, and EmPower 2020).

3.3. Women in RMG

Where agriculture tells the story of women’s rural employment, the RMG sector tells that of women’s urban employment. RMG is the largest industrial sector in Bangladesh (ADB 2020), constituting 83 percent of the country’s total exports (Statista 2021) and generating 11.2 percent of its GDP (Akter 2020). This establishes Bangladesh as the largest apparel export industry in South Asia and the second largest in the world following China, with a 6.8 percent market share of global clothing exports in 2019 (World Trade Organization 2020). The sharp increase in Bangladesh’s FLFP is in large part due to rapid growth of the country’s RMG industry and its high level of female employment. RMG has provided urban employment opportunities where there previously were few, bringing millions of women into the workforce. Women with low educational attainment and those from rural areas used to be largely confined to the informal labor market, with mainly educated elite women holding female formal sector employment (World Bank 2008). Although a large majority of women continue to be in informal employment (see section 2.1), many have entered the labor force through garment factory jobs in cities. In 2020, about 4 million people—about 80 percent women—were employed in Bangladesh’s RMG factories (ILO and UN Women 2020). RMG has driven change in urban public spaces, helping normalize women’s mobility and access to public institutions (Hossain 2011). Young women from villages where women were rarely seen outside their homes in earlier generations are now leaving to seize income-generating opportunities in urban RMG factories (World Bank 2008).

Despite RMG’s critical contributions to the economy and FLFP, women’s empowerment through RMG work has been stifled by low wages. The rapid growth of Bangladesh’s RMG industry is in part owing to low prices that have been made possible by the very low wages received by workers in the sector (Blumer 2015; Barrett and Baumann-Pauly 2019). Bangladesh pays among the lowest wages for garment work globally (McCarthy 2019). With a minimum wage below that of its direct RMG competitors China, Cambodia, India, and Vietnam, Bangladesh is attractive to retail brands worldwide (fashionabc 2020). Although women hold the overwhelming majority of jobs in the sector, they are concentrated in lower-paid jobs with no increased female leadership over the last decade (ILO and UN Women 2020). A Yale study finds that although women working in RMG are on average paid 5 to 8 percent less than men and work one level below them, only one-third of these gender gaps is explained by differences in skill level (Menzel and Woodruf 2017). Some of the absence of women at higher levels is explained by self-selection, but hiring and promotional discrimination also limits women’s presence in higher positions (ILO and UN Women 2020).

Women in RMG are highly vulnerable because of additional challenges and costs linked to this work. The sector is known for its harsh conditions of employment, with inadequate training and social services rendering female garment workers highly vulnerable (World Bank 2017a). RMG work is associated with failure to pay wages and bonuses on time or in full, long working hours, exhaustive workloads, job insecurity with sudden layoffs, lack of weekly holidays, lack of paid sick leave, substandard working conditions for health and hygiene, insufficient or unmet safety standards, restrictions to workers’ freedom of association and collective bargaining, harsh treatment by management, lack of

36 Third, if the European Union is counted as a whole.
37 Due to lack of confidence in managing male workers, concerns of longer hours or inability to work at night, and security problems in returning home late.
38 For instance, trade unions need to show 30 percent of employees as members to be registered, in the absence of which the union is dissolved. Amendments also do not extend the freedom of association and collective bargaining to the hundreds of thousands of workers in export processing zones. Furthermore, the trade union registration process remains cumbersome.
voice in the workplace, and absence of promotional opportunities (Ahmed, Raihan, and Islam 2013; Himi and Rahman 2013; Bhuiyan 2013; Ganguly 2015). Even though most RMG workers experience verbal abuse at work (ILO and UN Women 2020) and female workers report experiencing sexual harassment, most factories lack anti-harassment committees or grievance redressal mechanisms to handle harassment cases (New Age Correspondent 2020). Furthermore, despite Bangladesh’s legal requirements for paid maternity leave and workplace childcare facilities, RMG factories are found to rarely comply. Women tend to be deprived of leave and many childcare centers are operational only during buyer visits to give the illusion of compliance (Awaj Foundation 2019).

The hardships and risks inherent to RMG work have led to labor unrest. The RMG sector has faced increased scrutiny following a number of tragic garment factory incidents (World Bank 2017a). The 2013 collapse of Rana Plaza, which housed five garment factories and killed 1,134 people, brought into sharp focus the many unsafe and unfair labor conditions of RMG factories. Poor working conditions coupled with weak or absent worker rights have fueled protest in the industry. These RMG realities have led to substantial industry losses in terms of life, physical infrastructure, and global reputation (Salam and McLean 2014). However, with China slowly exiting the global RMG market due to higher production costs and wages (Lopez-Acevedo and Robertson 2016), there is potential for Bangladesh to fill this space and offset the slight slowdown experienced as a result of safety and labor issues. Bangladesh’s upcoming graduation from Least Developed Country (LDC) in 2024 will also have important implications for its global competitiveness in RMG; loss of preferential market access afforded by LDC status is estimated to result in an additional tariff of 6.7 percent on Bangladeshi exports (Rahman 2019).

Labor unrest and international pressure to adhere to labor standards have managed to spur policy changes in the RMG industry, yet factory safety may have improved more than worker rights. There was a dramatic improvement in Bangladeshi RMG factory safety after international companies’ widespread signing of a set of established standards (Paton 2020), an increase in inspectors monitoring compliance (Human Rights Watch 2015a), and harsher fines and penalties for failing to comply with labor, fire, and building standards (U.S. Department of Labor, Office of the United States Trade Representative, and State Department 2013). However, previous agreements have been replaced by the Ready Made Garments Sustainability Council, which is responsible for overseeing the safety of the country’s RMG workforce and factories; because the Council’s prescriptions are not legally binding for brands or factory owners, the industry will likely experience backsliding of safety standards and worker rights (Paton 2020). A study undertaken for the United States Senate Committee on Foreign Relations notes deteriorating RMG worker rights despite the amending of Bangladeshi law to allow for collective bargaining in factories (Al-Mahmood 2013) and reservation of a female trade union executive committee seat (Research Initiative for Social Equity Society 2013). It finds increased threats, intimidation, and physical and sexual abuse against women in RMG, and greater difficulty for RMG union leaders to investigate worker claims of abuse (Karim 2020a). ILO and UN Women (2020) report high female reluctance to join trade unions because of possible retaliatory measures, such as being fired.

**COVID-19 impacts on women in RMG**

Bangladesh’s RMG sector initially experienced massive losses due to COVID-19. Although garment factories were allowed to continue operation during lockdown, RMG production slowed down tremendously at the initial stages of the pandemic. Global demand for clothing decreased by an estimated 37 percent in April 2020 (World Trade Organization 2020). The Bangladesh Garment Manufacturers and Exporters Association estimated that the pandemic had an immediate impact on 1,150 RMG factories that reported USD 3.18 billion worth of order cancellations (Choudhury 2020), doing 81 percent less business than in April 2019 (Nilsson and Terazono 2020). Many of these canceled orders were already in production or even completed and ready to be shipped, with 72 percent of buyers refusing to pay
for the raw materials and 91 percent for the production costs already spent on their canceled orders (Anner 2020). Initial pandemic-related hits to RMG were believed to result in export revenue losses of approximately USD 6 billion (Paul 2020).

The majority female workforce was reduced at the initial stages of the pandemic. In March 2020, 58 percent of the surveyed 316 Bangladeshi RMG suppliers reported shutting down all or most of their factory operations (Frayer 2020). Forty-seven percent of RMG workers surveyed by BRAC University reported not receiving their wages, and thousands defied government lockdown to demonstrate and demand arrear wages (ADB 2020). By August 2020, the World Trade Organization (WTO) estimated that around one million RMG workers had been dismissed or furloughed (UNDP 2020), devastating urban employment opportunities for women given their domination in the sector (World Bank 2017b). In addition to factory employees, the pandemic affected the employment and income of millions more whose work is connected to the RMG industry such as truck drivers, port workers, and suppliers (Textile Today 2020). The Centre for Policy Dialogue found that the majority of Bangladesh’s RMG factories failed to abide by employment termination rules, with only 3.6 percent having provided laid off workers their due salary and compensation (Just Style 2021). Given cancellations, 72 percent of surveyed factories were unable to pay furloughed workers their full income and 80 percent were unable to pay dismissed workers severance (Anner 2020). The RMG industry is experiencing a recovery in global demand (World Bank 2022e) since the country’s first COVID-19 lockdown. The Government of Bangladesh approved a BDT 50 billion stimulus package for export-oriented industries, through which it is providing worker salaries and two-year loans for factory owners at a low 2 percent interest rate (KPMG 2020). Exports increased by 9.2% in FY21 and 28.4% in FY22, following a decline in FY20, as worldwide demand for RMG recovered (World Bank 2022e). Ninety percent of canceled RMG orders had been reinstated by October 2020 (Karim 2020b), with RMG exports reaching USD 3.1 billion in November 2020 (Textile Today 2020). Even then, brands were demanding price cuts of 10 to 15 percent and only one-tenth of laid off RMG workers were reportedly rehired (Karim 2020b). Reemployment of RMG workers has thus not matched the pace of rebounding RMG exports. As such, swaths of RMG workers need immediate cash support for subsistence livelihood, while the industry needs medium-term liquidity support for revival (ADB 2020). Though significant, the government stimulus meets only a small share of sector needs, which require at least USD 470 million in monthly wages alone (ADB 2020). Female RMG workers who were already contending with a multitude of workplace vulnerabilities have thus been rendered all the more vulnerable over the course of the pandemic.

3.4. Girls and women in IT

The Government of Bangladesh has granted great importance to developing the country’s IT sector and increasing IT usage among its citizens, contributing to strong sector growth. The concept of transforming Bangladesh into a knowledge economy by 2021 and doing so by enabling access and use of digital services across the population, has become a driving concept of socioeconomic development over the last several years (Chowdhury 2020). Strategic policies to enable the ICT sector growth and use—including Vision 2021 (also known as Digital Bangladesh) and the National ICT Policy 2015—have been accompanied by targeted ones, such as exempting IT and information technology enabled services (ITES) firms from income tax and value-added tax from some imported purchases. Bangladesh Bank’s Equity Entrepreneurship Fund furthermore provides equity support for IT enterprises, and the government is working to subsidize technological use. Between 2015 and 2016 alone, IT firms surveyed by the Bangladesh Association of Software and Information Services (BASIS) reported 85 percent growth in clients from Bangladesh and 615 percent growth in clients from foreign markets (BASIS 2017). IT industry revenues in Bangladesh increased nearly threefold between 2014 and 2016, from USD 0.56 billion to USD 1.54 billion (BASIS 2017). The sector has grown its software and ITES companies, ITES business process outsourcing services, and freelancers, with strong presence in top
freelance work locations contributing to the country’s soaring IT revenues (Kathuria and Malouche 2015). Bangladesh’s e-commerce sector has also rapidly expanded over the last few years, increasingly used by women entrepreneurs to widen their networks and increase profits (Chowdhury 2020) (see section 4.1). IT thus holds immense potential for expanding women’s employment and economic empowerment in ways that may be more challenging through lower-paying agriculture and RMG work.

Reflecting the low share of girls studying STEM (see section 2.2), Bangladesh’s ICT sector remains heavily male-dominated in terms of employment. The South Asia Women in Power Sector Professional Network (WePOWER) is playing an important role in fostering normative reform for women and girls in STEM education. WePOWER is connecting female students with internship opportunities and working to remove barriers to women’s employment and advancement in energy programs and utilities, including through the introduction of daycares and workshops to increase women’s presence in leadership roles. In addition to the gender gap in STEM education, there is a notable gender gap in access to and use of technology in Bangladesh (see section 4.1), which contributes to female vulnerability and tempers women’s economic empowerment. Limited female STEM education and limited female access to IT are reflected in the low levels of female employment in the field. Women make up only 14 percent of all STEM professionals in Bangladesh (Siddiqa 2019) and only 19.6 percent of the country’s IT sector employees (BASIS 2017) despite the warp speed of IT sector growth. Women are less present in IT leadership roles, holding 14.4 percent of top positions at IT firms (BASIS 2017), leading only about 1 percent of the country’s IT companies (ITC 2015a), and constituting only 2 to 3 percent of Bangladesh’s IT entrepreneurs (World Bank Group and Australian Aid, n.d.). Green investments may therefore not translate into green and decent jobs for women. Current projections for green jobs growth are predominantly concentrated in male-dominated sectors. Nonetheless, the transition to green jobs is an opportunity to educate a new, more diverse workforce. This could facilitate the transition of women to high-skill workers, to pierce through male-dominated fields, and to pioneer green businesses as owners and employers (ILO 2015).

IT freelancing is providing women with unique career opportunities that do not abut prevailing sociocultural expectations. Household responsibilities and mobility constraints are tying many women to home-based work (see section 3.1), most of which is low-earning and agriculture-based in rural areas (see section 3.2). The IT freelance community, however, provides a means by which women can enter a thriving sector and increase their earnings while maintaining a flexible or part-time schedule to meet their many domestic responsibilities. Freelance work can be fully undertaken from home, therein bypassing women’s mobility constraints and the previously limited access to offsite technical, higher-earning work. It also provides women an entry point to a technology-based career path with opportunities at many locations and levels. Yet the gender gap in Bangladesh’s IT freelancing industry is known to be large despite the apparent lack of gender-disaggregated data on the approximately 650,000 active freelancers in Bangladesh, who collectively earn an estimated USD 100 million annually (Kulsum 2020). Women are, however, reportedly opting for freelancing careers in increasing numbers, and female freelancers are observed to be gaining credibility in terms of quality of work in this industry (Zaman 2019).

GoB and various other stakeholders are working to increase women’s ICT employment to economically empower them and generate increased sector growth for the country. The government is working to close Bangladesh’s ICT gender gap and have equal numbers of women and men employed in the sector by 2030. Engaging more women in IT freelancing will be critical to achieving this goal (Arman 2020). GoB is working to enable women’s IT freelance work by developing underprivileged women from remote areas as ICT workers and integrating women with a Secondary School Certificate and basic computer literacy into sector supply chains through home-based paid employment (World Bank Group and Australian Aid, n.d.). The Ministry of Women and Children Affairs has established a freelancing portal exclusively for women (Arman 2020). Increasing amounts of ICT training for women are being developed and led throughout the country, including GoB’s provision of training for women on home-based IT work. The United Nations Economic and Social Commission for Asia and the Pacific’s

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40 Earning close to USD 7 million in exports in 2010.
Women ICT Frontier Initiative (WIFI) have also developed training modules for women. And the Bangladesh Association of Software and Information Services (BASIS) is providing skills training to women already working in the sector through its Forum on Women in IT (World Bank Group and Australian Aid, n.d.).

**COVID-19 impacts on women in ICT**

Although COVID-19 has disproportionately affected female employment in terms of higher job losses, the pandemic has also expanded channels of digital employment for women entrepreneurs. Lack of IT infrastructure at home and expanded domestic responsibilities have hampered female students' learning (World Bank Group 2020) (see section 2.2). As in other sectors, women's access to ICT job opportunities, professional development, and STEM learning has decreased over the course of the pandemic (World Bank Group 2020). Online businesses are mainly an urban phenomenon, with over 91 percent of online entrepreneurs based in cities. Online channels account for only 2 percent of rural entrepreneurs' sales (BRAC 2020d). COVID-19 increased the rate at which Bangladeshis shifted to online shopping, resulting in a 166 percent growth in Bangladeshi e-commerce in 2020 alone (The Financial Express 2021). Membership in Bangladesh's largest Facebook group for women entrepreneurs, Women and E-Commerce, skyrocketed from 50,000 to over one million members between March and December 2020 (Deutsche Welle 2020). Many of these businesswomen appear to be new entrepreneurs who have established home-based businesses as a means of consumption smoothing to manage pandemic shocks. They use Facebook to sell their goods or services such as tailoring, jewelry, and homemade food delivery. Interestingly, a study on the impact of COVID-19 on MSMEs in Bangladesh finds that women-owned MSMEs are much more likely than their male counterparts to use digital and internet platforms (IFC 2020).

Despite the pandemic-driven flourishing of e-commerce, most women's online businesses and most women entrepreneurs in the IT industry have experienced massive losses. No data or studies were found examining how COVID-19 impacted the use of IT by women, and none were found comparing the pandemic era losses of women-owned enterprises using social media platforms to sell their products with those that are not. The BRAC Institute of Governance and Development found that more than 90 percent of surveyed women entrepreneurs using social media platforms to sell their products had been negatively affected by the pandemic, however (BIGD 2020a). Although 80 percent of these women entrepreneurs reported lower revenues compared to corresponding seasons before the pandemic, most were confident that they would be able to stay afloat and return to normal levels of business. Another BRAC study found large business and income losses for female informal sector workers and women-led cottage and MSMEs with online businesses. Many women entrepreneurs with online businesses reported low product demand, order cancellations, transportation issues, or not being in operation, resulting in an average business loss of BDT 682,857. Women in the IT, software, and electronics sector experienced the highest business income loss of all subsectors at an average of BDT 928,462 (BRAC 2020d). Yet women in IT experienced relatively low reductions in personal income compared to women with online businesses, at a 49 percent and 74 percent loss, respectively (BRAC 2020d).
4. Removing barriers to women’s ownership and control of assets

4.1. Productive assets

Land and agricultural assets

Despite the feminization of agriculture in Bangladesh, women have limited access to productive resources and opportunities as compared to men, especially access to land. Although most of the agricultural workers in Bangladesh are women (see section 3.2), only 13 percent of women in rural households that own agricultural land have sole or joint ownership of agricultural land as compared to 70 percent of men (IFPRI 2016). Men alone continue to own approximately 96 percent of household land in Bangladesh’s rural areas (Quisumbing, Kumar, and Behrman 2017). Furthermore, women landowners own smaller plots of land. Men own significantly more agricultural land than do women across all of Bangladesh’s divisions (Solotaroff et al. 2019a). The widest gender gaps in agricultural land ownership are found in Dhaka and Barisal (both with 67-percentage-point gaps) and the smallest in Sylhet (39-percentage-point gap). Bangladesh’s asset ownership gender gap further widens with higher levels of education. This is due to the lack of correlation for women between level of education and level of ownership and rights over land in the context of a positive correlation for men (Solotaroff et al. 2019a). Female-headed household farms average less than half the size of male-headed household farms (FAO 2011).

Women’s limited land ownership is in large part a result of unequal inheritance since this is the main way in which Bangladeshis, especially female Bangladeshis, acquire land. Though Islamic laws allot females smaller inheritance shares than their male counterparts, women most often receive less than even these rightful amounts. The practice of naior—whereby girls and women cede their own inheritance to their brothers—is also commonplace. Women experience pressure from their families to pass on inherited assets to those who seem more involved in economic activities, and to secure their brothers’ help and protection in case they should become divorced or face other shocks. Solotaroff et al. (2019a) find that women in Bangladesh’s rural areas inherit land much less frequently than do urban women. Rural women furthermore face relatively greater barriers than their male counterparts in establishing legal ownership of their inheritance. High land registration fees and cumbersome procedures, limited mobility to reach government offices, and the need for permission and money from their husbands can prove insurmountable obstacles to women’s receipt of their rightful inheritance. Though shifting cultural attitudes are contributing to increasing claims by women for their inheritance, female ownership of agricultural land remains largely contingent upon their relationships with male family members, thus rendering women vulnerable and reliant on maintaining these relationships (Solotaroff et al. 2019a). Since most women acquire land through inheritance and often accumulate inheritance as they grow older, age is positively associated with land ownership (Solotaroff et al. 2019a).

Limited ownership and control of land are tempering women’s economic empowerment, especially for those working in agriculture. Although few women own land, a larger share has some
form of economic control over land, including the right to sell, rent, mortgage, and/or retain income generated from it. Solotaroff et al. (2019a) find that significantly more rural women from asset-owning households have economic rights over land than full or joint ownership (43 percent versus 13 percent, respectively). Without formal recognition as landowners or as having other land rights, however, women are often unable to access agricultural extension programs and information on new technologies, which may suppress levels of production and ability to market products (ADB 2010; Solotaroff et al. 2019a). Women's limited land ownership also constrains their decision-making power as agricultural entrepreneurs and their access to credit (Solotaroff et al. 2019a). Women's regular exclusion from mainstream sectoral business and trade associations, such as the Bangladesh Agro Processors Association, further limits their market linkages (Asia Foundation 2017; ICRIER 2018; IFC 2011), which can have critical impacts on productivity and profitability (see section 3.1).

**Gender inequality in livestock holdings and in adoption of improved agricultural technologies and inputs is acute as well.** Women own only two categories of productive household assets at higher rates than men, namely poultry and small consumer durables (see Figure 4.1). These small assets contribute relatively little to women's economic empowerment, however. They are more likely to be sold off during economic shocks for household consumption smoothing, rendering female owners more economically vulnerable than men who tend to own larger, more valuable assets. As compared to men, rural women have very low ownership rates of large and small livestock (see Figure 4.1). The gender gap is even larger for farm equipment: 28 percent of rural women, versus 99 percent of rural men, own nonmechanized equipment, and 11 percent of women, versus 97 percent of men, own mechanized equipment (IFPRI 2016). Furthermore, only about 20 percent of female-headed households use fertilizer compared to about 54 percent of male-headed households (FAO 2011). Women's lower use of agricultural technology can negatively affect their productivity and the marketing of their agricultural products, and thus their profit margins. When input use is the same, female farm workers’ labor productivity has been found to be at least as high as that of male workers (Rahman 2010). These gender gaps in technology and inputs are likely in part due to women's more limited access to finance (see section 4.2) and their lower ability to absorb risk (FAO 2011). These gender gaps in access to assets, services, and market linkages limit women's empowerment from agricultural work, as well as the broader economic benefits of increased agricultural production and reduced hunger (FAO 2011).

**Information technology (IT)**

Digital technology is reducing, and in some cases perhaps even eradicating, certain barriers to women's business (see section 3.1). ICT is increasingly used by businesses for production, training, banking, accessing information, and connecting to markets (Livani, Rizwan, and Kathuria 2019).
Technology is helping women circumvent certain business barriers in terms of mobility and accessing previously impenetrable male-dominated business and trade networks (Brenton et al. 2014; World Bank 2011). Technology has enabled women agriculture workers to participate in international trade fairs (Kunaka 2011), and provided access to food crop market price information that enables informed negotiations with intermediaries (ITC 2015b). Mobile phones are meanwhile allowing women to reduce or eliminate some travel time and costs while maintaining timely communication with clients and suppliers (World Bank 2011). Technology is also expanding women's employment opportunities into more profitable home-based work in ICT (see section 3.4), rendering women's restricted mobility less of a barrier to income-generating opportunities. Still, the country’s remaining ICT gender gaps continue to handicap its women entrepreneurs in accessing information, maximizing profits, and growing their businesses.

Current gender gaps in technological access and use are disadvantaging women entrepreneurs and stifling their economic empowerment. Bangladesh has the second widest gender gap in mobile phone ownership after Pakistan, at 29 percent (Rowntree 2020). Women with a secondary education or higher are much more likely to own a mobile phone than those with no education (86 percent and 38 percent, respectively) (NIPORT and ICF 2020). Urban women are also more likely than rural women to own a mobile phone (70 percent and 56 percent, respectively) (NIPORT and ICF 2020). Although 96 percent of Bangladeshi rural households own a mobile phone, most do not have access to smartphones (The Daily Star 2020a). Since the overwhelming majority of the country’s population (89 percent) primarily accesses the internet through a mobile phone (Rowntree 2019), about 54 percent of rural households have no internet access (The Daily Star 2020a).

Although Bangladesh has virtually no gender gap in awareness of mobile internet, the gender gap in mobile internet use is large, at 52 percent (Okeleke 2021). Women’s lower mobile ownership proves a critical barrier to their internet access (Rowntree 2019). Women who do own mobile phones are also found to use mobile services less than men: there is a 28 percent gender gap in the number of cases of mobile phone use per week, translating to a 51 percent gender gap in mobile spending (Rowntree 2019). Over one-third of females who have access to the internet but are not using it explain that the main factor preventing them is their belief that it is not relevant to them (Rowntree 2019). Family disapproval is another primary reason for lack of internet usage among women. Bangladeshi mobile operators Grameenphone and Robi Axiata have committed to reducing these gender gaps. Robi Axiata’s financing service Joyeeta, for instance, is helping expand women’s internet access through reduced smartphone rates for female customers (Rowntree 2020). A significant portion of online entrepreneurs in Bangladesh are now using social media and other e-commerce platforms to sell their products (BIGD 2020a), which is allowing them to cut out intermediaries, break into new markets, and market their products to a broader set of potential customers (see section 3.1).

COVID-19 impacts on women’s productive assets

Women’s lack of owned productive assets has translated to frequent lack of support from government programs, even during these times of pandemic-related need. Despite women's higher engagement in agricultural work, they have encountered barriers to accessing public agricultural services and credit due to limited formal ownership of land and large livestock (Salcedo-La Viña, Singh, and Elwell 2020). Upon losing their livelihoods as a result of the pandemic, female agricultural workers are also less likely to be entitled to social protection measures enacted in response to the pandemic (such as unemployment benefits and cash transfers) because they are overrepresented in unpaid and low-paid seasonal or part-time jobs in the sector and because they tend not to own the land (Salcedo-La Viña, Singh, and Elwell 2020). The government has provided a stimulus package of BDT 50 billion to farmers throughout the country (UNB 2020b), but women have more limited access to these funds because they often remain unrecognized as farmers. More women than men surveyed in 2020 had received no food or cash support from the government (72 percent and 62 percent, respectively) (BRAC 2020a).
Access to various forms of government support, as well as to financial services to help deal with pandemic-related shocks, may have declined for even eligible women as a result of their heighten mobility restrictions and increased time constraints due to COVID-19.

Highlighting women’s land tenure insecurity, women widowed during the pandemic have been susceptible to disinheritance of their husband’s properties (Decker, Van De Velde, and Montalvo 2020). This affects income and food security and ultimately diminishes women’s decision-making power within the home. In turn, there may be impacts on household investments in education, health care, nutrition, and circling back women’s agricultural or entrepreneurial activities (Williamson 2020). It has long been believed that a woman’s ability to work and earn a decent wage allows for not only her own empowerment but also for an overall improved standard of living for her entire household (Williamson 2020). With COVID-19 increasing women’s vulnerability to land loss, and thus agricultural livelihoods and incomes, the empowerment achieved within their communities and families is at risk of being diminished by extension.

Although the pandemic has expanded channels of digital employment for women entrepreneurs, and people have become increasingly dependent on e-commerce, most women-owned online businesses have struggled financially (see section 3.4).

4.2. Financial assets

Despite expanding access to microfinance (see section 3.1), women in Bangladesh continue to struggle with financial inclusion. The Global Financial Inclusion (Findex) database (World Bank 2017c) finds that Bangladesh’s financial inclusion gender gap actually widened by 20 percentage points between 2014 and 2017. Bangladesh currently has among the largest financial gender gaps globally and the largest in South Asia, at 28.8 percentage points (Figure 4.2). Solotaroff et al. (2019a) find that fewer women than men in both urban and rural Bangladesh have bank accounts, borrow, or save with formal financial institutions. Rural areas in the country have particularly limited or no access to banking services. Mobile financial services could thus be especially beneficial to rural women to improve their access. Yet the lower female mobile phone ownership in rural areas (see section 4.1) gives urban women an even greater advantage in terms of access to and control of assets (NIPORT and ICF 2020). Furthermore, whereas men access financial services from a diversified set of sources, women borrow mostly from microfinance institutions. Women with higher levels of education are more likely to have bank accounts. Only 6 percent of women with no education have a bank account as compared to 25 percent of those with a secondary education or higher (NIPORT and ICF 2020).

42 Eleven percent of rural households received aid from the government as compared to 21 percent of urban households.
Banlgadeshi women face a multitude of challenges in accessing and controlling finance. Demand-side constraints to women's financial access include women's restricted mobility, concerns around safety, limited awareness of different bank and nonbank financial institutions, low income/assets, lower levels of financial literacy, limited use of digital financial technology (see section 4.1), and less control over financial decision-making (InterMedia 2017). Supply-side constraints include distance from bank branches, branch timings, cumbersome procedures and documentation—with women more likely than men to lack the type of documents required to open an account—unsuitable products, minimum balance requirements, high transaction costs, requirement of a reference letter to open an account, and negative staff attitudes to women (Mujeri 2015). Despite women's legal right to sign contracts, register businesses, open bank accounts, and apply for loans in Bangladesh (World Bank 2021c), certain banks and programs still require that women provide a guarantee from their husband or male relative to access financial products or services (Jahan 2017).

IT is critical to expanding financial inclusion, yet a wide gender gap remains in mobile banking. Mobile banking offers great potential for women to access financial products and services while circumventing mobility and sociocultural constraints. Mobile banking increases financial access and connectivity, while up-to-date market data at women's fingertips allows for more informed pricing and business decisions. This has expanded women's opportunities for a wide range of home-based work, some quite lucrative. Despite growth of mobile financial services in Bangladesh, the gender gap in mobile money is even larger than that in bank accounts. As of now, mobile finance is further increasing the country's gender gap in financial inclusion despite expanding women's access to finance (El-Zoghbi 2017). There is a 30-percentage-point gender gap in awareness of mobile money services, a 26-percentage-point gender gap in use of mobile money services, and a 13-percentage-point gender gap in ownership of mobile money accounts (Solotaroff et al. 2019a).

Appropriate loan amounts have proven out of reach for many women entrepreneurs, thus truncating business growth. Women, Business and the Law 2021 (World Bank 2021c) reports that Bangladesh lacks laws prohibiting discrimination based on gender when it comes to accessing credit. As such, banks disproportionately deny finance to women owners of small and medium enterprises despite their very high loan repayment rates of 93 percent (Bangladesh Bank 2014; 2016). The result has been a higher credit gap for women than men with a higher discrepancy among women in the amount of finance sought versus the amount secured. Absent accurate data, the financial needs of anywhere between 39 percent (Bangladesh Bank 2014) and 60 percent (Singh, Asrani, and Ramaswamy 2016) of women SME entrepreneurs are estimated to remain unmet upon accessing credit. Women-owned enterprises received just above seven percent of the Cottage, Micro, Small, and Medium Enterprise (CMSME) loan funds disbursed by Bangladesh Bank in the first quarter of 2019, and the credit received by new women entrepreneurs was only 4 percent of total loan disbursement (The Daily Star 2020b). Yet Bangladesh Bank has made efforts to enable women's entrepreneurship and economic empowerment by mandating a lower-than-market interest rate of 10 percent for female entrepreneurs (Bangladesh Bank 2016) and encouraging financial institutions to establish Women Entrepreneurs Desks to meet the particular needs of female clients (Raihan et al. 2016).

COVID-19 impacts on productive and financial assets

In conjunction with already unequal property rights, COVID-19 has affected women's access to shelter and security. Previous epidemics, as well as postconflict and postdisaster periods, have demonstrated that women risk further marginalization when their rights to housing, land, and other assets are not safeguarded (Stanley and Prettitore 2020). Although most inheritance laws and women's rights to land have remained constant throughout the pandemic, women attempting to protect their existing assets or rightful inheritance have encountered additional challenges during the crisis, especially during periods when judicial systems have been closed (UN Women et al. 2020). For women

Global Financial Inclusion Database data show that 27 percent of women as compared to 53 percent of men use mobile money services.
widowed by the pandemic, the additional loss of home or employment can be catastrophic. There has, however, been a positive landmark change in inheritance laws pertaining to Hindu widows in the COVID-19 period. Previously, Hindu widows had inheritance rights to their husband’s nonagricultural property, but not to agricultural productive assets (The Daily Star 2021d; The Tribune 2020). In September 2020, the High Court of Bangladesh announced that Hindu widows would have inheritance rights or shares to all of their late husband’s property as a successor, not only to the homestead (The Daily Star 2021d; The Tribune 2020).

**Women entrepreneurs have greater difficulty accessing stimulus money to respond to economic shocks.** More than 80 percent of GoB’s stimulus programs consist of liquidity support, in which banks give loans to business and affected industries. These stimulus packages have not sufficiently addressed the greater vulnerabilities and challenges facing women-owned enterprises. Five percent of GoB funding allotted as loans to CMSMEs has been earmarked for women-owned CMSMEs, which will be accessible from commercial banks at a 9 percent interest rate. Yet women business owners are facing difficulties in accessing this stimulus funding because their access to credit through formal banks has always been problematic due to their lack of collateral to use against loans (Khatun 2020a, 2020b). Bangladesh Bank has also urged commercial banks to lend to companies and individuals based on existing bank-client relationships. This has created another barrier for women, who tend to start their businesses using family loans and may thus lack credit history. Women are also more likely to have limited information about the stimulus, which may heighten their hesitancy in applying for stimulus loans because of unfamiliarity with the application process or cumbersome procedures (Khatun 2020a).

**Other efforts have, however, enabled women’s financial access to COVID-19 stimulus money.** USD 350 million of the stimulus package is to be distributed through microfinance institutions (Khatun 2020a), to which Bangladeshi women have much greater ease of access. USD 600 million was also earmarked in March 2020 for businesses in export-oriented sectors to retain their employees and pay their wages. Stimulus funding for Bangladesh’s RMG factories has been contingent on the establishment of digital payroll systems and submission of mobile accounts for factory employees. This requirement led to the opening of 1.92 million new mobile accounts over the course of two weeks in April 2021 alone (Poutiainen and Rees 2021). Steady digital payment of RMG workers is increasing their financial account usage and savings (Breza, Kanz, and Klapper 2020). Given that women constitute the majority of RMG workers (see section 3.3), stimulus-driven digital payments are working to economically empower them over the longer term (Poutiainen and Rees 2021).

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44 Totaling USD 12.11 billion, or 3.7 percent of GDP since March 2020.
45 In these loans, the government contributes 5 percent and the borrower 4 percent.
5. Enhancing women’s voice and agency, and engaging men and boys

5.1. Gender-based violence

Prevalence of gender-based violence

Deep-rooted patriarchal and sociocultural norms in Bangladesh have a multitude of effects on society, including spurring gender-based violence (GBV). Although the country’s constitution mandates equal rights to all citizens regardless of sex, the realities of unequal access to economic, social, and political rights by women renders them vulnerable to GBV both within the household and in public. Several types of GBV are known to be commonplace in Bangladesh. Domestic violence and intimate partner violence (IPV), dowry-related violence, child marriage, forced marriage, sexual abuse and harassment, rape, murder, forced abortion, acid attacks, and gender-biased sex selection are all types of GBV that are commonly experienced and reported on (Hossain and Sumon 2013). The trafficking of women and girls is another critical issue in Bangladesh.

Despite limitations in systematic data collection on GBV nationally, it is known to be prevalent throughout the country. Bangladesh has the highest prevalence of both IPV and child marriage in South Asia (Figure 5.1). World Health Organization (WHO) data from 2018 find that 50 percent of Bangladeshi women have experienced IPV, followed by Afghanistan at 46 percent (WHO 2021). A 2015 survey by the Bangladesh Bureau of Statistics (BBS) and United Nations Population Fund (UNFPA) found that the prevalence of lifetime physical violence among surveyed women and girls was almost 10 percentage points higher in rural areas than urban areas, and women aged 20–24 experienced the highest rates of sexual violation by nonpartners (Bangladesh Bureau of Statistics 2015c). The number of rape cases reported annually has fluctuated over time, as has the number of dowry-related cases of violence (Bangladesh Bureau of Statistics 2019). Prevalence of acid throwing has decreased over time as a result of strict law enforcement (The Straits Times 2019). Online harassment, trafficking, and sexual harassment, by contrast, seem to have increased due to the internet and social media (Akter 2018). Furthermore, more than half of Bangladeshi women were married off as children (UNICEF 2020b). IPV and child marriage are particularly concerning forms of GBV in Bangladesh due to their high prevalence. As such, these two forms of violence will be discussed in further detail throughout this section.

Although GBV is prevalent across all groups in Bangladesh, it is correlated with age, poverty, and education. Generally, the Bangladesh Bureau of Statistics (2019) finds that older age groups (60+) of women are more likely to have experienced GBV in their lifetime (56 percent) than younger age groups (15–19 age group: 43 percent). Physical and/or sexual violence in last 12 months was found to be highest in age group 20–24 (35.4 percent), followed by age groups 25–29 (32.2 percent) and 30–34 (30.8 percent). While GBV is prevalent across socioeconomic groups, greater poverty is correlated with higher rates of GBV; with 61 percent of women within the poorest quintile having had experienced GBV compared to 37 percent of women within the richest quintile (Bangladesh Bureau of Statistics 2015c).

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46 Physical violence was found to be experienced by 51.8 percent of rural women as compared to 42.2 percent of rural women.
Lower educational levels are similarly correlated with higher rates of GBV, with 58 percent of illiterate women having experienced GBV as compared to 35 percent of women who had completed secondary level education (Bangladesh Bureau of Statistics 2015c).

While Bangladesh’s urbanization has expanded women’s opportunities for economic and social empowerment, it has also increased risk of certain types of GBV. A comprehensive multi-country review by ActionAid (2015) finds that Bangladesh is particularly salient in women’s exposure to multiple forms of GBV in public urban spaces. Of surveyed women, 22 percent reported having experienced or feared sexual assault in the past year, 56 percent had experienced sexual harassment, and 84 percent reported verbal abuse or sexual comments. Public transport was a recurrent source of risk reported by urban women in addition to streets, public parks, and dining establishments. 95 percent of respondents from Bangladesh felt that reporting incidents of GBV to the police would do more harm than good. Women cited social stigma, fear of retribution, complexity of reporting processes, and lack of perceived benefits as their top reasons for not reporting GBV. This problem is compounded by the lack of inclusion of women in local decision-making, driven both by the existing safety constraints on women accessing public spaces and by a lack of will linked to social norms around decision-making. This lack of participation bars women from advocating for urban planning that meets their needs (ActionAid 2015).

GBV prevalence is believed to be significantly higher than any data suggest since cases of violence frequently go unreported to the police or media. Since reporting experiences of violence can provide an additional burden to GBV survivors, many choose neither to report cases of violence nor to seek help. This is, in part, believed to be a result of limited awareness of reporting procedures and services, fear of stigma and backlash, lack of proper survivor-centric protection mechanisms, and lack of access to and trust in the Bangladeshi justice system (GIZ Rule of Law Programme 2018). The 2015 BBS Violence Against Women Survey found that 70 percent of surveyed married women and girl survivors of violence never told anyone, and only 2.6 percent took any legal action (Bangladesh Bureau of Statistics 2015c). We therefore know that women and girls are experiencing more violence than is being captured in research and surveys. While both IPV and non-IPV GBV statistics are susceptible to underreporting, a 2015 VAW Survey conducted by the Bangladesh Bureau of Statistics (2015c) reports that there are likely more “invisible incidents” of non-IPV GBV. Self-reports of this type of GBV are seldom made by survivors who fear stigma or retribution, or are generally unaware of or cannot access GBV response services to register their incident.

Domestic violence—and intimate partner violence in particular—is a leading form of GBV in Bangladesh. WHO found that 42 percent of ever-partnered women surveyed across Bangladesh had experienced physical violence at the hands of their intimate partners, and 50 percent had experienced

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48 As compared to 20 and 22 percent of women in South Africa and Zimbabwe, respectively.
sexual violence (WHO 2021). IPV was found to be higher in rural areas than the country’s cities. Household poverty, dowry demands, extended family structures, and marital conflicts are some of the common risk factors associated with domestic violence (Tabassum Naved et al. 2017). Although dowry is illegal, dowry demands and wife beating remain commonplace and tolerated in much of Bangladeshi society. A 2011 CARE survey of mostly poor and illiterate respondents found that dowry was the most common reason behind domestic violence (24 percent), including IPV, and disputes with in-laws the second most common reason (15 percent) (Siddique 2011). Although on the decline, acceptance of wife beating remains high; 20 percent of surveyed women believe that wife beating is a justified reaction to a woman burning food, arguing with her partner, going out without telling her partner, neglecting children, or refusing sex (Kishor and Subaiya 2008). Wife beating is more acceptable among women with more children and women in rural areas, and acceptance is negatively associated with education and wealth (Kishor and Subaiya 2008). The WHO found that 70 percent of surveyed women who had ever been physically abused had told no one about their IPV experience. Of those who did, 30 percent turned to their families and 35 percent to their friends and neighbors, while only 10 percent sought help from services and authorities (WHO 2021).

Despite its decreasing incidence of child marriage, Bangladesh has the highest national prevalence of child marriage in South Asia and the eighth highest in the world. UNICEF (2020b) reports that 51 percent of women in Bangladesh were married during childhood as compared to 29 percent of women across South Asia (Figure 5.1). Of the 38 million Bangladeshi girls married before adulthood, 13 million were married off before reaching the age of 15. Still, the country has experienced a decreasing incidence of child marriage and an increasing trend of age at first marriage over the last few decades, with successive cohorts of women less likely to have married as children compared to older cohorts. Analysis of earlier 1993–2011 Demographic and Health Surveys (DHS) data suggests that more than 90 percent of surveyed married women born before 1960 were married as children, compared to 77 percent of those born in 1980, and 59 percent of those born in 2000 or later (Kamal et al. 2014). Child marriage has declined across all wealth groups, particularly among the wealthiest (UNICEF 2020b).

Child marriage is associated with poverty, lower educational achievement, and rural residence. Bangladesh Bureau of Statistics and UNICEF Bangladesh (2019) find that child marriage is more common in Bangladesh among females in the poorest quintile as compared to the richest (65 percent and 47 percent, respectively). Whereas 70 percent of women with only primary levels of education were married before reaching adulthood, this drops to 60 percent for females having some secondary education, and 22 percent to those reaching the higher secondary level. A larger share of women aged 20–49 living in rural areas were married before adulthood as compared to those living in urban areas (62 percent and 53 percent, respectively). Bengali females are 10 percentage points more likely to have child marriages than ethnic minority women. Furthermore, women and girls aged 18–49 with disabilities appear to be more vulnerable to early child marriage (before age 15) than those without disabilities.

There are several push and pull factors rooted in gender discriminatory social norms that together determine the timing of a girl's marriage as well as its impacts. Child marriage in Bangladesh is frequently borne out of poverty as parents cannot afford to educate or raise children, and often consider young girls an economic burden. Alternatively, some poor families believe that marrying off their young daughter will in fact improve her economic condition (Human Rights Watch 2015b). A significant motivation for child marriage is climate change, which is pushing many families further into poverty. Parents want to marry off their children before their homes and assets are demolished by floods, making young girls less attractive due to their family’s inability to pay an adequate dowry (which is often customary, especially for poor and rural populations) (Human Rights Watch 2015b). Younger girls who marry warrant a lower dowry, which is further motivation for families to marry off their female children young (Human Rights Watch 2015b). Land and assets destroyed by natural disasters also mean that these young girls, often with younger siblings, do not get to inherit the land. Development Research Initiative (2020) finds that local institutions and influential actors can play a critical role in influencing parents to either reject child marriage or decide in favor of it. The study finds that most local-level institutions—including law enforcement agencies, courts, media, sociocultural
organizations, and local government officials—rarely, if ever, try to prevent child marriage. Certain other stakeholders are, however, found to often facilitate the process of child marriage by, for instance, playing an active role in fraudulently changing the child bride’s birth date in her birth certificate to make the early marriage appear legal. Marriage registrars, Imams, relatives, local government elected representatives, and local elders are found to be the actors most often enabling child marriage in Bangladesh.

**GBV as a cross-cutting development challenge**

GBV is inextricably linked to all aspects of gender equality and is a challenge that needs to be overcome to close gender gaps in Bangladesh. It is relevant to all pillars of the World Bank’s Gender Strategy, affecting the ability to improve human endowment in health, education, and social protection; remove constraints for more and better jobs; address barriers to women’s ownership of and control over assets; enhance women’s voice and agency, and engage men and boys. GBV wreaks havoc on the physical and mental health as well as the self-esteem of women and girls. It also has intergenerational impacts in terms of social costs. For instance, girls forced to marry early tend to receive relatively worse human development-related care and investment compared to their peers who marry later. These girls’ poorer health outcomes, educational attainment, and income-generating potential spill over to their household and their own children, who are at higher risk of health problems and limited educational investment. Given the high rates of child marriage in Bangladesh, this section discusses interlinkages of child marriage to other development goals on gender equality.

**GBV and human development in health and education**

Female educational attainment in Bangladesh (see section 2.2) is severely impacted by GBV, particularly child marriage. For many girls, especially from poor families, violence and harassment have contributed to withdrawal from school (Ahmed and Kotikula 2021). Due to its physical and mental health effects, GBV experienced at school has been linked to the loss of one primary grade in education, resulting in an estimated annual cost to low- and middle-income countries of USD 17 billion (USAID 2015). Teenagers who have not completed primary school are twice as likely to get pregnant compared to those who have completed secondary or higher education (NIPORT and ICF 2019). Furthermore, child marriage and early pregnancy together account for 15 to 30 percent of dropouts for girls in secondary school.

Research shows that GBV is responsible for 14 percent of maternal deaths in Bangladesh (see section 2.1), and child marriage is critically contributing to this statistic (FPAB 2011). Married girls are less likely to receive proper medical care during pregnancy as compared to women who married as adults. In Bangladesh, 42 percent of women married as adults (20–24 years old) were attended to by a health care worker at least four times during pregnancy compared to only 16 percent of those married before the age of 15 (UNICEF 2014). Analysis of 2011 Demographic and Health Surveys data suggests that child marriage is associated with significantly higher likelihood of stillbirth or miscarriage (Kamal and Hassan 2015). Both adolescent mothers (below age 14) and babies are twice as likely to die during childbirth compared to cases where the mother is over the age of 20 (NIPORT and ICF 2019; The New Humanitarian 2009). Increased pregnancy complications associated with child marriage can render women incapable of working for periods of time, thus further suppressing their labor force participation.

**GBV and women’s economic empowerment**

Girls marrying at an early age are unlikely to complete their education and develop skills to enter high-paying, meaningful jobs (see section 3.1). A plethora of research links early marriage to poor economic prospects. Only seven percent of women who end their education at grade 10—and
three percent or less of those who leave school earlier—work in the formal sector. The earlier a girl's age of marriage, the more her education is truncated to the point where, even if she receives family support, her future work choices will be mostly limited to low-skill and low-pay jobs in workplaces with few women-only facilities and benefits such as maternity leave. The jobs that poorly educated girls and women manage to find are often vulnerable. Women who drop out of school after grade 10 have the lowest odds of participating in labor markets, but the highest odds of unemployment if they do participate. Job prospects are a proven driver of higher educational attainment. The mere prospect of jobs in garment factories—which reward literacy and numeracy—has been linked to significant increases in schooling and lowered risk of child marriage, with young girls more likely to become enrolled in school after garment jobs have arrived in their areas (Heath and Mobarak 2015). A number of studies have found that girls' premarital work status can affect the timing of marriage, with employment generally associated with reduced levels of child marriage (for instance, Kamal 2011; Kamal et al. 2014; Islam, Haque, and Hossain 2016).

For many women who work, GBV risks are a key constraint to their income-earning potential and uptake of available job opportunities. Working women are likely to risk double harassment, both while traveling to and from work, and in the workplace itself (Solotaroff et al. 2019a). With 94 percent of female public transportation users in Dhaka having faced verbal, physical, or other types of sexual harassment, GBV has proven a key impediment to Bangladeshi women pursuing job opportunities further from home that require riding the bus (Kotikula, Hill, and Raza 2019). Females have thus not benefited equally from investments in the transportation sector given their high levels of fear and vulnerability in accessing and utilizing transport services. The United Nations Development Programme (UNDP) finds that a large share of female entrepreneurs working in the textile/apparel and agro-food industries have been sexually harassed in the workplace, at 90 percent and 65 percent, respectively (Rainhan et al. 2016). Women affected by GBV are likely to have higher levels of absenteeism at work resulting in loss of pay (GIZ 2014). GBV thus not only stems women's participation in the labor force because of physical and psychological incapacitation, but also negatively impacts them during their employment. Women are found to seek out female-dominated fields because of safety concerns, which then exacerbates occupational sex segregation (Solotaroff et al. 2019a).

Apart from income loss, women and their households incur many additional costs related to GBV—lost workdays and medical, legal, and other associated costs—exacerbating health and economic challenges. Reduced incomes as a result of GBV may, in turn, further exacerbate a woman's risk of violence in the home as her reduced contribution to household income also reduces her agency, increasing financial stress (Irish Joint Consortium on Gender Based Violence 2010; CARE 2018). Expenses due to GBV-related medical care can be high and can affect food security, especially in poorer households and ones where women are the primary or only breadwinners (Irish Joint Consortium on Gender Based Violence 2010). These economic stressors can further perpetuate the cycle of GBV within households.

**GBV and women’s asset ownership and control**

A growing body of work suggests a complex, context-driven correlation between GBV and property ownership. All Bangladeshi women are deprived of equal inheritance and property rights regardless of their religion, region, or race, and they seldom exercise their rights due to sociocultural expectations (see section 4.1). Equitable land rights for women can reduce the power gap between men and women and contribute to gender equality (Fraser 2012). Women's control over household resources increases their bargaining power in marriage, which can help to reduce risks of domestic violence (Heath 2014). Without property ownership, especially security of tenure, women are more dependent, thus living with the risk of forced eviction and finding it difficult to leave abusive households (Jinnah 2013). This is particularly concerning during marriage breakdowns and for widows (Jinnah 2013). Yet where harmful norms are dominant, increased women's property ownership has been linked to increased risk of domestic violence since it may be viewed as a threat (Richardson and Hughes 2015). The interlinkages between GBV and women's asset ownership are thus complex.
GBV and women’s voice and agency

GBV dramatically affects women’s voice and agency. Many characteristics of the average girl forced to marry—including her young age, lower education, and poverty—leave her vulnerable and with little power in the marital household shared with her husband and his family. Married girls have limited voice, negotiating power, and ability to make decisions regarding their personal lives, family finances, or community issues. Frequently, large age differences between married girls and their husbands further disempower young wives (ICRW 2006; UNICEF 2005). Many still need permission—if not active support—from husbands or parents-in-law to work outside the home after marriage. Obtaining marital family support to continue education after marriage is even more difficult and rare. Furthermore, as married girls often come from very poor families, they do not inherit assets (such as cash, land, jewelry, heirlooms, vehicles, and so on), rendering them financially dependent on their husbands and in-laws and further suppressing their voice and empowerment. Child marriage is also associated with poorer mental health, self-confidence, and self-esteem as compared to women who marry later (Parsons et al. 2015).

Though child marriage is itself a form of GBV, it can leave young girls vulnerable to other forms as well (Plan International, n.d.). Research has found child marriage to be directly linked to increased risk of GBV, including physical, sexual, and emotional abuse by husbands and in-laws (Klugman et al. 2014). Human Rights Watch (2015b) finds that girls married before age 15 are more likely to experience spousal abuse than women married after age 25. Furthermore, analysis by McCleary-Sills et al. (2015) found that child marriage is associated with a 20 percent higher probability of experiencing intimate partner violence. The typically large age gap between a married girl and her husband makes her more vulnerable to domestic abuse and nonconsensual sex (Bhattacharyya 2015). Due to emotional immaturity, girls forced to marry early are also more likely to accept wife-beating than their peers who married later (UNICEF 2014).

GBV in the context of climate change and COVID-19

Women and children in developing countries are at higher risk of GBV during crises (UNICEF, n.d.), including natural disasters (Lane and McNaught 2009). Climate change is known to contribute to GBV. CARE found that one in five women who are DRPs or who have been displaced because of a natural disaster has experienced sexual violence (UNFCCC 2019). Trafficking of women and girls, forced marriage, and child marriage are other types of GBV associated with climate change shocks. This is often due to the fact that those in poverty and those forced out of employment are unable to bear the burden of an additional family member when there is food scarcity. The salinity and dirty water resulting from various climate crises often lead women to travel long distances to collect drinking water, making them vulnerable to GBV. Furthermore, UN Women (2015) finds that wives and mothers of men who migrated because of climate change often experience harassment in the community due to the absence of a male family member. As such, multipronged actions are essential to combat VAW, including enforcement of legal provisions, motivation of family, enhancing community support, orientation of youth groups, improving women’s human capabilities, access to low-cost prosecution services, and increasing women’s economic self-reliance.

COVID-19 introduced new challenges for women across the country, many of which have contributed to increasing GBV. It has been widely reported that GBV in Bangladesh increased during the nationwide COVID-19 lockdowns (Appendix B). Various studies have found evidence of a likely uptick in domestic violence, particularly IPV since the onset of COVID-19 (UN Women 2020a). A study from BRAC shows that reported cases of GBV increased by 70 percent in March and April of 2020 as compared to the same time the previous year (Human Rights Watch 2020b). BRAC’s 410 Human Rights

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49 It should be noted that many of the COVID-19 studies faced challenges in conducting prevalence surveys and are useful as potential, not definitive, indicators of an increase in the likelihood of GBV risks.
and Legal Aid Clinics across Bangladesh received 25,607 reported cases of GBV in the first 10 months of 2020 (Dhaka Tribune 2020a) as compared to 5,000 cases during the same time period in 2019 (Khatun 2019). The Government of Bangladesh's National Emergency Helpline also reported a higher than usual volume of calls related to violence against women during the lockdown (Kamal 2020).

According to the Needs Assessment Working Group (NAWG), women did not feel safe at home during Bangladesh's initial two-month nationwide lockdown. NAWG—the platform for government and nongovernmental humanitarian agencies under the Humanitarian Coordination Task Team—found that 49.2 percent of surveyed women and girls believed that safety and security were an issue (NAWG 2020; UNHCR 2020b). Heightened levels of GBV can also be attributed to heightened tensions from household economic insecurity due to job loss, restricted mobility, and reduced women's household bargaining power and status because of decreased earnings and high unemployment levels (ILO 2020). An April 2020 survey of over 17,000 women conducted by Manusher Jonno Foundation partners found that 25 percent of women were subjected to domestic violence in 27 districts over the course of the lockdown (The Daily Star 2020c). Of these survivors, 10 percent had experienced violence for the first time, 5 percent were assaulted physically by their husbands, 12 percent mentally, 8 percent financially, and 0.5 percent sexually. A follow-up phone survey conducted in May and June 2020 found that 25 percent of women had never experienced any form of domestic violence before becoming victims of violence during the lockdown (Manusher Jonno Foundation 2020). A different time-series survey of 2,174 women living with their husbands in Rupganj Upazila in Narayanganj district similarly found increased IPV during lockdown in the form of emotional, physical, and sexual abuse (Hamadani, Hasan and Hossain 2020). Human rights organization Ain o Salish Kendra (2021) reported the murder of at least 235 women by their husbands or in-laws during the first nine months of 2020.

Child marriage has increased over the course of the pandemic. Following Bangladesh's COVID-19 lockdown between March and May 2020, girls were less likely than boys to return to school and enter the labor market as marriage discussions instead intensified (Makino, Shonchoy, and Wahhaj 2021). The crisis has pushed those in poverty further into destitution as Bangladesh's RMG-fueled economy plummeted, and school and business closures slowed the economy. Reduced children's study time and increased household chores during COVID-19 (Makino, Shonchoy, and Wahhaj 2021) (see section 2.2) have exacerbated the already prevalent reasons and circumstances surrounding child marriage. Chowdhury Md. Mohaimen of the Ministry of Social Welfare's Child Helpline 1098 reported a rise in cases of child marriage during the pandemic, jumping from 322 in March 2020 to 450 a month later (UNICEF 2020b). Girl respondents reported a rise in child marriages both in terms of their own marriages as well as those of their peers in the community. Polli Shomaj, BRAC's community-based women's groups, stopped 219 percent more child marriage in the third quarter of 2020 as compared to the same time period in 2019 (BRAC 2020b), illustrating a continuation of GBV post-lockdown as the pandemic continued unabated. This spike in child marriages may also point to increased economic hardship on the part of families who then marry off their daughter(s) as a coping mechanism to reduce household expenditures. Increased child marriage has long-term implications for women's employment, their lifetime earnings, and unpaid care burdens, with the negative impacts of other epidemics having lasted for several years for women, including after men's incomes returned to their pre-epidemic levels (Power 2020).

Role of the Government in GBV Prevention and Response

GoB has developed a framework for mitigating GBV throughout the country. Bangladesh has enacted various laws aimed at reducing violence against women (Appendix B) and established gender-responsive budgeting. GoB launched its revised National Action Plan on Violence Against Women and Children in November 2018 (UNDP 2020). An amendment to the Women and Children Repression Prevention (Amendment) Bill 2020 establishes the death penalty as the highest punishment for rape. The 8th Five Year Plan calls for laws and policies to advertise and uphold the rights and pursue the advancement of female children, who should be recognized as a distinct group given their particular vulnerability to violence and exploitation.
Bangladesh’s formal and informal justice system are both critical to accessing justice for GBV survivors. Formal justice providers include law enforcement agencies, prosecutors, the National Legal Aid Services, health service providers, helplines, and courts. NGOs also play a role in providing advice, legal service, counseling, and mediation. The informal justice system mostly constitutes traditional Shalish sessions led by influential village leaders. NGO-led mediation, which is a modified version of traditional mediation, is perceived as fairer to women and other vulnerable groups (Sultan et al. 2021). GoB established the National Legal Aid Services Organization (NLASO) in 2000, which is responsible for implementing government legal aid across the country. Its purpose is to help financially incapable and poor people access justice and set up District Legal Aid Offices (DLAOs) in each District Judge Court and work to ensure access to justice for poor and marginalized people, especially women. NLASO’s 2019–20 annual report noted that 92,585 people benefited from its legal aid services, 24,271 accessed the hotline, 24,068 alternative dispute resolutions were carried out, and online information services were provided to 17,328 individuals (The Legal Aid Society 2020). NLASO also runs a hotline that functioned 24/7 during the pandemic, and online applications were allowed during the 2020 COVID period (Sultan et al. 2021). NLASO services include litigation services, legal advice, ADR, and counseling services to women who are victims of violence. There are also 21 government-run shelter homes for GBV survivors in districts throughout Bangladesh (Yasmin 2020).

GoB’s operational response to GBV centers on its One-Stop Crisis Centers. The Multi-Sectoral Program on Violence Against Women (MSP-VAW) under The Ministry of Women and Children Affairs (MoWCA) runs eight victim support centers at the division level and 60 One-Stop Crisis Cells (OCCs) to provide information and referral services to female victims of violence. Since their establishment, 16,804 victims have been treated at OCCs, of whom 78 percent opted not to take legal action against their abuser. The OCCs appear to function largely as medical centers, with legal and counseling services mostly absent (Government of the People’s Republic of Bangladesh 2020). Under the Five Year Plan and in collaboration with MoWCA and the Ministry of Social Welfare (MoSW), the Ministry of Health and Family Welfare’s Health Service Division (HSD) will expand and strengthen the OCCs to serve women victims of violence. MoWCA has also developed operational guidelines for Nari Nirajaton Protirod Committee (NNPC), the local VAW Committee, to implement and improve coordination among GBV service providers in districts across the country. Victim support centers have been established in several police stations to serve women and children survivors. Providing legal assistance, counseling support, and rehabilitation facilities are key responsibilities of the support centers. There are also special desks for women, children, persons with disabilities, and the elderly in 663 police stations, where the government has tried to assign women subinspectors (Yasmin 2020).

Due to COVID-19 and the subsequent nationwide lockdown, women and girls have had less access to legal aid. In response to GoB’s lockdown announcement on March 26, 2020, courts were shut and legal aid organizations closed their offices. The latter adopted more virtual and tele-based operations. Because of the halting of public transportation and other lockdown measures, women faced greater barriers than normal to seeking help and accessing justice. Discussions with BRAC Human Rights and Legal Aid Services officials50 revealed that they had provided services such as counseling and telephonic alternative dispute resolution to resolve domestic violence cases, as well as referral services in the case of severe assaults. However, there is a lack of research on the impacts of pandemic-related changes in service provision, partly because the initial lockdown was sustained for a limited period of three months.

Civil society organizations complement government efforts by providing prevention and response services. NGOs in Bangladesh have contributed both in the area of legal empowerment of women and in providing prevention and response services (Khair 2008). As part of legal empowerment activities, they have worked to improve the effectiveness of governmental justice delivery mechanisms and to simplify the process of accessing justice through courts, the legislature, the police, and health

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50 Discussions were held with staff from BRAC/HRLS and BLAST on the changes in GBV service provision over the COVID-19 period.
and relevant agencies of the government (Sultan et al. 2021). Similarly, NGOs are also providing survivor-centric support while making efforts to prevent and mitigate GBV, especially domestic violence. These include activities such as raising awareness on gender-based discrimination, providing advice and counseling services, offering survivor support, establishing shelter homes for survivors, settling disputes locally, and building the capacity of government service providers. A mapping of government and NGO service providers in Bangladesh indicates that the largest share of NGOs provides mental health and psychosocial support, followed by medical support and legal support (Figure 5.2). Fewer organizations focus on shelters for immediate support, or on employment and training for longer-term reintegration.

While evidence on the efficacy of different GBV interventions remains limited, knowledge in this field is growing. Women’s economic empowerment (WEE) has long been tied to effective reduction of GBV. Yet not all WEE programs are well-informed about how GBV prevention and response efforts can have more impact. The “What Works” series of the UK Department for International Development (DFID) (Jewkes et al. 2020) highlights a number of key criteria for WEE programs to have a greater chance of measurably reducing GBV risks. These include comprehensive community engagement with decision-makers (men, women, community leaders, and so on) on harmful social norms; gender-informed skills development interventions adapted to the needs, security concerns, time, mobility constraints, and capacity of women; and interventions with a significant level of engagement (including time and money) that apply the “graduation model” and integrate GBV service provision and response services into WEE programs. DFID’s Sexual Violence Research Initiative, for instance, produced promising evidence on the impact of cash transfers on IPV in rural Bangladesh. While IPV prevalence did not differ between women who received transfers and the control group, women who received transfers in conjunction with behavior change communication experienced 26 percent less physical violence (Roy et al. 2019). These findings suggest sustained effects of behavior change communication on reducing risk factors for women, generating less acceptance of domestic violence in the community, and improving household well-being. In contrast, DFID’s HERespect project showed no impact on IPV two years after baseline (Jewkes et al. 2020). Despite its broad set of gender actions—including gender transformative training for middle management and workers, factorywide campaigns on prevention

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51 There are about 15 NGO-run shelters.
52 The graduation model is a holistic and multistep livelihoods program that aims to address the multidimensional needs of extreme poor households. It typically consists of five core components: time-limited consumption support; a savings component; an asset transfer; training in how to use the asset; and life skills coaching and mentoring, offered in sequence, as individuals and households gain the necessary skills and assets to benefit from the next component.
53 The communication consisted of a nutrition and maternal health information to which was added key messages, sensitization and soft skills building on women’s empowerment, negotiation, and communication skills targeting both men and women and family members at the community and household level.
54 Results were measured 6 to 10 months after the end of the program.
Main gaps in GoB’s legal, policy, and programmatic GBV framework

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and national gender-related laws are not fully enforced to prevent child marriage, social violence, and other discriminatory acts against women. Despite legal, social, economic, and educational efforts, problems remain in terms of motivation, knowledge, and the introduction of laws to resolve GBV-related challenges. Poverty, lack of guardianship, and many other factors contribute to child marriage. The 2018 Action Plan for the Elimination of Child Marriage has proved to be difficult to enforce. Furthermore, in early 2017, the Bangladesh Parliament revised the Child Marriage Restraint Act 2016 to permit under-18 girls to be married under “special circumstances” (UNFPA Supplement 2016). This is concerning because it introduces a large gray area in the law that will likely be leveraged to justify cases of child marriage and statutory rape (Hossain 2015).

Implementation of laws pertaining to GBV remains a major challenge. The Domestic Violence (Protection and Preservation) Rules, 2013 were enacted by GoB, under the Domestic Violence (Protection and Preservation) Act, 2010, to ensure women equal rights in all areas of public life and the state and to eradicate all forms of discrimination. However, the Domestic Violence Act does not criminalize domestic violence, it merely defines it (Susan 2020). In addition, women’s ability to seek relief from domestic violence is limited by the government’s implementation capacity. According to a study commissioned by ActionAid Bangladesh in October 2020, no cases have been filed under the Domestic Violence Act in the last 10 years. Poor application of the law, lack of sensitivity in the law, need for the provision of remedies for survivor, and lack of awareness among potential beneficiaries and law enforcement agencies are some key barriers to implementation of the act (Yasmin 2020). In the case of implementation of other GBV-related acts, it is often reported that access to the legal system and understanding of legal procedures remain limited among most people (Committee on the Elimination of Discrimination against Women, n.d.; Khair 1999). Some barriers to women’s access to the GBV legal framework include ignorance of laws and process, economic consideration, lack of shelter, gaps in the law, flawed investigations, and hostile court environments (Khair 2012). Furthermore, there are no criminal sanctions or civil remedies in Bangladesh for sexual assault in the workplace (World Bank 2021c).

Effective and stronger coordination among multiple stakeholders can ensure comprehensive multisectoral response and referral. There are local-level GBV coordination committees at the district, upazila, and union levels (Nari Nirajaton Protirod Committees, or NNPCs) led by local authorities in coordination with MoWCA. This local coordination structure to prevent GBV consists of government service providers, law enforcement agencies, NGOs, civil society, local government representatives, and media. Limited capacity as well as lack of clear guidelines and accountability mechanisms have suppressed the activity level of these committees. There is, however, only one national coordination body—the National Gender-based Violence Cluster under the Humanitarian Sector—led by MoWCA and UNFPA, which focuses on GBV issues in emergencies. A similar coordination body with a mandate to address GBV issues across the country can improve the efficacy of GBV service provision. Coordination among service providers has been further hampered by weak law enforcement as well as an absence of guidelines for all ministries, agencies, and private sector entities to comply with directives and policies related to GBV prevention and response.

Prevention efforts are increasingly engaging men and boys, but more needs to be done to bring about change in harmful social norms. Preventing GBV is more challenging than responding and providing support services because it requires transformational change not only in attitudes and behaviors, but also of deep-seated social norms. One explanation for the lack of understanding and effective implementation of prevention efforts is that prevention is complicated
and difficult to quantify. In contrast, life-saving health response services are tangible and measurable. Nonetheless, it is now widely accepted that engaging men and boys is critical to tackling GBV. Some examples from Bangladesh include the MenEngage program, which is working to promote the role of men and boys to advocate for gender equality and ending GBV. Acid Survivors Foundation adopted a strategy to engage men and boys to raise awareness on acid violence (Centre for Health and Social Justice, MenEngage Alliance South Asia 2014). Expanding initiatives that engage men and boys to address harmful social norms is fundamental to strong GBV prevention programming and policymaking.

A multipronged approach is essential to tackling child marriage and increasing educational incentives for girls. Beyond providing essential soft and hard skills as well as improving human capital and social and economic prospects for children, education has long been a tool to provide a safe environment for children and delay their early marriage. Evidence, however, shows that making schooling available and accessible to girls may not alone help stave off early marriage. In a study conducted in 438 rural communities in Bangladesh by Field et al. (2017), adolescent girls were enrolled in either a conditional incentive program that targeted caregivers and was conditional on delaying the girls’ age of marriage, an adolescent girls’ empowerment program, both, or none (that is the control group). Although the empowerment program did result in higher enrollment, completion rates, and greater educational attainment compared to the control group, it did not impact early marriage. In contrast, conditional incentives were associated with a 23 percent reduction in early marriage compared to the control group. This may be because caregivers, as the ultimate decision-makers on this issue, are driven by economic factors in addition to social norms.

5.2. Women’s leadership, voice, and agency

Bangladesh is committed to enabling women’s entry to positions of power, yet there continues to be limited female presence in political, public, and private institutions. GoB recognizes that female leadership at all levels is critical for advancing justice and equality and increasing the economic, social, and political empowerment of women. The World Economic Forum’s Global Gender Gap Report 2021 ranks Bangladesh extremely well in terms of political empowerment, 7 of 156 countries, for having closed 54.6 percent of its gender gaps in political empowerment. Bangladesh has thus achieved greater progress in politics than in health (see section 2.1), educational attainment (see section 2.2), or finance (see section 3.1). This high political ranking is driven by Bangladesh having had a female head of state for most of the past 50 years (World Economic Forum 2021). However, despite female leadership at the top, quotas for women in the national legislature and at the local level (IFES and UKaid 2020), and initiatives encouraging women to run for office (Akter and Nazneen 2014), men continue to massively outnumber women in the public sector (Table 5.1). In political leadership, women are often relegated to committees traditionally considered to be women’s domain such as those working on education, health, and women’s and children’s issues (Akter 2014).

Lack of women’s social and political capital critically influences women’s role in communities and public office. Women’s relatively limited access to health care, education, income-generating opportunities, productive assets, finance, and mobility, as well as the heavy time burden of domestic duties, restricts their political participation and leadership opportunities. Lack of support networks and mentors also severely disadvantages women in reaching decision-making positions. Sexual harassment in the public sphere is another serious problem for women in politics, public office, and business. Many employers have been found to exercise their power through sexual harassment, which intimidates women, demoralizes them, and can jeopardize their careers if reported (Akter 2014). Women interested in engaging in politics cited violence, harassment, and safety concerns as critical barriers to entry (Akter 2014).
Table 5.1 Women public representatives in decision-making roles

<table>
<thead>
<tr>
<th>Role</th>
<th>Representation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parliament</td>
<td>21 percent women in 12th Parliament</td>
</tr>
<tr>
<td>Cabinet</td>
<td>2 women out of 26 Ministers</td>
</tr>
<tr>
<td></td>
<td>2 women out of 20 State Ministers</td>
</tr>
<tr>
<td></td>
<td>1 woman out of 3 Deputy Ministers</td>
</tr>
<tr>
<td>Local level</td>
<td>Union Parishad (Only 12 women chairpersons out of 1,251 UP) in 2016 election</td>
</tr>
<tr>
<td>Women in ministries</td>
<td>18.7 percent of total employees</td>
</tr>
<tr>
<td>Law enforcement agencies</td>
<td>7.9 percent</td>
</tr>
<tr>
<td>Faculty in public universities</td>
<td>28.35 percent</td>
</tr>
</tbody>
</table>

6. Displaced Rohingya Population (DRP) and host communities in Cox’s Bazar

After providing safe haven to Displaced Rohingya Population (DRP) for decades, the Government of Bangladesh (GoB) took on additional responsibility in August 2017 when it welcomed in the largest yet influx of DRPs. The Cox’s Bazar District of Chittagong is now home to around 918,841 DRPs (Joint Response Plan 2022) in the government-run Kutupalong and Nayapara DRP camps—in Ukhiya and Teknaf upazilas, respectively—which have grown to become the largest and most densely populated camps in the world (UNHCR 2021) as well as on the island of Bhasan Char (Joint Response Plan 2022). Infrastructure in these camps remains dire, leaving the populations vulnerable to floods during the recurring monsoon season and fires. Most of the structures are made of bamboo and tarp in landslide prone areas because of a combination of gaps in resources and policy whereby GoB has banned the establishment of permanent structures in the camps on the basis that DRP presence in the country remains “temporary” (Human Rights Watch 2019).

The DRP crisis is of a particularly gendered nature. Over half of the DRP population in Bangladesh consists of women and girls, 85 percent are women and children, and 16 percent are female-headed households (ISCG 2019). Female access to various critical services has been a challenge in the DRP community. Only 2 percent of girls—as compared with 15 percent of boys—between the ages of 15 and 18 years have access to learning in informal education centers in the camps. UNHCR, CARE, and ActionAid (2020) report that access to health services is also limited by insufficient supply of medicine at health facilities, distance to health facilities, and lack of female staff for gender-appropriate care. Water collection is a significant time constraint for DRP women as well as being strenuous and/or prohibitive for older women and women with disabilities (UNHCR, CARE, and ActionAid 2020). Livelihood opportunities are also restricted for both women and men who remain mostly dependent on humanitarian assistance, which is insufficient to meet basic household needs. Lack of jobs has also led to negative coping mechanisms for men such as increased drug use, gambling, alcoholism, breakdown of family structures (separation, abandonment), and violence against women, particularly in the form of IPV (UNHCR, CARE, and ActionAid 2020).

Safety in the camps is a concern, with DRP women and girls particularly vulnerable to child marriage, sexual exploitation, abuse, and neglect (ISCG 2019). In a recent Oxfam (2021) survey, 29 percent of DRP women reported not feeling safe walking around the camp alone as compared to only 5 percent of men, and over one-third of the women felt unsafe when accessing water points, bathing facilities, or restrooms in the camp. Children’s safety in the camps is also of concern. In a study by the Child Protection Sub-Sector in Bangladesh (2020), half of adolescent DRP girls believed that they are at risk of kidnapping, about one-third believed that they are at risk of physical violence, and over one-quarter believed that they are at risk of sexual harassment and child marriage. A 2018 study found that 15 percent of surveyed DRP women were married by age 14 and 46 percent by age 17 (Child Protection Sub-Sector - Bangladesh 2020). DRP women even feel unsafe within their shelters due to the lack of privacy (Oxfam 2021), and one in four adolescent DRP girls aged 10-14 years and one in ten aged 15-19 years report being hit or beaten by their parents or by their former
or current husband (Plan International 2018). These safety constraints have collectively impacted women and girls’ access to humanitarian aid in the DRP camps because their movement and other freedoms have been curtailed as a coping mechanism influenced by social norms (UNHCR, CARE, and ActionAid 2020).

With high prevalence of violence against women in the DRP camps, humanitarian actors have dubbed gender-based violence (GBV) a “shadow pandemic” for DRP women in Cox’s Bazar (IRC 2021). Data from a GBV screening in 19 camps between July and December 2019 reveals that at least one in every four females was a survivor of GBV before the pandemic spread to the camps. For women and girls, beyond the health risks of COVID-19, the virus has drastically compounded the existing risks of GBV. A follow-up screening for the period of January—October 2020 found that, although the share of surveyed females who had experienced GBV remained constant at around 25 percent, the share of women who had experienced IPV increased by 13 percentage points (from 81 percent to 94 percent). Given this increased risk of IPV, the imposition of COVID-19 restrictions on nonessential services (which intermittently included the GBV services) in the early part of 2021 are likely to have exacerbated the situation. The humanitarian response agencies working in the GBV subsector (during COVID-19 lockdown) urged the government to include center-based GBV services on the list of “essential” services so that there is uninterrupted service provision. This issue was later addressed by terming a few Women Friendly Spaces as health service providers. Finally, local and national capacity building on GBV, consistent funding for GBV services in camps, and a government GBV strategy for the DRP are needed to respond to the specific needs of the DRP (IRC 2021).

The DRP situation in Bangladesh has become a protracted crisis straining resources and services in Cox’s Bazar, including beyond the camps. Although government and humanitarian agencies have strived to improve living conditions of the DRPs in Ukhiya and Teknaf, infrastructure, sanitation, water, and transportation services have come under stress (UNDP 2018) with the sudden need to cover nearly 918,841 additional residents (Joint Response Plan 2022). High population density in the camps, gaps in health, water, and sanitation services; and the rainy season all exacerbate the risk of diseases such as hepatitis, malaria, dengue, and chikungunya among the DRP (UNHCR 2021). Beyond the DRP, approximately $41,000 Bangladeshis (that is, the host community) also reside in Ukhiya and Teknaf upazilas (Joint Response Plan 2022).

6.1. Impact of Displaced Rohingya Population (DRP) influx on host communities

Even prior to the influx of DRPs and the spread of COVID-19, Cox’s Bazar was one of 20 districts in Bangladesh considered a lagging area (and it continues to be so) due to development indicators below the national average (Bangladesh Bureau of Statistics 2017). Even though the overall poverty rate of Cox’s Bazar is lower than the national average, some of its subdistricts like Ukhiya and Teknaf are substantially poorer (with poverty rates of 38.2 and 37.8 respectively as of 2010) placing them on par with the country’s poorest districts (World Bank 2022a). Furthermore, as compared to national averages in 2016, a large share of the district’s population was lacking electricity and access to tap water and was stunted and underweight due to greater food insecurity and lower nutritional status (IPC 2016; World Bank 2016a). In the district’s already resource-constrained environment, these two shocks of the DRP crisis and COVID-19 have strained existing infrastructure immensely and exposed significant natural and health risks.
**Health and education impact**

Health services and water access and quality in Cox’s Bazar were poor prior to the DRP crisis. In order to avoid overstretched provision of health care services further following the DRP influx, many NGOs and development partners along with the GoB have invested in strengthening the health care system overall and in fighting the spread of COVID-19. Cox’s Bazar is vulnerable to water scarcity and seasonal drought; despite being a coastal area with three rivers, it has no major reservoirs. The DRP influx has placed significant pressure on the area’s ground water, affecting water access for household and agricultural use. Furthermore, human waste has contaminated water sources and agricultural land—including 86 percent of drinking water wells (UNDP 2018)—and wells have dried up, necessitating the collection of fresh drinking water. Despite an improvement in the water situation brought by UN-NGO-GoB efforts, 23 percent of host community households still report having inadequate water to meet their domestic needs (ISCG 2020a).

Female-male attendance gaps have reduced in primary and secondary schools among children from the host community, but girls continue to face social and family restrictions to studying. Prior to the DRP influx in 2017, host females were more likely than host boys to attend school in both primary and secondary level. However, since the influx, the Cox’s Bazar host community has seen an increase in the number of males attending primary and secondary school (World Bank 2022a). Additionally, it was found from a Cox’s Bazar Panel survey conducted from April to June 2021, that in high exposure (within 3 hours walking distance of a Rohingya camp) households, girls continue to suffer more social and familial barriers to studying (13%) than girls in low-exposure (more than 3 hours walking distance of a Rohingya camp) households (5%), despite current educational engagement levels being similar (World Bank 2022b).

**Economic impact**

The influx of DRPs has provided some new economic opportunities for host communities. Many area residents are involved in casual/agricultural labor, for which daily wages have declined (CARE Bangladesh 2018). In parallel, there has been a surge in new jobs with the government, development partners, and NGOs related to the DRP crisis. The Inter Sector Coordination Group (ISCG), which oversees the DRP crisis response, reports support for tens of thousands of host community households in Ukhiya and Teknaf (Humanitarian Response 2017b). This ranges from cash-for-work activities, school feeding programs, agricultural skills training, agricultural inputs (for example, power tillers, water pumps, and efficiency sprayers), to micro-gardening assistance and food safety kits (Humanitarian Response 2018). Income-generating opportunities in the vicinity of the DRP camps have also expanded through the creation of small enterprises, such as tea stalls or markets. There is, however, a gender gap in economic opportunity whereby DRP and Bangladeshi men have managed to set up businesses by the camps, but women have not (UNDP and UN Women 2017). Similarly, though the World Food Programme and the Food and Agriculture Organization of the United Nations jointly started a farmers’ market initiative in the DRP camps, enabling host community smallholder farmers and suppliers to sell their produce (Dhaka Tribune 2020b; ReliefWeb 2020a), this initiative also needs to be made more inclusive of women’s participation. Furthermore, men in host communities are reliant on wage labor while more women are reliant on non-wage income (such as being self employed). This disparity between wage and non-wage income affects gender gaps between men and women, with men earning 57 percent higher per day than women in host communities (World Bank 2019e).

Price increases of critical goods, even prior to the pandemic, affected purchasing power of host communities. Locals report that the cost of cycle rickshaw journeys has more than doubled and rent has increased four- or fivefold since the DRP’s arrival (Alsaafin 2018). The price of other foods like beef and vegetables also rose sharply in conjunction with the DRP influx (CARE Bangladesh 2018).
The now joint use of forest land with DRPs is further taxing host communities. There has been considerable loss in forest cover as a result of the massive DRP camp settlements across the Ukhiya and Teknaf upazilas. Prior to the Rohingya influx in 2017, 54 percent of existing campsites were forested, compared to just 2 percent in 2020 (post-arrival), resulting in a forest cover loss of 1,337 hectares. Additionally, many Bangladeshis have also moved and settled near the camps (most likely in pursuit of economic opportunities and/or access to better services) resulting in further forest losses beyond the camps (Dampha, Salemi and Polasky 2022). Habitat and ecosystem degradation, biodiversity loss, human-wildlife conflict, soil erosion, hill cutting, carbon emissions, and loss of recreational and cultural ecosystem service values are some of the consequences of deforestation and settlement expansion in the area (Dampha, Salemi and Polasky 2022). Additionally, this has resulted in increased erosion, siltation of drains and waterways, and flooding events and landslides (Government of Bangladesh and United Nations 2019). Many rural host community households in Cox’s Bazar—especially poor ones—have long been highly or even entirely dependent on local forests, including for animal rearing and firewood collection (Save the Children et al. 2018). These are increasingly being shared with the area’s large DRP community, causing land use–related issues between the DRP and host communities (IRC 2019). The humanitarian effort for improved access to alternate energy sources in camps, such as the liquefied petroleum gas (LPG) program, has reduced 80 percent demand for firewood among DRPs (Dampha, Salemi and Polasky 2022) although hosts continue to rely on traditional sources like fuelwood (World Bank 2022a). Continued economic stressors such as price increase and loss of forest cover disproportionally impact the economic opportunities available to women in Cox’s Bazar.

GBV impact

In line with national trends, GBV is prevalent throughout Cox’s Bazar host communities. IOM (2019) finds that both host community children and adults face serious risk of human trafficking for labor exploitation, reporting higher risk of abduction for girls than boys at 35 percent and 21 percent, respectively. Hijras in host (as well as DRP) communities also reported high levels of psychological, physical, and sexual abuse in the public sphere (UNHCR, CARE, and ActionAid 2020). The lack of female police at most area checkpoints renders women more vulnerable to harassment (UNDP 2018). However, most of the violence against Bangladeshi girls and women in Cox’s Bazar is experienced at the hands of family members, not the DRP community or associated service providers. UNFPA (2018) found that the majority of GBV in Ukhiya and Teknaf host communities is some form of IPV, including physical assault, emotional abuse, and denial of resources. Child marriage is considered the greatest risk of GBV for host community girls (IOM 2019). Most of the GBV experienced by Bangladeshi girls and women in Cox’s Bazar therefore continues to come from within their own communities and largely within their own families.

A number of services are particularly oriented toward female survivors of violence from both the DRP camps and host communities. These include psychosocial support, a protection hotline, GBV case management, and safe spaces. The GBV Sub-Sector in Cox’s Bazar comprises more than 50 standing member organizations, including UN bodies, international, national, and local NGOs, as well as Bangladeshi government agencies active in the camps and surrounding host communities. The Sub-Sector works to strengthen GBV programming at the community level through cross-sectoral and interorganizational support to ensure the integration of gender aspects in humanitarian action, support, and services and coordination of GBV responses across communities (Humanitarian Response 2017a).
6.2. Impact of COVID-19 on Cox’s Bazar host communities

COVID-19 has had serious physical and mental health impacts on host communities. Along with the humanitarian community, GoB has managed to limit the spread of COVID-19 through an intensive rollout of infection prevention and control measures. More men than women in host communities have been infected by COVID-19, possibly owing to women’s lower ability to attend social gatherings and higher likelihood to stay abreast of disease prevention guidelines (ISCG 2020b). Health-seeking behavior has reduced among host community households as health centers were closed and the number of staff reduced during lockdown (ISCG 2021a). Host communities have increasingly adopted health-related coping mechanisms during the pandemic, primarily attributed to lack of money, the associated income loss, and fear of contracting COVID-19 at health centers (ISCG 2021a). Mental health has also deteriorated throughout host communities due to increased concerns around income, security, health (ISCG 2020b), and medicinal shortages (WFP 2020a). Reduced educational opportunities from school closures are a significant stressor for many children, especially girls (ISCG 2020b).

Closure of educational institutes has hampered learning opportunities in host communities, especially for girls. UNHCR (2020a) reports that, while 75 percent of adolescents in host communities were enrolled in formal school prior to the pandemic, only 6 percent report continued learning during school closures, and only 6 percent report being engaged in distance learning using the internet or other media sources. Within households, more adolescent boys than girls report having family support for learning (UNHCR 2020a), in part because of girls’ greater increase in domestic responsibilities (ISCG 2020b; Guglielmi et al. 2020). This pandemic-era gender imbalance in learning may suppress girls’ longer-term educational attainment and thus their livelihood prospects.

Host communities have been severely disadvantaged by the pandemic as a result of lost livelihoods, affecting food security (ISCG 2020b). Ninety-three percent of host community households report reduced incomes that have required tapping into their savings (ISCG 2021a). Women and other vulnerable groups have been particularly hard hit in host communities, and their unpaid work has increased significantly (ISCG 2020b). This has impacted ability to meet basic needs in terms of food, accessing health and protection services, and purchasing protection and sanitization equipment (ISCG 2020b). The proportion of households with acceptable food consumption scores decreased from 72 percent in 2019 to 43 percent in 2020 (ISCG 2021a). Females and other vulnerable groups have suffered the most from increased food insecurity. More adolescent girls than boys report increased levels of unmet hunger and fewer meals during the day (UNHCR 2020a). Additionally, Cox’s Bazar panel surveys taken from October to December 2020 and April to June 2021 showed that, among the host population, female unemployment increased from 3.1% to 49% in high exposure areas and 20.4% to 58% in low exposure areas (World Bank 2022c). Moreover, from the April–June 2021 survey, it was found that government programs continue to be the largest source of assistance for hosts, accounting for 54 percent in high exposure and 69 percent in low exposure areas (World Bank 2022d).

There has been an uptick in GBV across host communities. Due to a combination of factors like loss of income and men spending more or all their time at home, women and transgender people have reported increased monitoring of their actions at home, as well as decreased decision-making power regarding purchases and health-seeking options (ISCG 2020b). Women are risking backlash in accessing the limited services available because of cultural expectations for them to wait and prioritize male needs (ISCG 2020b). Polygamy, child marriage, transphobic violence, and violence against sex workers have all increased in host communities during the pandemic. Lockdowns and limited transportation have rendered women, girls, and other vulnerable groups unable to access the limited services considered nonessential, such as those related to sexual and reproductive health, maternal health, shelters, and GBV prevention and mitigation services, including access to justice (ISCG 2020b).

The recommendations section (see section 7.1) suggests key priority actions to address the needs of the host community in Cox’s Bazar.
Over the last several decades, Bangladesh has made considerable strides economically, aided by and contributing to the broadening of women’s traditional roles. Bangladesh has achieved lower-middle-income country status and developed various policies to enable women’s economic participation through employment and entrepreneurship. A cultural paradigm shift has occurred within which women’s work outside the home has become increasingly acceptable and thus commonplace. The share of women in the labor force has steadily risen as male labor force participation has decreased, with substantial growth in women workers and entrepreneurs. This has benefited from the country’s improvements in female health outcomes and educational attainment, which are bolstering women’s well-being and empowerment. Yet considerable gender gaps remain in human endowments, economic empowerment, asset ownership and control, and GBV that need to be addressed operationally.

In health, female access to and use of family planning methods remain very limited, female malnutrition is high, and access to medicine and medical products has stagnated or widened. Community-level initiatives, such as community clinics established by the government to support sexual and reproductive health and nutritional needs for women and girls at the grassroots level, need to be strengthened and scaled up. Women and girls across the country need easily accessible, reliable medical information and resources, which can be provided online as well as through associated helpline services. Enhancing positive health-seeking behavior demands both mass awareness-building to increase uptake of sexual and reproductive health (SRH) and nutritional services, as well as introduction of incentives for girls to complete secondary level education.

Social attitudes and institutional barriers continue to limit prioritization of and investment in girls’ continued education, especially in science, technology, engineering, and mathematics (STEM) subjects that are not traditionally “female”. Increased inclusion of girls in STEM subjects and sectors may effect a fundamental change in cultural attitudes, encouraging women to enter nontraditional sectors currently dominated by men. This would positively impact the education sector by expanding girls’ academic options and reducing educational segregation. A surge of girls and women studying STEM should likely, in turn, increase the share of women entering STEM fields to reduce Bangladesh’s occupational segregation.

Despite the rapid increase in female labor force participation, a 46-percentage-point gender gap remains, and women continue to be concentrated in home-based, informal, and low- or unpaid work. A stronger enabling environment for women’s work is needed to address the labor participation gender gap and many employment-related vulnerabilities facing Bangladeshi women and girls. These could include internship opportunities, training, and skills development (with certification where possible) for women and girls across all sectors to enable their engagement in higher-productivity and higher-pay positions and industries. Efforts to ensure equitable pay by employers are also critical to empower women economically, as are legal provisions to meet women’s particular needs. Maternity leave and quality daycare centers at the workplace can help retain female employees and support women’s entry to better (and nontraditional), higher-productivity sectors, especially in STEM fields. ICT, a major STEM industry, provides women with great scope for not only relatively high salaries but also working conditions that circumvent various sociocultural barriers to women’s paid work. The ICT sector—especially freelancing IT work—gives women options for home-based, flexible, or part-time work that provides good income-generating potential while also navigating the constraints of limited mobility and time-consuming domestic duties.

Women in rural and urban areas have low levels of financial literacy and awareness of financial products and services. More work focusing on removing barriers to women’s ownership and control over assets is essential to further bolster the focus on women’s economic empowerment,
and voice and agency. Limited female financial literacy is undermining women’s confidence and interest in pursuing market-based opportunities, whether locally, nationally, or internationally through cross-border trade. Women, their communities, and financial service providers in Bangladesh would benefit from greater awareness regarding women-centered financial products and services, women’s rights vis-à-vis asset ownership and control, and how to avail of and negotiate these. Financial service providers—particularly those in rural areas—often lack knowledge of how to properly support and serve women clients.

**GBV is prevalent in Bangladesh, driven by deep-rooted patriarchal and sociocultural norms.** Child marriage is linked to a number of poor health outcomes, including early pregnancy, higher maternal death, stillbirth, and miscarriage. It is also associated with truncated girls’ education and lower likelihood of developing skills to enter profitable jobs. The work hours lost to GBV limit working women’s income-earning potential, yet men and boys remain mostly left out of sectoral projects and initiatives addressing GBV. Marital rape continues to lack a legal response. Prevalence and spillover effects of GBV in Bangladesh have increased over the course of the pandemic, especially as related to domestic violence, IPV, and child marriage. Addressing this uptick in GBV is proving difficult in the context of ineffective application of established laws and procedures as well as limited coordination and monitoring among law enforcement agencies and legal service providers. Legislation to address sexual harassment as per the Supreme Court order should be a priority to enable fast and consistent action on GBV committed at workplaces and in public. Orientation on existing GBV-related laws could also be helpful for staff of law enforcement agencies. Accountability mechanisms as related to members of law enforcement also need strengthening to adopt appropriate workplace regulations and repercussions in cases of GBV. All new laws and policies should furthermore be reviewed by MoWCA before approval and enactment.

**The host community of Cox’s Bazar district has been uniquely struggling with widening gender gaps across all these pillars as they struggle with both COVID-19 and the DRP crisis.** This assessment included discussion of gender challenges within these communities so that the World Bank can plan tailored support for area women and girls in tandem with the broader plans for the country as a whole. GoB, along with the United Nations and international and national development agencies and NGOs has strived to coordinate efforts and vast resources to serve both the host community and DRPs with respect to all of the aforementioned gender issues.

**Many of these female vulnerabilities are overlapping, risking further amplification of existing gender gaps and challenges.** The interconnected nature of the gender gaps discussed in this assessment call for synergistic approaches to boost women’s well-being and economic empowerment in Bangladesh. The pandemic has furthermore undone some of the country’s progress in reducing gender gaps around women’s participation and empowerment, which must be considered in the process of planning the next Country Partnership Framework (CPF).

### 7.1. Key recommendations

Emerging from the analysis of key gender gaps and challenges, a set of key recommendations is provided spanning all four pillars and the Cox’s Bazar host community. Although the recommendations below are all interconnected, two areas are believed to have the greatest potential impact in terms of broadly shifting cultural and institutional attitudes to support female empowerment. First, female education, employment, and entrepreneurship in the STEM sectors will likely provide the most effective channels for the type of innovation needed in this time of rapid technological change and automation. Greater female involvement in STEM will help meet Bangladesh’s labor market needs, expand women’s access to higher-quality jobs (Hammond et al. 2020), reduce occupational segregation (European Institute for Gender Equality 2019), and reduce gender pay gaps (ILO 2018). Women’s involvement in nontraditional, profitable STEM sectors will also likely contribute to their economic empowerment and create a positive feedback loop to invest more in women and girls’ health, education,
GBV protection, and voice and agency. Second, there is heightened and urgent need to improve GBV support services (legal, counseling, and law enforcement) and to engage men and boys to advocate for women and girls' rights and needs. This is especially important at the household and community levels through behavior change interventions. GBV is a critical cross-cutting issue for women's empowerment, and a key barrier to women's health, continued education (hindered by child marriage), ability to engage in income-generating activities, and access to assets.

These recommendations are provided to inform the World Bank's operational and analytical work in Bangladesh to address priority gender gaps and thus improve gender outcomes and women's empowerment in the country.

**Pillar 1: Improving human endowments**

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<th>Recommendations</th>
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<tr>
<td>Given existing spatial disparities, targeted infrastructure and institutional capacity building should be undertaken in the health and education sectors to focus on the most underserved rural and slum areas.</td>
<td>Improve physical infrastructure, electrification, and ICT availability, teacher-to-student ratios, and the quality of education services. Address the demand constraint to education among children from poor households through efforts to prevent child labor and early marriage for out-of-school children as well as transport and safety issues that impact access. Enable affordable quality health care in rural and slum contexts through conditional cash transfers and other financial incentives. Address additional barriers created by COVID-19 to women's access to medical supplies, hygiene, and food security.</td>
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<tr>
<td>Efforts should be made to destigmatize and raise awareness on the topic of sexual and reproductive health and rights to improve the health and well-being of women.</td>
<td>Support sex education in schools and community-level efforts for rural, slum-dwelling, uneducated women and girls, including awareness campaigns on sexual reproductive and maternal health best practices. Leverage ICT for women's health (online information availability and communication channels to request medical resources). Expand educational incentives for girls' families (cash, school supplies, food) to encourage families to send their girls to school. Provide more scholarships to encourage more girls and women to complete their schooling. Improve institutional arrangements including quality of teachers/professors, more female staff, size of classrooms, and gender-inclusive syllabi. Conduct targeted awareness campaigns in conjunction with financial incentives to encourage parents to send their daughters back to school after home schooling or dropping out due to COVID-19.</td>
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<td>Schools should be made safer to help girls improve learning outcomes and complete their education.</td>
<td>Strengthen legislation on GBV, including child marriage, to make it less of a barrier for female education. Improve access to GBV services as GBV is prevalent in the education sector and many households. Increase the on-the-ground presence of the National Helpline Centre for Violence Against Women and Children (NHCVAWC) and broader Multi-Sectoral Programme on Violence Against Women (MSP-VAW) by strengthening its partnerships with locally operating NGOs.</td>
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## Recommendations

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<tbody>
<tr>
<td>Efforts should be made to keep girls in school and ensure that they are learning skills marketable in the labor force.</td>
<td>Target messaging to parents using female role models.</td>
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<td>Mobilize in-school counselors to fight stereotypes and encourage girls and young women to consider STEM fields of study.</td>
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<td>Expand school-based peer support groups and role models, which have proven quite effective at retaining female students.</td>
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<td>Enable tertiary education for female students, particularly those from poor households, including by changing the tertiary college stipend from the Prime Minister’s Welfare Trust for Female Students from a one-time disbursement of BDT 5,000 to an annual disbursement of BDT 20,000.</td>
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<td>Female participation in STEM education should be enabled to lessen the gendered educational segregation.</td>
<td>Raise awareness of women working in STEM and increase female applications to STEM education through advertising campaigns and interactive sessions with STEM academics for prospective female students and parents.</td>
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<td>Develop targeted policies to address gender stereotypes, place appropriate incentives, and highlight the interlinkages between STEM education and profitable job opportunities.</td>
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<td>Examine good practices (for example, India’s adoption of wide-ranging policies and programs to encourage female enrollment in STEM).</td>
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## Pillar 2: Removing constraints for more and better jobs

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<tr>
<td>The quality of jobs and earning potential for women in the agriculture sector should be improved.</td>
<td>Enforce dedicated corners for female entrepreneurs in local haat bazars and require that border haats have a portion of permits reserved for women.</td>
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<td>Establish links between women producers and retailers to facilitate access to technical and market information, and between producers and private sector firms engaged in marketing and export.</td>
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<td>Enable women farmers’ access to and use of climate-adaptive technologies.</td>
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<td>Connect women producers with mobile technology and online outlets for accessing market information, breaking into new markets without relying on male-dominated networks, and directly selling their products to a wider customer base.</td>
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<td>Enable women’s entry into key export industries with high potential for promoting women’s participation at different levels of the value chain such as agricultural products (especially potatoes, maize, mangoes, and cut flowers), agro-processing, fisheries, medicaments and medicinal plants, jute and jute products, and footwear/leather goods.</td>
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<td>Facilitate women’s entry into chambers of commerce and trade associations to help promote products and services; strengthen women’s voices in trade policy.</td>
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<td>Male-dominated sectors should be made more welcoming to women.</td>
<td>Assess efficacy and gender-parity in GoB’s Technical and Vocational Education and Training (TVET) program.</td>
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<td>Ensure that TVET programs’ curricula are directly informed by the needs of potential employers in ICT, engineering, and other growth sectors and occupation types.</td>
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<td>Evaluate existing quotas for women in government jobs.</td>
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<td>Incentivize/encourage private companies to establish pipeline management programs</td>
<td>Develop a robust data collection system with sex-disaggregated data to track women’s involvement in STEM and other in-demand, high-pay and</td>
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<td>by providing internships and apprenticeships to support school to work transitions.</td>
<td>high-productivity fields.</td>
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<td>Address demand and supply constraints to promote job creation in growth sectors</td>
<td>Expand jobs in areas in which women work, including through on-the-job training to enable women’s promotion up from lower levels of the value chain.</td>
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<td>identified as having potential for women.</td>
<td>Explore opportunities for policies that would mandate equal pay for work of equal value.</td>
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<td>Make infrastructure—including WASH facilities and transport used by women to travel to work—take into account the differential needs of men and women (e.g., different average heights, women's transport of groceries, accompanied by children and elderly), especially for women in rural areas and slums.</td>
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<td>Improve access to inexpensive, high-quality childcare services, particularly in cities where work is often not done at, or immediately around the home unlike in rural areas.</td>
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<td>Explore education-focused alternatives to private childcare services, such as early childhood education programs or extending the school day, community childcare centers, or public-private partnerships for these efforts.</td>
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<td>Examine good practices such as the SheWorks Sri Lanka private sector partnership, which helps companies implement business solutions to advance gender equity in the workforce.</td>
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<td>Efforts should be made to ensure that women can benefit from economic diversification spurred by climate adaption across a wide range of sectors and skill levels.</td>
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<td>Protections should be put in place to improve women’s agency and safety in the</td>
<td>Establish grievance redress mechanisms so that women can report workplace harassment.</td>
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<td>workplace.</td>
<td>Enforce institutions’ compliance with policies on workplace sexual harassment.</td>
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<td>Advocate for the enforcement of legal provisions mandating employers to provide maternity leave and quality childcare, and develop a monitoring system to support enforcement, particularly targeting RMG factories.</td>
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<td>Strengthen the legal protections for workplace GBV by criminalizing sexual harassment and sexual abuse in the workplace.</td>
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<td>Build capacity and sensitize law enforcement agencies on the legal framework, accountability, and due process in responding to workplace GBV incidents using a survivor-centered approach.</td>
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<td>Skills programs should be expanded for women who lost their jobs due to COVID-19 to transfer skills to other sectors given their lower likelihood to be rehired.</td>
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<td>Female employment in STEM fields should be enabled to reduce occupational</td>
<td>Raise awareness around female employees and job opportunities in STEM.</td>
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<td>segregation, which is concentrating women in low-productivity and low-pay sectors.</td>
<td>Improve job intermediation, for instance through internships and efforts to connect female STEM students and job seekers with professional business associations to secure employment in nontraditionally female, high-demand sectors.</td>
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**Bangladesh Country Gender Assessment**

**Conclusion**
### Pillar 3: Removing barriers to women’s ownership and control of assets

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<th><strong>Recommendations</strong></th>
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<tr>
<td>Efforts should be made to remove bias in inheritance systems and prevent female inheritance renunciation due to cultural and social norms.</td>
<td>Identify discriminatory laws and customary practices creating barriers for women to claim more valuable assets.</td>
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<td>Raise awareness for women’s land rights with the support of NGO’s, public-private partnerships (PPPs), and the private sector to educate women and communities.</td>
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<td>Explore opportunities to shift social norms around the practice of women ceding their rightful inheritance to their male relatives.</td>
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<td>Mobilize communities through NGOs to promote women’s rights to land and engage religious leaders and men.</td>
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<td>Engage with mediation committees and local leaders, sharing with them information on personal laws and productive ways to handle local land disputes.</td>
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<td>Improve land administration systems so that a woman can buy, register for, and own land on her own as well as jointly with her husband, if she so chooses.</td>
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<td>Extract lessons from programs in which community members assist local land administration officials to identify women without land and help grant them land; train Community Resource Persons on how to engage the wider community and identify women without land.</td>
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<td>Reduce land registration fees for women and simplify cumbersome registration procedures to enable and incentivize women to register inherited land.</td>
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<td>Efforts should be undertaken to make more equitable the benefits of contributing to marital property—particularly land—in cases of non-ownership.</td>
<td>Improve women’s legal rights to land and other property by recognizing nonownership economic rights to enable access to agricultural extension programs, new technology information, and credit.</td>
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<td>Explore reforms to the legal code and policy options to legally recognize women’s nonmonetary contributions to marital property.</td>
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<td>Promote joint ownership of marital property.</td>
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<td>GoB to collect individual-level asset data in its regular household survey to assess women’s control of assets in the context of specific development programs that have transferred assets to women.</td>
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<td>Women’s financial inclusion should be increased through a holistic set of efforts to address demand- and supply-side barriers.</td>
<td>Provide financial literacy training to women’s chambers of commerce, associations of women entrepreneurs, and Community based organizations (CBO)’s to raise awareness around existing bank products and services, as well as the processes to access them.</td>
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<td>Review and revise gender-sensitive policies at the national level and Bangladesh Bank initiatives for financial products and schemes tailored to women.</td>
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<td>Establish regular and iterative gender-sensitive training for bank staff and service providers.</td>
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<td>Develop gender-sensitive financial products and tools.</td>
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<td>Women’s low use of mobile and digital technologies for finance should be addressed.</td>
<td>Conduct awareness campaigns to raise women’s awareness and use of mobile money accounts to circumvent mobility and sociocultural constraints.</td>
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<td>Scale up and promote e-banking options to respond to women’s banking needs.</td>
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<td>Subsidize women’s access to mobile phones and technological literacy programs to facilitate their mobile banking.</td>
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<td>Train women in small groups to use mobile financial services.</td>
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### Recommendations

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<tr>
<td>Transaction and financial costs to access finance should be removed for women.</td>
<td>Make available collateral-free, flexible credit to women to remove transaction and financial costs women would otherwise have to incur.</td>
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<td>Address women's frequent lack of appropriate identification through biometric or other secure, national identification (NID) systems to lower transaction costs for women seeking formal finance.</td>
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<td>Link bank accounts electronically to cash transfers from government programs.</td>
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<td>Patriarchal norms around financial control should be addressed, and women's decision-making power increased through programs and policies.</td>
<td>Address underlying patriarchal constraints to improve financial inclusion, particularly norms frowning upon women's financial control, purdah resulting in women's seclusion or other mobility constraints, and women's limited time due to their many domestic responsibilities.</td>
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<td>Explore providing savings and other financial products solely in women's names.</td>
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<td>When possible, make deposits in women's own (as opposed to household) accounts to increase women's engagement in economic activities.</td>
</tr>
<tr>
<td></td>
<td>Create women-staffed banks with separate infrastructure for women such as restrooms, women's desks, and information considering women's average lower level of financial literacy.</td>
</tr>
<tr>
<td></td>
<td>Engage media to address patriarchal attitudes.</td>
</tr>
<tr>
<td>Gaps in gender data should be addressed.</td>
<td>Maintain gender-disaggregated data on credit disbursement and dissemination of information on credit opportunities.</td>
</tr>
<tr>
<td></td>
<td>Conduct annual studies to ensure that data are analyzed and progress measured until specific targets for women-owned businesses are met.</td>
</tr>
<tr>
<td></td>
<td>Strengthen the statistical basis for gender-related cross-country analyses and longitudinal studies on relevant policies and the impact of financial developments.</td>
</tr>
</tbody>
</table>

### Pillar 4: Enhancing women’s voice and agency and engaging men and boys

<table>
<thead>
<tr>
<th>Recommendations</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>GBV prevention programs rooted in behavior change, containing strong gender-transformative components, and engaging men and boys should be developed to tackle issues perpetuating violence.</td>
<td>Conduct community sensitization campaigns against GBV featuring child marriage, IPV, and sexual harassment in public transportation, tied to reporting and GBV services for survivors.</td>
</tr>
<tr>
<td></td>
<td>Address social norms around constraints through behavior change communication campaigns.</td>
</tr>
<tr>
<td></td>
<td>Implement programs targeting younger populations in particular.</td>
</tr>
<tr>
<td></td>
<td>Introduce conditional incentives encouraging caregivers to delay girls’ age of marriage alongside educational incentives to increase girls’ enrollment in school.</td>
</tr>
<tr>
<td>Enforcement of the Domestic Violence Act (DVA) should be strengthened, and awareness raised among potential beneficiaries.</td>
<td>Advocate for reforming the DVA to explicitly criminalize domestic violence and define legal protections, provision of remedies, and access to justice for survivors of domestic violence.</td>
</tr>
<tr>
<td></td>
<td>Build government capacity to implement the DVA in terms of staffing, resources, ability to apply legal protections and remedies, and targeting harmful social norms within legal institutions.</td>
</tr>
<tr>
<td></td>
<td>Establish a monitoring system for the DVA that tracks adherence to the survivor-centered approach at all levels of legal process and imposes sanctions for violations.</td>
</tr>
<tr>
<td>Recommendations</td>
<td>Actions</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------</td>
</tr>
<tr>
<td>Sensitize and build community awareness of the DVA and affordable legal services for survivors.</td>
<td>Address access barriers to the legal system (whether related to cost or lack of awareness) and disseminate mapping of affordable legal service providers for survivors.</td>
</tr>
<tr>
<td>Strengthen linkages between GBV service providers and law enforcement to ensure adequate referral pathways for survivors (including safe shelter, emergency health services, psychosocial support and counseling, and livelihoods assistance).</td>
<td>Raise awareness on sexual harassment in public transport, including awareness raising and capacity building on bystander intervention.</td>
</tr>
<tr>
<td>Strengthen existing GBV reporting and response systems and raise community awareness on how and where to report incidence of GBV in public transportation.</td>
<td>Integrate key emergency health services for GBV survivors and pair with capacity building for health care staff on the survivor-centered approach and robust, confidential referral mechanisms to legal and social protection services.</td>
</tr>
<tr>
<td>GBV should be systematically addressed in key sectors to enable more equitable enjoyment of the benefits of sectoral development interventions.</td>
<td>Develop a policy for schools on prevention, mitigation, and response to sexual exploitation and abuse and sexual harassment (SEA/SH) in education; incorporate sanctions for violations into codes of conduct; and establish a safe, confidential reporting mechanism disseminated to the community through sensitization and awareness sessions.</td>
</tr>
<tr>
<td>GBV should be systematically addressed in key sectors to enable more equitable enjoyment of the benefits of sectoral development interventions.</td>
<td>Integrate policy elements for the retention of girls and boys, survivors of early marriage, and conduct sensitization and awareness campaigns for the prevention of child marriage targeting students, caregivers, and local decision-makers (religious leaders, community leaders, etc.).</td>
</tr>
<tr>
<td>GBV should be systematically addressed in key sectors to enable more equitable enjoyment of the benefits of sectoral development interventions.</td>
<td>Provide families with counseling services to identify solutions to keep children in school, including survivors of early marriage (through, for instance, stipends, childcare services, etc.).</td>
</tr>
<tr>
<td>GBV should be systematically addressed in key sectors to enable more equitable enjoyment of the benefits of sectoral development interventions.</td>
<td>Ensure that households have greater and safer access to drinking water through improved water infrastructure and distribution services to reduce women and girls’ time spent during collection.</td>
</tr>
<tr>
<td>GBV should be systematically addressed in key sectors to enable more equitable enjoyment of the benefits of sectoral development interventions.</td>
<td>Establish community sensitization campaigns and reporting mechanisms for women and girls facing sexual harassment during water collection.</td>
</tr>
<tr>
<td>The large gaps in GBV service provision for survivors of violence should be addressed.</td>
<td>Integrate GBV prevention and response efforts—such as safe spaces for women and separate restrooms in camps for displaced people—in disaster risk management programs.</td>
</tr>
<tr>
<td>Establish national-level GBV coordination body to implement an integrated, multisectoral GBV prevention and response plan with a strong monitoring and accountability framework.</td>
<td>Establish national-level GBV coordination body to implement an integrated, multisectoral GBV prevention and response plan with a strong monitoring and accountability framework.</td>
</tr>
<tr>
<td>Integrate behavior change interventions for GBV prevention in sectoral projects (for example, education and transport) by also engaging men and boys.</td>
<td>Integrate behavior change interventions for GBV prevention in sectoral projects (for example, education and transport) by also engaging men and boys.</td>
</tr>
<tr>
<td>Ensure that comprehensive support (including immediate medical, psychosocial first aid, counseling, legal, shelter, and life skills training for reintegration) is widely available to GBV survivors and improve quality of these services.</td>
<td>Ensure that comprehensive support (including immediate medical, psychosocial first aid, counseling, legal, shelter, and life skills training for reintegration) is widely available to GBV survivors and improve quality of these services.</td>
</tr>
<tr>
<td>Train and sensitize law enforcement agencies to create a dedicated staff adopting a survivor-centered approach in recording and responding to domestic violence incidents.</td>
<td>Train and sensitize law enforcement agencies to create a dedicated staff adopting a survivor-centered approach in recording and responding to domestic violence incidents.</td>
</tr>
</tbody>
</table>

56 Including clinical management of rape, emergency contraception, post-exposure prophylaxis, prophylaxis for sexually transmitted infections, vaccination against tetanus and hepatitis B, and psychological first aid.
### Recommendations

- Data collection on GBV should be improved at the national level.
- Women’s participation and leadership should be enabled across sectors, especially in urban planning and disaster preparedness.

### Actions

- Record the number of GBV cases filed.
- Conduct nationally representative GBV surveys, identify GBV trends, and track causal factors linked to VAW.
- Develop a coherent national strategy for combatting GBV.
- Engage women in the planning and design of gender-inclusive urban infrastructure planning, such as adequate lighting and open spaces.
- Ensure women’s engagement in disaster preparedness plans.
- Ensure that early warning signals reach women and that shelters have safe spaces and facilities for women.
## Cox’s Bazar host communities

<table>
<thead>
<tr>
<th>Recommendations</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social cohesion between DRP and host communities in Cox’s Bazar should be improved by sharing targeted information, raising awareness, and managing expectations.</td>
<td>Enhance capacity of and cooperation among local and international organizations to create, collate, and distribute information to host and DRP communities.</td>
</tr>
<tr>
<td></td>
<td>Develop evidence-based mechanisms to assess attitudes, satisfaction, and trends for key social risk indicators.</td>
</tr>
<tr>
<td></td>
<td>Improve safety and safe movement within and around camps by implementing community-led measures, including through better lighting, gender-segregated bathrooms with locks, community safety patrols, community sensitization and behavior change campaigns, etc.</td>
</tr>
<tr>
<td>Development partners should enable better, more sustainable livelihood opportunities in Cox’s Bazar.</td>
<td>Conduct a market assessment of livelihood opportunities in Cox’s Bazar to maximize opportunities for both DRP and host communities.</td>
</tr>
<tr>
<td></td>
<td>Develop a strategy to attract, recruit, retain, and empower workers—particularly women—to fill host community service gaps in health and education.</td>
</tr>
<tr>
<td>Expand and improve health, education, and other critical services in Cox’s Bazar.</td>
<td>Improve gender parity of health care staff through greater attraction, recruitment, retention, and empowerment of women in the health care systems within the camps.</td>
</tr>
<tr>
<td></td>
<td>Provide support for communication network infrastructure.</td>
</tr>
<tr>
<td></td>
<td>Improve water collection accessibility and safety and conduct sensitization and behavior change communication campaigns to share the burden of water collection safely and fairly across household members. Identify specific solutions for elderly women and women and girls with disabilities.</td>
</tr>
<tr>
<td>All Cox’s Bazar residents should have equal access to GBV services provided in or around the camps, humanitarian system services, and services provided in the host community.</td>
<td>Ensure consistent funding for GBV services in and around the camps.</td>
</tr>
<tr>
<td></td>
<td>Build capacity of health care staff to provide gender-appropriate care and GBV services in line with the survivor-centered approach.</td>
</tr>
<tr>
<td></td>
<td>Improve the prevention and response to child marriage and IPV by addressing root causes and drivers.</td>
</tr>
<tr>
<td></td>
<td>Conduct behavior change campaigns targeting harmful social norms and sharing positive coping mechanisms within communities, especially by engaging men and boys.</td>
</tr>
<tr>
<td></td>
<td>Implement livelihood or cash transfer programs targeting caregivers of at-risk households to prevent child marriage and IPV.</td>
</tr>
</tbody>
</table>
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## Key gender gaps and recommended actions in promising sectors for women’s trade

<table>
<thead>
<tr>
<th>Sector</th>
<th>Key Gender Gaps</th>
<th>Recommended Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fisheries</td>
<td>Women concentrated in processing jobs with limited involvement in production</td>
<td>Encourage women in Khulna to manage homestead finfish ponds in area water bodies to become major home-based finfish producers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Encourage women’s work in growing crab-fattening industry</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Introduce affordable, effective, simple technology for women (such as fishing nets, mechanized ways to clean and gut fish and prepare fish-based food products)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Build awareness of phytosanitary standards for women-owned businesses and female workers</td>
</tr>
<tr>
<td></td>
<td>Low women’s participation in shrimp production due to sociocultural and security concerns of work outside the home</td>
<td>Assess worker conditions, benefits in shrimp factories (wages, hours, leave, harassment)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Encourage shrimp farms/factories to allow women to work in groups, install CCTV cameras, and provide separate women’s dining rooms</td>
</tr>
<tr>
<td>Fish processing</td>
<td>Fish processing concentrated in southeast and northeast</td>
<td>Encourage women in southwest to create dried and salted finfish</td>
</tr>
<tr>
<td>Limited women’s</td>
<td>Limited women's involvement in trading across all fisheries industries</td>
<td>Instead of using intermediaries, encourage women in Jessore, Satkhira, and Bagerhat to engage directly in fish trade across West Bengal border</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Improve branding of products to get special premiums and other benefits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Disseminate market information to women in southwest Bangladesh, whose involvement in fisheries retail and trading is particularly limited</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Improve women’s businesses’ and female workers’ awareness of fisheries product quality standards and phytosanitary standards</td>
</tr>
<tr>
<td>Sector</td>
<td>Key Gender Gaps</td>
<td>Recommended Actions</td>
</tr>
<tr>
<td>---------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Agricultural products</td>
<td>Lack of women’s involvement in higher levels of agricultural products’ value chains</td>
<td>Increase women’s involvement in processing to create high-value products, such as potato flakes and starch</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Expand women’s engagement in maize production, milling, and trade, and diversify maize products to include sweet and baby corn</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Provide training opportunities for women on orchard management, postharvest management, production (including production of new products), storage, and marketing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Build awareness of phytosanitary standards for women-owned businesses and female workers</td>
</tr>
<tr>
<td>Agro-processing</td>
<td>Women concentrated in lower tiers of production value chains</td>
<td>Systematically collect gender-disaggregated data on employment in agro-processing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Conduct gender-sensitive analysis of sector value chains to inform policies, design interventions to support women’s economic participation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Engage with representatives of women-owned businesses on future development of national standards and certification systems</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Conduct research and analysis on how to engage women in higher tiers of agro-processing supply chains</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Expand women’s presence, roles in grain milling, export of baked goods, and domestic trade of farinaceous products</td>
</tr>
<tr>
<td>Medicaments and medicinal plants</td>
<td>Women concentrated in lower tiers of medicinal plant production, harvesting</td>
<td>Conduct detailed gendered analysis of ayurvedic, unani, and homeopathic medicine value chains</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Target women producers in good cultivation, harvesting practices and awareness campaigns</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Develop links between female growers and potential buyers</td>
</tr>
<tr>
<td>Jute</td>
<td>Inefficient female production of jute designs due to limited use of technology</td>
<td>Provide training opportunities for women on how to use various technologies to produce Diversified Jute Products (DJPs)</td>
</tr>
<tr>
<td></td>
<td>Small share of non-cottage-sized jute businesses in rural areas owned by women</td>
<td>Encourage women’s ownership of slightly larger jute businesses as DJPs are mostly produced by SMEs</td>
</tr>
<tr>
<td></td>
<td>Women-produced jute goods largely limited to local markets</td>
<td>Conduct detailed analysis on women’s involvement in jute and jute-product trade</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Provide training opportunities for women to use modern technologies to expand customer base (for example, using e-commerce, social media)</td>
</tr>
<tr>
<td>Footwear and leather goods</td>
<td>Limited technical skills at higher levels of the value chain</td>
<td>Conduct value chain analysis for footwear and leather products to best concentrate efforts to integrate, support women at different levels</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Provide training opportunities for women to expand their technical and specialized skills in footwear and leather goods production</td>
</tr>
<tr>
<td>IT services</td>
<td>Time-consuming household duties and sociocultural mobility restrictions inhibit women’s ability to take on full-time and traditional onsite work</td>
<td>Expand public training opportunities for women in IT that enable more flexible, part-time, and home-based freelancing work</td>
</tr>
</tbody>
</table>
Appendix B

Laws to reduce violence against women

2011 Women’s Development Policy
2009 High Court’s Directive on Sexual Harassment
Domestic Violence (Prevention and Protection) Act, 2010
National Action Plan in 2011
2000 Prevention of Women and Child Repression Suppression Act
National Children Policy, 2011
Children Act, 2013
Prevention and Suppression of Human Trafficking Act, 2012
Hindu Marriage Registration Act, 2012
Early Childhood Care and Development Policy, 2013
House-maid Protection Policy, 2015
Child Marriage Prevention Act, 2017
National Action Plan to Prevent Child Marriage, 2018
Violence and Harassment Convention, 2019 (No. 190)*
Recommendation (No. 206)*

Note: Bangladeshi national laws consistent with International Labour Organization (ILO) convention on sexual harassment.

Forms of GBV reported by media

<table>
<thead>
<tr>
<th>Year</th>
<th>Rape</th>
<th>Attempted rape</th>
<th>Death after rape</th>
<th>Sexually harassed</th>
<th>Committed suicide after harassment</th>
<th>Physically tortured due to dowry</th>
<th>Tortured to death due to dowry</th>
<th>Murdered by husband</th>
<th>Acid attack</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan-Dec 2018</td>
<td>732</td>
<td>103</td>
<td>63</td>
<td>116</td>
<td>8</td>
<td>80</td>
<td>85</td>
<td>193</td>
<td>22</td>
</tr>
<tr>
<td>Jan-Dec 2019</td>
<td>1413</td>
<td>224</td>
<td>76</td>
<td>258</td>
<td>18</td>
<td>62</td>
<td>96</td>
<td>218</td>
<td>19</td>
</tr>
<tr>
<td>Jan-Dec 2020</td>
<td>1627</td>
<td>326</td>
<td>201</td>
<td>99</td>
<td>14</td>
<td>89</td>
<td>240</td>
<td>27</td>
<td></td>
</tr>
</tbody>
</table>

# Appendix C

## Key partners working on gender/GBV and other sectors in Bangladesh

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Organization type</th>
<th>Focus Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangladesh Institute of Labour Studies (BILS)</td>
<td>Only labor institute of the country</td>
<td>Labor including female labor, child labor, advocacy, research, lobbying</td>
</tr>
<tr>
<td>Centre for Policy Dialogue (CPD)</td>
<td>Think tank</td>
<td>Governance, SDG, agriculture, broad array of gender issues, climate change, economy</td>
</tr>
<tr>
<td>International Centre for Climate Change and Development (ICCCAD)</td>
<td>Research, advocacy</td>
<td>Climate change</td>
</tr>
<tr>
<td>Acid Survivors Foundation</td>
<td>NGO</td>
<td>Mental health/psychosocial support to survivors</td>
</tr>
<tr>
<td>Ain O Salish Kendra</td>
<td>NGO</td>
<td>National legal aid and human rights organization, provides legal and social support to the disempowered, particularly women, working children and workers</td>
</tr>
<tr>
<td>Bangladesh Legal Aid and Services Trust (BLAST)</td>
<td>Legal services NGO</td>
<td>Accessible legal services, broad array of gender issues and GBV issues and other human rights issues helping impoverished, disadvantaged women</td>
</tr>
<tr>
<td>Dhaka Ahsania Mission</td>
<td>NGO</td>
<td>Focus on rights and governance, climate change, education, TVET, economic development, agriculture sector, health, WASH</td>
</tr>
<tr>
<td>Manusher Jonno Foundation (MJF)</td>
<td>Foundation</td>
<td>Broad array of gender issues, GBV</td>
</tr>
<tr>
<td>Bangladesh Nari Pragati Shangha (BNPS)</td>
<td>NGO</td>
<td>Women's rights, broad array of gender issues</td>
</tr>
<tr>
<td>Bangladesh National Woman Lawyer's Association (BNWLA)</td>
<td>NGO</td>
<td>Legal aid, GBV, human rights</td>
</tr>
<tr>
<td>Naripokkho</td>
<td>NGO</td>
<td>Research, advocacy, broad array of gender issues, GBV</td>
</tr>
<tr>
<td>Jago Nari (JN)</td>
<td>NGO</td>
<td>Protection, education, health care, skills training, socioeconomic development and participation of the poor and most vulnerable people especially women and children who are socially and economically disadvantaged, in both urban and rural areas</td>
</tr>
<tr>
<td>Pollisree</td>
<td>NGO</td>
<td>Empower oppressed and destitute women</td>
</tr>
<tr>
<td>Population Services and Training Center (PSTC)</td>
<td>NGO</td>
<td>Clinic and community-based health service delivery projects, children, and adolescents’ development activities; focused on disadvantaged people of all walks of life, primarily women and girls, children, and youth and adolescents</td>
</tr>
<tr>
<td>People’s Oriented Program Implementation (POPI)</td>
<td>NGO</td>
<td>Education, women’s rights, health, WASH, alternative livelihood options, microfinance</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Organization type</td>
<td>Focus Area</td>
</tr>
<tr>
<td>------------------------</td>
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<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Shushilan</td>
<td>NGO</td>
<td>Create opportunities and enable the society especially underprivileged/socially excluded community for sustainable environmental resource management, disaster risk management, adaptation to climate change, education, ICT, health, nutrition, secure livelihoods, human rights, good governance, and gender equity</td>
</tr>
<tr>
<td>SKS Foundation</td>
<td>NGO</td>
<td>Social empowerment and enterprise, environmental justice, economic development</td>
</tr>
<tr>
<td>RDRS Bangladesh</td>
<td>NGO</td>
<td>Civil empowerment including women’s rights, food security, and climate change, emergency response</td>
</tr>
<tr>
<td>Karmojibi Nari</td>
<td>NGO</td>
<td>Gender equality, worker’s rights and economic justice</td>
</tr>
<tr>
<td>Nijera Kori</td>
<td>NGO</td>
<td>Empower the rural excluded women and men through facilitating the formation of their own independent landless groups; awareness raising and capacity building initiatives</td>
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<tr>
<td>Democracywatch</td>
<td>NGO</td>
<td>Good governance, human rights and ensure freedom of expression</td>
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<tr>
<td>Action Aid Bangladesh</td>
<td>INGO</td>
<td>Social justice, gender equality, and poverty eradication</td>
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<tr>
<td>Action Contre la Faim (ACF)</td>
<td>INGO</td>
<td>Eradicating hunger through the prevention, detection, and treatment of malnutrition</td>
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<tr>
<td>BRAC</td>
<td>NGO</td>
<td>Pro-poor urban development, extreme poverty, gender equality, climate change, universal access to health care, financial access</td>
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<tr>
<td>CARE</td>
<td>INGO</td>
<td>Strengthening livelihoods and dignified work, food and nutrition security, inclusive governance, sexual and reproductive health, ending violence against women and child marriage, pro-poor market engagement, disaster and climate risk reduction and emergency response</td>
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<tr>
<td>Christian Aid – Bangladesh</td>
<td>INGO</td>
<td>Disaster risk management, climate change, resilient livelihoods, emergency preparedness and response, inclusive market development, gender and social equity</td>
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<tr>
<td>United Purpose</td>
<td>INGO</td>
<td>Women’s empowerment through youth or women’s business centers (WBCs)</td>
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<tr>
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<td>INGO</td>
<td>Emergency response, reducing poverty, hunger and malnutrition</td>
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<tr>
<td>Solidarites International</td>
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<td>Emergency response, WASH, malnutrition</td>
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<tr>
<td>Plan international, Bangladesh</td>
<td>INGO</td>
<td>Disaster risk management, education, child protection, health, social and economic empowerment</td>
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<tr>
<td>Help Age</td>
<td>INGO</td>
<td>Better health care for older people</td>
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<tr>
<td>Humanity and Inclusion (Handicap in Bangladesh)</td>
<td>INGO</td>
<td>Ensure that people with disabilities are integrated into society.</td>
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<tr>
<td>Practical Action</td>
<td>INGO</td>
<td>Improvements to farming practices, climate change, clean energy</td>
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<tr>
<td>World Vision Bangladesh</td>
<td>INGO</td>
<td>Children’s health, education, protection</td>
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<tr>
<td>Stakeholder</td>
<td>Organization type</td>
<td>Focus Area</td>
</tr>
<tr>
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<tr>
<td>Oxfam</td>
<td>INGO</td>
<td>Empowerment of society, good governance</td>
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<tr>
<td>UN Women</td>
<td>UN</td>
<td>Broad array of gender issues, Women’s rights</td>
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<tr>
<td>UNDP</td>
<td>UN</td>
<td>Women’s rights, SDGs, governance</td>
</tr>
<tr>
<td>UNFPA</td>
<td>UN</td>
<td>Broad array of gender issues, GBV, SRHR</td>
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<tr>
<td>UNICEF</td>
<td>UN</td>
<td>Broad array of gender issues, child marriage</td>
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<tr>
<td>FAO</td>
<td>UN</td>
<td>Food security, broad array of gender issues</td>
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<tr>
<td>WFP</td>
<td>UN</td>
<td>Food security, broad array of gender issues</td>
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<tr>
<td>IOM</td>
<td>UN</td>
<td>Migration, broad array of gender issues, protection</td>
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<tr>
<td>The International Union for Conservation of Nature (IUCN)</td>
<td>INGO</td>
<td>Broad array of gender issues, adaptive delta management, animal-human interactions</td>
</tr>
<tr>
<td>International Federation of Red Cross and Red Crescent Societies (IFRC)</td>
<td>Humanitarian Network</td>
<td>Broad array of gender issues, protection, WASH, health</td>
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<tr>
<td>ILO</td>
<td>UN</td>
<td>Labor rights, broad array of gender issues, protection</td>
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<tr>
<td>UNHCR</td>
<td>UN</td>
<td>GBV, protection</td>
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<tr>
<td>The European Union</td>
<td>Donor</td>
<td>Governance, food and nutrition security, education, and skills</td>
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<tr>
<td>Asian Development Bank (ADB)</td>
<td>Donor</td>
<td>Agriculture and food security, climate change, digital technology, education, energy, environment, governance, health, regional cooperation, social development, transport, urban development Finance sector, broad array of gender issues, public-private partnerships (PPP), water, Sustainable Development Goals</td>
</tr>
<tr>
<td>USAID</td>
<td>Donor</td>
<td>Agriculture and food security, democracy, human rights, governance, education, food, disaster and humanitarian assistance, environment, energy, climate resilience, broad array of gender issues, equality and women’s empowerment, health and nutrition</td>
</tr>
<tr>
<td>Global Affairs Canada (GAC)</td>
<td>Donor</td>
<td>Broad array of gender issues equality and empowerment of women and girls, health, skills training, and support to the ready-made garment sector</td>
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<tr>
<td>Australian High Commission</td>
<td>Donor</td>
<td>Education, economic development</td>
</tr>
<tr>
<td>Embassy of the Kingdom of the Netherlands</td>
<td>Donor</td>
<td>Primary health care (including nutrition and population welfare), basic education, integrated water resources management</td>
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<tr>
<td>JICA</td>
<td>Donor</td>
<td>Poverty, hunger, education, health, broad array of gender issues, water and sanitation</td>
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<tr>
<td>The Swiss Agency for Development and Cooperation (SDC)</td>
<td>Donor</td>
<td>Democratic governance, economic development, safer labor migration</td>
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<tr>
<td>Stakeholder</td>
<td>Organization type</td>
<td>Focus Area</td>
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<tr>
<td>Foreign, Commonwealth &amp; Development Office</td>
<td>Donor</td>
<td>Poverty, nutrition, education, disasters, energy</td>
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<tr>
<td>Citizen’s Platform on SDGs, Bangladesh</td>
<td>National alliance/ network</td>
<td>Citizen’s network of 104 organizations to contribute to the delivery of SDGs and enhance accountability in its implementation process</td>
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<tr>
<td>Amrai Pari Paribarik Nirajaton Protirodh Jote (WE CAN Alliance)</td>
<td>National alliance/ network</td>
<td>Attitudinal change against violence against women</td>
</tr>
<tr>
<td>CANSA (Climate Action Network South Asia)</td>
<td>Regional alliance/ network</td>
<td>Convenes and coordinates civil society at the UN climate talks and other international fora</td>
</tr>
<tr>
<td>Campaign for Sustainable Rural Livelihoods (CSRL)</td>
<td>National alliance/ network</td>
<td>Agriculture, climate change, food security, trade and economic policy</td>
</tr>
<tr>
<td>Gobeshona (knowledge sharing platform-ICCCAD)</td>
<td>Network</td>
<td>Climate change network</td>
</tr>
<tr>
<td>GROW Campaign</td>
<td>Network</td>
<td>Campaign by Oxfam on food and climate change</td>
</tr>
<tr>
<td>The Global Network of Civil Society Organizations for Disaster Reduction (GNDR)</td>
<td>Network/alliance</td>
<td>Improve the lives of people affected by disasters worldwide</td>
</tr>
</tbody>
</table>

**Cox’s Bazar NGO and Donors**

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Organization type</th>
<th>Focus Area</th>
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</thead>
<tbody>
<tr>
<td>UNHCR</td>
<td>UN</td>
<td>Broad array of gender issues, protection, GBV, shelter, health</td>
</tr>
<tr>
<td>IOM</td>
<td>UN</td>
<td>Broad array of gender issues, protection, GBV, shelter, health</td>
</tr>
<tr>
<td>UNFPA</td>
<td>UN</td>
<td>GBV, SRHR, youth</td>
</tr>
<tr>
<td>UNICEF</td>
<td>UN</td>
<td>Education, child protection, broad array of gender issues</td>
</tr>
<tr>
<td>UNDP</td>
<td>UN</td>
<td>Protection, social cohesion</td>
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<tr>
<td>UN Women</td>
<td>UN</td>
<td>Broad array of gender issues, GBV</td>
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<tr>
<td>WHO</td>
<td>UN</td>
<td>Health</td>
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<tr>
<td>Action Aid Bangladesh</td>
<td>INGO</td>
<td>Broad array of gender issues, women’s rights, GBV</td>
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<tr>
<td>Action Against Hunger</td>
<td>INGO</td>
<td>Broad array of gender issues, women’s rights, WASH</td>
</tr>
<tr>
<td>Christian Aid</td>
<td>INGO</td>
<td>Broad array of gender issues, women’s rights</td>
</tr>
<tr>
<td>Canadian Red Cross</td>
<td>INGO</td>
<td>Broad array of gender issues, protection</td>
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<tr>
<td>Care International</td>
<td>INGO</td>
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</tr>
<tr>
<td>CBM International</td>
<td>INGO</td>
<td>Broad array of gender issues</td>
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<td>DanChurchAid</td>
<td>INGO</td>
<td>Broad array of gender issues, GBV</td>
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<tr>
<td>Danish Refugee Council</td>
<td>INGO</td>
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<td>Handicap International</td>
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<td>Disability, protection</td>
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<td>Federation of Red Cross and Red Crescent Societies</td>
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<td>Protection, shelter</td>
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<td>Focus Area</td>
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<tr>
<td>International Rescue Committee</td>
<td>INGO</td>
<td>Broad array of gender issues, GBV, SRHR, women’s rights</td>
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<tr>
<td>Norwegian Church Aid</td>
<td>INGO</td>
<td>Broad array of gender issues, GBV</td>
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<tr>
<td>Norwegian Refugee Council</td>
<td>INGO</td>
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<tr>
<td>Médecins Sans Frontières</td>
<td>INGO</td>
<td>Health</td>
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<tr>
<td>Oxfam</td>
<td>INGO</td>
<td>Broad array of gender issues, protection, women’s rights</td>
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<tr>
<td>Save the Children</td>
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<td>Child protection, education, shelter, food</td>
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<td>Plan International</td>
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<td>Relief International</td>
<td>INGO</td>
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<td>Terre des Hommes</td>
<td>INGO</td>
<td>Broad array of gender issues, child protection</td>
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<td>Concern Worldwide</td>
<td>INGO</td>
<td>Broad array of gender issues</td>
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<tr>
<td>United Purpose</td>
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<td>Broad array of gender issues, women’s rights</td>
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<td>Aparajeyo Bangladesh</td>
<td>NGO</td>
<td>Broad array of gender issues, women’s right, child rights</td>
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<td>BANDHU</td>
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<td>Bangladesh Red Crescent Society</td>
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<td>Bangladesh Legal Aid and Services Trust</td>
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<td>GBV, justice</td>
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<td>Caritas</td>
<td>NGO</td>
<td>Broad array of gender issues</td>
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<td>Community Development Centre</td>
<td>NGO</td>
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<td>Dhaka Ahsania Misson</td>
<td>NGO</td>
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<td>Gana Unnayan Kendra</td>
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<tr>
<td>Light House Bangladesh</td>
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<td>Health, SRHR, broad array of gender issues</td>
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<tr>
<td>Mukti Cox’s Bazar</td>
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<tr>
<td>NGO Forum for Public Health</td>
<td>NGO</td>
<td>WASH</td>
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<tr>
<td>Society for Health Extension and Development</td>
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<tr>
<td>Shushilan</td>
<td>NGO</td>
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<tr>
<td>Village Education Resource Center</td>
<td>NGO</td>
<td>Broad array of gender issues, women’s rights</td>
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<tr>
<td>Young Power in Social Action- YPSA</td>
<td>NGO</td>
<td>GBV, youth, protection</td>
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<td>KOIKA</td>
<td>Donor</td>
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<td>Central Emergency Response Fund</td>
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<td>Donor</td>
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<td>Stakeholder</td>
<td>Organization type</td>
<td>Focus Area</td>
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<tr>
<td>Government of Germany</td>
<td>Donor</td>
<td>Renewable energy and energy efficiency, sustainable urban development, good governance, displacement and migration, sustainable supply chains in the textile sector</td>
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<tr>
<td>AusAID</td>
<td>Donor</td>
<td>Food, shelter, clean water and essential health services, including for DRP crisis</td>
</tr>
<tr>
<td>Government of Japan</td>
<td>Donor</td>
<td>Food, shelter health and sanitation, including for DRP crisis</td>
</tr>
<tr>
<td>Government of United Kingdom</td>
<td>Donor</td>
<td>Provide food, health care, water, sanitation, care and counseling for sexual violence survivors, and protection for vulnerable groups for DRP response</td>
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<tr>
<td>European Commission’s Humanitarian Aid and Civil Protection Department</td>
<td>Donor</td>
<td>Food assistance, nutrition, clean water, sanitation, health care services, education, as well as increased protection for the most vulnerable groups</td>
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<tr>
<td>Sweden</td>
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<td>Norway</td>
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<td>Denmark</td>
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<td>Switzerland</td>
<td>Donor</td>
<td>Shelter, food, health care, and sanitation</td>
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