

COUNTRY GENDER PROFILE





1. Socio-Economic Profile

1.1The People's Republic of Bangladesh is located on the North-eastern part of South Asia, with an estimated population of 167,414.566 in 2019¹. The country experienced a steady economic growth rate between 2010-2017 with its Gross Domestic Product (GDP) averaging over 6% annually reaching a peak of 7.3% in 2017, the highest in the country's history². Bangladesh has made remarkable progress in reducing poverty. The population living below the national poverty line dropped from 31.5% in 2010 to 24.3% in 2016³. The proportion of the employed living below the \$1.90 purchasing power parity (PPP) a day dropped from 44.2% in 1991 to14.8% in 2016/7017⁴. In parallel, the country achieved a lower middle-income status in 2015 and qualified for graduation from a Least Developing Country in March 2018 and is on track for graduation in 2024⁵.

1.2 Bangladesh's position on the United Nations Development Program's (UNDP) 2017 Human Development Index (HDI) moved up three positions from its 2016 rank of 139th to 136th out of 189 countries⁶. However, Bangladesh's HDI of 0.608 is below the average of 0.631 and 0.645 for countries in the medium human development category and countries in South Asia respectively⁷. Gender Inequality Index (GII) value of 0.524 in 2017 placed it on a rank of 134th out of 160 countries, which indicates a high level of inequality. Finally, Bangladesh's GII rank of 134th is lower than that of Nepal and Pakistan that rank at 118th and 133rd respectively⁸.

1.3 On the other hand, Bangladesh's rank on the 2018 World Economic Forum's Global Gender Gap Index (GGGI) moved a one-step downwards to 48th from 47th out of 149 countries⁹. Bangladesh is the highest-ranking country in South Asia having closed over 72% of its gender gap¹⁰. Additionally, Bangladesh (together with Iceland, Nicaragua, Norway, Rwanda) is among the first five countries globally in the political empowerment sub-index as it achieved a level of gender parity of over 50%¹¹. However, the country's experienced growing inequalities between men and women in labor force participation¹².

Table 1. Gender at Glance in Bangladesh

Categories	Female (%)	Male (%)
Employed Population living below PPP \$1.90 (ADB, 2018)	46.6	39.5
Labor Force Participation (ILO, 2017)	36.4	80.7
Unemployment (ILO, 2017)	6.7	3.3
Bank Accounts (WEF, GGGR, 2018)	25.2	32.9
Literacy Rate (UNESCO, 2017)	70.09	75.7
Own Account Workers (WEF, GGGR, 2018)	33.1	47.6
Unpaid Family Worker (WEF, GGGR, 2018)	37.6	4.6
Entrepreneurship (AFI, 2017)	7.21	92.79

^{1.} World Population Review (2019), Bangladesh Population, http://worldpopulationreview.com/countries/bangladesh-population/

^{2.} Asian Development Bank (2018), Asian Development Bank and Bangladesh, https://www.adb.org/sites/default/files/publication/27753/ban-2017.pdf, P. 1

^{3.} ADB (2018), Poverty in Bangladesh, https://www.adb.org/countries/bangladesh/poverty

^{4.} World Bank (2018), Bangladesh Overview, https://www.worldbank.org/en/country/bangladesh/overview

o. Ibid

^{6.} UNDP (2018), Bangladesh Country Notes, http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/BGD.pdf, P.3

^{7.} Ibid:3

^{8.} Ibid:5

^{9.} WEF-GGGI (2018), Bangladesh Country Data, http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=BGD 10. WEF-GGGR (2018), Global Gender Gap Report, http://www3.weforum.org/docs/WEF_GGGR_2018.pdf, P.25

^{11.} Ibid:25

^{12.} Ibid:25



2. Gender in National Development: Institutional and Policy Frameworks

2.1. The integration of gender equality as a development approach in Bangladesh started with the Fourth Five Year National Development (FYP) Plan of 1990-1995. A Gender Responsive Budget (GRB) was adopted in 2005-2006 starting with a pilot in four ministries, and by 2017/18 all 43 ministries and divisions in the country have adopted GRB¹³. The Finance Division of the Ministry of Finance developed the Recurrent, Capital, Gender and Poverty (RCGP) database to improve the monitoring and reporting facility on financial resources allocated to promote gender equity¹⁴. The Government of Bangladesh's (GoB) vision for gender equality in the Seventh Five Year Plan (2016-2020) aimed at "establishing a country where women and men have equal opportunities and rights, and women are recognized as equal contributors in economic, social and political development"¹⁵. The framework for women's empowerment and gender equality, as mentioned in 7th FYP comprises of four areas of strategic objectives: a) improving women's human capabilities; b) increasing women's economic gain; c) enhancing women's voice and agency; and d) creating an enabling framework for women's advancement¹⁶.

2.2 Institutional and Policy Frameworks

- 2.2.1 The Ministry of Women and Children's Affairs (MoWCA) established in 1978, is the GoB's focal institution for the integration of gender equality in all government policies, programs, and plans. The National Policy for Women's Development (NWPD), adopted in 1997, and the 1998 National Gender Action Plan were revised and adopted in 2011 and 2012, respectively¹⁷. It includes among others, provisions on equal rights in the labor market and women's political empowerment and participation in decision-making processes¹⁸. The GoB's international obligations on gender equality are the Beijing Declaration and Platform for Action, the Convention on the Elimination of all forms of Discrimination (CEDAW), the Convention on the Rights of Children, the Universal Declaration of Human Rights, the Declaration on the Elimination of Violence against Women and the Right to Development¹⁹.
- 2..1.2 The GoB established an Inter-Ministerial Committee on sustainable development goals (SDGs) Monitoring and Implementation in 2015²⁰. The Committee is chaired by the General Economics Division and is made up of 19 senior staff from the public sector. The committee has a mandate to follow up on the SDG implementation by prioritizing and contextualizing the goals and directly report to the Prime Minister every six months²¹. Also, the Prime Minister's office created the role of Chief Coordinator for SDGs affairs to convene the committee, to facilitate the overall implementation and monitoring processes²².
- 2.1.3. The MoWCA's and its implementing agencies, the Department of Women Affairs, Jatiya Mahila Sangstha (National Women's Association), Women in Development (WID) Focal Points Mechanism, Policy Leadership Advocacy Unit and the District and Thana (sub-district) level WID Coordination Committees provide technical and administrative support to different arms of the government²³. Furthermore, several institutional structures were created to guide NWDP's implementation process. Among these is the National Council for Women and Children's Development (NCWCD). The NCWCD is chaired by the Prime Minister and includes 14 ministers, secretaries of 13

^{13.} GoB (2018), Gender Budgeting Report, 2017-2018, https://mof.gov.bd/site/page/3bb14732-b5b1-44df-9921-efedf1496295/Gender-Budget 14. Siddique, K, (2013), A Case Study of Gender-Responsive Budgeting in Bangladesh, https://consultations.worldbank.org/Data/hub/files/grb_papers_bangladesh_updf_final.pdf, P.6

^{15.} GoB (2015), Seventh Five Year Plan FY 2016-FY 2020, http://planipolis.iiep.unesco.org/sites/planipolis/files/ressources/bangladesh_7fyp. pdf, P. 722

^{16.} lbid:723

^{17.} ADB, 2017 op.cit:11

^{18.} GoB (2011), National Women's Development Policy, https://www.unescogym.org/wp-content/uploads/2017/05/Bangladesh-National-Women-Policy-2011English.pdf

^{19.} ADB, 2017 op.cit:9

^{20.} UNDP (2017), Bangladesh Good Practices Integrating the SDGs into Development Planning, http://www.asia-pacific.undp.org/content/dam/rbap/docs/meetTheSDGs/BangladeshGood%20Practices.pdf, P.3

^{21.} Ibid:3

^{22.} Ibid:3

^{23.} Ibid:12



ministries, a member of the Planning Commission, five members of Parliament, and ten prominent women, nominated by the government, which makes the structure the highest level machinery responsible for women's rights in the country.²⁴.

3. Voice and Participation

3.1. Bangladesh has applied different forms of affirmative actions in its political landscape since independence in 1972, both at national and sub-national political levels and the civil service. In the case of the latter, a quota system was introduced by Executive Order (EO) on September 5th, 1972, before the adoption of the Bangladesh constitution 25. The EO was strengthened later with Article 28 of the constitution forbidding all forms of discrimination in the society. Section 4 states that "Nothing in this article shall prevent the State from making special provision in favor of women or children or for the advancement of any backward section of citizens"26. The Public Service quota system allocation has changed over time from 80% in 1972 to 56% in 201327. The current quota-based positions are allocated as follows: 30% to descendants of freedom fighters, 10% to women, 10% to general candidates from districts, 5% to national minorities and 1% to disabled individuals 28. Regarding women, the recruitment quota allocated as follows, 15% of non-gazetted posts and 10% for gazetted positions 29.

3.2. Women's Civil Society Organizations

- 3.2.1. Bangladesh has a vibrant women's movement made up of several non-governmental organizations (NGOs) engaged in service delivery, economic, political, and social activism in both rural and urban areas. Their primary objective is to end all forms of discriminatory practices against women. Their organizational forms include lobbying, advocacy awareness campaigns, research, litigations, public education programs and so forth on different gender issues to promote women's empowerment.
- 3.2.2. These NGOs created national coalitions in various sectors to push their agenda for women's empowerment forward. For example, the Citizens Initiative Against Domestic Violence (CiDV) alliance, resulted in the enactment of the Domestic Violence Act in 2010, while the Campaign for Popular Education (CAMPE) has been credited as one of the actors responsible for Bangladesh achieving equity in primary and secondary school education.

4. Strategic Sectors for Gender Equality

4.1 Women's Economic Participation

4.1.1 Various overviews of Bangladesh's workforce notes that female wage employment in the agriculture sector and non-agriculture sector in 2015-2016 was 13.2% and 24.2%, respectively³⁰. The leading employer of female wage labor is the ready-made garment sub-sector which provides employment for 4.5 million Bangladeshi, of whom 85% are women³¹. According to the World Bank, the garment industry in Bangladesh has played a significant role in economically uplifting a large cohort of poor and vulnerable women. The opportunity to be gainfully employed has served as a repellent against early marriage and in turn reductions in fertility. Control over income also provides the women with more decision making power at home, voice in the social sphere and self-esteem. One of the main

- 25. Ahmed, K. U (2008), Quota System for Civil Service, https://www.thedailystar.net/news-detail-46159
- 26. GoB(ND), The Constitution of Bangladesh, http://bdlaws.minlaw.gov.bd/sections_detail.php?id=367§ions_id=24576
- 27. Chowdoury, M.J.A. (2017), Quota Reservations in Civil Service: Arguments for a Class-Based Preference System, http://mjashimalichowd-hury.blogspot.com/2017/07/quota-reservations-in-civil-service.html
- 28 Ihic
- 29. ADB, 2017 op.cit:10
- 30. GoB (2017a), Eradicating Poverty and Promoting Prosperity in a Changing World, Voluntary National Review (VNR) https://sustainabledevelopment.un.org/content/documents/15826Bangladesh.pdf, P.25
- 31. Ibid;11

^{24.} lbid:12

risks for women is finding safe and reasonably priced housing upon arrival to urban centres, in the absence of existing networks. Female garment workers constitute a highly vulnerable group: young, poor, unskilled, sometimes illiterate, and often single women in a society dominated by strong gender hierarchies. With few support systems in place, the first few months in the city and at the factory are the most hazardous, deterring many women in desperate need of work from making the change.³²

Table 2 shows that the male labor force participation rate in Bangladesh in 2017 was 22,4% higher (80.7%) than that of women's (58.3%). A breakdown of the workforce force participation reveals that women constituted more of the unemployed, informal sector, part-time and contributing family workers categories that have very little or no monetary value. Furthermore, women earn less than their male colleagues due to the gender pay gap in Bangladesh. Also, there are few women in the high skilled and own account categories with high financial remuneration.

Table 2: Employment and Economic Activities

Categories	Female (%)	Male (%)
Unemployed	7.2	3.3
Informal	87.7	80.7
Part time	29.4	6.1
High Skilled workers	1.2	4.4
Contributing family workers	37.6	4.6
Own account workers	33.1	47.6
Mean Monthly Earns	12.1	13.1
Labor force participation rate	58.3	80.7

Source: Compiled from The 2018 Global Gender Gap Report & ILO, 2017

4.2. Agriculture

4.2.1. Even though the agriculture sector's contribution to the country's GDP has fallen drastically from its high of 52% in 1972³³ to 14.74% in 2015-2016³⁴, it still plays a crucial role in Bangladesh's economic development and the well-being of its citizenry. Apart from being the largest employer of labor at 41% as per the 2015-2016 Quarterly Labor Force Survey³⁵, about 84% of the rural populace depends directly or indirectly on the agriculture sector for their livelihood, provides raw materials for industry and contributes to exports³⁶. However, the sector presents us with a paradox. Although the agriculture sector has almost achieved self-sufficiency in food production, food insecurity affects millions and malnutrition is common among women and children³⁷. It is argued that the paradox being witnessed in the agriculture sector is due to the rising population, land pressure and the effects of climate change on the sector³⁸. Increase salinity in soil and water has rendered 1.1 million hectares of land in the coastal areas uncul-

^{32.} World Bank (2017) "In Bangladesh, Empowering and Employing Women in the Garments Sector" (article)

^{33.} Rezvi, M.R (2018), Impact of Climate Change on Agriculture in Bangladesh, https://thefinancialexpress.com.bd/views/views/impact-of-climate-change-on-agricultural-1518619832

^{34.} GoB (2017b), Bangladesh Economic Review, Chapter 7 Agriculture, https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/e8bc0eaa_463d_4cf9_b3be_26ab70a32a47/Ch-07%20(English-2017)_Final.pdf

^{35.} Ibid:

^{36.} Rahman, T. (2017), Role of Agriculture in Bangladesh Economy: Uncovering Problems and Challenges, https://www.ijbmi.org/papers/Vol(6)7/Version-3/E0607033646.pdf, P.1

^{37.} UNFPA, 2016 op.cit:8

^{38.} Rezvi, 2018 op.cit

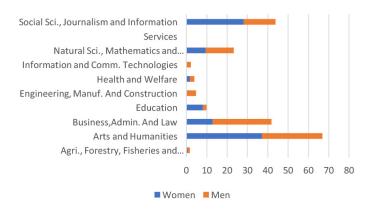




tivable³⁹. As a result, it is estimated that rice and wheat production will fall by 6% and 32% by 2050 respectively⁴⁰. Furthermore, the sector is also losing land to infrastructure development, and with a growing population, the issue of food insecurity, poverty, and other vulnerabilities would increase precariousness in the country.

4.2.2. Women's share in wage employment in the sector has declined over time. For example, the proportion of women wage workers increased from 45.5% in 1990 to 66.54% in 2005 and took a nosedive in 2010 decreasing to 40.84% and then to 13.2% in 2015-2016⁴¹. Women's activities within the sector include among others, post-harvest processing, livestock and poultry rearing, household agriculture, horticulture, food processing and selecting and storing seeds⁴². Despite women's dominance of 64.4% in terms of their participation rate, they owned only 2%-4% of agricultural land as of 2017⁴³, with little or no access to extension services and information about innovative technologies⁴⁴. Although women are the major operatives in the sector, they are unfortunately not recognized as such and are ignored in capacity building programs, and their impact on the household economy is barely acknowledged. Given this scenario, the impact of these changes would not only affect women as agricultural producers but also as primary managers of the household economy and the society at large.

Figure 1:



4.3. Education

4.3.1 Bangladesh has made remarkable progress in achieving equity in school enrollment in both primary and secondary education. However, drop-outs rates are higher for girls than boys in secondary school. For example, the overall dropout rate of 38.3% in 2016 is lower the 2015s 40.29%⁴⁵. The dropout for girls was 45.92% and 42.19% in 2015 and 2016, respectively and 33.80% and 33.72% for boys in the same period⁴⁶. At the higher secondary level grades (10-12), the dropout rate in 2016 was 20.08%, of which 23.83% were girls and 16.55% were boys⁴⁷. However, It must be noted that more girls enrolled than boys in secondary schools in 2016. Out of the 67.84% of students who entered secondary schools in 2016, 73.10% were girls, and 63.85% were boys⁴⁸.

4.3.2. Women's enrollment is not only low at 11.4%, in tertiary education, but they are almost absent in science and technology studies⁴⁹. For instance, there are only 0.2% of female degree holders each in agriculture and veterinary science, engineering, manufacturing and construction, and information and communication technologies com-

- 39. Rahman, op.cit
- 40. Rezvi, 2018 op.cit
- 41. GoB, 2017 op.cit:25
- 42. Munmun, R. et. al (2015), Women's Participation in Agricultural Activities at Forest Land Areas in Bangladesh, http://thescipub.com/pdf/10.3844/jssp.2015.30.38, P. 35
- 43. She Land (2017), National Workshop on Women's Land Rights, https://sheland.org/2017/10/09/national-workshop-on-womens-land-rights-dha-ka-bangladesh-27th-september-2017/
- 44. Munmum et.al 2015 op.cit:36
- 45. Daily Star, (2017), 38.3% Secondary Students Dropout in 2016, https://www.thedailystar.net/country/38-percent-secondary-students-drop-out-2016-ban-gladesh-education-banbeis-report-1408615
- 46. Ibid
- 47. Ibid
- 48. Ibid
- 49. WEF-GGGR 2017, op.cit



pared to 1.2%, 4.5%, and 2.0% male degree holders respectively in these fields in 2017⁵⁰. On the other hand, there are more female graduates in arts and humanities, education and social science, and journalism and information at 37.1%, 8.1%, and 28.2% respectively to male graduates at 29.1%, 1.7%, and 15.7% respectively in the same period. Similarly, women have a low participation rate in technical and vocational education and training (TVET). Their participation rate nationally is estimated at 24%. They are concentrated mainly in housekeeping, nursing, poultry and mushroom cultivation, food processing and other activities⁵¹.

4.4 Health

4.4.1 Overall, Bangladesh's life expectancy rate increased from 46.2 years to 71.6 years between 1974 and 2016⁵². It must be noted that Bangladesh was among a handful of countries globally with lower female life expectancy than male, but the trend has been reversed since 2001 and women now live longer than men⁵³. The life expectancy rate in 2017 was 70 years and 74 years for men and women, respectively⁵⁴. MMR declined from 322 deaths to 100,000 live births in 2001 to 194 in 2010 and 170 in 2015⁵⁵. The Total Fertility Rate also fell from 3.3 birth per woman in the 1990s to 2.3 birth per woman nationally since 2011⁵⁶. Bangladesh's adolescent fertility rate of 113 births per 1,000 women below age 20, is among the highest globally, and the highest in South Asia (in percentages)⁵⁷. Bangladesh ranks second after India (absolute numbers) in the world among country's where women aged 20 to 24 years who have had a live birth by 18 years⁵⁸. While, the reduction in the country's high MMR has been attributed to the increase in access to health services, decreases in fertility and increase in contraceptive prevalence⁵⁹, it is projected that the country's population will increase to 218.4 million by 2051based on a medium fertility scenario⁶⁰.

4.4.2. The number of women who received antenatal care at least once from trained medical providers increased from 55% in 2011 to 64% in 2014 and then to 79% in 2016⁶¹. The number of births attended by a skilled provider increased by 5% in 1991 to 42% in 2014⁶² and 50% in 2017⁶³. Despite some of its notable achievements in the health sector, the sector suffers from insufficient budgetary allocation and institutional challenges resulting in a high percentage (64%) of out-of-pocket payments for health services⁶⁴.

4.5. Entrepreneurship

4.5.1 It is noted that the development of women's entrepreneurship is a central part of Bangladesh's development agenda as articulated in Articles 16 and 28 of the country's constitution.⁶⁵. This idea is reinforced in Bangladesh's Perspective Plan 2010-2021, the Sixth Five Year Plan (2011-2015) and Seven Five Year Plan (2016-2020)⁶⁶. Furthermore, both the 2010 and 2016 industrial policies have initiatives to boost women's entrepreneurship (allocation of at least 10% of micro, small medium-sized enterprises (MSMEs) credit to women-led enterprises, collateral-free credit to women-owned MSMEs, among others)⁶⁷.

4.5.2 In 2009, Bangladesh Bank (BB), the central bank, made the MSMEs sector the centerpiece for rapid industrialization in Bangladesh. To this end, a new department was established, the SME and Special Programs Department

^{50.} Ibid

^{51.} ILO (), TVET: Gender Mainstreaming into Technical and Vocational Education and Training (TVET) in Bangladesh, https://www.ilo.org/wcm-sp5/groups/public/--asia/---ro-bangkok/---ilo-dhaka/documents/publication/wcms_345696.pdf, P.15

^{52.} GoB, 2017 op.cit:24

^{53.} Ibid:24

^{54.} UNFPA (ND), Bangladesh Country Dash Board,

^{55.} UNFPA 2016, op.cit :10

^{56.} Ibid:10

^{57.} Ibid:10

^{58.} UNFPA (2013), Adolescent Pregnancy: A Review of the Evidence, https://www.unfpa.org/sites/default/files/pub-pdf/ADOLESCENT%20 PREGNANCY_UNFPA.pdf, P.15

^{59.} UNFPA, 2016, op.cit:10

^{60.} Ibid:13

^{61.} lbid:9 & DHS (2014), Bangladesh: Demographic and Health Survey, https://dhsprogram.com/pubs/pdf/FR311/FR311.pdf, P. 111

^{62.} GoB 2017a, op.cit:17

^{63.} UNFPA (2018), Bangladesh Country Data, https://www.unfpa.org/data/world-population-dashboard

^{64.} Ibid:9

^{65.} Alliance for Financial Inclusion (2017), Expanding Women's Financial Inclusion in Bangladesh Through MSME Finance Policies, https://www.afi-global.org/sites/default/files/publications/2017-02/AFI_bangladesh_case%20study_AW_digital.pdf, P.4

^{66.} Ibid:4

^{67.} Ibid:4

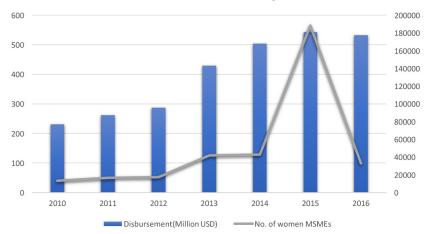




(SME&SPD) with the primary objective of empowering women through MSMEs finance and initiative⁶⁸. In addition, a set of policy initiatives and targeted measures to enhance women's access to finance were introduced by BB, namely i) financing of women-led MSMEs was included as one of the criteria for assessing the performance of banks and financial institutions operating in the sector⁶⁹; BB opened a Women Entrepreneur Development Unit in its head office and branches and advised the commercial banks and financial institutions to do the same ⁷⁰; 3iii) all banks and financial institutions were instructed to identify and train at least three women entrepreneurs who have never accessed formal loans and extend credit to at least one woman yearly; iv) banks and financial institutions have been authorized to extend loans up to BDT 2.5 million (USD 30, 225) without collateral, but against a personal guarantee under the BB's refinance facilities⁷¹.; v), women were allowed a collateral free microcredit at 5% service charge instead of the standard 10% charge, and the allocation of 15% of all BB refinance funds in the MSME sector to women; and vi) group-based lending of BDT 50,00 and above was introduced to enable female microentrepreneurs to access SME credit lines⁷².

4.5.3 It has been argued that the introduction of these incentives increased the number of female accessing loans increased from 13, 233 in 2010 to 188, 233 in 2015⁷³. Overall, the number of MFI clients in Bangladesh in 2015 was 26.21 million, of which 23.78 million were women⁷⁴. In the same year, women were 20.3 million out of the 22.36 of MFI loanees. In other words, 90 % of MFI clients and borrowers were women⁷⁵.

FIGURE 2: Growth in Women-Led MSMES Financed by Banks and Financial Institutions



Source: Expanding Women's Financial Inclusion in Bangladesh Through MSME Finance Policies

4.5 Water, Supply and Sanitation (WSS)

4.5.1. While 98% of Bangladeshis now have access to improved sources of water, up from 79% in 1990, over 40% of improved water sources are contaminated by E. coli bacterium, a sign of fecal contamination, and cause of diarrheal diseases⁷⁶. Furthermore, about 26% of drinking water across the country have naturally-occurring levels of arsenic above the threshold that the World Health Organization defines as dangerous⁷⁷. Bangladesh has also made remarkable progress in providing basic sanitation to its people. Open defecation declined from a high of 34% in 1990 to 3% in 2016, however, 40% of the population use shared rudimentary facilities, and only 28% have hand

^{68.} Ibid:5

^{69.} Ibid:5

^{70.} Ibid:5

^{71.} Ibid:5

^{72.} Ibid:5

^{73.} Ibid:6

^{74.} Ibid:6

^{75.} Ibid:6

^{76.} World Bank (2017c), Towards a Cleaner Bangladesh: Safe Water, Sanitation and Hygiene for All, http://blogs.worldbank.org/endpovertyin-southasia/towards-cleaner-bangladesh-safe-water-sanitation-and-hygiene-all

^{77.} Ibid



station with soap and water⁷⁸. It is important to note that because women are the primary dispensers of WSS in the household, their exposure to adverse conditions, leaves them in first instance and their entire household, especially their children in a vulnerable situation and prone to water-based diseases.

4.5.2. In relation to women, the GoB has ensured their participation in maintenance activities conforms to the "Participatory Water Management Regulation 2014", which stipulated a 30% quota for women from the catchment area in infrastructure development or maintenance projects⁷⁹. Also, to ensure proper maintenance of earthworks in the various projects, there is a provision that two women out of six members should be in the executive committee of water management project groups⁸⁰.

4.6. Energy

4.6.1. The GoB set a target of universal electrification along with producing 10% of renewable energy by 2020 in 2000 as part of its commitment towards achieving the UN Millennium Development Goals⁸¹. At that time, 68% of the Bangladeshi population had no access to electricity⁸². Bangladesh's new improved energy access of 80% lighting (including solar power)⁸³ in 2016 represents a 32% increase from 48% in 2010⁸⁴. The GoB's energy renewable program started with the Solar Home Systems (SHS) in 2003 and is implemented by the government-owned Infrastructure Development Company Limited (IDCOL)⁸⁵. The objective of the program was to "fulfill basic electricity requirement of the off-grid rural people of Bangladesh"⁸⁶. By 2017, 4.12 million SHS systems had been installed in the designated areas⁸⁷.

4.6.2. IDCOL in collaboration with Grameen Shakti (GS) has trained women as solar PV technicians and maintenance workers to install SHS in rural communities. Also, microloans by GS to women has helped in creating employment opportunities while also empowering women and local youth. Many more jobs are credited indirectly as solar systems enable local entrepreneurs to start up new businesses such as community TV shops, solar-charged mobile phone centers and electronic repairs shops. GS is aiming to create 100,000 jobs in renewable energy and related businesses⁸⁸.

4.6.3. These excellent achievements notwithstanding, the country still has high energy poverty levels. Renewable energy accounts for less than 1% of the total generation capacity as most of the population depend on fossil fuel and biomass for their energy needs⁸⁹. About 90% of Bangladeshis use traditional biomass such as firewood, cowdung, and agricultural residues for cooking in low-efficiency stoves, and only 6% of the population has access to natural gas, and they are primarily in urban areas⁹⁰. In addition to the negative economic, social, environmental, and health impacts these stoves have⁹¹, they limit women and girls time for education and income generation activities (time poverty) and expose them to diverse forms of violence including harassment, assaults and rape when they collect solid fuels⁹².

4.6.4 The GoB's improved cookstoves (ICS) program to solve the health, social and environmental problems from conventional cookstove usage has achieved considerable success. One million clean cookstoves were installed

^{78.} Ibic

^{79.} GoB, 2017b op.cit, Chapter 16Ministry of Water Resources, https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/3ef1111d_f0d6_41ea_aca9_6afb61228825/G-2_06_47_Water_English.pdf, P.176

^{80.} lbid:176

^{81.} Center for Public Impact (2017), The Solar Home Systems Initiative in Bangladesh, https://www.centreforpublicimpact.org/case-study/solar-home-systems-bangladesh/

^{82.} Ibid

^{83.} GoB 2017b, op.cit, Bangladesh Economic Review, Chapter 10- Power and Energy, https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/e8bc0eaa_463d_4cf9_b3be_26ab70a32a47/Ch-10%20%28English-2017%29_Final.pdf, P. 139

^{84.} GoB, 2017a op.cit:11

^{85.} Center for Public Impact, op.cit

^{86.} Ibid

^{87.} Ibid

^{88.} ILO (2009), Green Jobs: Improving the Climate for Gender Equality Too! https://www.ilo.org/wcmsp5/groups/public/--ed_emp/--emp_ent/documents/publication/wcms_360572.pdf, P.4

^{89.} Green Climate Fund (2018), Gender Assessment: FP070: Global Clean Cooking Program, https://www.greenclimate.fund/documents/20182/737046/ Gender_assessment.-_FP070.-_World_Bank_-_Bangladesh.pdf/737f3dab-2eee-bd90-210c-7c3f84eafa9f, P.1 & GiZ (2012), Sustainable Energy for Development, https://cleancookstoves.org/resources_files/sustainable-energy-for-development.pdf, P.1

^{90.} Green Climate, op.cit: Ibid:1

^{91.} lbid:1

^{92.} Green Climate fund op.cit:1



around the country by January 2017, almost two years ahead of the proposed date for the pilot phase⁹³. As a result, IDCOL is planning for the next phase of the program of installing six million ICS in the next five years⁹⁴. IDCOL and its partners are hopeful they might meet the GoB's target of distributing 30 million ICS by 2030⁹⁵.

4.7. Rural Development

4.7.1. CARE, a global humanitarian NGO providing disaster relief in crisis especially to women and girls, with funding from the Canadian International Development Agency (CIDA) pioneered the engagement of women in rural maintenance program (RMP) in Bangladesh in 1983⁹⁶. After an interim evaluation in 1992, two new components, a) Rural Maintenance Component (RMC) and b) Income Diversification Component (IDC) were added to the RMP⁹⁷. The GoB through the Local Government Engineering Department (LGED) took over the RPM in 2008 and renamed it the Rural Employment and Road Maintenance Program (RERMP)⁹⁸. In addition to road maintenance and income diversification, the RERMP emphasized the creation of self-employment and monitoring of the socio-economic development of its beneficiaries⁹⁹. The LGED has worked in partnership with different development partners in implementing the GoB's rural development agenda.

4.7.2. The Rural Development and Co-operative and Division (RDCD), a unit within the Ministry of Local Development, Rural Development and Cooperatives is in charge of integrating the poor, especially women into the development process¹⁰⁰. The Division works on the formulation of rural development policy, co-operative laws, rules, the formation of formal and informal groups and the formulation and implementation of various programs and projects¹⁰¹. Among these is the entrepreneurship development which is being done through microcredit, agricultural credit, cooperative-based small and cottage industries, banking, insurance, farming, and marketing, as well as milk enterprises¹⁰². So far, 90-95% of RDCD's program beneficiaries are women, the living standard of about 21.83 Lakh women improved through the GoB's 'One Home One Farm' project¹⁰³. Furthermore, the RDCD focuses on the creation of skilled human resources by training rural women in different income-earning activities such as sewing, poultry rearing, in addition to access to seminars and workshops designed to advance women's empowerment and promote poverty reduction¹⁰⁴.

4.8 Urbanization and Urban Planning

4.8.1 Bangladesh experienced a faster rate of urbanization between 2000 to 2010 than the entire South Asia region¹⁰⁵. Each year about 300,000 to 400, 000 new migrants move to greater Dhaka. It is projected that greater Dhaka will have a population of 22 million by 2025 making it the eighth largest city in the world¹⁰⁶. Although the rate of urbanization is only 28%, the urban areas contribute 60% to GDP, which rose from 25% in 1972-1973 to 45% in 1995-1996¹⁰⁷.

4.8.2. The rural-urban migration rate of men in 2000 was higher than that of women. However, a reversal occurred by 2010, as the rural-urban migration rate of for 1000 population was 27.4% for women and 21.6% for men¹⁰⁸. The increase in female migration rate has been credited to job opportunities for young women in the garment indus-

^{93.} World Bank, 2017, op.cit

^{94.} Ibid

^{95.} Ibid

^{96.} ILO (Nd), Rural Employment and Road Maintenance Program, https://www.ilo.org/dyn/ilossi/ssimain.viewScheme?p_lang=en&p_scheme_id=3177&p_geoaid=50

^{97.} Ibid

^{98.} Ibid

^{99.} Ibid

^{100.} GoB (2017b), Gender Budgeting Report, 2017-2018, https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/3ef1111d_f0d6_41ea_aca9_6afb61228825/G-1_07_38_Rural%20%20Development_English.pdf, P. 91

^{101.} lbid:91

^{102.} lbid:91&92

^{103.} lbid:96

^{104.} Ibid:97

^{105.} World Bank (2015), Leveraging urbanization in Bangladesh, http://www.worldbank.org/en/country/bangladesh/brief/leveraging-urbanization-bangladesh

^{106.} ADB, 2018b op.cit:16

^{107.} lbid:16

^{108.} UNFPA, 2016 op.cit:12



try¹⁰⁹. In a 2014 Population Census of Slum Areas and Floating Population, women accounted for 1,086,180 of the 2.2 million urban population giving a male to female ratio of 105¹¹⁰.

4.8.3 In response to women's vulnerability's in urban areas, the GoB's national report on Beijing+20 stated that "unless rapid urbanization is managed strategically, it can cause reversals in the progress that has been made for women's empowerment"¹¹¹. As such, the GoB through the LGED encouraged development partners to include gender equality in their various urban development initiatives on housing, WSS, transportation, gas and electricity, and the sensitization on bodily integrity issues such as physical, sexual and verbal violence including rape and sexual harassment¹¹². To this end, the Asian Development Bank (ADB)one of the major development partners in the sector through its Improving Urban Management Projects incorporated gender mainstreaming into various facets of its initiatives following the ADB Gender Equality and Women's Empowerment Operational Plan, 2013-2020. In addition to service delivery, these municipal towns had women actively participating as members of the slum improvement executive committees, employed to work on projects and accessed loans from the project's microfinance initiatives to set up businesses¹¹³.

5. Thematic Areas

5.1 Climate Change

5.1.1 Bangladesh was ranked 5th out of 172 countries on the 2017 World Risk Index and 6th among the world's ten most affected countries in its long-term weather assessment for 1997-2016¹¹⁴. In the 20 years under review, Bangladesh experienced 187 climatic events, 697.05 and 0.732 lives and GDP were lost respectively over the same period¹¹⁵. Bangladesh's geographical location makes it prone to floods, cyclones, droughts, and earthquakes¹¹⁶. It has been stated that these climate change incidents could lead to a reversal in development outcomes through increased poverty, poor health, food insecurity, unemployment, stagnant economic growth, crime, and social unrest¹¹⁷.

5.1.2. Women and adolescent girls account for more than 75% of displaced persons during natural disasters because of cultural restrictions and social norms which impede them from making independent decisions on whether they can seek shelter during disasters or stay at home and endure the wrath of the disaster¹¹⁸. It was noted further that the lack of adequate social amenities such as separate toilets and washrooms for lactation and hygiene, access to reproductive health facilities and the harassment of unaccompanied pregnant women and young women hinder them from accessing public shelters during emergencies¹¹⁹.

5.1.3. The GoB has developed various legal frameworks and institutions for mitigation and adaptation to climate change. Concerning women, Bangladesh adopted its Climate Change and Gender Action Plan in 2013, signed a 3-5 years Global Cook Program for the adoption of Improved Cookstoves in 2018¹²⁰ and a six-year project 2018-2024 on Enhancing Adaptive Capabilities of Coastal Communities, especially Women to Cope with Climate Change-Induced Salinity. The latter project will assist women and girls adapting resilient livelihoods, while ensuring reliable, safe drinking water, through community-managed rainwater solutions. The project will also include training in

^{109.} Ibid:12

^{110.} ADB, 2018b op.cit:16

^{111.} Ibid:16

^{112.} Ibid: 31

^{113.} Ibid:31

^{114.} Eckstein, D. et. al(2017), Global Risk Index, 2018, Who Suffers Most from Extreme Weather Events, https://reliefweb.int/sites/reliefweb.int/files/resources/20432.pdf, P.9

^{115.} Eckstein, Ibid:9,

^{116.} World Bank (2011), Bangladesh: Climate Change and Adaptation Profile, http://sdwebx.worldbank.org/climateportal/countryprofile/doc/GFDRRCountryProfiles/wb_gfdrr_climate_change_country_profile_for_BGD.pdf, P.8

^{117.} UNFPA, 2016 op.cit:11

^{118.} Rahman, H. et al (2016), The Impact of Natural Disasters on Women: A Case Study from Bangladesh, http://eprints.lse.ac.uk/74783/1/blogs.lse.ac.uk-The%20impact%20of%20natural%20disasters%20on%20women%20A%20case%20study%20from%20Bangladesh.pdf, P.1 119. lbid:2

^{120.} Green Climate Fund (2018), https://www.greenclimate.fund/-/global-clean-cooking-program-bangladesh



business management to enhance women's access to market and finance¹²¹. Finally, women are considered as agent of change and not only beneficiaries of post-disaster relief assistance, and therefore work as volunteers and engage in income-earning activities to increase households' incomes 122

5.2 Islamic Finance

5.2.1. Islami Bank Bangladesh Limited (IBBL), Bangladesh and South-East Asia's first Islamic Bank, started operation in 1983¹²³. IBBL had an authorized capital of TK. 500 million (USD 12.5) with 63.92% of equity contributed by the Islamic Development Bank (IsDB), and the rest was paid up by other financial institutions¹²⁴. Since then eight full-fledged Islamic banks have been established, and 17 regular commercial banks and a foreign-owned bank offer Islamic products through their Islamic banking branches/windows¹²⁵.

5.2.2 Islamic banking is well-established in Bangladesh's banking sector, with a 21.1 % market share. IBBL is Bangladesh's largest bank with a clientele of six million and 266 branches across the country, mainly in the rural areas¹²⁶. By 2017, IBBL had 14,000 staff, 12.5 million depositors, a balance-sheet of \$10 billion¹²⁷, and ran the world's largest microfinance scheme¹²⁸. It is said that IBBL was built on "two Rs": remittances and ready-made garment¹²⁹. Takaful is also on the rise, with 11 companies providing both life and non-life schemes, with an asset base of almost \$1 billion and a 17% market share 130. Furthermore, Bangladesh has its own Shariah index, with few companies providing Shariah-compliant mutual funds¹³¹. Despite the rapid financial growth and strength of the Islamic financial sector, it lacks a regulatory framework that to guide its growth and expansion into new areas.

5.2.3 The IBBL launched the Rural Development Scheme (RDS), its flagship microfinance program in 1995¹³². In its first year of operation, the scheme had TK 9.91 million benefiting 3, 334 individuals, of which 84% are women 133. By 2012, the scheme had grown from its four pilot branches to 13, 378 villages across 61 of Bangladesh's 64 districts; and disbursed TK 45086.32 million to 624,591 beneficiaries 134. Women accounted for 94% of its beneficiaries, and 41% of these recipients were aged between 18 and 30 years 135.



1996: 84% Women accessed Islamic Micro-finance



2012: 96% Women accessed Islamic Micro-finance

^{121.} Green Climate Fund (2018), https://www.greenclimate.fund/-/enhancing-adaptive-capacities-of-coastal-communities-especially-womento-cope-with-climate-change-induced-salinity

^{122.} Rahman et al op.cit:3

^{123.} UNDP (2013), Scaling Up Islamic Microfinance in Bangladesh through the Private Sector: Experience of Islami Bank Bangladesh Ltd (IBBL), http://www.undp.org/content/undp/en/home/librarypage/poverty-reduction/participatory_localdevelopment/scaling-up-islamic-microfinance-in-bangladesh-through-the-privat.html, P. 10

^{125.} Economist (2018), Islamic Banking Grows in Bangladesh, No Thanks to the Authorities, https://www.economist.com/finance-and-economics/2017/08/24/islamic-banking-grows-in-bangladesh-no-thanks-to-the-authorities

^{126.} UNDP 2013, op.cit:10

^{127.} Economist, 2017 op.cit

^{128.} Maiebrugger, A. (2017), Gulf Times, (2017), Bangladesh's Islamic Finance Market in Need for Proper Regulation, https://www.gulf-times. com/story/568627/Bangladesh-s-Islamic-finance-market-in-need-for-pr

^{129.} Ibid

^{130.} Ibid

^{131.} Ibid

^{132.} Ibid:12

^{133.} lbid:12

^{134.} Ibid: 12

^{135.} Ibid: 14



6. Development Partners

- The Asian Development Bank (ADB)
- The Islamic Development Bank (IsDB)
- The World Bank (WB) and International Development Association (IDA)
- The Department for International Development (DfID, UK)
- Japan International Cooperation Agency (JICA)
- The United States Agency for International Development (USAID)
- The Canadian Development Agency (CIDA)
- United Nations system

7. Recommendations

- 1. The IsDB should assist the GoB in developing a regulatory framework for the Islamic finance sub-sector; and develop women-specific programs (with full package of measures, including financial products, training, business support, networking and mentoring) to upscale female entrepreneurs from microenterprises to SMEs;
- 2. The IsDB should include a minimum of 30% women beneficiaries/participants across all its projects, including in governance structure;
- The IsDB should support the GoB not only in improving the quality of water in the country but also assist in developing sensitization programs to educate communities on the disadvantages women and children suffer due to contaminated and inadequate sanitation facilities at the same time than promoting income generation activities;
- 4. The IsDB should support efforts at all levels of society to fight against discriminatory cultural attitudes and social norms that hinder women's participation in the socio-economic development of the country;
- 5. The IsDB should implement an education and sensitization program to curb the high dropout rates in primary and secondary schools by identifying the causes of the drop out and providing alternatives to maintain girls at school (access to safe transport, safe accommodation etc).
- 6. The IsDB should develop an education strategy with the ministries of Health and Education to prevent adolescent pregnancy to decrease its incidence and prevalence;
- 7. The IsDB should develop programmes for safe housing and safe transport for women working in the industries in Dhaka (mainly garment).



References

Ahmed, K. U (2008), Quota System for Civil Service, https://www.thedailystar.net/news-detail-46159

Alliance for Financial Inclusion (2017), Expanding Women's Financial Inclusion in Bangladesh Through MSME Finance Policies, https://www.afi-global.org/sites/default/files/publications/2017-02/AFI_bangladesh_case%20study_AW_digital.pdf

Asian Development Bank (ADB) (2019), Bangladesh Country Factsheet, https://www.adb.org/sites/default/files/publication/27753/ban-2018.pdf

(2018a) Basic Statistics, https://www.adb.org/sites/default/files/publication/419891/basic-statistics-2018.pdf

(2018b), Poverty in Bangladesh, https://www.adb.org/countries/bangladesh/poverty

(2017), Bangladesh Gender Equality Diagnostic of Selected Sectors, https://www.adb.org/sites/default/files/institutional-document/395641/bangladesh-gender-equality-diagnostic.pdf

Chowdoury, M.J.A. (2017), Quota Reservations in Civil Service: Arguments for a Class-Based Preference System, http://mjashimalichowdhury.blogspot.com/2017/07/guota-reservations-in-civil-service.html

Center for Public Impact (2017), The Solar Home Systems Initiative in Bangladesh, https://www.centreforpublicim-pact.org/case-study/solar-home-systems-bangladesh/

Daily Star, (2017), 38.3% Secondary Students Dropout in 2016, https://www.thedailystar.net/country/38-percent-secondary-students-drop-out-2016-bangladesh-education-banbeis-report-1408615

(2015), Withdrawal of Reservation, https://www.thedailystar.net/op-ed/politics/withdrawal-reservation-136687

Demographic Health Survey (2014), Bangladesh: Demographic and Health Survey, https://dhsprogram.com/pubs/pdf/FR311.pdf,

Dhaka Tribune (2019), Budget FY:19 29.65 for Women's Development, https://www.dhakatribune.com/bangla-desh/development/2018/06/07/budget-fy19-29-65-for-women-s-development

Eckstein, D. et. al(2017), Global Risk Index, 2018, Who Suffers Most from Extreme Weather Events, https://relief-web.int/sites/reliefweb.int/files/resources/20432.pdf,

The Economist (2018), Islamic Banking Grows in Bangladesh, No Thanks to the Authorities, https://www.economist.com/finance-and-economics/2017/08/24/islamic-banking-grows-in-bangladesh-no-thanks-to-the-authorities

GIZ (2012), Sustainable Energy for Development, https://cleancookstoves.org/resources_files/sustainable-energy-for-development.pdf,

Green Climate Fund (2018), Gender Assessment: FP070: Global Clean Cooking Program, https://www.greenclimate.fund/documents/20182/737046/Gender_assessment - FP070 - World_Bank - Bangladesh.pdf/737f3dab-2eee-bd90-210c-7c3f84eafa9f,

(2018b), https://www.greenclimate.fund/-/global-clean-cooking-program-bangladesh

(2018c),https://www.greenclimate.fund/-/enhancing-adaptive-capacities-of-coastal-communities-especial-ly-women-to-cope-with-climate-change-induced-salinity

GoB (2018), Gender Budgeting Report, 2017-2018, https://mof.gov.bd/site/page/3bb14732-b5b1-44df-9921-efedf1496295/Gender-Budget



(2017a), Eradicating Poverty and Promoting Prosperity in a Changing World, Voluntary National Review (VNR) https://sustainabledevelopment.un.org/content/documents/15826Bangladesh.pdf, P.25

(2017b), Bangladesh Economic Review, Chapter 7 Agriculture, https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/e8bc0eaa_463d_4cf9_b3be_26ab70a32a47/Ch-07%20(English-2017)_Final.pdf

(2017c) Bangladesh Economic Review, Chapter 16 Ministry of Water Resources, https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/3ef1111d_f0d6_41ea_aca9_6afb61228825/G-2_06_47_Water_English.pdf

(2017d), Bangladesh Economic Review, Chapter 10- Power and Energy, https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/e8bc0eaa_463d_4cf9_b3be_26ab70a32a47/Ch-10%20%28English-2017%29_Final.pdf

(2015), Seventh Five Year Plan FY 2016-FY 2020, http://planipolis.iiep.unesco.org/sites/planipolis/files/ressources/bangladesh_7fyp.pdf,

(2011), National Women's Development Policy, https://www.unescogym.org/wp-content/uploads/2017/05/Bangladesh-National-Women-Policy-2011English.pdf

(ND), The Constitution of Bangladesh, http://bdlaws.minlaw.gov.bd/sections_detail.php?id=367§ions_id=24576

IFES, (2016):Women's Reserved Seats in Bangladesh: A Systemic Analysis of Meaningful Representation, https://www.ifes.org/sites/default/files/2016_ifes_womens_reserved_seats_in_bangladesh_a_systemic_analysis_of_meaningful_representation.pdf

ILO (2019), Bangladesh Country Data, https://www.ilo.org/ilostat/faces/oracle/webcenter/portalapp/pagehierar-chy/Page21.jspx;ILOSTATCOOKIE=J4vaZX-zZug4yPGmuL-EBYWMU25r

(2012), TVET: Gender Mainstreaming into Technical and Vocational Education and Training (TVET) in Bangla-desh,https://www.economist.com/finance-and-economics/2017/08/24/islamic-banking-grows-in-bangladesh-no-thanks-to-the-authorities

(2009), Green Jobs: Improving the Climate for Gender Equality Too! https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_360572.pdf,

(ND), Rural Employment and Road Maintenance Program, https://www.ilo.org/dyn/ilossi/ssimain.viewScheme?p_lang=en&p_scheme_id=3177&p_geoaid=50

IPU (2019), Women in National Parliaments: World Classification, http://archive.ipu.org/wmn-e/classif.htm Maiebrugger, A. (2017), Bangladesh's Islamic Finance Market in Need for Proper Regulation, https://www.gulf-times.com/story/568627/Bangladesh-s-Islamic-finance-market-in-need-for-pr

Munmun, R. et. al (2015), Women's Participation in Agricultural Activities at Forest Land Areas in Bangladesh, http://thescipub.com/pdf/10.3844/jssp.2015.30.38,

Rahman, T. (2017), Role of Agriculture in Bangladesh Economy: Uncovering Problems and Challenges, https://www.ijbmi.org/papers/Vol(6)7/Version-3/E0607033646.pdf,

Rahman, H. et al (2016), The Impact of Natural Disasters on Women: A Case Study from Bangladesh, http://eprints.lse.ac.uk/74783/1/blogs.lse.ac.uk-The%20impact%20of%20natural%20disasters%20on%20women%20A%20case%20study%20from%20Bangladesh.pdf,

Ref World (2015), Eighth Periodic Report of State Parties Due in 2015: Bangladesh, 29th May 2015, https://www.refworld.org/publisher,CEDAW,,BGD,5829d56d4,0.html

Rezvi, M.R (2018), Impact of Climate Change on Agriculture in Bangladesh, https://thefinancialexpress.com.bd/views/views/impact-of-climate-change-on-agricultural-1518619832





She Land (2017), National Workshop on Women's Land Rights, https://sheland.org/2017/10/09/national-workshop-on-womens-land-rights-dhaka-bangladesh-27th-september-2017/

Siddique, K, (2013), A Case Study of Gender-Responsive Budgeting in Bangladesh, https://consultations.world-bank.org/Data/hub/files/grb_papers_bangladesh_updf_final.pdf,

UNDP (2018), Bangladesh Country Notes, http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/BGD. pdf,

(2017), Bangladesh Good Practices Integrating the SDGs into Development Planning, http://www.asia-pacific.undp.org/content/dam/rbap/docs/meetTheSDGs/BangladeshGood%20Practices.pdf,

(2013), Scaling Up Islamic Microfinance in Bangladesh through the Private Sector: Experience of Islami Bank Bangladesh Ltd (IBBL), http://www.undp.org/content/undp/en/home/librarypage/poverty-reduction/participatory_localdevelopment/scaling-up-islamic-microfinance-in-bangladesh-through-the-privat.html,

UNFPA (2019), Bangladesh Country DashBoard,

(2016), Independent Country Program Evaluation-Bangladesh, https://www.unfpa.org/sites/default/files/admin-resource/CPE_Bangladesh.pdf

(2013), Adolescent Pregnancy: A Review of the Evidence, https://www.unfpa.org/sites/default/files/pub-pdf/ADO-LESCENT%20PREGNANCY_UNFPA.pdf,

WEF-GGGI (2018a), Bangladesh Country Data, http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=BGD

(2018b), Global Gender Gap Report, http://www3.weforum.org/docs/WEF_GGGR_2018.pdf,

World Bank (2018a), Bangladesh Country Overview, https://www.worldbank.org/en/country/bangladesh/overview

(2018b), The World Bank Rural Water Supply and Sanitation Project, http://documents.worldbank.org/curated/en/522611528983807040/pdf/ICR00004515-06112018.pdf,

(2017a), Towards a Cleaner Bangladesh: Safe Water, Sanitation and Hygiene for All, http://blogs.worldbank.org/endpovertyinsouthasia/towards-cleaner-bangladesh-safe-water-sanitation-and-hygiene-all

(2017b), Clean Cooking in Bangladesh: The Experience from One Million Households, http://blogs.worldbank.org/energy/clean-cooking-bangladesh-experience-one-million-households

(2015), Leveraging urbanization in Bangladesh, http://www.worldbank.org/en/country/bangladesh/brief/leveraging-urbanization-bangladesh

(2011), Bangladesh: Climate Change and Adaptation Profile, http://sdwebx.worldbank.org/climateportal/country-profiles/wb_gfdrr_climate_change_country_profile_for_BGD.pdf,

World Population Review (2019), Bangladesh Population, http://worldpopulationreview.com/countries/bangladesh-population/





Islamic Development Bank - 8111 King Khalid St., Al Nuzlah Al Yamaniyah Dist. Unit No. 1, Jeddah 22332-2444 - Kingdom of Saudi Arabia





