



## **Women Economic Development in Bangladesh: Framework of National Policy and Success**

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### **ABSTRACT**

A prerequisite for the development of a country or a nation is women development. Social, economic, political and administrative progress of a nation is not possible without women development. The Government of Bangladesh has adopted various policies and plans for the development of women. Many of the goals set by these objectives of those policies of the Government have already been achieved and are in the process of being achieved. National Women Development Policy-2011 is one of the major strategies taken by the government for the development of women in Bangladesh. The main objective of the present study is to assess the extent to which the goals set by the Women's Development Policy have been met. The main objective of the present study is to assess the extent to which the goals set by the Women's Development Policy have been met. The present study was carried out through document analysis or secondary document review. The present study was conducted on four main themes namely 01.) women economic development, 02) women social development, 03) women political development, and 04) women legal development. It has found that that the government has taken various plans and projects for the development of women and most of those plans and projects are on the way to success but the projects are not fully implemented so the full results are not yet available. As expected, an important issue of the current research is to examine whether the economic projects for women's development have freed women from economic shackles, and according to the data obtained, the significant result is that women are economically independent. As a result of economic emancipation, today's women are marking their success in trade and business. Women entrepreneurs are contributing economically to the nation and the world through their innovative thinking power.

**Keywords:** *women, development, empowerment, policy, economics, success etc.*

### **Introduction**

Women, in custom and practice, remain subordinate to male in almost all aspects of their lives. Most of the women lives remain centered on their traditional roles and they have limited access to markets, productive services, education, health care, and local government, legal services etc. At the household level, the women often have unequal access to nutrition, health care and education compare to male. Many discriminatory practices arise out of some deep-rooted socio-cultural and political factors. Women still earn less than men and are mostly engaged in low paid jobs. They often do not have easy access to credit and other income generating opportunities and they are still under-represented at management and policy levels (USAID, 2020). Bangladesh has a significant history of women organized movements to claim their rights. Over the years, women's groups have mobilized themselves and made sure their voices are heard in various issues, starting from violence against women, gender equality in securing economic opportunities and participation, equal representation in politics, reproductive rights, family law reforms and gender mainstreaming in public policies (UN WOMEN, 2018). Among the various areas of women's development, economic development is the most important area because economic development accelerates other development and is directly related to other development. The current study has highlighted three major economic issue of women's development. Those are- objectives have been set for the economic development of women; kind of strategies or methods have been adopted to meet those objectives; and the to what extent the goals or objectives have been met.

### **Problem Statement**

Women's economic development is a complex subject-matter. Women's economic development is possible by completing many paths and various processes. There are many problems and obstacles in the path of women's economic development. All the projects and plans that are being implemented for women's economic development have various problems in the proper management of women's economic development. Women's social development, administrative development, political development and legal development are directly connected with economic development. So, it can be said that women's economic development is not possible without socio-political development of women. Patriarchal mentality and denigration of women in various matters is the significant reasons for economic backwardness of women. Economic discrimination against women is created by our society. Above all,

women's development and women's economic empowerment is a completely a multi-dimensional approach. All strategies, plans and projects for the advancement of women are problem oriented that need to address properly. It is the ultimate goal of the government to achieve a sustainable result if the projects and programs are properly planned and implemented.

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### **Rationale of the Study**

The role and status of women has increasingly become an issue of discussion. In recent Bangladesh, Gender equity and women empowerment is a burning issue. The contribution of women in our national socio-economic and political aspect is notable. Statistics shows that the ratio of men and women in Bangladesh is 103:100 and the total number of women is 7.47 crore whereas the number of men is 7.49 crore (Population & Housing Census - 2011, 2011). Though women represent almost half of the population but they are not free from various social, political, economic and cultural barriers. They are not getting their basic economic rights. But they have rights as human being to live with economic freedom and dignity. Although the situation is better in urban areas than rural ones but that is very little to be satisfied with. Therefore, to make development meaningful, our women should be developed in the true sense of the term.

The present study has attempted to give a comprehensive picture of women development in different sectors of Bangladesh as the contribution of National women development policy. The main rationale of the present study is to generate an analytical knowledge about whether various schemes for women empowerment and development are being implemented properly. This study will evaluate the important role of National Women Development Policy-2011 for women economic development. The data generated by this study will be very important for future researchers. This study will be preserved as a baseline study to re-examine the progress of women's development policies.

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### **Objectives of the Study**

This study is an endeavor to analyze the role of National Women Development Policy-2011 in women development of Bangladesh. The main objective of this study is to conducting an enlightened and scientific investigation into the economic progress and development of women. Specific aim of the present research is to investigate and analyze - How and to what extent National Women Development Policy-2011 has exerted impact on women economic development.

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### **Methodology and Materials**

Secondary data analysis design has been applied in this study. Data for this study has been collected from relevant books, annual reports from different relevant Ministries and Departments, Bangladesh Bureau of Statistics, BIDS, national and international journals, relevant newspapers articles, valid internet and website documents, and from various reports on seminar, workshops, presentation etc. Collected data has been classified, processed and analyzed properly to present in study report. Interpretation and analysis have been done based on study objectives and justification. Secondary data with some edits have been represented in tables, charts, graphs, or other forms with the sources of references. Secondary data analysis technique time friendly and minimize the cost. It also provides huge time for an author in brainstorming. Rationale of choosing document analysis is too easy to interpret the documents to give voice and meaning; making clear understanding; explicit and implicit evaluation; and valid and reliable generalization. Validity and reliability for in terms of data and information has maintained strictly. In conducting this study researchers maintained full objectivity. Data sources has been cited carefully and recorded based on time, date, and links. All kind of research values and principles has been followed up to make the present study more reliable and valid. A comprehensive and holistic research report has been preferred for generalized the present study.

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### **Findings and Discussion of the Study**

National Women Development Policy-2011 has made provisions for women to get equal share of economic rights and avail opportunity in commerce and business. The policy is to ensure the rights of all women irrespective of their color, class, religion and region (CRI, 2015). The Policy has asked the state to provide women with full control over their right of resources, earned property, business, national budget, training, information, investment, credit, technology and opportunity to equal earn & position. Women's economic development is fundamental to women's ability to move out and stay out from gender stereotype. NWDP has tried to find to change economic systems (thinking, practices, roles, policies) that systematically discriminate against women, in order that economic development contributes sustainably to gender justice. But women's economic development is more than a question of material resources; it is also fundamental to women's ability to enjoy all other human rights. Nation greatly benefits from increasing employment and leadership opportunities for women, which is shown to increase organizational and institutional effectiveness and growth. This research has discussed some specific economic points and has prioritized three issues in presenting the findings of the research, one of which is to identify the objectives to this national policy, another is to highlight the strategies and actions taken by the government as well as responsible institutions and in fine to analyze the results/outcomes of the activities and steps taken against the policy objective. The specific themes that this study highlights are given below-

1. Employment, Entrepreneurship;
2. Financial Inclusion and Banks Loan;
3. Income Generation;

4. Gender Responsive Budgeting;
5. Investment for Women Economic Development Programs; and
6. Women Lobar Rights.

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### **Economic Objectives in Women Development Policy**

National Women Development Policy-2011 (NWDP-2011) designed it is all kinds economic objective to ensure full and equal participation of women in the mainstream economic development. This policy wants to give appropriate recognition to women's contribution in socio-economic areas and give women the rights to wealth and resources earned through income, succession, loan/credit, land and market management. This policy has designed to equal rights in economic policy making (Trade and Commerce Policy, Monetary Policy and Taxation Policy) and their implementation. Others objectives of this govt. policy is to provide opportunity and partnership in resource utilization, employment, market and business and ensure gender equal rate of wages, increase participation of women in the labor market, equal opportunity at the workplace, ensured security and removal of disparities in employment. Under the measures of this policy government of Bangladesh undertake programs for imparting special training and credit facilities to for women entrepreneur class. Afterall this policy aims at formation of gender responsive budget to empower all class of women in Bangladesh.

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### **Measures and Programme for Women Economic Development**

It is an established fact that women's economic empowerment is primary criteria for development of a nation. It will be meaningless, if women that constitute half of the population of the globe do not have access to education, healthcare, employment and political decision-making bodies. A nation benefits fully when both men and women contribute rigorously in economic growth, peace and prosperity. Countries with greater equality between women and men have economies that are more competitive and fast growing. Hence, removing barriers on empowering women stimulates economic development. Article 10 and Article 19 (2) of constitution of Bangladesh has declared that *steps shall be taken to ensure participation of women in all spheres of national life (10); The State shall adopt effective measures to remove social and economic in equality between man and woman and to ensure the equitable distribution of wealth among citizens, and of opportunities in order to attain a uniform level of economic development throughout the Republic (19)*. National Women Development Policy-2011 in Bangladesh focused on some objectives that area related to economic development of women in Bangladesh. To fulfill those economic objectives government institutions with the help of non-government, international, national and local organization took a lot of initiatives, plan, and work strategy. Those discussions are following:

**Women employment and entrepreneurship and business:** Government of Bangladesh has taken a lot of projects, plans and programmes for women self-employment. Government has circulated easy loan for women. Non-government organization and International NGOs also have launched a lot of programmes for women self-employment. Women in Bangladesh have started small business. Regulatory bodies and non-governmental organizations (NGOs) have enacted strategies to enable more women to enter the marketplace. The Government of Bangladesh has undertaken several initiatives targeted at women entrepreneurs, including the "Gender Action Plan (GAP)" by the Small & Medium Enterprise (SME) Foundation, which seeks to advance the economic empowerment of women in SMEs by strengthening their managerial and technical capacity and ability to access credit. Bangladesh Bank introduced "Small and Medium Enterprise (SME) Credit Policies and programmes which incorporates special arrangements for women entrepreneurs to ensure a significant portion of credit funding goes to them. There are numerous other programmes also working to achieve similar goals. Technology is providing tools to tackle gender inequality and empower women. Bangladesh, as it embraces digitization, can use digital technology as a pathway to promote women entrepreneurs.

**Financial inclusion and banks loan:** Financial inclusion aims at including the unbanked and unserved population under the financial services network. Financial inclusion initiatives try to ensure that all adult population, irrespective of income level, have right to effectively use the financial services that are suitable to them and by using those services they can improve their lifestyle. Financial inclusion targets address both financial and social objectives of a country. The ultimate target of financial inclusion is economic development through inclusive growth and financial deepening. Financially excluded populations are those who generally do not have much money, but still, they must save, borrow and manage money for their livelihood. Without access to formal financial services, they have to rely on informal source of money. This might include moneylenders, family and friends, brokers, pawn-traders etc. which are expensive, uncertain and risky.

**Income Generation of Women:** Government of Bangladesh with the help of international project and NGOs has initiated a lot of projects for generating income of women. For income generation activities women resources utilization is must. That is way; government took emphasis on vocational education of women. Some NGOs also launched numerous programmes for women vocational education and training. The Technical & Vocational Education & Training (TVET) sector has played a significant role in the field of skills development activities in Bangladesh. GOs and NGOs have been offering variety of livelihood skills development training courses through vocational training institutes. The skills need of unskilled, unemployed, underemployed and retrenched laborers are being addressed through these skills training along with employment support services. There are seven vocational training institutes (VTIs) located at Dhaka, Gazipur and Jashore district.

**Table 01: Ongoing Skill Development Training Projects**

Sr. No.	Projects	Funding's
1	Skills for Employment Investment Program (SEIP)	GOB & ADB through PKSF
2	Skills for Employment Investment Program (SEIP)	GOB & ADB through BGMEA
3	B-SkillFUL, Swiss contact	SDC, EU
4	Sudokhho	UK aid and SDC
5	Skills Development Training (SDT)	Dr. K. A. Monsur-DAM Vocational Training Institute
6	Skills Development Training program	Dr. Delwar-Dilruba Foundation Inc.

**Sources:** Website of Dhaka Ahsania Mission. Available at <http://www.ahsaniamission.org.bd/field-works/tvet/>

**Gender responsive budgeting:** A budget is the most comprehensive statement of a government's social and economic plans and priorities. In tracking where the money comes from and where it goes, budgets determine how public funds are raised, how they are used and who benefits from them. Therefore, implementing commitments towards gender equality requires intentional measures to incorporate a gender perspective in planning and budgeting frameworks and concrete investment in addressing gender gaps. Gender-responsive budgeting is not about creating separate budgets for women, or solely increasing spending on women's programs. Rather, gender-responsive budgeting seeks to ensure that the collection and allocation of public resources is carried out in ways that are effective and contribute to advancing gender equality and women's empowerment (UN Women, 2018).

**Table 01: Budget Allocation for Women Development**

Fiscal Year	Total Budget (Corer Taka)	Allocation for Women Development (Corer Taka)	Allocation or Women Development Compared to Total Budget (%)	Number of Ministries/Davison in Gender Budget Report
2009-10	110523	27248	24.65	4
2010-11	130011	34221	26.32	10
2011-12	161213	42154	26.15	20
2012-13	189231	54302	28.68	25
2013-14	216222	59756	27.64	40
2014-15	239668	64087	26.74	40
2015-16	264565	71872	27.17	40
2016-17	340604	92765	27.25	40
2017-18	400266	112019	27.99	43
2018-19	464580	137742	27.48	43
2019-20	523191	161247	30.82	43

**Source:** Jahan, Choyti Afrose (2018). Budget FY19: 29.65% for women's development. Dhaka Tribune News. And official link of govt. web. [[https://mof.gov.bd/site/view/budget\\_mof/](https://mof.gov.bd/site/view/budget_mof/)]. access on June, 2020 at 4:00 PM.

Table 02 shows that in 2009-10 total budget for women development was 24% form total budget and in 2018-19 this percentage goes to 30%. This progress is positive but little bit slow. The following figure shows the allocation for women from total budget.

**Investment for women economic development programs:** The government of Bangladesh is aware of it and taking necessary steps for receiving assistance from the international arena and UN Women (NWDP, 2011). Any conversation around women in finance will at some point turn to the issue of how many qualified women are in the pipeline and when women might be influenced to consider finance as a career. For the development of women infrastructure is mandatory. Investment for that project is very important. The initiated projects are for women human capital development. Those project and invested money are given below:

**Table 02: Investment for Women Development Program (Infrastructure)**

Project Name	Allotted Money (Corer Taka)	Expenditure during FY 2017-2018	Target
Nalitabari Upazilla Working Women Hostel and Training Center	440.00	440.00	440.00
Women and Children Diabetes, Endocrine and Metabolic Hospital, Uttora , Dhaka.	132.00	131.53	131.53
Training Center and Hostel Establishment at Sonaimuri, Kaligoan, Arahajar and Mothbaria.	1346.00	507.65	507.65
National heart Foundation Nurses Hostel Establishment	342.00	342.00	342.00
Working Women Hostile and day Care Center, Kaligonj,Gajipur.	809.00	809.00	809.00
Working Women hostel Horizontal Extension. Mirpur and Khilgoan.	1278.00	1278.00	1278.00
Establishment of Nilkhet Working Women Hostel	61.00	61.00	61.00
Shop run by Women Entrepreneur at Gajipur	2.00	2.00	2.00
Exceptional Business Entrepreneurship -Bandorban	351.00	133.35	133.35
Vocational Training Project, Sunamjong	360.12	173.71	173.71
Modern Fashion Design Unit	133.50	5.67	133.50

**Sources:** Annual Report, 2017-18, Ministry of Women and Child Affairs, Government of Bangladesh, Page 23-24.

This table shows that Ministry of Women and Child Affairs, Government of Bangladesh took a lot of projects for the development of women in Bangladesh. Nalitabari Upazilla Working Women Hostel and Training Center is very important center for women, Women and Children Diabetes, Endocrine and Metabolic Hospital, Uttara, Dhaka is also playing important role for the development of women livelihood along with children. In that way all those projects are playing important role and those measure will have a huge outcome.

#### ***Economic Outcomes of Women Development Policy***

National Women Development Policy-2011 has been made various provisions for women to get equal share of economic resources and avail of opportunities in commerce and business. The policy upholds the rights of all women irrespective of their religions, caste, color, race, class etc. The Policy asks the State to provide women with full control over their economic rights, earned property, budget, and access to business. In August 2013, Ministry of Women and Children Affairs formulated a national work plan for implementing the Women Development Policy 2011 to ensure women economic development. It should be noted that the present government has not puff out from its commitment to ensure equality of all women in Bangladesh. Women in Bangladesh are now engaged in challenging job and earning a lot. Women engagements in job sector have increased women financial security and they are taking their own decision in both home and workplace. After implementing economic projects, women have been seen in another positive mood in controlling over resources.

National data gathered for this research demonstrates that implementing those measures some outcomes have been seen in the recent time. But from 2011 to 2020 some outcomes have been seen in Bangladesh and some have not. The income rate of working women increased in Bangladesh. A big portion of women are engaged in garments sectors. Government of Bangladesh has taken proper initiative for garments worker for proper salary. Women in Bangladesh are now engaged in challenging job and earning a lot. Women engagements in job sector have increased women financial security and they are taking their own decision in both home and workplace. After implementing economic projects, women have been seen in another positive mood in controlling over resources.

**Table 04: Organizational Support for Women Entrepreneurs**

S.N.	Name of Supporting Organization
1	Bangladesh Small and Cottage Industries Corporation (BSCIC);
2	Bangladesh Bank;
3	State and private commercial banks;
4	Financial institutions;
5	Bangladesh Rural Development Board (BRDB);
6	Bangladesh Management Development Institute (BMDI);
7	Directorate of Women Affairs (DWA);
8	Development of Youth Development (DYD) ;

9	Bangladesh Manpower Training Bureau (BMTB);
10	Micro-industries Development and Assistance Services (MIDAS);
11	Job Opportunities and Business Support (JOBS); and
12	NGO-MFIs have microcredit program.

**Sources:** Parvin, Rumana (2017). Women Entrepreneurship: New Horizon for Bangladesh; University of Dhaka. [Available at <https://www.slideshare.net/nazmulalam7161/women-entrepreneurship-new-horizon-for-bangladesh-1>]

In 2009-10 total budget for women development was 24% form total budget and in 2018-19 this percentage goes to 30%. This progress is positive but little bit slow. Women entrepreneurship is burning issue in Bangladesh. Starting career as entrepreneur and access to bank liquid of women is one of the major outcomes of National Women Development Policy.

**Table 05: Increased Allocation for Women development from Total Budget**

Fiscal Year	Total Budget (Corer Taka)	Allocation for Women Development (Corer Taka)	Allocation or Women Development Compared to Total Budget (%)	Number of Ministries/Davison in Gender Budget Report
2009-10	110523	27248	24.65	4
2010-11	130011	34221	26.32	10
2011-12	161213	42154	26.15	20
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## Conclusion and Recommendations

Bangladesh has also achieved significant success in the economic field. Bangladesh has met most of the Millennium Development Goals (MDGs) and was promoted to a lower middle-income country in 2015. The country's population is also undergoing various changes. Young people are a large part of the people who need to be turned into human resources. Bangladesh, like other countries in the world, has signed the Sustainable Development Goals (SDGs). Measures have been taken to ensure women economic, social and legal and political development on the basis of National Women Development Policy-2011. Incorporate gender issues in the mid-term budget structure. Finance ministry introduced a database of expenditure sectors in the Recurrent, Capital, Gender and Poverty (RCGP) model to determine what percentage of expenditure is benefiting women and incorporate gender issues in the mid-term budget structure. By implementing economic measures some outcomes are seen in the recent time. We know that policy outcome is long term result oriented. Increased income, women employment (self-employment), ensured economic security, control over resources, decision making power, increased women economic empowerment, re-analyzed monetary policy, reduced gender gap, changed infra-structure for women has found the major area of women development. In all this field, development level is not up to the mark because of limited capital, religious barriers, limited access to bank loan, challenges in investment and women entrepreneurship and women dis-engagement in job sector. Economic outcome Positive's outcomes have been considered as admirable but some results of policy has not come to light yet. Proper implement and monitoring of economic measure for women economic development may ensure entire positive outcome of that policy. However, some recommendations are following:

1. All kinds of programmes, projects and plans for women economic development should be maintain standard and sustainable index;
2. The government should re-form a committee consisting of economists, statisticians, women specialists, advocacy group representatives, social worker and relevant stakeholders for a making a sustainable economic development plan;
3. Women economic participation should be prioritized and access to bank loan and liquid should be ensured by financial organization;
4. The govt. should multi-stage monitor every programs for women development including international programmes;

5. NGOs and women's organizations (Public and private) should play a dynamic role for ensuring women economic, social, political and legal development;
6. In-depth sectoral study should be conducted by expert researcher on women's contribution to various sectors of the economy and disseminate the findings among policymakers, politicians, women's organizations, the media and broader society. The findings of such studies would help policymakers to formulate practical project and programmes; and
7. A comprehensive socio-economic security for women should be introduced and government should take initiatives to engage insurance company to make women economically secure, crisis support in political violence and legal aid for poor.

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