

Women's Economic Empowerment in Bangladesh



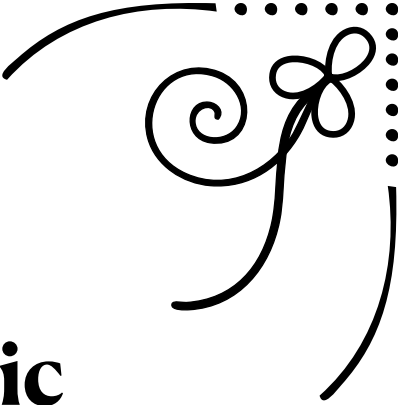
An Evidence-Guided Toolkit for More Inclusive Policies



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Abbreviations and Acronyms

BIHS	Bangladesh Integrated Household Survey
DHS	Demographic and Health Surveys
GDP	Gross Domestic Product
HIES	Household Income and Expenditure Survey
ICLS	International Conference of Labour Statisticians (ILO)
ILO	International Labour Organization
IPV	Intimate Partner Violence
LFS	Labor Force Survey
NEET	Not in Employment, Education, or Training
NGO	Nongovernmental Organization
RMG	Ready-Made Garment
SAR GIL	South Asia Gender Innovation Lab
TVET	Technical and Vocational Education and Training

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Executive Summary

This report provides an examination of gender disparities in economic empowerment in Bangladesh. It aims to shed light on the current state of gender inequality by analyzing rich microdata from multiple data sources, thereby fostering insights into women's labor market outcomes (such as employment, earnings, hours worked) and factors affecting women's economic empowerment (such as safety, mobility, asset ownership, digital inclusion, and financial inclusion). Based on the descriptive analysis of gender gaps, the report also identifies key constraints on women's economic empowerment in Bangladesh and presents an evidence-guided policy toolkit to inform policies that promote gender equity and support inclusive, sustainable development in Bangladesh.

What's New in This Report?

This report builds on previous analytical work conducted by the World Bank.¹ It expands the analysis by drawing on the latest microdata to paint the most up-to-date picture of the state of women's economic empowerment in Bangladesh. Most of the analysis in this report uses data produced since the Covid-19 pandemic. The resulting insights have been used to inform an evidence-based toolkit of policy instruments to guide policymakers and practitioners in developing and implementing programs that prioritize women's economic empowerment.

The report's novel contributions are as follows:

1

Analysis of factors affecting economic empowerment

In addition to measures of labor market outcomes, the report also includes an analysis of factors that constrain (and, if addressed, have the potential to boost) women's economic empowerment, such as digital and financial inclusion, asset ownership, safety, mobility, and norms.

2

Use of rich microdata

The report relies on richer and more recent rounds of microdata from 13 data sources to examine a broad range of outcomes. The combination of various kinds of data—on labor market outcomes, asset ownership, time use, safety, mobility, migration, ready-made garment (RMG) factories, and norms—paints a more complete picture of the state of women's economic empowerment in Bangladesh, along with the related drivers and constraints.

3

Identification of data gaps

The analysis of women's economic empowerment is limited by the lack of nuanced data on various dimensions of economic empowerment. Specific data gaps that, if narrowed, can improve our understanding are highlighted.

¹ This includes Farole et al. (2017); Moyeen et al. (2022); Solotaroff et al. (2019).

4

Evidence-based policy toolkit for practitioners

The report presents a policy toolkit to address key constraints on women's economic empowerment. The toolkit is based on a comprehensive review of high-quality global evidence on effective policy measures to address the gaps discussed in the report. It also includes an assessment of the available evidence from Bangladesh and South Asia, identifying areas where high-quality evidence is lacking and pointing to future priorities in research. To support decision-making, the tools have been prioritized based on their potential to enhance women's economic empowerment in Bangladesh. This ranking has been developed using aggregated responses from a survey of World Bank experts working with Bangladesh that was conducted within the framework of this study.

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Key Messages

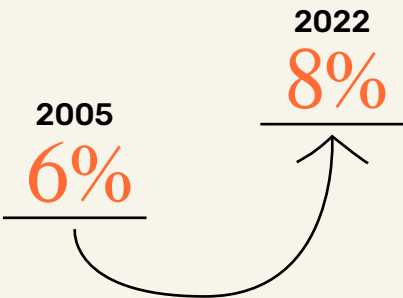
Key Message 1

The gender gap in labor force participation is large. The magnitude of the gap varies based on the definition of employment. As of 2022, using an inclusive statistical definition of labor force participation, the definition of the 13th International Conference of Labour Statisticians (ICLS) (ILO 1983), shows that, while 83 percent of men ages 15–64 participate in the labor force, only 45 percent of women do so. This implies that 31.0 million working-age women in Bangladesh were still out of the labor force in 2022, compared with 9.3 million working-age men.

Using a more recently updated statistical definition of labor force participation (that of the 19th ICLS), 82 percent of working-age men, but only 22 percent of working-age women participate in the labor force (ILO 2013). The lower rates of labor force participation, especially among women, under this definition compared with the older definition are due to the exclusion from the definition of employment of own-use work, such as subsistence farming and helping unpaid in a household business, work that women are significantly more likely to be involved in than men. Appendix B, section B.5, presents a more detailed comparison of the two definitions.

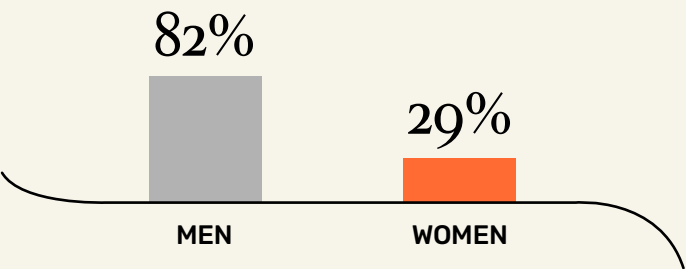
While the rate of female labor force participation in Bangladesh is low, it still outpaces the rates in most other countries in the region.

It is difficult to assess trends in women’s employment overall because of inconsistent measurement over time; but women’s wage employment only marginally increased between 2005 and 2022, increasing by 2 percentage points to 8 percent.



Key Message 2

Although women’s work is concentrated in agriculture, women do not own agricultural assets. Only 29 percent of the women in agriculture are engaged in crop-related activities, compared with 82 percent of men. Women are mostly engaged in rearing of livestock, including large livestock that they do not own. Women spend more time than men on rearing large livestock. The ownership of productive assets, such as land and large livestock, is concentrated among men.



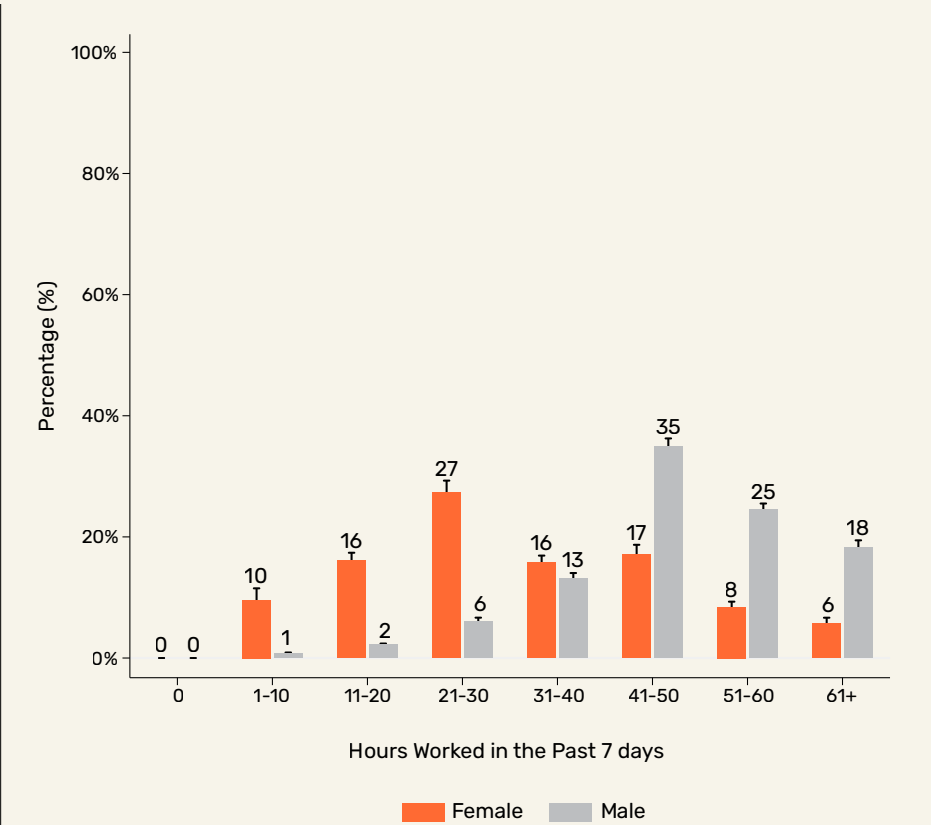
Key Message 3

Employed women work significantly fewer hours on average per week relative to employed men (a difference of 17 hours). A quarter of women work part time (20 hours or less) (refer to figure ES.1). This is observed across all sectors and employment statuses, suggesting that women’s work choices are often limited by the time they spend on home responsibilities. Women often engage in work that allows for shorter and more flexible hours.

Figure ES.1:
Hours worked in the past 7 days, employed individuals ages 25-64, by sex

Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

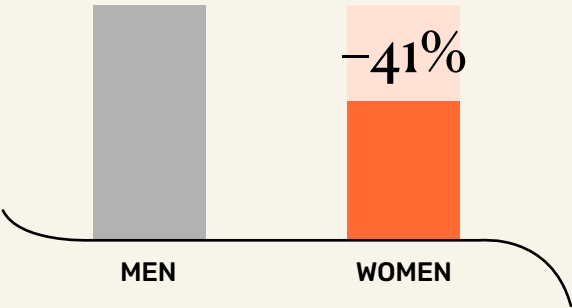
Note: The figure shows hours worked by employed individuals.



The share of women who are employed is larger in rural areas than in urban areas (50 percent and 25 percent, respectively), but rural women work fewer hours than urban women (29 hours vs. 41 hours, respectively).

Key Message 4

Women’s earnings are significantly lower than men’s earnings. On average, women earn Tk 9 thousand per month, or 41 percent less than men. This gap arises in part because women work fewer hours, but, after accounting for hours worked, women’s earnings are still 26 percent lower. The gender earnings gap is starkest in industry, where women and men work similar hours, but women earn 38 percent less per hour.



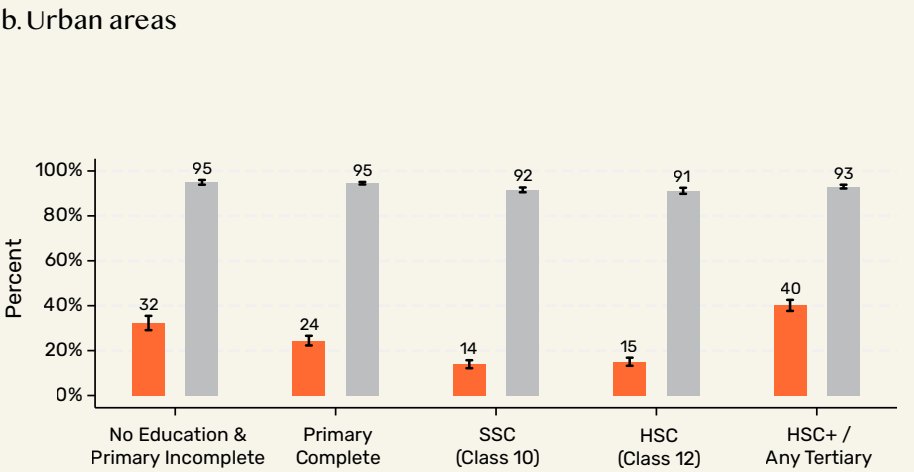
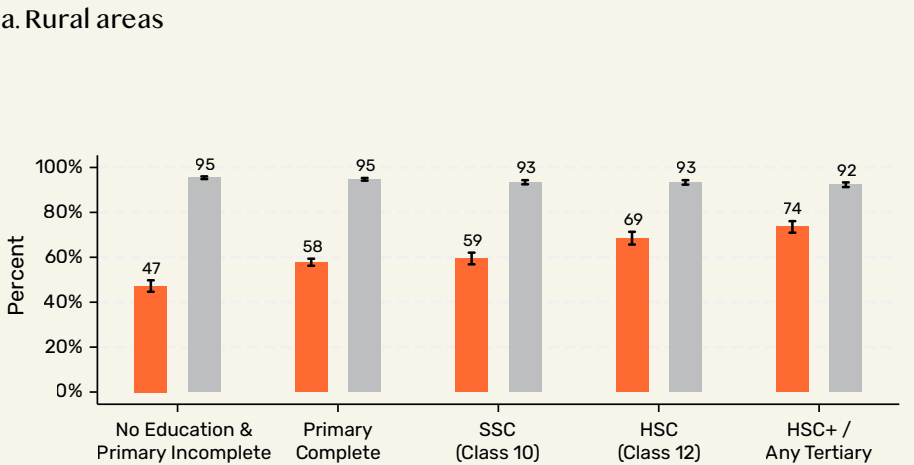
Key Message 5

Wealthier women are more likely to be more highly educated, yet less likely to be working. Those women who do work are often engaged in sectors with higher wages or better working conditions. These patterns suggest that most female employment is driven by necessity rather than choice.

The relationship between education and labor force participation varies between rural and urban areas. In rural areas, increased education is associated with higher female labor force participation and a shift from agricultural and elementary occupations to professional roles in the nonagricultural sector, such as teaching and health care (refer to figure ES.2). In urban areas, female labor force participation follows a U-shaped pattern: it is highest among women with lower or higher educational attainment. This indicates that urban women with moderate educational attainment tend to leave the workforce, while more educated women work in higher status white-collar jobs.

Figure ES.2: Labor force participation rate, by education, region, and sex, ages 25-64

Female
Male



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: Labor force participation rate is calculated as the labor force (employed and unemployed), divided by the total working-age population (ages 15–64). The Key Definitions sub-section in the Introduction provides a detailed description of the definitions of employed and unemployed individuals. The category ‘No Education & Primary Incomplete’ includes individuals without any education and individuals who have passed class 4 or below. The category ‘Primary Complete’ includes individuals who have passed class 5 through class 9.

Key Message 6

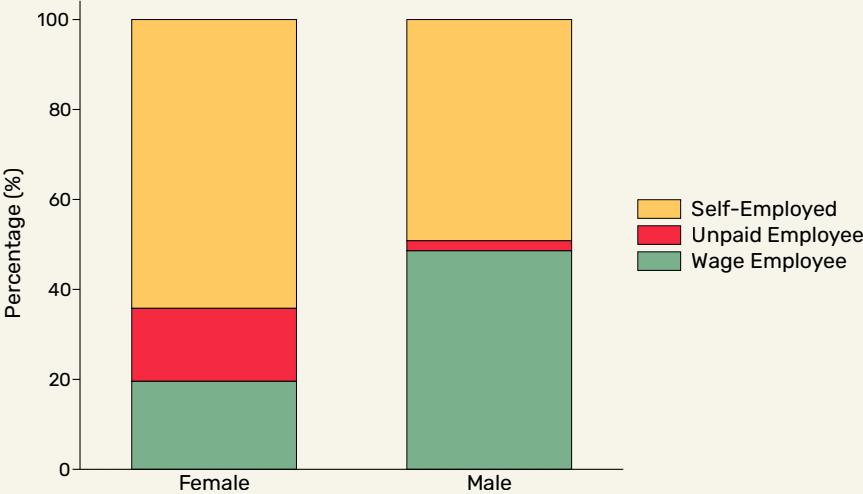
The ready made garments (RMG) sector is an important source of wage employment among young women in both urban and rural areas, but women do not advance to higher-level positions and higher pay with age in the sector. Furthermore, each successive birth cohort of women has been exiting the sector at an earlier age. Unlike previous cohorts, fewer young women in the youngest cohort in the data (born in the 2000s) entered the sector relative to the previous cohort, suggesting that female employment in the RMG sector may be stalling.

The sector also contracted more broadly in 2024 with multiple factories shutting down and more than half a million people, mostly women, losing their jobs. This contraction is due to both global factors and domestic challenges.

Key Message 7

Most employed women are self-employed (64 percent) (refer to figure ES.3). This is in contrast to employed men, who are almost equally likely to be wage employees or self-employed (48 percent and 49 percent, respectively). However, women in nonagricultural self-employment operate informal and home-based businesses. Fewer than a third of nonagricultural self-employed women in urban areas and fewer than a fifth in rural areas work outside the home, compared with almost all self-employed men. Women’s businesses also tend to operate part time and earn less than men’s businesses (refer to figure ES.4).

Figure ES.3: Employment status among those employed, by sex, ages 25-64



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

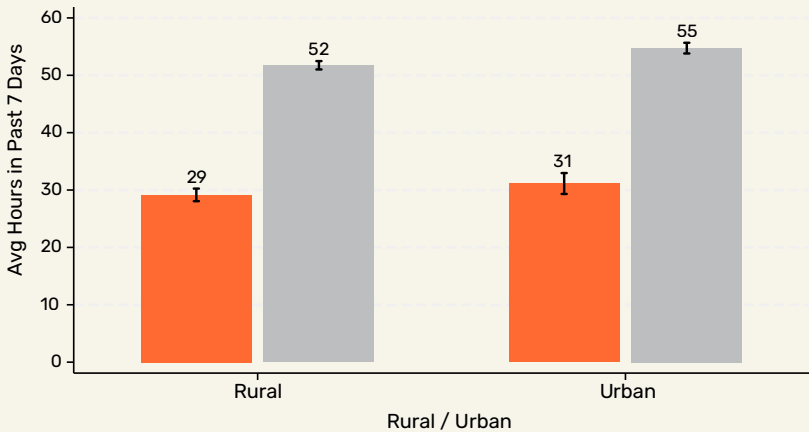
Figure ES.4: Hours and hourly earnings of individuals self-employed outside agriculture, by region and sex, ages 15-64

Female
Male

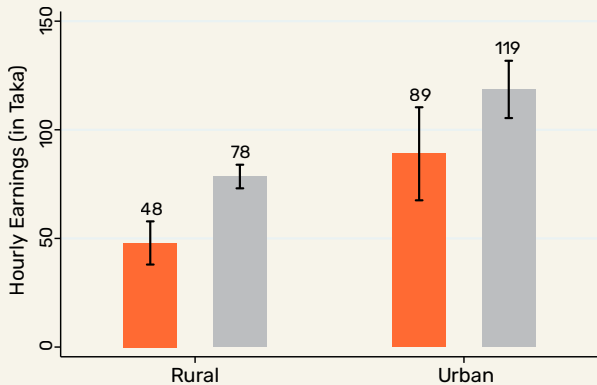
Sources: Panel A: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.
Panel B: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: In Panel B, earnings have been adjusted to 2024 prices using inflation data of the Bangladesh Bureau of Statistics, compiled by the World Bank and accessed through the World Bank Open Data portal. Earnings are winsorized at 95th percentile.

a. Average hours worked



b. Average hourly earnings

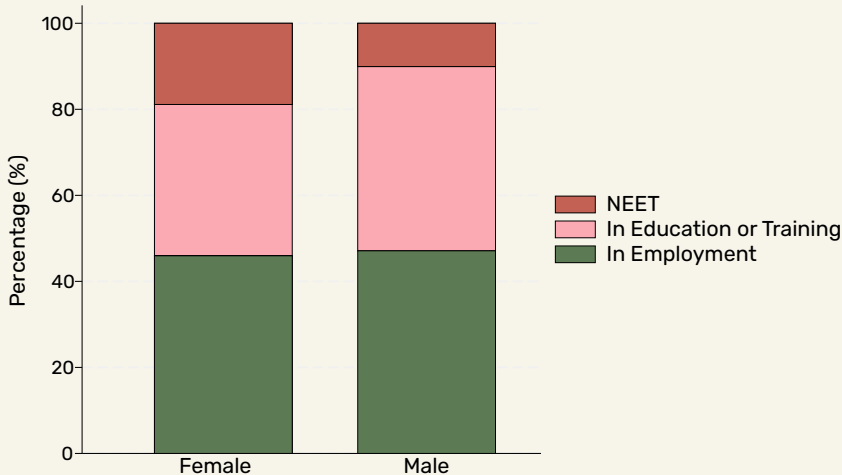


Key Message 8

In 2022, 19 percent of young women ages 15–24 in Bangladesh were not in employment, education, or training (NEET), nearly double the rate among young men (10 percent) (refer to figure ES.5). The gap was especially wide in urban areas, where 42 percent of young women were NEET compared with only 8 percent in rural areas, suggesting that many young women complete education or training, but do not enter the workforce.

Figure ES.5: Distribution of the population in employment, education or training, and NEET, by sex, ages 15-24

Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

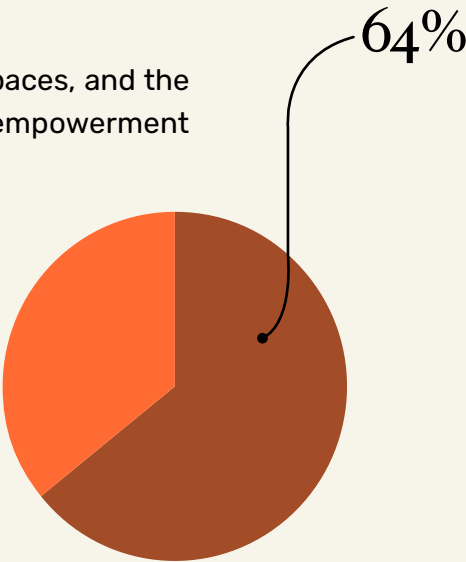


Among women, the school-to-work transition in Bangladesh is a challenge. A significant mismatch exists between the skills of graduates and the skills required by the labor market (World Bank 2024a). A survey of World Bank experts ranked the lack of technical and vocational skills as the most important constraint to women’s economic empowerment in Bangladesh.

While technical and vocational education and training (TVET) programs are a common policy tool in addressing the skills gap, such programs show mixed impacts on women’s labor market outcomes, and high-quality evidence on Bangladesh is limited. Integrating features that address specific barriers faced by women, such as lower baseline confidence and limited mobility, into TVET programs would likely have high returns in women’s economic empowerment in Bangladesh.

Key Message 9

Lack of mobility and concerns about safety in transport, public spaces, and the workplace—the second most important constraint on women’s empowerment according to the World Bank expert survey and the top constraint identified by Bangladeshi expert interviewees on women’s economic empowerment—limit women’s employment. Among women working in agroindustries in Bangladesh, 64 percent experience verbal and emotional violence (World Bank 2025d). Another 11 percent experience physical or sexual violence during their commutes to work; 73 percent agree or strongly agree that an unsafe commute to the workplace adversely affects female labor force participation. About a third and a fifth of women in rural and urban areas, respectively, feel unsafe walking in their neighborhoods after dark, indicating that concerns about public safety may be a constraint on working outside the home.



Policy tools, such as safe transport to the workplace, hot spot policing, and flexible working options, have the potential to improve female labor force participation by addressing concerns about mobility and safety.

Key Message 10

Limited financial inclusion among women—ranked as the third most important constraint on women’s empowerment in the expert survey—are a challenge. Among women, 57 percent have no bank or mobile money account, compared with 37 percent of men. Although rural women are more likely than rural men to have taken out a loan (17 percent vs. 14 percent), conditional on having a loan, rural women tend to rely on formal savings and credit, especially nongovernmental organizations (NGOs), such as Grameen Bank, while rural men borrow more frequently from informal networks (refer to figure ES.6). This allows men to tap into larger loans and lower interest rates.

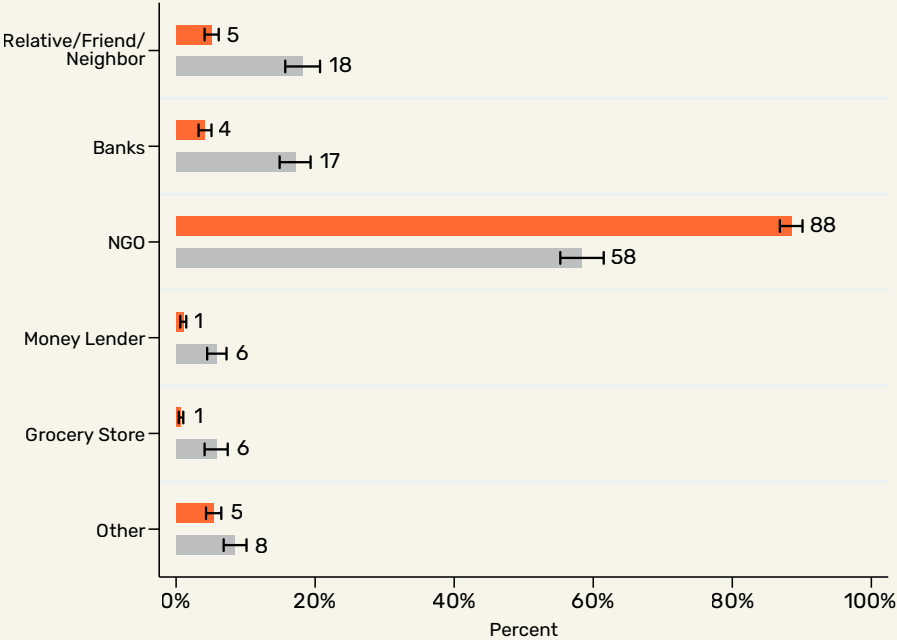
Policy tools such as extending provision of mobile money and switching to digital systems for service delivery could enhance women’s savings and control over money.

Figure ES.6: Distribution of loan sources by sex, ages 15-64

Female
Male

Source: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: The figure shows the distribution of the sources of loans for individuals with loans. Individuals can have more than one loan.



Key Message 11

Conservative gender norms restrict both the supply of and demand for women’s labor. Traditional gender norms on the division of household labor and caregiving are reflected in time use data. Married women spend significantly more time than married men on housework and the care of dependents, reducing their opportunity for rest and education. This pattern persists among women who are working and men who are not working, which is consistent with the existence of gender norms in caregiving activities. Bangladeshi expert interviewees on women’s economic empowerment ranked childcare and home responsibilities as the second most important constraint to women’s economic empowerment. A majority of men (four-fifths) and women (three-fourths) also believe that men should have more access than women to scarce jobs.

Bangladesh also exhibits one of the highest rates of intimate partner violence (IPV) in the world. In Bangladesh, among women who have ever been married, 70 percent have experienced some form of IPV in their lifetimes, and 54 percent of women have experienced physical or sexual violence. Evidence on the South Asia region and on lower-middle-income countries globally suggest that policies aimed at increasing women’s economic empowerment may have the unintended consequence of provoking a backlash among men through IPV if the policies challenge entrenched gender norms.

Norms affecting labor demand are also a challenge. Almost half of firms registered in the nonagricultural sectors in Bangladesh report that they do not hire women to fill management positions because of a belief that women are the source of workplace disruptions.

Policy tools that might be able to change restrictive gender norms include interventions that seek to correct the beliefs of husbands and wives about social sanctions and interventions that strengthen women's self-efficacy and aspirations through workshops, especially interventions targeted at men. Evidence on such interventions in Bangladesh is lacking.

Linking Policy Priorities and the Evidence on Policy Tools

Addressing gender gaps in economic empowerment amid resource constraints requires prioritizing investments and allocating budgets to the most effective policy tools. This report provides a toolkit for practitioners to promote women's economic empowerment in Bangladesh, informed by a descriptive analysis of gender gaps and an expert survey ranking of priority issues based on the potential to improve women's labor force participation and income generation.

The approach relies on the methodology developed by the World Bank (2024g). First, high-quality global evidence on policy tools designed to enhance outcomes among women was reviewed on nine policy priorities. Each priority corresponded to a specific constraint or set of related constraints on women's economic empowerment. This exercise provided a clear summary of the state of the evidence on each policy tool directed at each constraint.

Second, a survey was conducted with experts at the World Bank who work on Bangladesh, particularly on topics that intersect with the constraints on women's economic empowerment. The survey consisted of ranking the nine priority constraints to be targeted through policy interventions according to the potential of the interventions to increase labor force participation and incomes among women in Bangladesh. Key informant interviews with Bangladeshi experts on women's economic empowerment supplement the survey of World Bank experts.

Table ES.1 presents the results of the expert survey, along with an indication of the strength of the evidence on the policy tools available to address each policy priority.

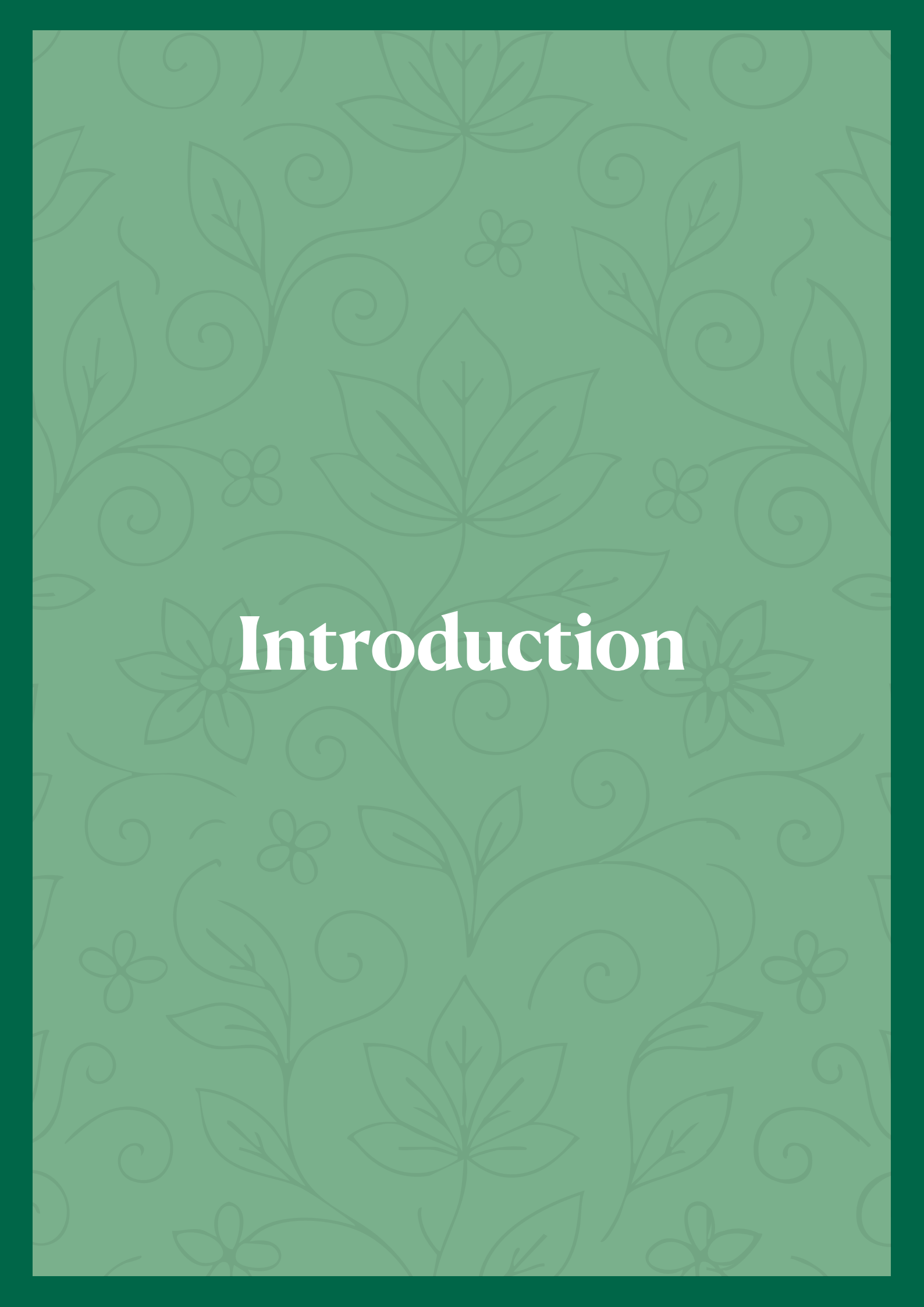
Table ES.1: Connecting policy priorities to evidence on the effectiveness of policy tools

Policy priority	Expert ranking	Assessment of global evidence of policy tools	Evidence on any policy tool, Bangladesh
Skills and vocational training		 Growing	Yes
Transport, mobility, and safety*		 Insufficient	Yes
Financial inclusion		 Growing	Yes
Ownership of property and other assets		 Insufficient	Yes
Childcare and home responsibilities*		 Sufficient	No
Business ownership and business growth		 Growing	No
Job search		 Insufficient	No
Digital inclusion		 Growing	No
Migration		 Insufficient	Yes

Sources: Original table for this publication.

Note: The methodology is based on World Bank (2024g). Details on the methodology can be found in Part 3 and appendix B, section B.3. The first column in this table lists the primary priorities identified through a review of the global literature. These priorities are listed in order from most important to least important, determined through a survey of World Bank experts working on topics that are relevant to women's economic empowerment. The rank is mentioned in the second column, with darker shades indicating more importance. The third column provides an overall assessment of the available global evidence across all policy tools for the specific priority, based on the evidence review in Part 3. A priority is labeled "Sufficient" if there is a large body of evidence that conclusively shows that the policy priority is effective (or not) in enhancing women's economic empowerment. Conversely, a priority is labeled "Insufficient" if the global evidence is scarce or lacking. "Growing" applies to priorities on which the global evidence is promising or mixed, indicating uncertainty about the effectiveness of the tools in promoting women's economic empowerment. For a more thorough description of the toolkit and to contextualize the global evidence in Bangladesh, refer to Part 3.

* Top-ranked priorities by Bangladeshi expert interviewees.



Introduction

Bangladesh is often considered a success story in the promotion of gender equality in South Asia. The government and the people of Bangladesh have made strides in reducing maternal and child mortality, increasing political representation among women, broadening the access of girls and women to basic education, and raising female labor force participation (Moyeen et al. 2022), despite rigid patriarchal systems and initial extreme levels of poverty.

The participation of women in the labor force has been instrumental in this progress. Higher incomes and greater educational attainment have improved women's bargaining power within the household in decisions on marriage, reproductive health, and child health, while the visibility of women through work and community involvement has challenged cultural norms, such as purdah, the religious and social practice of sex segregation prevalent especially in South Asia. Their greater financial independence has also strengthened the role of women as caregivers of parents, reducing the preference for sons that has been common in the region (Kabeer 2024).

The empowerment of women, often poor women, has been central to the growth story of Bangladesh. Policy efforts, such as promoting family planning, the expansion of education among girls and women, and the broader access of women to employment, have helped facilitate the country's demographic transition (World Bank 2020). The agency exercised by women has enabled social progress (Kabeer 2024).



Despite the gains, the most recent data indicate that stark gender inequities continue to exist in labor market outcomes. Women are almost half as less likely as men to be in the labor force. They earn roughly only three-quarters of what men earn for comparable work. Women's employment in the RMG sector, which has created employment opportunities for women and is often cited as a source of women's empowerment, has stalled (Heath and Mobarak 2015). While involvement in the labor market can drive empowerment, the quality of employment matters greatly, too. Without job security, decent wages, or safe working conditions, it is difficult to interpret labor force participation as genuine empowerment (Kabeer 2024).

In Kabeer's (1999) framework of empowerment, a process whereby one gains the ability to make strategic life choices, these outcomes represent the achievements of women. Achievements are the observable outcomes of empowered decision-making. Rather than the outcomes driven by structural constraints, the outcomes driven by genuine choices are the ones that represent empowerment. For the process of empowerment, one must have access to two other interconnected dimensions: resources and agency.

Resources are the pre-conditions – material, human, and social – that are the inputs over which women have a claim or expect to have a claim. This report finds that the gender gaps in achievements in Bangladesh partly derive from gender gaps in resources. Despite improvements in educational attainment, a large share of young, educated women in Bangladesh are unemployed or outside the labor force. Bangladeshi women also enjoy far less ownership than men over assets, such as land and livestock. Their lower access to capital and markets constrains women's ability to grow businesses. The lack of financial inclusion, digital inclusion, and control over resources compounds these challenges – for example, the report shows that almost all women in Bangladesh use a phone, but a significantly smaller share of women own phones. Evidence shows that fostering skills among women can increase women's employment and earnings, and on-the-job training can improve women's career prospects (Das 2021; Uckat and Woodruff 2020). This suggests that the lack of skills is another factor that may be constraining women's employment in Bangladesh.

The path from resources to achievement is made possible through agency, the ability to define one's goals and to act on these goals. Several factors hinder women's agency over resources in Bangladesh. Mobility constraints and concerns over public safety and safety in the workplace, drastically constrain the choices available to women. Norms that promote unequal responsibility for unpaid caregiving work and household tasks hinder the ability of women to gain education, skills, or employment. A lack of control over their own earnings—only a third of

women report that they alone are able to determine the use of their own money—reduces the negotiating power of women.

Women's agency is also inhibited by a lack of legal rights and limited public spending to support the full participation of women in the labor market. The World Bank *Women, Business and the Law 2024* report (World Bank 2024e) offers a series of indicators to define the barriers to women's economic empowerment across three main categories: the barriers to women's legal rights, the barriers to the application of policy tools to facilitate the enforcement of these rights, and the barriers to the practical realization of these rights.

Bangladesh's legal framework score, which indicates the existence of laws protecting women across various dimensions (for example, safety, mobility, pay), is 32.5 out of 100. This is lower than the South Asian average of 45.9. The report also highlights a significant gap in implementation. The score of Bangladesh on the existence of supportive frameworks stands at 35.0, indicating that only around one-third of the structures necessary to facilitate the implementation of gender-equal laws are in place. This is lower than the global average score of 39.5, although it is slightly higher than the South Asia score of 31.1.

The latest World Bank Bangladesh Public Finance Review (PFR) estimates that compared to the high economic cost of low female labor force participation, the total public spending on programming related to girls and women in Bangladesh has been relatively low (World Bank 2024c).² The PFR highlights the need to establish institutional structures that incentivize government entities to promote female labor force participation through public expenditure. This includes the introduction of gender-informed programming supported by evidence on what works and the strengthening of government accountability for female labor force participation in budgeting processes, such as increased transparency in identifying expenditure line items that contribute to reducing the gender gap in labor force participation (World Bank 2024c). This report examines various areas, such as accessible and affordable childcare, technical and vocational training programs, financial and digital inclusion, safety in transport, and public safety, through which the constraints on women's economic empowerment might be relieved and that represent key areas for targeted public programs and policies.

Genuine choice and agency can be difficult to measure reliably and accurately. Given the interlinked and reinforcing nature of achievements, resources, and agency, disentangling the three in the data is challenging. Parts 1 and 2 of this report quantify the gender gaps in economic achievements and resources using the latest

² Because of limited transparency in public expenditures on human capital formation among women and on reducing the gender gap in labor force participation, budget expenditure lines on broader programs that address gender disparities are likely to underestimate the expenditures used to address the barriers to female labor force participation.

available microdata. They also touch on social norms, which may limit women's agency. In Part 3, the focus shifts to identifying a set of constraints to women's economic empowerment and the evidence on effective interventions to improve women's access to resources and increase women's economic empowerment in terms of economic outcomes and agency. This analysis allows the development of a policy toolkit to guide policymakers and practitioners.

Bangladesh's path to progress has been uneven, especially in women's ability to earn a fair income, the kinds of jobs and work arrangements available to women, women's freedom of movement, and the disproportionate burden of unpaid care work experienced by women. However, progress in these areas can be realized only through a sustained policy commitment to effective interventions, alongside efforts to reform the legal and social institutions that perpetuate gender inequality.

Data Sources

Household Surveys

- **Labor Force Survey.** The LFS is a nationally representative survey conducted periodically by the Bangladesh Bureau of Statistics with the support of the International Labour Organization (ILO). In this report, the LFS 2022 round is used to analyze labor market outcomes, such as labor force participation, employment status and sector of employment, occupation, and details on hours worked. Repeated cross-sections from 2005, 2010, 2013, 2015, 2016, and 2022 are used to analyze trends and explore cohort dynamics related to wage employment.³
- **Household Income and Expenditure Survey.** The HIES is a nationally representative survey conducted periodically by the Bangladesh Bureau of Statistics with the support of the World Bank to collect household consumption and expenditure data. In this report, HIES 2022 provides data on earnings. The HIES measures earnings among nonwage earners more comprehensively than the LFS. In addition, HIES 2022 is also used to study financial inclusion and explore migration patterns.⁴
- **Bangladesh Integrated Household Survey.** The 2018–19 round of the BIHS, conducted by the International Food Policy Research Institute, is representative of rural Bangladesh. In this report, the nationally representative sample of BIHS

³ Refer to LFS (Labor Force Survey) 2005, 2010, 2013, 2015, 2016, 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARAW (South Asia Raw) and GLDRAW (Global Labor Database Raw) (databases) South Asia Region Team for Statistical Development, World Bank, Washington, DC.

⁴ Refer to HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

2018–19 is used to analyze detailed information on the ownership of agricultural assets and livestock, hours worked on agriculture and livestock, loans, and savings among individuals in rural Bangladesh.⁵

- **Time Use Survey.** The 2021 Time Use Survey is a nationally representative survey conducted by the Bangladesh Bureau of Statistics to collect time diary data detailing the time spent on various activities in a 24-hour period. Combined with demographic data, the Time Use Survey is used to understand the time spent on work or productive activities, care work, learning, and rest and leisure activities.⁶
- **Global Findex Database.** Findex data are collected through a periodic survey conducted by the World Bank to measure financial inclusion across multiple countries using a standardized, comparable questionnaire. Repeated cross-sections from 2017 and 2021 are used to quantify women's access to financial and digital tools that enable involvement in the labor market.⁷
- **Demographic and Health Surveys.** The DHS are nationally representative surveys conducted periodically that have, in the past, received support from the United States Agency for International Development. In this report, DHS 2022 is used to measure homeownership and to study transitions from the labor market around key life events, such as marriage and childbirth.⁸
- **Multiple Indicator Cluster Surveys.** These are nationally representative surveys conducted periodically by the United Nations Children's Fund. The 2019 round of the survey is used in this report to measure digital access and perceptions of safety.⁹
- **Bangladesh Individual Consumption Study.** The BICS 2024 is a household survey conducted by the World Bank Development Data Group and the South Asia Gender Innovation Lab (SAR GIL), in collaboration with the World Bank Chief Economist of the South Asia Region. The sample is an extension of the Women's Empowerment Metric for National Statistical Systems survey conducted by the International Food Policy Research Institute in 2022. The study focuses on rural villages and informal urban settlements. High-income areas are excluded. It was conducted in Khulna Division (south), Mymensingh Division (center), and Rangpur Division (north). While the survey is not nationally representative, the sample allocation across the various parts of the country, including urban and rural localities, ensures that the results reflect Bangladesh's geographic

⁵ Refer to BIHS (Bangladesh Integrated Household Survey) 2018–19, International Food Policy Research Institute, Washington, DC, <https://doi.org/10.7910/DVN/NXXLZJ>, Harvard Dataverse, V2. The BIHS sample is comprised of two subsamples: a nationally representative subsample and an additional subsample for the evaluation of the Feed the Future Program. The analysis in this report uses only the nationally representative subsample.

⁶ Refer to TUS (Time Use Survey) 2021, Bangladesh Bureau of Statistics and UN Women Bangladesh, Dhaka, Bangladesh.

⁷ Refer to 2017 and 2021 versions, respectively, of Global Findex (Global Findex Database), World Bank, Washington, DC, <https://doi.org/10.48529/rv7t-ng66>; <https://doi.org/10.48529/qda7-6z97>.

⁸ Refer to DHS (Demographic and Health Surveys) 2022, ICF International, Fairfax, VA.

⁹ Refer to MICS (Multiple Indicator Cluster Surveys) 2019, Bangladesh Bureau of Statistics and United Nations Children's Fund, Dhaka, Bangladesh, <https://mics.unicef.org/surveys>.

diversity. In this report, data of the study are used to explore preferences related to childcare and childcare facilities as reported by the primary caregivers of children ages 7 or less.¹⁰

- **World Values Survey.** This is a nationally representative survey conducted by the World Values Survey Association across multiple countries to measure a rich set of norms and values. In this report, the 2018 round is used to quantify a broad set of supply-side norms constraining women's labor market outcomes.¹¹
- **Dhaka Low Income Area Gender, Inclusion, and Poverty Survey.** The DIGNITY 2018 survey is representative of slum and low-income nonslum areas of the two Dhaka City corporations and additional low-income locations in the Greater Dhaka Statistical Metropolitan Area based on the 2011 census. In this report, the survey is used to understand the labor market outcomes of migrants to Dhaka.¹²

Other Data Sources

- **World Bank Enterprise Surveys.** These surveys cover formal private manufacturing and service firms across more than 160 economies. Each firm has at least five employees. The surveys are undertaken using a standardized questionnaire that produces comparable data. In this report, the 2013 and 2022 rounds are used to quantify demand-side constraints to women's labor market involvement, such as the availability of on-site childcare and constraints on hiring women.¹³
- **World Development Indicators.** This World Bank database compiles internationally comparable statistics on global development. This report draws on the modeled ILO estimates imported to the database from ILOSTAT that situate the progress of Bangladesh in labor market outcomes relative to other countries.¹⁴
- **Mapped in Bangladesh.** The Mapped in Bangladesh Project, conducted by BRAC University between 2017 and 2021, mapped the universe of export-oriented RMG factories that are part of the Bangladesh Garment Manufacturers and Exporters Association and the Bangladesh Knitwear Manufacturers and Exporters Association. The project excludes factories in export processing zones. The data are used in this report to study the factory-level involvement of women in the RMG sector.¹⁵

¹⁰ Refer to BICS (Bangladesh Individual Consumption Study) 2024, World Bank, Washington, DC.

¹¹ Refer to WVS (World Values Survey) Wave 7 (2017–2022), World Values Survey Association, King's College, Old Aberdeen, UK, <https://doi.org/10.14281/18241.24>.

¹² Refer to DIGNITY (Dhaka Low Income Area Gender, Inclusion, and Poverty Survey), 2018, Microdata Library, World Bank, Washington, DC, <https://doi.org/10.48529/gare-az26>.

¹³ Refer to 2013 and 2022 versions, respectively, of WBES (World Bank Enterprise Surveys) (dashboard), World Bank, Washington, DC, <https://microdata.worldbank.org/index.php/catalog/1929>; <https://microdata.worldbank.org/index.php/catalog/6497>.

¹⁴ Refer to ILOEST (ILO Modelled Estimates Database), International Labour Organization, Geneva, <https://ilostat.ilo.org/methods/concepts-and-definitions/ilo-modelled-estimates/>; WDI (World Development Indicators) (dashboard), World Bank, Washington, DC, <https://datatopics.worldbank.org/world-development-indicators/>. For the Stata package used to access these data (wbopendata), refer to Azevedo (2011).

¹⁵ Refer to MiB (Mapped in Bangladesh) (dashboard), Centre for Entrepreneurship Development, BRAC University, Dhaka, Bangladesh, <https://ced.bracu.ac.bd/mib-2/>.

Data Gaps

This report identifies the following important data gaps that present obstacles to understanding the drivers of women's economic empowerment.¹⁶

- **Comparability of women's employment over time.** The LFS 2022 survey instrument underwent methodological revisions to follow the revised ILO model questionnaires, thereby addressing the undercounting of women's work in previous rounds. While the revisions have provided a more accurate measure of women's work, especially by capturing self-employment and women's unpaid work in household businesses, they represent an obstacle to comparisons of women's employment in the LFS 2022 round with earlier rounds. For a detailed discussion of the revisions in the survey instrument and the implications for the measurement of women's employment in Bangladesh, refer to appendix B, section B.4.
- **Panel data tracking the work of women and men through life transitions and over the life cycle.** The dearth of nationally representative household panel data in Bangladesh prevents a deeper study of trends in labor market outcomes, such as employment and transitions across sectors or occupations, over time with age and major life events, such as marriage and childbearing. The BIHS is a household panel survey, but it covers only rural areas and is, in any case, outdated. The last round was conducted in 2018–19, before the Covid-19 pandemic. Although the BIHS tracks split households, it does not track women when they move to new households. This limitation means that women in patrilocal settings (where women typically move into the homes of their husbands or of the parents of their husbands at marriage), such as Bangladesh, are almost never tracked in panel survey data.
- **Direct measures of work experience.** Nationally representative LFSs do not measure work experience directly, requiring the use of age as a proxy for experience. However, this poses a challenge in interpreting women's earnings over the life span because women tend to face more career interruptions and transitions relative to men.
- **Data on small informal firms.** The World Bank Enterprise Surveys cover only registered firms with a firm size of at least five employees, leaving out more than half of all the individuals working outside agriculture (58 percent) and almost half of women working outside agriculture (48 percent) who work in small, often informal firms with fewer than five employees (based on LFS 2022 data). The lack of data on small unregistered firms prevents a thorough study of the labor demand for women's work.

¹⁶ There are gender gaps in other areas, such as health care and leadership, that are not the focus of this report.

→ **De facto female entrepreneurship.** The identification of entrepreneurs and enterprises, especially female entrepreneurs, is empirically challenging because of the lack of a standardized definition and inadequate data in lower-middle-income countries, including Bangladesh. The obstacles in identifying woman-owned enterprises, particularly in household and enterprise surveys, are well documented (Hardy, Kagy, and Jimi 2024).

Most definitions of entrepreneur are centered on two concepts: (1) direct control over the activities and decisions within the enterprise and (2) ownership of the enterprise, often determined by the presence of the individual's name on the enterprise registration documents (ILO 2018; Swaminathan et al. 2023). However, data on these characteristics are often not captured in surveys and do not exist for Bangladesh. In South Asia, it is not uncommon for de facto enterprise control to be disconnected from formal registration. Women may exercise control over enterprises that are registered in the names of others (often the husbands), or they may exercise limited control over enterprises registered formally in their own names. Such dynamics make the identification of de facto women owners more difficult.

While the World Bank Enterprise Surveys collect some data on women's ownership of firms, these data are restricted to formal firms with more than five employees. They do not collect data on the de facto control exercised within the enterprises, which may not be strongly correlated with formal ownership status in South Asia. The BIHS collects detailed data on nonagricultural enterprises, including decision-making within enterprises, but the data are restricted to rural areas, and the information is reported by the men in the survey households, potentially leading to bias in reporting.

Such data can be integrated into existing surveys that already collect data on business ownership and business activities (such as the World Bank Enterprise Surveys and the HIES) or surveys that collect data on the decision-making and control over the resources in agriculture (such as the BIHS, which collects data for the construction of the women's empowerment in agriculture index), providing deeper insights into women's entrepreneurship.¹⁷

The limited evidence that is available suggests that most microentrepreneurs in lower-middle-income countries may be entrepreneurs by necessity, not by choice. Most appear to prefer a wage job over self-employment and take up self-employment only because of labor market frictions (Jayachandran 2021). Given the importance of the ability to act on one's choices in the process of empowerment, surveys measuring self-employment should aim also to measure systematically the motivations behind women's self-employment (Kabeer 1999).

¹⁷ WEAI (Women's Empowerment in Agriculture Index), (dashboard), International Food Policy Research Institute, Washington, DC, <https://www.ifpri.org/project/weai/>.

→ **Richer data on women's ownership of productive assets and property.**

Existing surveys are either geographically limited or contain coarse data. The BIHS contains rich data on land and livestock ownership, but is representative of only rural Bangladesh. Moreover, the last round was conducted in 2018, and no future rounds are planned. The DHS contains questions on landownership, but no other details. The future of the DHS is uncertain, leading to potential data gaps in the future.

→ **More self-reported data on asset ownership.** Surveys have traditionally relied on proxy respondents whereby one individual in the household reports the ownership of assets among all individuals in the household, often leading to bias in the reported ownership, especially in the case of women. The selection of the specific individual to survey in the household, usually the head of the household and, in South Asia, usually a man, can also lead to bias because the self-reported identification of the head of household is often a result of gendered social norms (Kilic and Moylan 2016). Privately interviewing multiple members of the household would lead to more accurate measurements of asset ownership (Kilic, Moylan, and Koolwal 2020).

Based on these findings, ongoing methodological work by the World Bank, such as the Living Standards Measurement Study Plus Program, provides a model for measuring gender disaggregated data on labor market activities and asset ownership by conducting surveys with women. If integrated with surveys in Bangladesh, such a state-of-the-art survey methodology offers a potential path to filling the data gap.

→ **Mobility.** Indicators on women's freedom of mobility are scarce and only measured minimally in the BIHS. However, the BIHS only covers rural areas, and, because the last round was completed in 2018–19, no recent data measure women's mobility in Bangladesh.

→ **Supply and demand for childcare.** There was only one question each on the availability of employer-provided childcare in the World Bank Enterprise Survey 2022, which covers only formal firms with five or more employees, and in the LFS 2022. Richer data are not available on the demand for childcare and the supply of childcare facilities at the workplace or through government programs or community-based programs. To address this gap, the World Bank is mapping the availability of childcare facilities in Dhaka (Majoka and Shams 2025). In addition, ongoing work by SAR GIL and the World Bank Living Standards Measurement Study team is refining tools to measure the demand for childcare in rural Bangladesh (World Bank 2025e).

→ **Savings.** The BIHS collected detailed data on the savings held by rural households, but equivalent data on urban households are lacking. Because the final round of the BIHS has concluded, data on women's savings behavior in either rural or urban areas will no longer be available.

Key Definitions

- **Working-Age Population:** Ages 15–64
 - ↪ Youth population: ages 15–24
 - ↪ Nonyouth population: ages 25–64
- **Labor Force:** defined as the sum of employed individuals and unemployed individuals (ILO 2023).
- **Labor Force Participation Rate:** defined as the working-age labor force, divided by the working-age population (ILO 2023).
- **Unemployment:** An individual is classified as unemployed if the individual is not employed, was looking for work (that is, paid work or starting a business) in the previous month, and was available to start work in the previous week (ILO 2023).
- **Employment:** Using the 13th ICLS classification (ILO 1983), an individual is classified as employed if the individual:
 - ↪ Worked for wage, salary, commission, tips, or any other pay, even if for only one hour, in the previous week
 - ↪ Ran or undertook any sort of business, farming, or other activity to generate income or profit, even if for only one hour, in the previous week
 - ↪ Performed unpaid work in a business owned by a household member, even if for only one hour in the previous week
 - ↪ Worked for at least one hour to produce goods and services in agriculture or fishing for own household in the previous week
 - ↪ Had a paid job or business in the previous week, but was temporarily absent and was expected to return

The employed consist of those who are (1) paid employees, (2) self-employed, or (3) unpaid family workers in the agricultural or nonagricultural sector.

This report presents labor force participation rates according to both the definitions of employment of the 13th ICLS (ILO 1983) and the 19th ICLS (ILO 2013), but relies on only the definition of the 13th ICLS for the more detailed analysis of women's labor market outcomes. The key difference between the two definitions is that the 19th ICLS definition of employment is restricted to

work performed for pay or profit, while the 13th ICLS definition includes work to produce goods for own consumption. This has implications in measurement, particularly in agriculture, where women are less likely than men to produce for sale (Gaddis et al. 2023). Appendix B, section B.5 presents a summary of the changes in the definition and their impact on the measurement of women's employment in Bangladesh. A key reason for using the 13th ICLS definition of employment in this report is that, while the 19th ICLS definition was reflected in the 2022 Bangladesh LFS questionnaire, headline indicators still rely on the previous definition (BBS 2023). This approach also ensures consistency with other recent World Bank analyses on the region (for instance, World Bank 2024d) and with international databases. The latter include the ILO Modelled Estimates database, which does not yet apply the 19th ICLS definition of employment among countries in which it would generate a methodological break because there are not sufficient data points based on the 19th ICLS standards to produce reliable regional and global estimates (ILO 2025).¹⁸

- **Wage Employee:** A wage employee is an employed person who is either:
 - A regular paid employee
 - A day laborer
 - **Unpaid Worker:** An unpaid worker is an employed individual who works without pay in a family or household business.
 - **Self-Employed Worker:** Individuals who reported in the HIES or the LFS that they were employers, self-employed, or own-account workers.
 - **Nonagricultural Self-Employed Workers:** This report distinguishes between self-employed individuals who work alone (own-account workers) and self-employed individuals who work with at least one other individual at an enterprise (employer) (ILO 2018).¹⁹
- Together, own-account workers and employers represent the individuals whom this report refers to as self-employed.
- **Agricultural Self-Employed Workers:** The report does not distinguish between self-employed individuals who work with employees or without employees in agriculture because of the seasonal nature of agricultural work. This makes the measurement of employees challenging because many self-employed individuals may employ others only during periods of high labor requirements,

¹⁸ ILOEST Database (ILO Modelled Estimates Database), International Labour Organization, Geneva, <https://ilostat.ilo.org/methods/concepts-and-definitions/ilo-modelled-estimates/>.

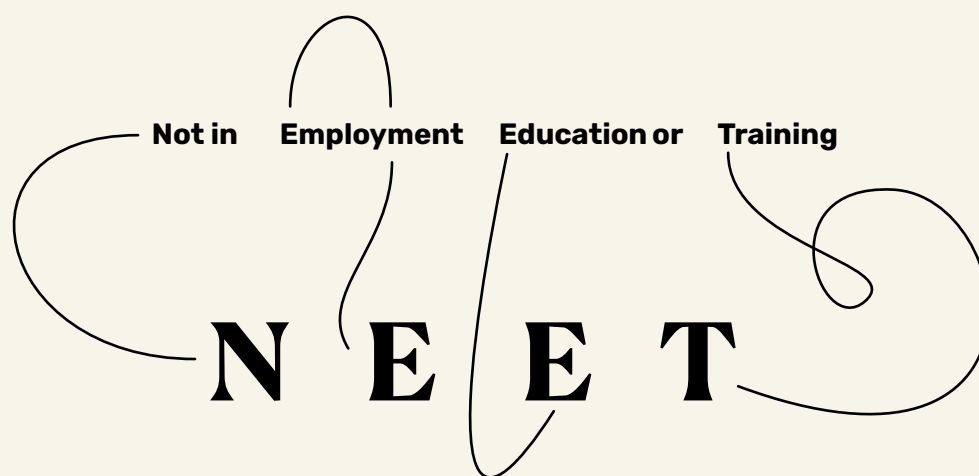
¹⁹ In LFS 2022, this means recategorizing the 13 percent of individuals ages 15–64 working in nonagricultural sectors who reported themselves as employers and the 25 percent who reported themselves as own-account workers, based on the reported firm size. To categorize individuals as employers, other individuals in the enterprise need not be paid employees.

such as during planting or harvesting. The report also does not distinguish between agricultural activities conducted for sale and for own consumption.

- **Not in employment, education, or training:** NEET is the share of NEET youth (ages 15–24) (ILO 2022).
- **Main Job and Earnings:** The analysis in this report is restricted to the main jobs reported by individuals in the LFS and the jobs with the highest incomes in the HIES. This covers the vast majority of employment. In LFS 2022, 1.4 percent of employed women and 6.1 percent of employed men reported that they had second jobs. In HIES 2022, 6.5 percent of employed women and 13.7 percent of employed men reported having a second job.

The earnings data presented in this report correspond to earnings from the jobs with the highest monthly earnings in the HIES as calculated in the World Bank's South Asia Regional Micro Database, which harmonizes HIES data across multiple countries and multiple data rounds.²⁰

- ▮ Wage earnings: the sum of take-home monetary income, net of deductions at the source and earnings in kind
- ▮ Agricultural self-employment earnings: the net of agricultural income and agricultural expenditures
- ▮ Nonagricultural self-employment earnings: the individual share of enterprise net revenues owned by the household based on the number of hours worked by individuals relative to the total household hours



²⁰ SARMD (South Asia Regional Micro Database) (repository), World Bank, Washington, DC, <https://github.com/worldbank/SARMD?tab=readme-ov-file>.

PART

1

Women in the Labor Force

1.1 Overview

A man in Bangladesh is more likely than a woman to be economically active

Despite recent progress, a large gender gap in labor force participation persists in Bangladesh. The magnitude of the gap depends on the definition of employment used.

Under the definition of employment of the 13th ICLS (ILO 1983), a working-age man is almost twice as likely as a working-age woman to be economically active (83 percent vs. 45 percent). In terms of employment as a share of the population, this translates to 79.8 percent and 43.3 percent, respectively. As a share of the population, unemployment is 3.1 percent among men and 1.6 percent among women.²¹ In absolute numbers, this corresponds to 31 million women and 9 million men who are out of the labor force.²²

Under the definition of employment of the 19th ICLS (ILO 2013), a man is almost four times as likely as a woman to be in the labor force. Among the working-age population, 82 percent of men and only 22 percent of women participated in the labor force, implying that 44 million women and 10 million men are out of the labor force in Bangladesh.



Credits: Fatih Turan / pexels

²¹ These figures use the latest year of available Bangladesh Labor Force Survey (LFS) data, LFS 2022. The unemployment data reported are for the entire population, which translate to unemployment rates (that is, unemployment as a share of the labor force) of 3.7 percent among men and 3.6 percent among women.

²² The population level numbers are estimated using the survey weights in LFS 2022.

Use of the more recent definition leads to a significantly lower female labor force participation rate because of the exclusion of the types of work that women are significantly more likely to be involved in, specifically own-use production and unpaid work in household businesses, including subsistence farming. For a detailed discussion of the differences between the definitions under the 13th ICLS and the 19th ICLS and their implications for the measurement of women's employment, refer to appendix B, section B.5.

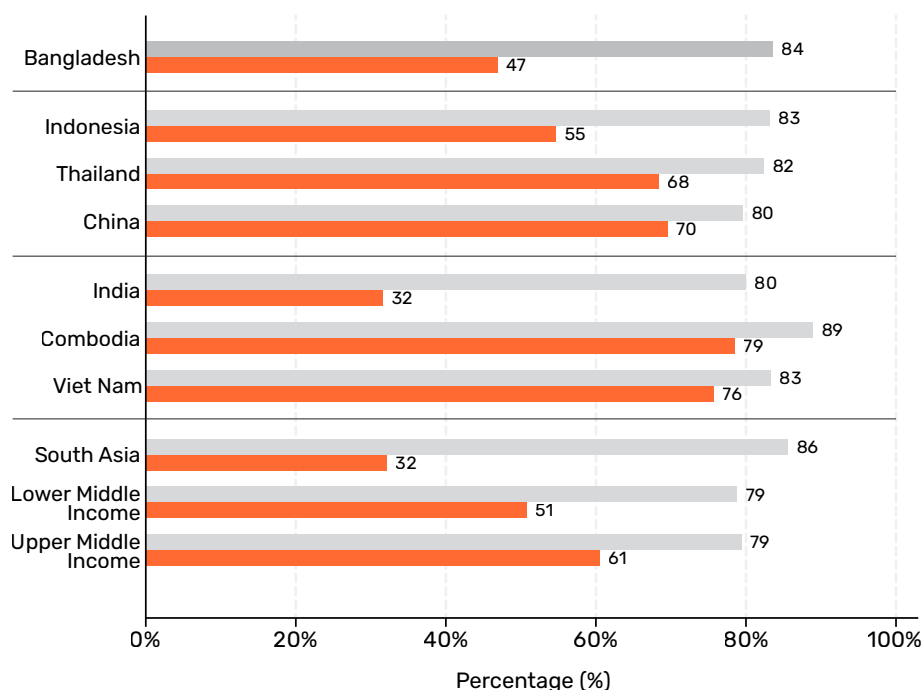
Women in Bangladesh have outpaced women in the rest of South Asia in labor force participation, especially since 2005.²³ They have closed the gender gap relative to the regional trends. While the average female labor force participation rate fell in the rest of the region between 2005 and 2022, falling from 35 percent to 32 percent, the rate in Bangladesh rose by more than half, from 30 percent to 47 percent. Nonetheless, as of 2022, the rate in Bangladesh lags the rates among aspirational peers (China, Indonesia, and Thailand) and only outperforms the rate in India among structural peers (Cambodia, India, and Viet Nam). It also lags the rates in other lower-middle-income and upper-middle-income countries overall (refer to figure 1.1).²⁴

Figure 1.1: Labor force participation rate, international comparison, by sex, 2022, ages 15-64

Female
Male

Source: Original figure for this publication based on calculations using modeled ILO estimates from the ILOEST Database (ILO Modelled Estimates Database), International Labour Organization, Geneva, <https://ilostat.ilo.org/methods/concepts-and-definitions/ilo-modelled-estimates/>, accessed through WDI (World Development Indicators) (dashboard), World Bank, Washington, DC, <https://datatopics.worldbank.org/world-development-indicators>. Retrieved on July 25, 2025.

Note: Data for all countries is from 2022. Comparison countries come from the Bangladesh Country Economic Memorandum (World Bank 2022). Bangladesh's aspirational peers are Indonesia, Thailand, and China and structural peers are India, Cambodia, and Viet Nam. Regional comparison is with rest of South Asia (Afghanistan, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka), and income group comparison is with Lower-Middle-Income Countries (LMIC) and Upper-Middle-Income Countries (UMIC).



²³ Rest of South Asia consists of Afghanistan, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka.

²⁴ The comparison countries are taken from the *Bangladesh Country Economic Memorandum* (World Bank 2022). These countries were identified based on their similarity to Bangladesh in total population, dependency ratio, share of rural population, gross domestic product (GDP) per capita, share of manufacturing, and the human capital index. Bangladesh's structural peers are India, Cambodia, and Viet Nam, and aspirational peers are Indonesia, Thailand, and China. Labor force participation rates reported in figure 1.1 are based on the ILO's modelled estimates series, which provides internationally comparable labor statistics, but reports a slightly higher female labor force participation rate for Bangladesh relative to the rate estimated using the LFS.

The gender gap in labor force participation is costly

Recent estimates (World Bank 2024d) suggest that raising the female labor force participation rate to the male labor force participation rate in Bangladesh could lead to long-run output gains of between 14 percent and 44 percent, equivalent to growing the country's gross domestic product (GDP) by roughly US\$64 billion to US\$204 billion. The estimates of the GDP increase vary depending on the extent to which additional women entering the labor force can be accommodated in new jobs and supported by other inputs, such as additional capital, allowing them to add to total production instead of merely displacing men in existing jobs.

A fifth of young women are NEET

A group of special concern among youth (ages 15–24) are those youth who are out of school and out of work, often referred to as NEET. In 2022, about a fifth of young women (19 percent) were still NEET, compared with 10 percent of young men (refer to figure ES.5). Many more young women than young men complete education or training without entering the workforce, highlighting the importance of the school-to-work transition. In urban areas, almost half (42 percent) of young women ages 15–24 are NEET, whereas, in rural areas, fewer than a 10th (8 percent) of young women are NEET. There is evidence suggesting that women's education is one of the most desirable traits reported by husbands, which may partly explain why women complete their education, but fail to enter the labor force (Buchmann et al. 2023). This disconnect between women's education and women's labor force participation reflects a significant underutilization of human capital.

For this reason, while most of the analysis in this report focuses on the working-age population (ages 15–64), the report also examines outcomes among two subsets of the population separately whenever there are noteworthy differences between the two: first, the subset of individuals (ages 25–64) who are expected to have completed education and, second, a younger subset of individuals (ages 15–24) who might still be pursuing education.

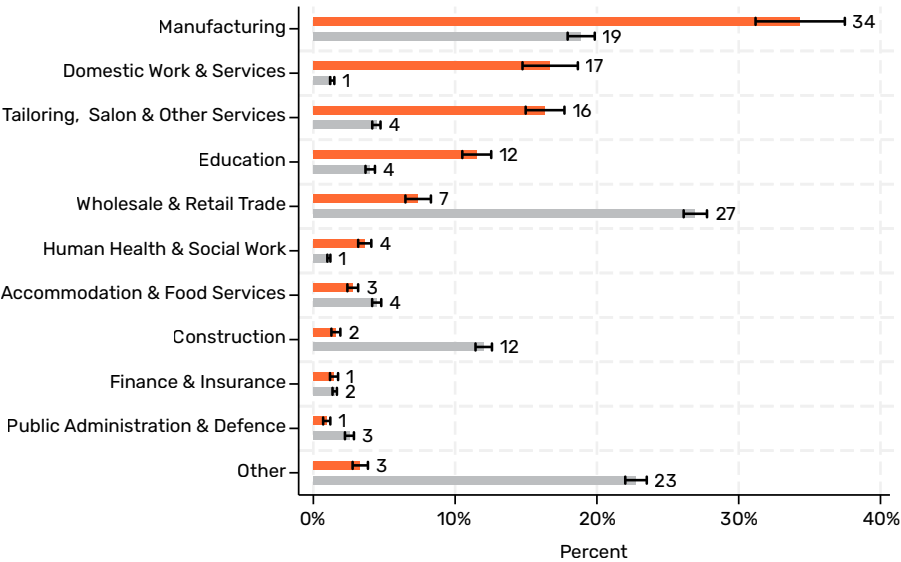
1.2 Gender Sectoral Segregation, Status in Employment, and Occupation

Women in nonagricultural work are engaged mostly in RMG, domestic work, tailoring, or education

Women’s participation in nonagricultural work, that is, industry or services, is limited. Only 11 percent of women were involved in nonagricultural work in 2022, compared with 29 percent in agriculture. This is in stark contrast to men, 57 percent of whom are working outside agriculture, while only 22 percent are working in agriculture. More than 60 percent of the women and men working outside agriculture are working in services. The other third are working in industry. Among women who are in nonagricultural work, about a third are employed in manufacturing (34 percent), followed by domestic work and services (17 percent); tailoring, salons, and other services (16 percent); and education (12 percent) (refer to figure 1.2).²⁵ A larger share of men, 27 percent, are employed in wholesale and trade.

Figure 1.2: Nonagricultural employment across sub-sectors (1-digit BSIC), by sex, ages 15-64

Female
Male



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: Sub-sectors are defined as Section codes (1-digit) in the Bangladesh Standard Industrial Classification (BSIC) 2020 used in LFS 2022.

25 The Other services category corresponds to Section S (other service activities) in the *Bangladesh Standard Industrial Classification 2020* (BBS 2020). The activities among 4.2 percent of women in this category are classified as “Activities of nongovernment and nonprofit organizations (NGOs, BRAC, ASHA, Proshika, charity organization, etc.)” (Group 94930 in BBS 2020).

Among young women, this sectoral split is somewhat different. Among women ages 15–24 employed outside agriculture, 50 percent work in industry, where they are concentrated in RMG manufacturing. Among young urban women in nonagricultural work, 45 percent are active in the RMG sector. This shows the relevance of the RMG sector for young women.

In rural areas, almost half of young women (45 percent) and a third of older women (30 percent) in nonagricultural work are in manufacturing, with a fifth of young and older women in tailoring. Thus, rural manufacturing (not only RMG manufacturing) accounts for a substantial share (45 percent) of women's manufacturing employment nationwide.

Women work mostly self-employed, while men also do wage work

Almost two-thirds of employed women in Bangladesh are self-employed (64 percent). A fifth are engaged in wage work (19 percent), and fewer than a fifth (16 percent) are involved in unpaid work. This contrasts sharply with employed men, nearly half of whom are in wage employment (48 percent), while another half are self-employed (49 percent) (refer to figure ES.3).²⁶

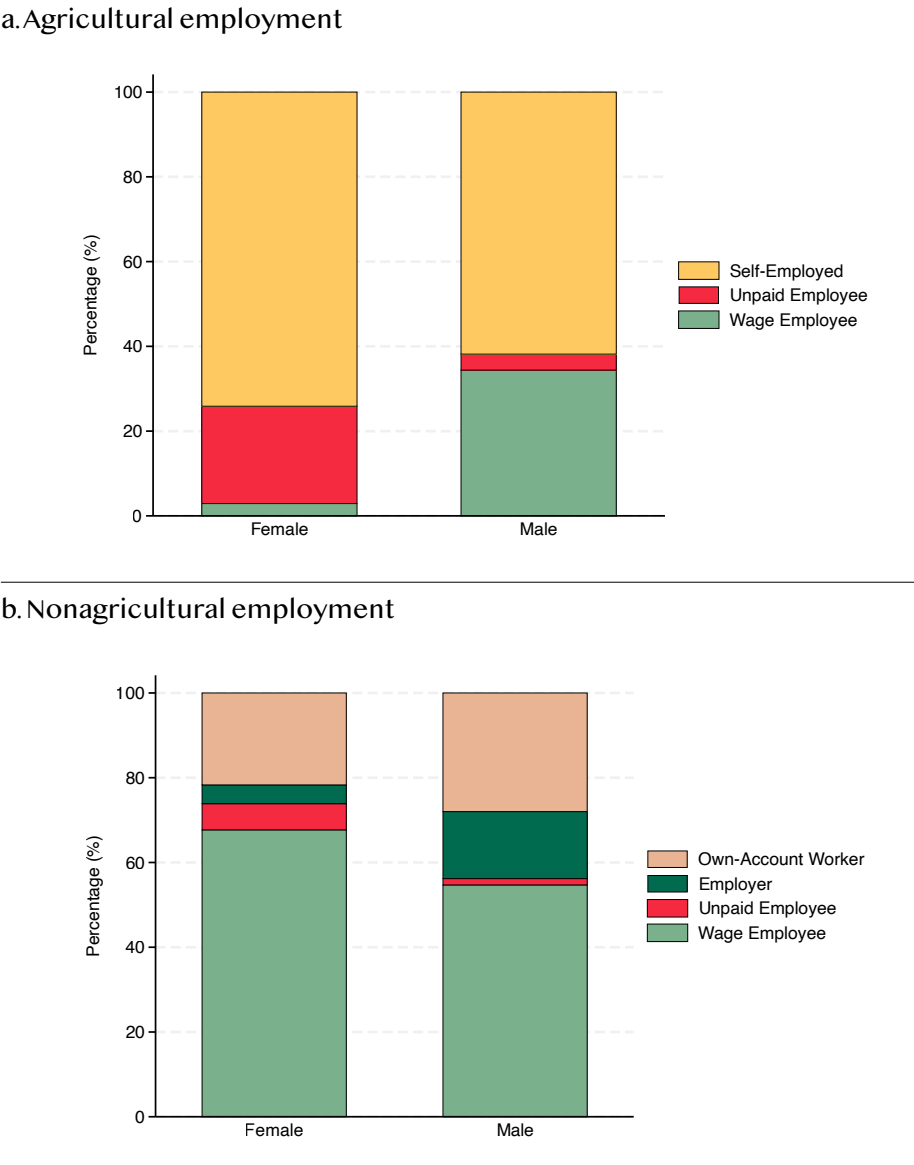
In agriculture, the largest sector of women's employment, women are almost exclusively self-employed (74 percent), whereas most men are wage employees or self-employed. More than a fifth of the women (23 percent) are unpaid employees, a category that covers almost no men (4 percent) (refer to figure 1.3, panel a). This shows the significant gender disparity in employment types within the sector.

Credits: Mahmudul Hasan / Pexels



²⁶ Fewer than 1 percent of employed individuals (0.84 percent of employed women and 0.97 percent of employed men) in LFS 2022 reported an employment status of other. These individuals are excluded from the analysis of employment status in this report.

Figure 1.3: Employment, by employment status and sex, ages 25-64



Meanwhile in nonagricultural sectors, most women and men are wage employees (67 percent and 57 percent, respectively). The main differences in employment status between women and men derive from the greater share of men who are own-account workers and employers, while a greater share of women are unpaid employees (refer to figure 1.3, panel b). This indicates a gender gap in entrepreneurial roles.

In rural areas, a similar share of men and women working outside of agriculture are wage employees or own-account workers (roughly 60 percent and 30 percent, respectively). However, 13 percent of men and 2 percent of women active in rural nonagricultural work are employers, and only 2 percent of men are unpaid employees, compared with 8 percent of women, reflecting a gender imbalance in business ownership and unpaid labor.

Box 1.1 highlights the impact of changes in the LFS on understanding women’s employment.

Box 1.1

Measurement of Women's Employment in the LFS

The LFS underwent important methodological changes in the 2022 survey instrument that improved the measurement of women's work, resulting in a substantially higher number of women considered employed relative to previous rounds.

LFS 2022 shows a stark 615 percent rise in the share of young rural women ages 15–24 in self-employment compared with LFS 2016–17. Similar trends are not observed among young rural men in the LFS. This change appears likely to be an artificial result of changes in survey methods, not a true change over time.

Four factors potentially explain these trends. First, the LFS 2022 instrument was revised to follow the revised ILO model questionnaires and address the undercounting in previous LFS rounds, including the addition of recovery questions and questions meant to probe for-profit employment. Second, the choice options in the question measuring employment status in LFS 2022 were revised to make them more descriptive relative to previous rounds. Third, data collection protocols were improved, such as the introduction of computer-assisted personal interviewing and a longer enumerator training period, and this is expected to enhance the quality of data. Fourth, unlike the common practice in nationally representative household surveys, the survey weights used in LFS 2016–17 were not revised based on the enumeration of the Population and Housing Census 2022.

The measurement of women's employment in LFS 2022 is broader and captures more women, especially young women, working in informal jobs in household businesses who were previously not considered employed. LFS 2022 thus offers a better measure for capturing women's work than previous rounds. However, these updates also preclude the comparison of women's self-employment in LFS 2022 with previous LFS rounds.

In light of the revisions to the survey instruments and data collection protocols in the LFS, this report uses LFS 2022 to provide an up-to-date picture of women's labor market outcomes. This is because the changes implemented in LFS 2022 improve the measurement of women's work, capturing a more comprehensive set of activities that should be considered as employment under the 13th ICLS definition and allowing for a richer analysis.

However, the time trends analysis of the LFS is restricted to wage employment because the measurement of wage employment is not expected to be affected by instrument improvements primarily in the measurement of self-employed women.

Note: For a detailed discussion of the methodological changes in LFS 2022, along with the impact of the changes on the measurement of women's employment in Bangladesh, refer to appendix B, section B.4.

1.3 Trends in Women’s Wage Employment

Wage employment has risen more slowly among women than men

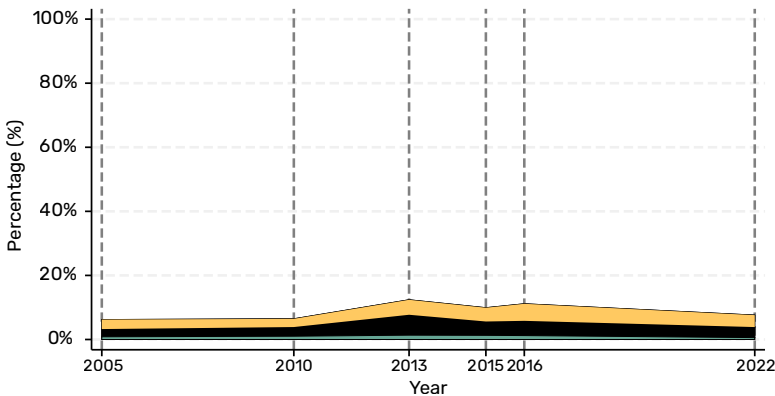
Wage employment provides a stable source of income among women, especially compared with self-employment, which is often more informal and precarious. In Bangladesh, a hypothetical choice experiment reveals a strong preference among both men and women for the greater stability offered by contract work. Women are willing to forgo up to a 40 percent increase in their monthly income in exchange for a long-term contract (Mahmud et al. 2021). Nonetheless, wage employment is extremely low among women in Bangladesh. The share of women in wage employment rose only marginally, from 6 percent to 8 percent, between 2005 and 2022. This represented a lag with respect to men’s wage employment, which increased from 34 percent to 40 in the same period (refer to figure 1.4, panel a). This accounted for a widening gender gap in wage employment, from 28 percentage points in 2005 to 33 percentage points in 2022.

Figure 1.4: Sectoral composition of the population in wage employment, ages 15-64

a. Wage employment, by sex

Female population

- Services
- Industry
- Agriculture



Male population

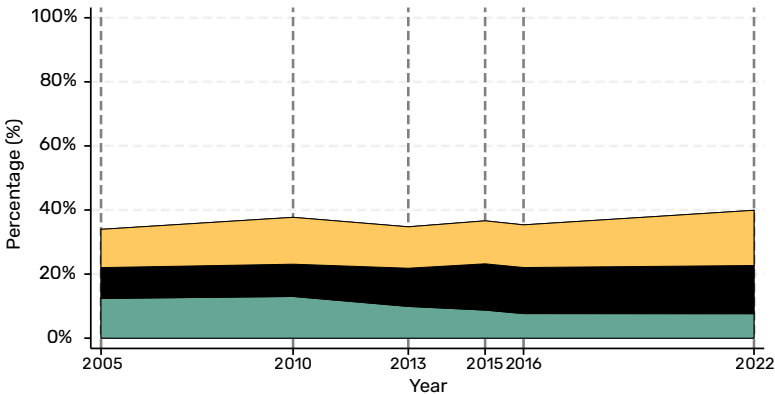
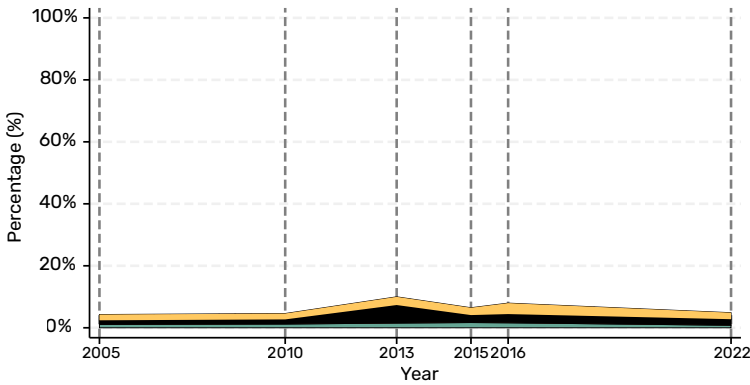


Figure 1.4 (continued)

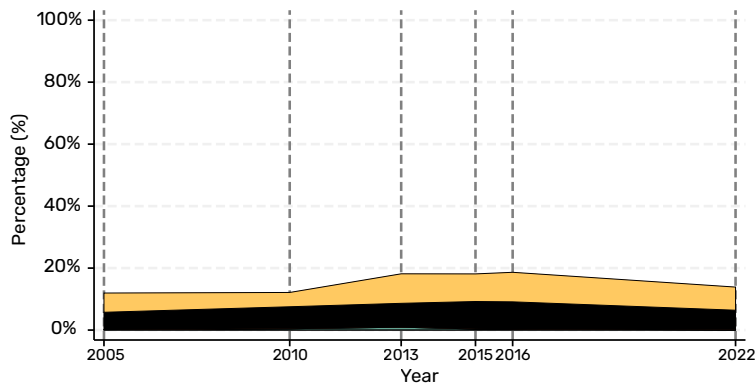
b. Women’s wage employment, by rural and urban areas

Rural only

- Services
- Industry
- Agriculture



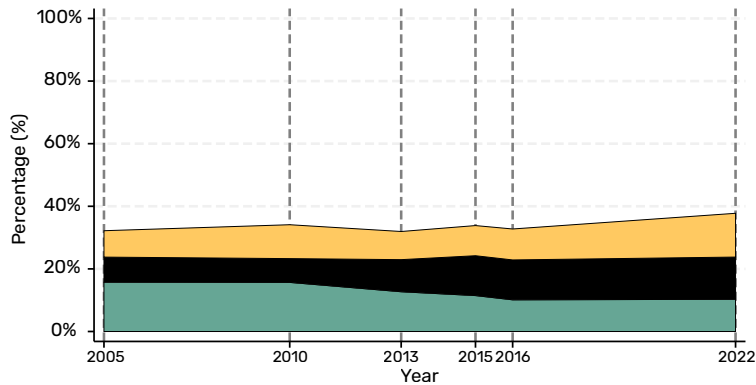
Urban only



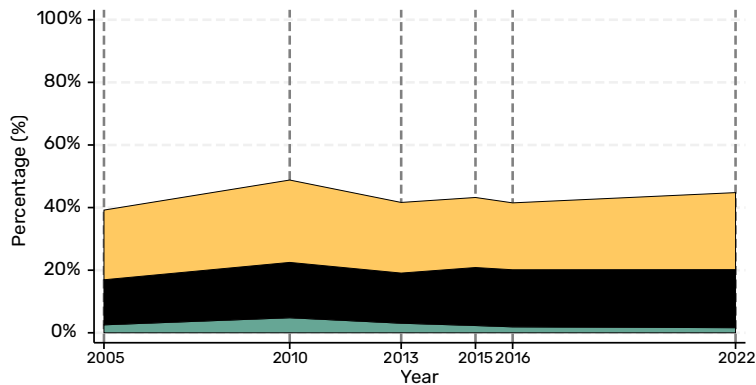
c. Men’s wage employment, by rural and urban areas

Rural only

- Services
- Industry
- Agriculture



Urban only



Sources: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2005, 2010, 2013, 2015, 2016, 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and GLDRAW (Global Labor Database Raw) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: The figure shows the share of male and female population in wage employment in each sector. Employed individuals with a missing sector (3.4% of women and 0.03% of men across all survey rounds) are treated as not employed.

In the most recent LFS data, women's wage employment is almost three times greater in urban areas than in rural areas (14 percent vs. 5 percent, respectively). In urban areas, women's wage employment rose from around 11 percent to 14 percent in 2005–22, while, in rural areas, it rose from about 4 percent to 5 percent (refer to figure 1.4, panel b).

Hardly any women work in agricultural wage employment. The share fell from 0.9 percent to 0.6 percent in 2005–22. The marginal rise in women's wage employment was driven by industry, which employed 3.3 percent of working-age women in 2022, up from 2.4 percent in 2005 (refer to figure 1.4, panel a). While women's wage employment in services increased slightly, from 3.0 percent to 3.7 percent, in 2005–22, the rise was smaller in industry (refer to figure 1.4, panel a).

This is in line with findings in the literature that, based on data of the LFS 2013, suggests that Bangladesh has not yet experienced the transition to a service economy (ADB and ILO 2016). However, a transition to services may not raise women's wage employment in services. Previous analysis confirms that women are restricted to the lower-paying agriculture sector (Mahmud and Bidisha 2018), while men dominate the more well paid industry and services sector (Solotaroff et al. 2019). The World Bank South Asia Development Update October 2024 shows that, unlike other emerging economies, the boom in the services sector in South Asia is not correlated with increases in female labor force participation (World Bank 2024d). Further analysis is needed to understand the factors that prevent women from enjoying the expansion of service jobs that has helped women enter labor markets in other countries.



Credits: Mumtahina Tanni / Pexels

1.4 The Cohort Dynamics of Women’s Wage Employment

The entry of women into wage employment is now slowing

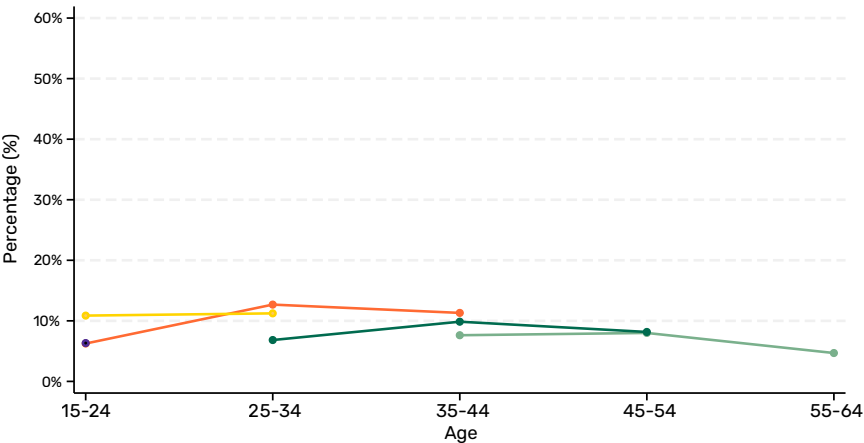
An examination of wage employment across birth cohorts reveals generational shifts in women’s work behavior. Figure 1.5, panels a and b, illustrates wage employment trends among individuals born in specific decades—from the 1960s to the 2000s—as they age. Each line in the figure represents a birth cohort by decade and shows the trends in the cohort’s involvement in wage employment over the life span. This facilitates an analysis of cohort effects by comparing the colored lines and an analysis of age effects by comparing levels across points on each colored line.

Figure 1.5: Share of population in wage employment, by decade birth cohort and sex

a. Women

Born in:

- 1960s
- 1970s
- 1980s
- 1990s
- 2000s



b. Men

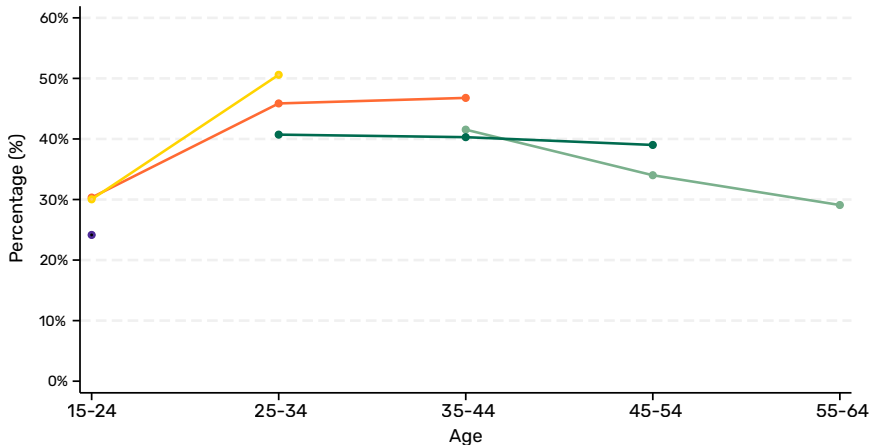
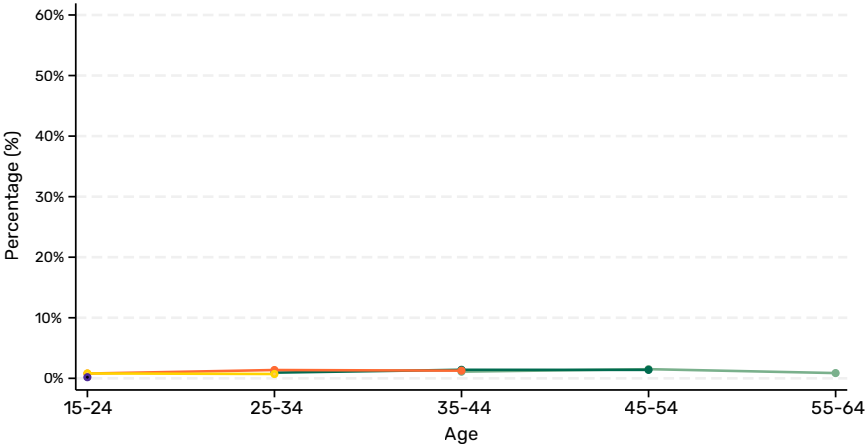


Figure 1.5 (continued)

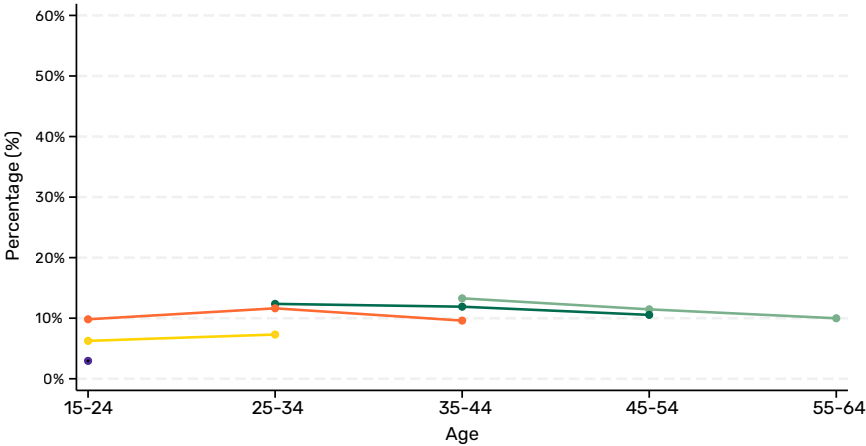
c. Women, agriculture

Born in:

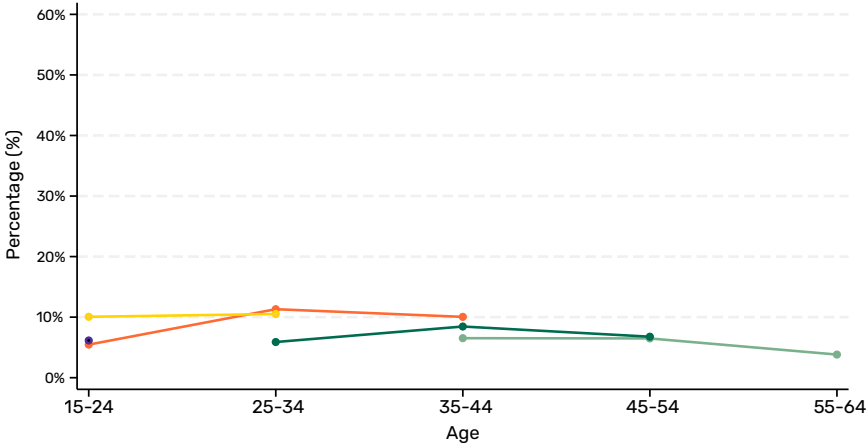
- 1960s
- 1970s
- 1980s
- 1990s
- 2000s



d. Men, agriculture



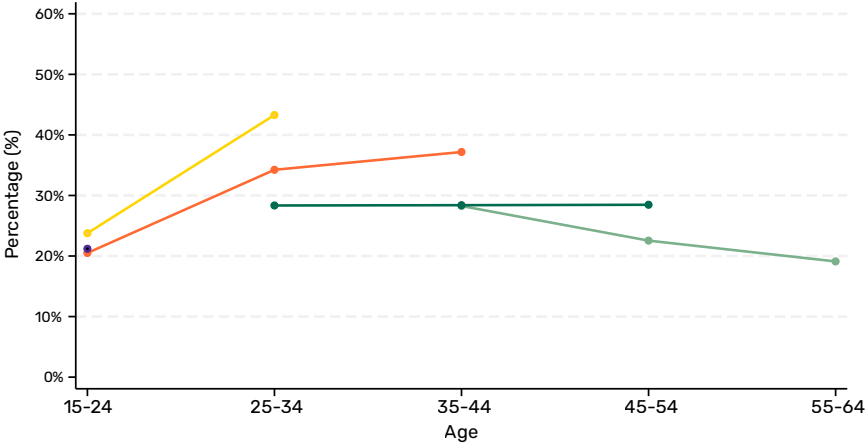
e. Women, nonagricultural sectors



f. Men, nonagricultural sectors

Sources: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2005, 2010, 2013, 2015, 2016, 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and GLDRAW (Global Labor Database Raw) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: Employed individuals with a missing sector (3.4% of women and 0.03% of men across all survey rounds) are treated as not employed.



Women born in the 1980s, now ages 30–40, are engaged in wage employment at higher rates than women born in the 1960s and 1970s when they were the same age (refer to figure 1.5, panel a). At age 15–24, women born in the 1990s were engaged in wage employment at higher rates than women born in the 1980s when they were the same age, but the rates plateau as they reach ages 25–34, converging with the lower rates among earlier generations.

Among men, younger cohorts are engaged in wage employment at higher rates than older cohorts (refer to figure 1.5, panel b). Men also remain in wage employment as they age. Only the oldest observed cohort (born in the 1960s) shows decreasing rates from age 45 onward. These differences contribute to the widening in the gender gap in wage employment.

Wage employment patterns differ across generations by sector. In agriculture, women's participation in wage employment is low, at less than 2% across the lifespan of all cohorts. This may be declining even further for younger cohorts as just 0.2% of women born in the 2000s were engaged in wage employment in agriculture between ages 15–24 (refer to figure 1.5, panel c). Although men are engaged in wage employment in agriculture at much higher rates across cohorts and lifespan, the trend of declining engagement for younger cohorts is also present for men. Men tend to leave agricultural wage employment as they age and enter at lower rates; 13 percent of men born in the 1960s were wage employees in agriculture at ages 35–44, compared with about 3 percent in the youngest cohort (refer to figure 1.5, panel d). This indicates a generational shift away from agricultural wage employment.

In nonagricultural sectors, wage employment among women increased across cohorts until the 1990s. Women born in the 1980s show higher rates of wage employment than those born in the 1960s and 1970s (refer to figure 1.5, panel e). However, women born in the 1990s, although initially entering wage employment at a higher rate, started to exit after age 25. Women born in the 2000s cohort appear to be entering at a lower rate, aligning with the levels of the 1970s cohort. This suggests a potential reversal of the initial growth trend. Among men, the opposite is observed among all but the youngest cohort (those born in the 2000s). Each cohort except for the youngest shows higher shares of wage employment in nonagricultural sectors compared to the cohort preceding it (refer to figure 1.5, panel f).

1.5 Hours Worked

Women in wage employment and women employed in industry work the most hours

On the intensive margin, employed women worked significantly fewer average hours (33 hours) than men (50 hours) during the previous week.²⁷ Among employed women, 26 percent work part time (20 hours or less a week), compared with only 3 percent of employed men (refer to figure ES.2).

The hours worked by women vary significantly with employment status. Women wage workers put in the most hours on average, working almost as much as their male counterparts (46 hours). They are followed by women employers, who work 28 hours on average. Women who are own-account workers or unpaid employees work similar hours, averaging 25 and 24 hours, respectively. Self-employed women thus work the fewest hours, which may indicate either that they face barriers to full employment or choose this sort of employment because they have limited time available for work. This contributes to the gender differences in self-employment whereby women's activities tend to be more informal and limited.

Similarly, women's work hours vary substantially by sector. Women in industry work the most hours and similar hours to men in industry. The largest gap in hours worked is observed in agriculture, where men work an average of 20 hours more per week than women, followed by services, where the difference is 16 hours. The situation is similar among youth.

These patterns suggest that women enter areas of work where they can work shorter and perhaps more flexible hours, which likely reflects the constraints women face in fitting work around home responsibilities. Hypothetical choice experiments in urban and periurban areas confirm women's preference for shorter working hours. Women in the experiment were willing to forgo a substantially higher portion of their income than men to work 10 fewer hours a week (Mahmud et al. 2021).

Credits: Dominic Chavez / World Bank



²⁷ This section relies on data for the 25–64 age-group to remove the potential effect of women who may still be in education, that is, women ages 15–24.



1.6 Earnings

Women's earnings are significantly lower than men's earnings

Monthly earnings are significantly lower among women than men.²⁸ This is both because women work fewer hours a week and because women are paid less per hour than men. The gap thus narrows when accounting for hours worked because women work an average of 17 hours less a week (33 hours vs. 50 hours). Women's hourly earnings are still only 74 percent of the hourly earnings of men.

Some of the gap is also explained by sector of employment. Women's employment is dominated by the agricultural sector, which is the least well paying sector overall. However, the largest gender wage gap is in industry where women work similar hours, but earn 37 percent less than men per hour. This may arise partly because men are more likely to hold higher positions, such as supervisory positions in garment factories. However, even within occupations, men tend to earn higher hourly wages relative to women. Other factors such as employer discrimination may also be a factor.

Among both men and women, monthly earnings are almost double in urban areas relative to rural areas.

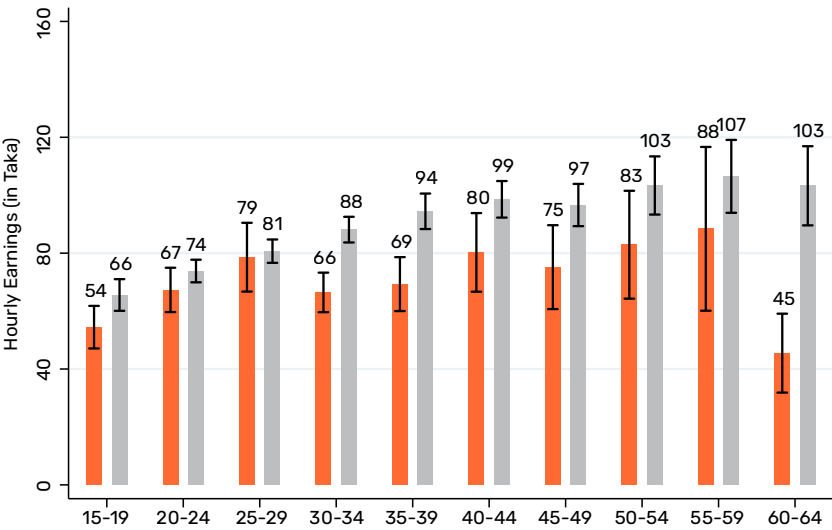
A key consideration is whether women advance to more well paying roles as they gain experience in the labor market. Age is often used as a proxy for work experience because the national LFS do not directly measure experience. In Bangladesh, nonagricultural hourly earnings rise with age among wage workers only among men (refer to figure 1.6). Using age as a proxy for experience overlooks the career interruptions and transitions that women face more frequently than men, for instance, because of marriage or childbirth. The lack of data on experience or the work histories of individuals thus represents a key gap that prevents more in-depth analysis of earnings trends across the career trajectories and lives of women.

²⁸ HIES earnings data are used. This includes earnings among wage workers and self-employed workers. Because this survey does not capture information on unpaid workers, the averages reported here are conditional on activity as a paid worker.

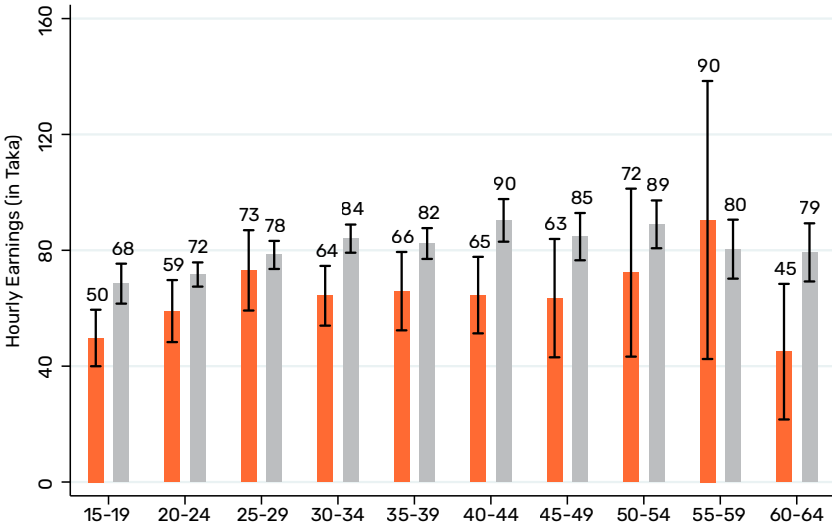
Figure 1.6: Hourly earnings, nonagricultural wage employees, by age and sex

Female
Male

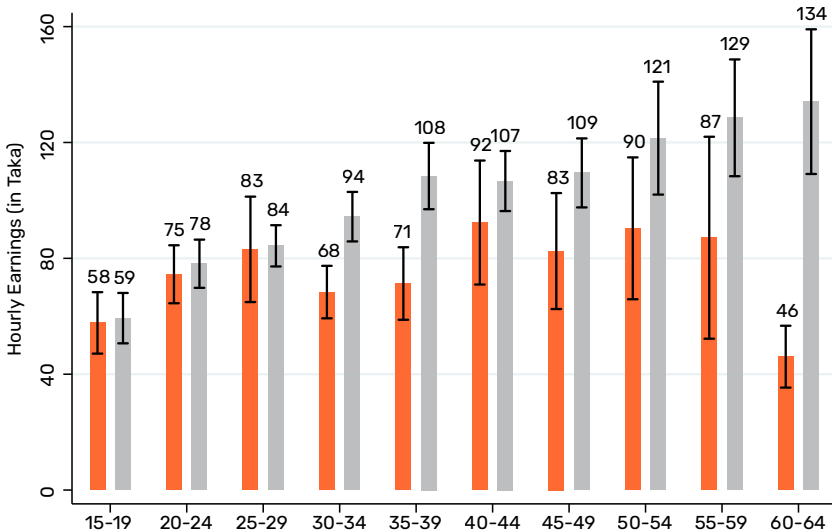
a. Overall, by age and sex



b. Rural areas, by age and sex



c. Urban areas, by age and sex



Source: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Using a Kitagawa-Oaxaca-Blinder decomposition (Blinder 1973; Kitagawa 1955; Oaxaca 1973), the earnings gender gap can be decomposed into the gap deriving from differences in observed characteristics and access to resources (that is, the endowments or the explained component) and the gap deriving from the differential returns to these characteristics and resources among men and women (that is, the unexplained component). Four broad types of observable characteristics available in the data on Bangladesh are included as endowments in this analysis: (1) demographic characteristics, including age (linear and squared), ever-married status, and relationship to the household head; (2) household characteristics, including household size, the presence of a child ages 6 or less, and the presence of an individual ages 60 or more; (3) socioeconomic indicators, including educational attainment and ownership of a cellphone in the household; and (4) region, that is, whether the household is in an urban area.²⁹ There may also be unobservable characteristics, such as risk aversion, willingness to work in competitive environments, or discrimination, that differ between men and women and that are part of the unexplained component of the earnings gap.

The decomposition analysis reveals that merely a fifth (22 percent) of the hourly earnings gender gap is explained by differences in observed endowments between men and women. Men are more educated than women. In particular, they are more likely to have attained the secondary-school certificate (class 10) and the higher-secondary certificate (class 12) (refer to appendix B, table B.3).

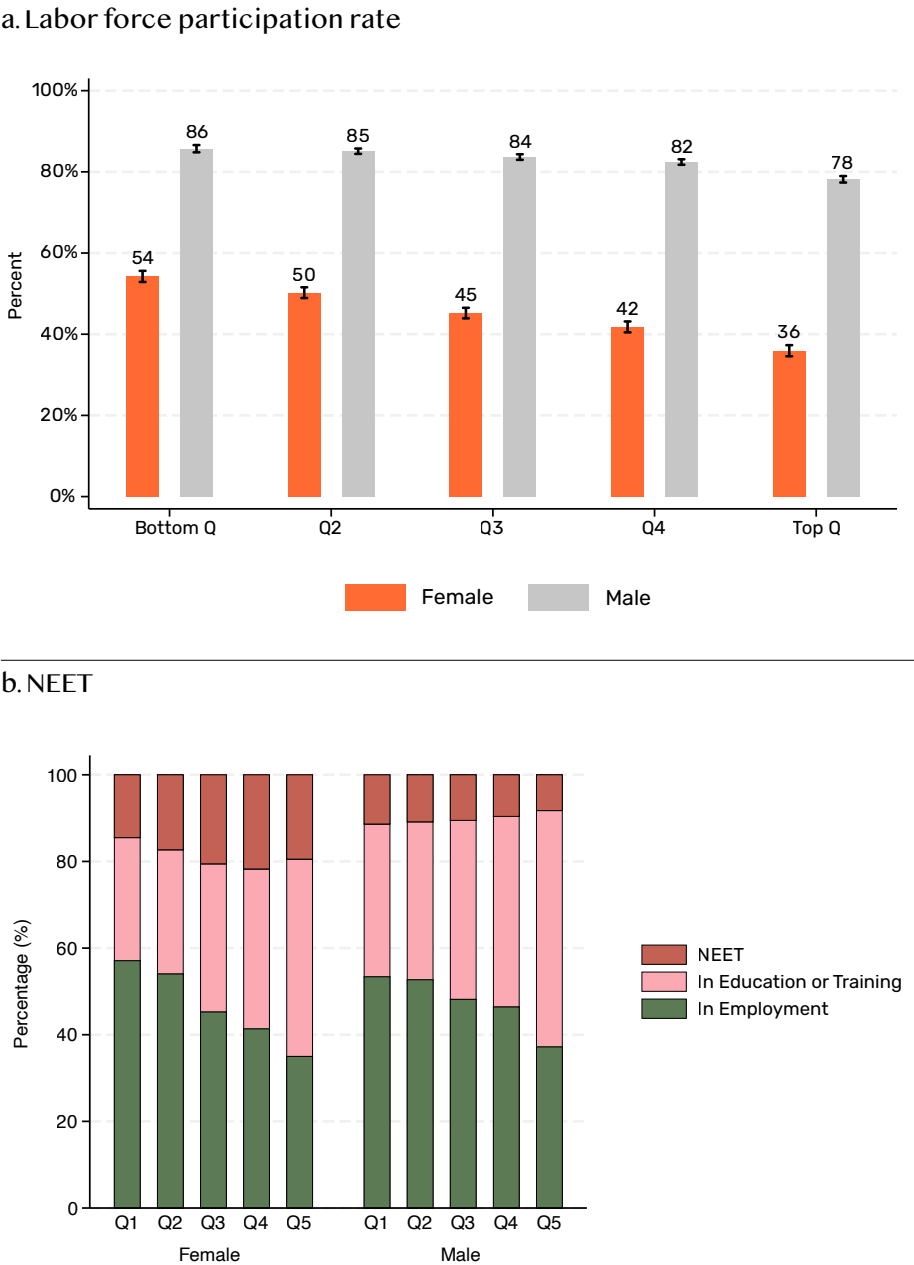
1.7 The Sociodemographic Profile of Female Labor Market Participation

Labor force participation declines monotonically with wealth quintile among both men and women, but the fall in labor force participation is steeper among women, decreasing from 54 percent in the bottom quintile to 36 percent in the top quintile (refer to figure 1.7, panel a).³⁰ This suggests that much female labor force participation is work of necessity which women abandon as the incomes and wealth of their households increase.

²⁹ The decomposition analysis does not include sector of employment because sector is an outcome of many of the same factors that influence wages. The analysis is also expected to yield a lower bound because of the inclusion of household-level endowments given that men and women tend to live in similar households.

³⁰ The wealth quintiles in LFS 2022 are estimated using survey-to-survey imputation based on data in the HIES 2022 (World Bank 2025c).

Figure 1.7: Labor force, employment, and NEET patterns by wealth quintile and sex, ages 15-64



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: Labor force participation is calculated as the labor force (employed and unemployed) within a wealth quintile, divided by the total working-age population (ages 15–64) in the wealth quintile. Wealth quintiles are estimated using survey-to-survey imputation from Bangladesh HIES 2022 (World Bank, 2025c).

Well-off young women are the most likely to be NEET. Among young men and women, the share in education or training increases and the share in employment declines with wealth. However, the share of NEET men falls only slightly with wealth, while the share of NEET women increases with wealth (refer to figure 1.7, panel b) (Khatun and Saadat 2020).

Women in wealthier households who *do* work are more likely to work outside agriculture. The share of employed individuals working in industry and services rises with wealth. The increase is especially large among women. The share of women in nonagricultural work rises roughly twofold, from 17 percent in the bottom quintile to 44 percent in the top quintile. This pattern holds in urban and rural areas. So, it does not merely reflect the greater wealth in urban areas.

Women in the top household quintile who work in nonagricultural sectors are also more likely to be wage employees (70 percent) and less likely to be unpaid or own-account workers (4 percent and 18 percent, respectively). However, they are still not as likely as men who work in nonagricultural sectors to be employers. Among employers, 19 percent are men in the top household quintiles, but only 5 percent are women in the top household quintile.

Earnings among the employed rise with wealth quintile among both men and women. However, while men experience an increase in both agricultural and nonagricultural earnings, the rise in earnings among women is driven primarily by nonagricultural earnings, while agricultural earnings are stagnant among women across wealth quintiles.

Together, these patterns are consistent with the hypothesis that wealthier women are more likely to enter the labor force only to engage in jobs with higher earnings and potentially better conditions, that is, work of choice rather than work of necessity. Nonetheless, women are still not likely to be employers, limiting the empowerment they experience through work, potentially because of discrimination or conservative social norms.

Growth in the types of employment that are generally considered more desirable, particularly among women, could attract women into the workforce even as household incomes rise and women have the choice to stay at home (Gentile et al. 2023; Goldin 1995).

The shape of female labor force participation in urban and rural areas

The relationship between female labor force participation and educational attainment in urban areas can be best described as a U shape, as documented in the literature in South Asia and globally (Fletcher, Pande, and Moore 2018; Klasen et al. 2021; Mahmud and Bidisha 2018). The urban female labor force participation rate is highest among women with low educational attainment or high educational attainment (refer to figure ES.2, panel b). The relationship between hours worked and educational attainment shows a similar pattern.

In urban areas, women with lower educational attainment are typically engaged as cleaners and helpers or in other low-skill occupations, such as woodworking, crafts, and related trades, while, at higher educational attainment, women enter more highly skilled professional occupations, particularly teaching. The share of women active in woodworking, crafts, and related trades rises with educational attainment up to the secondary-school certificate (class 10) and declines at higher

levels of education. As educational attainment rises to moderate levels, women leave the workforce and only reenter at higher educational levels to take higher status white-collar jobs.

Educational attainment also significantly affects labor force participation in rural areas. A reduction in the gender gap is observed as the female labor force participation rate rises at higher educational attainment, while the male labor force participation rate remains stagnant. The rise in female labor force participation from low educational attainment to secondary education (attainment of the higher-secondary certificate [class 12]) is driven by increased agricultural employment, whereas tertiary education leads to higher nonagricultural employment (refer to figure 1.8, panel a).

Figure 1.8: Labor market participation by education, region, and sex

- Agricultural Employment
- Nonagricultural Employment
- Unemployment
- Not in Labor Force

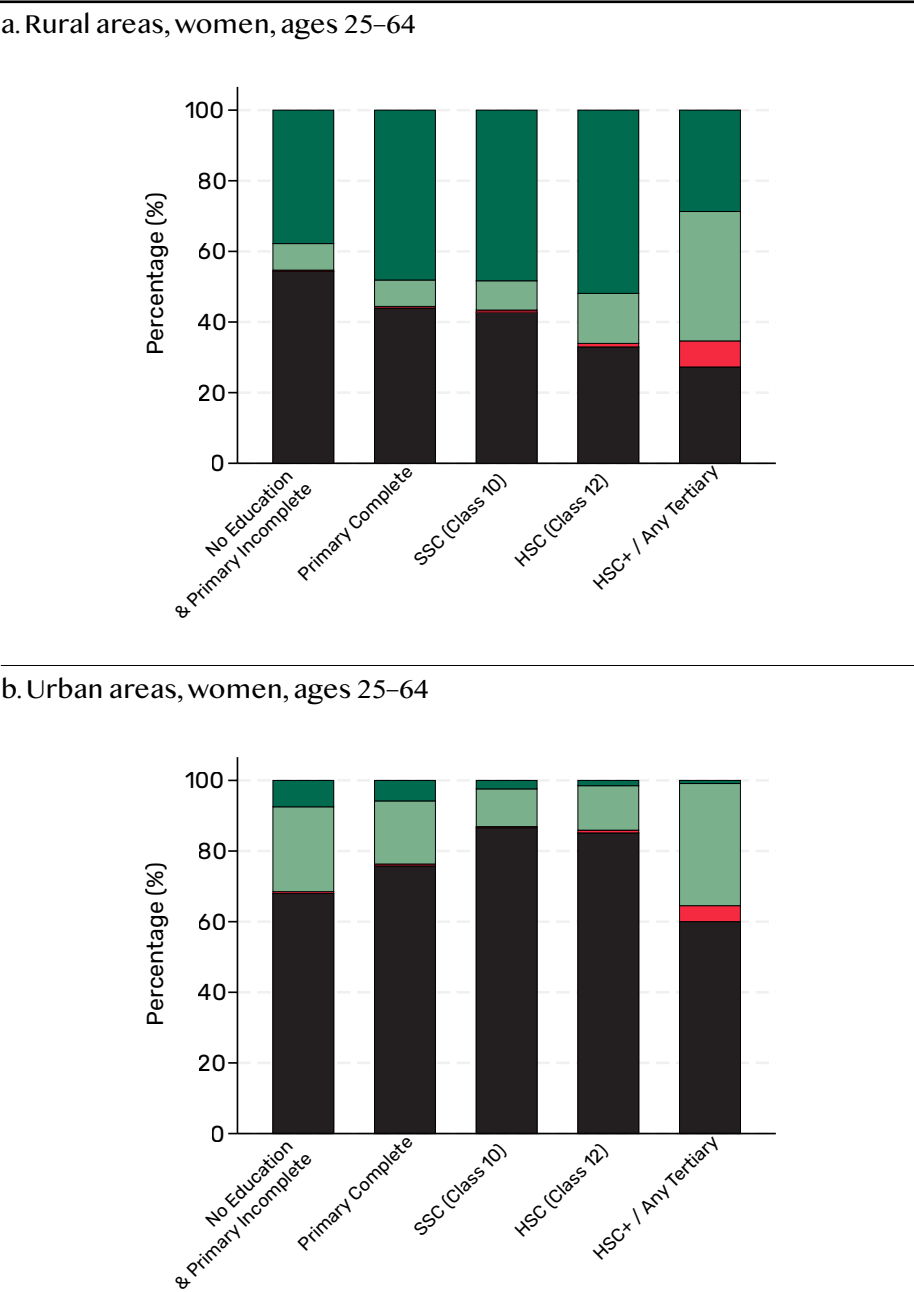
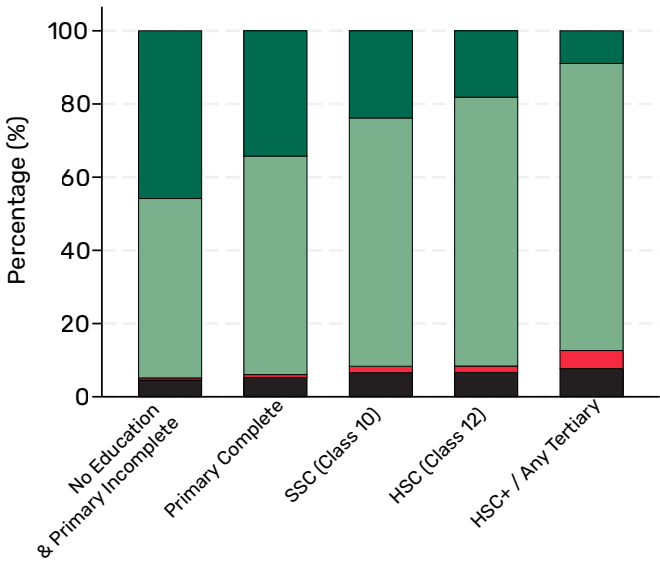


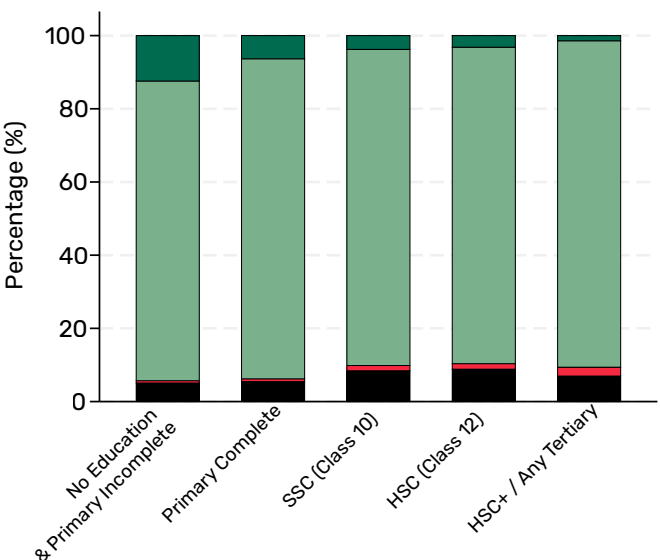
Figure 1.8 (continued)

Agricultural Employment
Nonagricultural Employment
Unemployment
Not in Labor Force

c. Rural areas, men, ages 25–64



d. Urban areas, men, ages 25–64



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

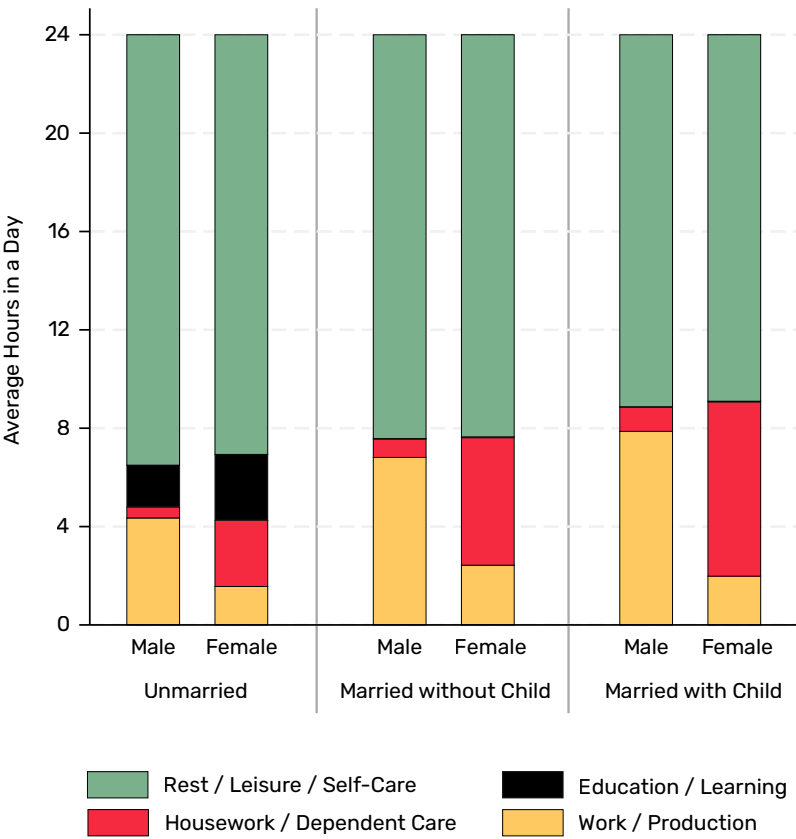
Note: The category 'No Education & Primary Incomplete' includes individuals without any education and individuals who have passed class 4 or below. The category 'Primary Complete' includes individuals who have passed class 5 through class 9.

Across levels of educational attainment in urban areas, men’s employment is relatively stable, though the composition of employment varies. Agricultural employment plays a larger role among men at lower educational attainment (refer to figure 1.8 panel d). Conversely, in urban areas, women’s employment shifts from low-skill occupations to high-skill professional roles with rising educational attainment. In agriculture, women move from elementary roles to skilled agricultural, forestry, and fishing occupations and shift from unpaid employment to own-account work as their educational attainment increases.

After marriage, women spend more time in housework, at the cost of rest and education

Following marriage, women ages 15–64 tend to substitute time away from leisure and educational activities towards home and care responsibilities (refer to figure 1.9). Causal estimates from rural Bangladesh show that women who marry later have higher educational attainment (Field and Ambrus 2008), indicating a trade-off between marriage and education among women. Relative to married women without children, the additional time spent on housework and dependent care by married women with children comes at the cost of rest and leisure, as well as work and production. This contrasts with men who, following marriage, dedicate more time to work and perform little housework or dependent care.³¹

Figure 1.9: Time use by life transitions and sex, ages 15-64



Source: Original figure for this publication based on calculations using data of TUS (Time Use Survey) 2021, Bangladesh Bureau of Statistics and UN Women Bangladesh, Dhaka, Bangladesh.

Note: A “child” for this figure is defined as an individual aged 9 or below, based on a question in TUS 2021 asking whether a child aged 9 or below was present during an activity.

31 For mapping the major division activity codes in the Time Use Survey data to the activity categories used in the figures, refer to appendix B, section B.1.

Married women spend more time than married men with children during activities (an average of 11 hours vs. 7 hours a day), including work and productive activities (roughly 10 percent vs. 1 percent of the time on work and productive activities).³² This may have implications for productivity because working women may be more distracted or more likely to take an unplanned absence from work given their roles as primary caregivers.

Marriage and the associated household responsibilities also play a role in the ability of women to work outside the home. Only a small share of women work outside the home before marriage. The share is larger in urban areas (13 percent) than in rural areas (7 percent). Among women working outside the home before marriage, urban women are more likely than rural women to continue working outside the home after marriage (52 percent vs. 46 percent). The low rates of work outside the home before marriage may be caused by cultural norms or beliefs that if women work before marriage, their marriage prospects are hindered. It may also simply be that women marry at an early age before they have the opportunity to work outside the home. The average age at first marriage among women ages 15–24 who have ever married is 17, on the early end of the age of first employment and perhaps too young to travel for work or to work away from home.³³

Among women under 40, those who have been married are more likely than those who have never married to be in employment, the former tend to work 5–10 hours less per week than the latter, conditional on employment. This difference is driven by rural women. The difference in urban areas is minimal.³⁴

Among married women, especially younger women, women with children work significantly fewer hours. However, this gap narrows with age as the hours worked by women without children fall. The differences in hours worked because of childbearing, unlike the differences because of marriage, are more pronounced in urban areas than in rural areas.

These patterns do not necessarily describe the causal effects of marriage or childbearing on women's choice or ability to participate in the labor force. Bussolo, Rexer, and Triyana (2024) use a matched panel approach to show that, in Bangladesh, similar to the rest of South Asia, married women are 12 percentage points less likely to be employed in the year of marriage than in the year previous to the year of marriage. The marriage penalty explains most of the decline in employment postmarriage, indicating that childbearing is not as substantial a constraint to employment as marriage among women in Bangladesh (Bussolo, Rexer, and Triyana 2024; World Bank 2024d).

³² The sample is restricted to married individuals with a child present in the household. A child is defined as any individual age 9 or less, unlike the rest of the report, where a child is defined as any individual age 6 or less. This is because the relevant Time Use Survey question refers to a child age 9 or less.

³³ The age at first marriage is proxied by the age at first cohabitation, calculated using the reported year of first cohabitation and the reported year of birth, as measured in the DHS 2022. The average age at first marriage reported here is for the sample of married women ages 15–24 surveyed in DHS 2022.

³⁴ These comparisons hold age constant. The patterns occur among women in each five-year age bin between ages 15 and 39. The sample size of never-married women ages 40 or more is too small for meaningful comparison.

1.8 Social Norms and Women in the Labor Force

According to the UNDP gender social norms index, Bangladeshi men and women are more conservative than their counterparts in most peer countries.³⁵ In Bangladesh, 93 percent of men and 91 percent of women hold views with at least two biases toward traditional gender norms. A large share of the population holds beliefs that constrain women's labor market involvement. For example, 87 percent of men and 89 percent of women believe that the children suffer if their mother works for pay.

A majority of men and women also believe that men have more right to a job than women if jobs are scarce (82 percent vs. 73 percent), that men make better executives (72 percent vs. 67 percent), that being a housewife is as fulfilling as working for pay (58 percent vs. 60 percent), and that, if a woman earns more than her husband, problems are almost certain to arise (64 percent vs. 55 percent). These beliefs are similar in urban and rural areas.

Gender norms that reinforce the social dominance of men over women not only constrain women's advancement in the labor market, but also influence how households respond to policy reforms targeting women's economic empowerment. Growing evidence in South Asia and beyond shows that improvements in women's economic empowerment may not always lead to greater agency and bargaining power among women within the household, particularly if existing norms or identities are threatened. Instead, such improvements may provoke a backlash among men (Bulte and Lensink 2019; Chowdhury and Bhuiya 2004; Erten and Keskin 2021; Heath 2014). For example, Daher et al. (2023) find evidence of a backlash among men after women's right to drive was legally recognized in Saudi Arabia. While women became more likely to be employed, they also reported lower levels of financial autonomy.

Several studies show that such a backlash may also take the form of IPV (Bulte and Lensink 2019; Cullen et al. 2024; Erten and Keskin 2021; Guarnieri and Rainer 2021; Heath 2014). Data from 2015 indicate that Bangladesh had the highest rates of IPV in the region and one of the highest rates in the world (WHO 2021). More recent surveys show that, while IPV rates have declined, 41 percent of ever-married women ages 15 or more had, as of 2024, experienced some form

³⁵ The gender social norms index (UNDP 2023) is created from seven indicators in the World Values Survey data (two political, one educational, two economic, and two physical integrity dimensions). Refer to WVS (World Values Survey) (dashboard), King's College, Old Aberdeen, UK, <https://www.worldvaluessurvey.org/wvs.jsp>.

of violence by their partners in the previous year. A significantly larger share of women (70 percent) reported that they had experienced IPV during their lifetimes. Psychological violence is the most common type of violence. Among women, 33 percent had experienced controlling behavior, and 15 percent had faced emotional violence by their partners in the previous year. A greater share of women had experienced these forms of violence during their lifetimes, at 50 percent and 33 percent, respectively (BBS 2025a).

Other cultural factors contribute to the limited mobility and opportunities among women in many developing countries, including in South Asia (Jayachandran 2015). Low female labor force participation has been attributed partly to cultural norms that enforce patrilocality (potentially restricting women's access to inherited land or disrupting advancement in education or work), prioritize women's perceived purity, or reinforce purdah, the practice of secluding women. Such cultural institutions can persist even in a context of economic growth, suggesting that gender inequality may not be spontaneously resolved through economic development alone. Kabeer (2024) argues that variations in the ways religious norms are incorporated in practice by men and women in Bangladesh may have allowed women to navigate restrictive traditions to some degree, driving the gradual progress in women's empowerment.

The limited legal protections ensuring women's right to work only reinforces these conservative norms (World Bank 2024e). While there are no legal restrictions on women obtaining jobs in the same way as men, there is, in Bangladesh, no legislation prohibiting gender discrimination in employment or wages, in recruitment based on marital status, parental status, or age. The law does not recognize the right of women to work in industrial jobs in the same way it recognizes the right of men to these jobs (Labor Act 2006, Sections 39, 40, 42, and 87). This unequal treatment is intensified by a lack of government mechanisms to combat gender discrimination in the workplace. In an attempt to make inroads against these obstacles, some World Bank projects have intentionally set guidelines that require employers participating in the projects to guarantee the equitable treatment of men and women, such as by requiring a certain portion of the labor hired by contractors to be women and by mandating equal pay for men and women. This is the case of the Local Government COVID-19 Response and Recovery Project, which focuses on labor-intensive public works in Bangladesh and has set a standard that could be adapted in other projects and government programs.³⁶

36 Refer to LGCRPP (Local Government COVID-19 Response and Recovery Project) (dashboard), Local Government Engineering Department, Dhaka, Bangladesh; World Bank, Washington, DC, <https://oldweb.lged.gov.bd/ProjectHome.aspx?projectId=1008>.



PART

2

Deep Dives



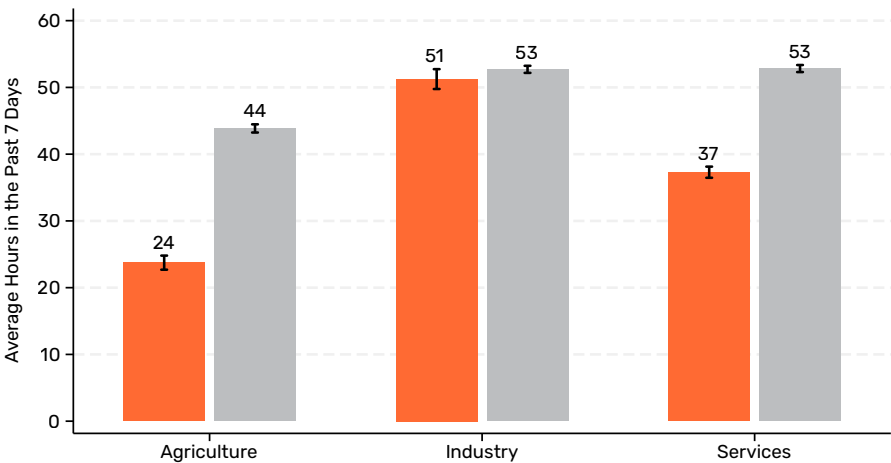
2.1 Women in Agriculture

Women work fewer hours in agriculture than those working outside agriculture

Although agriculture is the largest sector of women's employment and despite the contribution of agriculture to the expansion in women's employment on the extensive margin, on the intensive margin women in agriculture work fewer hours per week than women in nonagricultural sectors. Women in agriculture work an average of 24 hours a week, while women in services and industry work an average of 51 hours and 37 hours a week, respectively (refer to figure 2.1). This is true no matter the status in employment (self-employment, wage employment, or unpaid work). Women also tend to spend more time in rest and leisure activities than in work in other industries.

Figure 2.1: Average hours worked in the past 7 days, by sector of employment and sex, ages 25-64

Female
Male



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Women seldom own productive assets in agriculture

Women are extensively engaged in agriculture, but they have limited control over agricultural assets. LFS data show that fewer than a third (29 percent) of the women in agriculture are engaged in crop-related activities. By contrast, the share among men is more than four-fifths (82 percent). Richer BIHS data reveal that rural women rarely own agricultural land and do not spend much time on plots either.³⁷ The few women landowners typically acquire land through the families of their husbands; 62 percent of the land owned by women in rural areas is inherited from the families of husbands. These patterns are reflected in the relatively low score of Bangladesh in women’s access to assets in the *Women, Business, and the Law 2024* ranking (World Bank 2024e). Although the law guarantees equal administrative power and ownership rights over assets such as land, Muslim Personal Law does not grant sons and daughters equal rights to inherit the assets of their parents, nor do surviving spouses have equal inheritance rights.³⁸ In practice, women do not typically obtain even the share of inheritance determined by law.

Most of the livestock women own is poultry, while men own both poultry and large livestock (cattle). Men raise livestock primarily for income through the sale of animal products. This is less common among women. Of the livestock owned exclusively by men (one animal may have more than one owner), 28 percent are

37 The 2018–19 round of the BIHS produced rich data on livestock and land ownership in rural Bangladesh. The survey sought information on up to three primary owners of each animal or plot owned by the household. There was more than one owner in the case of 12.0 percent of the animals and 6.3 percent of the plots. The survey also captured information on the distribution of ownership across household members, entire households, and nonhousehold members. The survey responses were elicited from a man in each household.

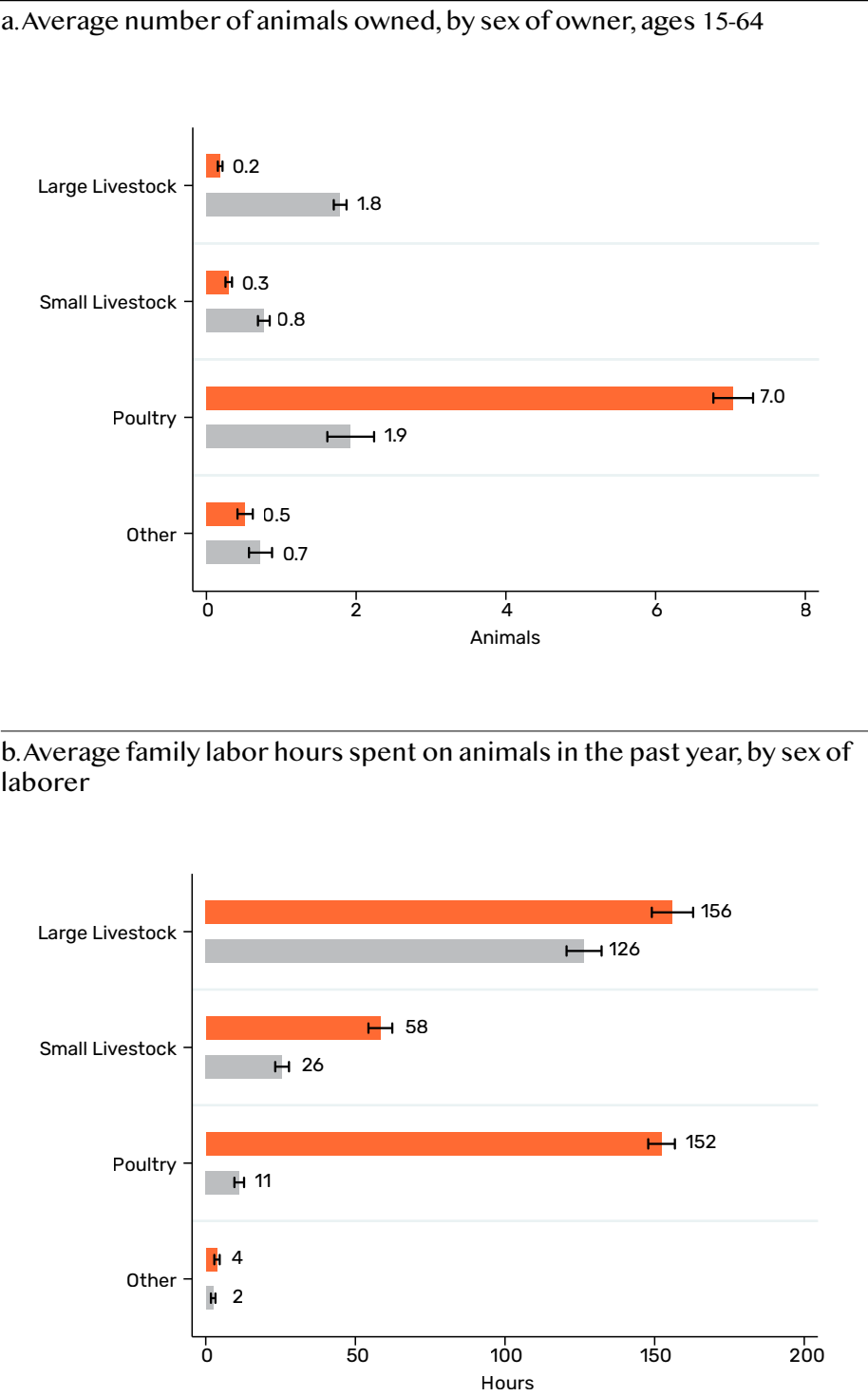
38 Muslim Personal Law (shariat) is a set of special laws on marriage, succession, inheritance, and charities among Muslims enacted under the Raj and recognized under certain circumstances in parts of Bangladesh, India, and Pakistan.

reared solely for income rather than for own consumption or a combination of income and own consumption. By contrast, only 6 percent of the animals of which at least one woman is an owner are reared solely for income.

Though women do not typically own large livestock (cattle) or small livestock (sheep or goats), *they spend more time than men rearing all types of livestock* (refer to figure 2.2).

Figure 2.2: Animal ownership and time input, by animal type and sex

Female
Male



Source: Original figure for this publication based on calculations using data of BIHS (Bangladesh Integrated Household Survey) 2018-19, International Food Policy Research Institute, Washington, DC, <https://doi.org/10.7910/DVN/NXKLZJ>, Harvard Dataverse, V2.

Note: Panel A: Respondents could report up to three owners for each type of livestock. The figure shows the gender of first owner reported (only 12% of animals had more than one owner). "Large Livestock" includes bullock, milk cow, buffalo; "Small Livestock" includes goat, sheep, pig; "Poultry" includes duck, chicken (broiler, layer, cockrel). Number of animals have been one-tail winsorized at the 99th percentile. Panel B: Annual labor hours are winsorized at the 99th percentile.

Ownership rather than the time spent working is associated with the ability of an individual to make decisions about how the income generated from the activity is used. Men tend to own more large livestock, even though women spend more time working with livestock. Men also have a greater say on how the income generated from rearing large livestock is spent. Among women, 11 percent report that they have little or no say in such decisions, compared with only 4 percent of men. This pattern holds in the case of cash crops and food crops, which are tied to landownership. Respectively, 22 percent and 15 percent of women report that they have little or no say on how the income from these activities is used, compared with only 2 percent and 4 percent of men. Women own and raise more poultry, and report having more say on how the income from this activity is spent. Only 2 percent of women report that they provide little or no input in decisions on how this income is spent, compared with 42 percent of men. This suggests that supporting women's ownership of more valuable agricultural assets could empower women in making decisions on how the associated income is spent.

Despite their extensive engagement in agriculture, women are also typically not targeted by the extension services received by households in rural areas for crop agriculture, livestock, or fisheries.



2.2 Women in the Ready-Made Garment Sector

RMGs: an important source of wage employment among young women

RMGs are an important source of employment among women, particularly young urban women. Almost half (45 percent) of urban women ages 15–24 employed in nonagricultural sectors are in the RMG sector, and 98 percent of these women are wage employees. Most of these young women (85 percent) have primary education or less. The RMG sector attracts young women with lower educational attainment (up to secondary schooling), while women with high-secondary schooling or any tertiary education tend to work outside the RMG sector.

Urban and larger RMG factories employ more women. Among working-age women employed in the sector, 64 percent live in urban areas. Most formal export-oriented RMG firms are in Dhaka District (37 percent) and Gazipur District (33 percent).³⁹ This geographic concentration likely constrains women's opportunities in the sector because of their limited migration for work. Data of the Mapped in Bangladesh Project show that the share of women workers in RMG-exporting factories rises with factory size.⁴⁰ While 27 percent of small firms (firms with fewer than 20 workers) exhibit a woman worker share of more than 50 percent, the share jumps to 78 percent in large factories (more than 100 workers).

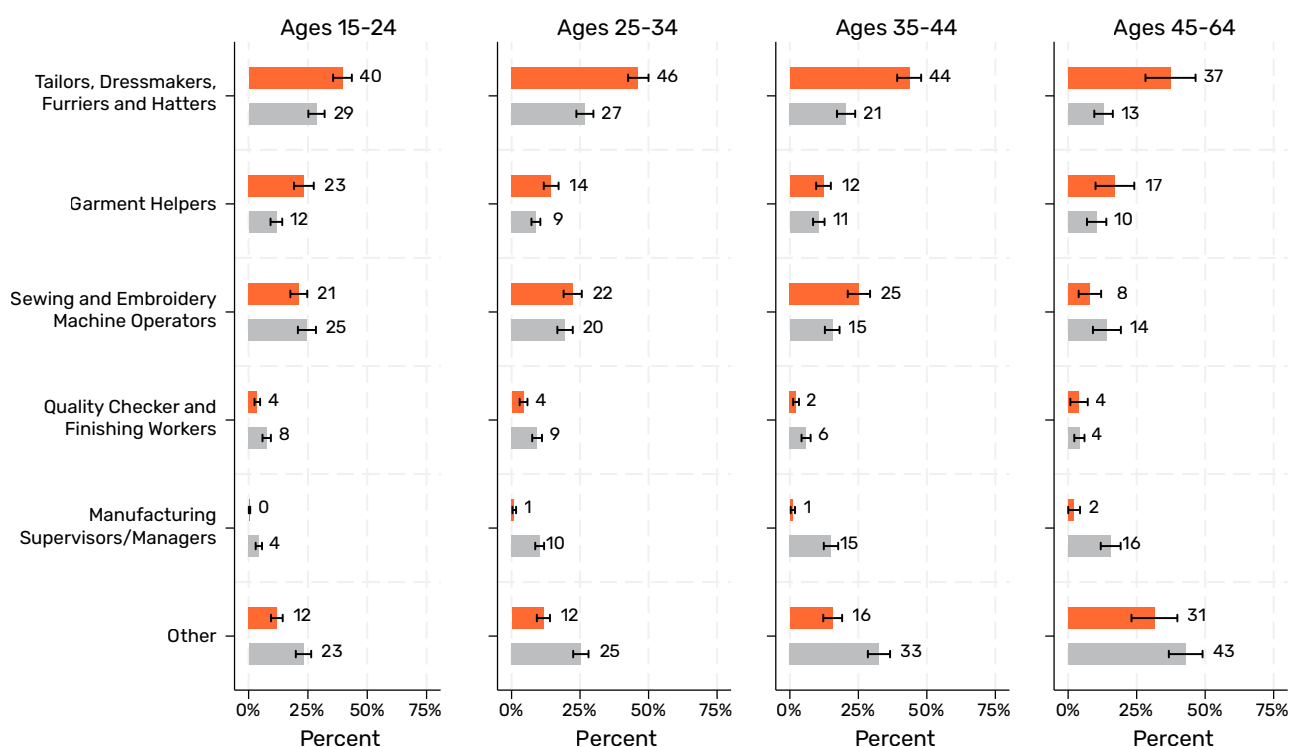
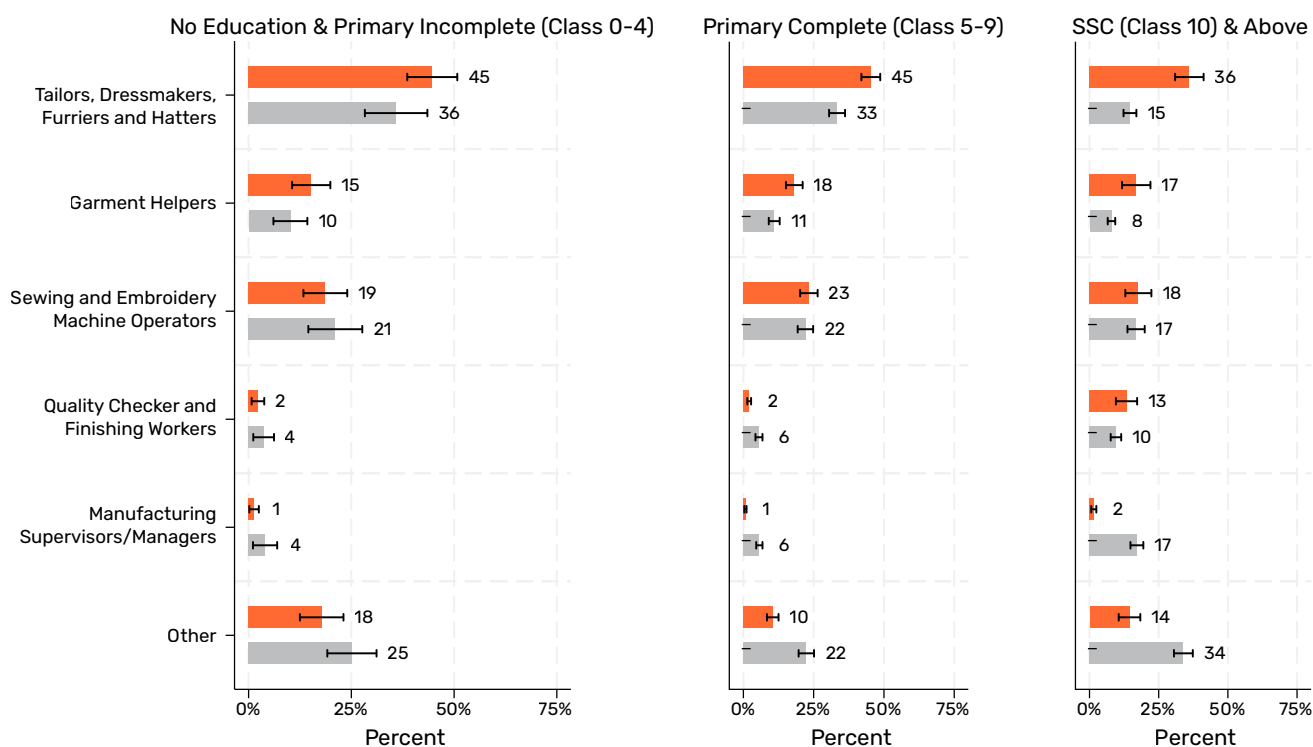
Women do not obtain higher positions or more pay in RMG with age

Working-age women employed in the RMG sector in urban areas earn around 25 percent an hour less than working-age men. This gap only widens as women age and seems to be associated with the employment positions available to men and women.

Within RMG factories, young women mostly work as seamstresses and tailors, and about a fourth are employed in lower-level positions, such as garment helpers. Women are more likely than men in the same age range to work in these lower-level jobs. The gap widens as men and women age because men are more likely to advance to supervisory and management positions. Women's occupations within RMG are similar across education levels, while men engage in higher-level occupations as their level of education increases (refer to figure 2.3).

³⁹ This covers firms that are part of the Bangladesh Garment Manufacturers and Exporters Association and Bangladesh Knitwear Manufacturers and Exporters Association.

⁴⁰ Refer to MiB (Mapped in Bangladesh) (dashboard), Centre for Entrepreneurship Development, BRAC University, Dhaka, Bangladesh, <https://ced.bracu.ac.bd/mib-2/>.

Figure 2.3: Distribution of RMG occupations by education, age, and sex**a. RMG occupations, by age and sex****a. RMG occupations, by educational attainment and sex**

Female Male

Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database) South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Women’s Employment in RMG has stalled

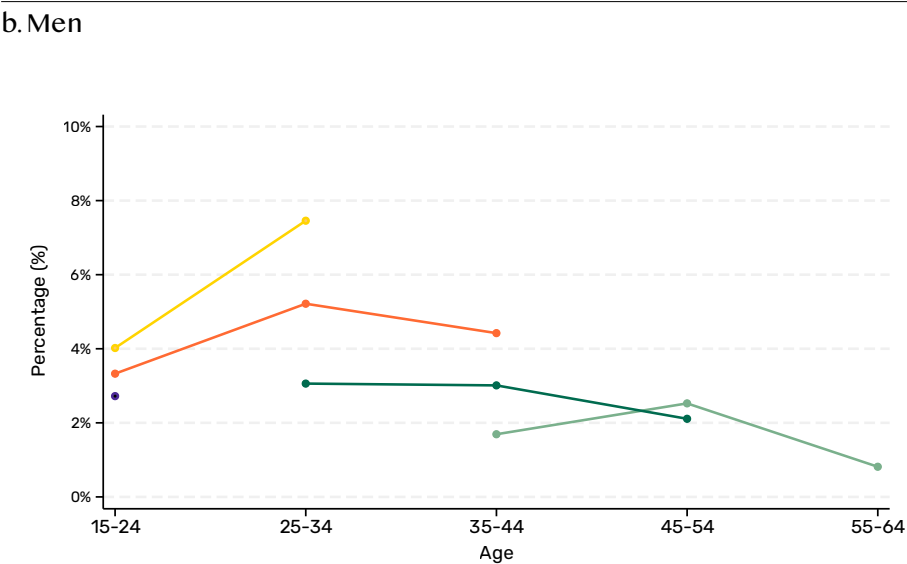
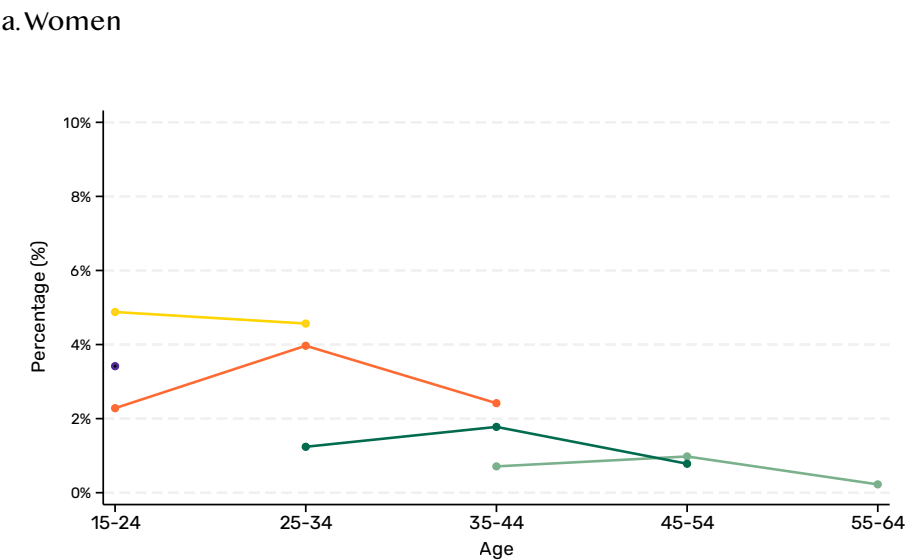
The RMG sector has been expanding since 2005, but the growth has stagnated in recent years (according to the 2005–22 LFS). Women’s share in employment in the sector rose from 35 percent to 57 percent between 2010 and 2013. However, since 2013, the RMG employment share of men has increased, reaching 61 percent of RMG workers in 2022.

Until the cohort of women born in the 2000s, each successive cohort of women was substantially more likely than its predecessor to be working in the sector at each age up to age 45. However, each successive cohort also tended to start exiting the sector at an earlier age. Although it is premature to draw conclusions about the dynamics of the life cycle of the cohort of women of the 2000s, data indicate that the cohort has engaged in the sector at a lower rate than the previous cohort (refer to figure 2.4, panel a).

Figure 2.4: Share of population employed in RMG, by decade birth cohort and sex

Born in:

- 1960s
- 1970s
- 1980s
- 1990s
- 2000s



Sources: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2005, 2010, 2013, 2015, 2016, 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and GLDRAW (Global Labor Database Raw) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

These trends are true among men as well, with one important exception: while young women born in the 1990s had reduced their involvement in the RMG sector by their mid-30s, the young men of the same birth cohort had increased their involvement in the sector by their mid-30s, potentially indicating a fundamental shift in participation in the sector by sex (refer to figure 2.4, panel b).

The RMG sector has been a source of employment and economic empowerment among women (World Bank 2016), but such reliance on one sector alone also renders any progress more vulnerable to economic shock. The sector contracted in 2024. Many factories shut down, and hundreds of thousands of women lost their livelihoods (Raihan and Bidisha 2018). The contraction was a result of global factors, such as weaker global demand and higher tariffs, and domestic challenges, such as power shortages and high interest rates. Furthermore, the sector's biggest export markets, the European Union and the United States, which, together, accounted for roughly 70 percent of Bangladesh's total apparel exports, led to a drop in apparel prices and to lower incomes among RMG workers in Bangladesh (Corraya 2025).

The expected graduation of Bangladesh from least developed country status in 2026 will prevent the country from qualifying for the Generalized System of Preferences. This and the spread of protectionist trade policies around the globe represent additional challenges to the ability of the RMG sector to continue driving women's economic empowerment. Expert reports on ways to improve the competitiveness of the sector after Bangladesh graduates from least developed country status typically recommend that the sector's export markets be diversified and that the focus of the sector shift to high-value added products that offer higher profit margins, including raising internal efficiencies by leveraging digitalization and modernizing infrastructure (OECD and UNCTAD 2023; Razzaque, Islam, and Rahman 2024).



Credits: Freepik

41 Refer to Export Performance (data tables), Bangladesh Garment Manufacturers and Exporters Association, Dhaka, Bangladesh, https://www.bgmea.com.bd/page/Export_Performance.

2.2 Women in Nonagricultural Self-Employment

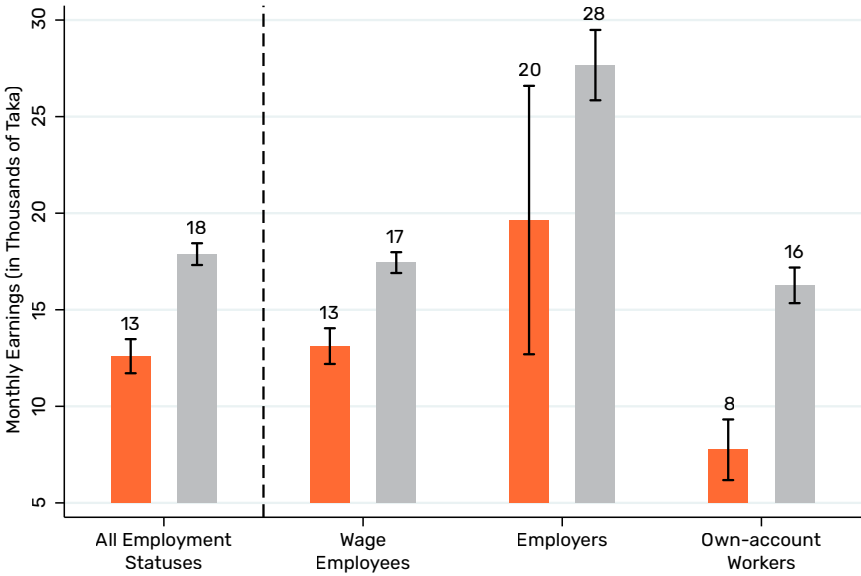
Self-employed women seldom have employees

Women in Bangladesh are less likely than men to be self-employed. There were 12.0 million self-employed men compared with only 1.5 million self-employed women in nonagricultural sectors in 2022. Women are even less likely to be employers (refer to figure 1.3, panel b). This is true in both urban and rural areas. This disparity in the likelihood of being an employer is important because estimates of average monthly earnings by status of employment show that men employers tend to earn more than men with a different employment status (refer to figure 2.5). However, more than four-fifths of the self-employed women in nonagricultural sectors in both rural and urban areas are own-account workers, that is, they do not have any employees

Figure 2.5: Average monthly earnings (in thousands of taka) in nonagricultural sectors, by employment status and sex, ages 15-64

Female
Male

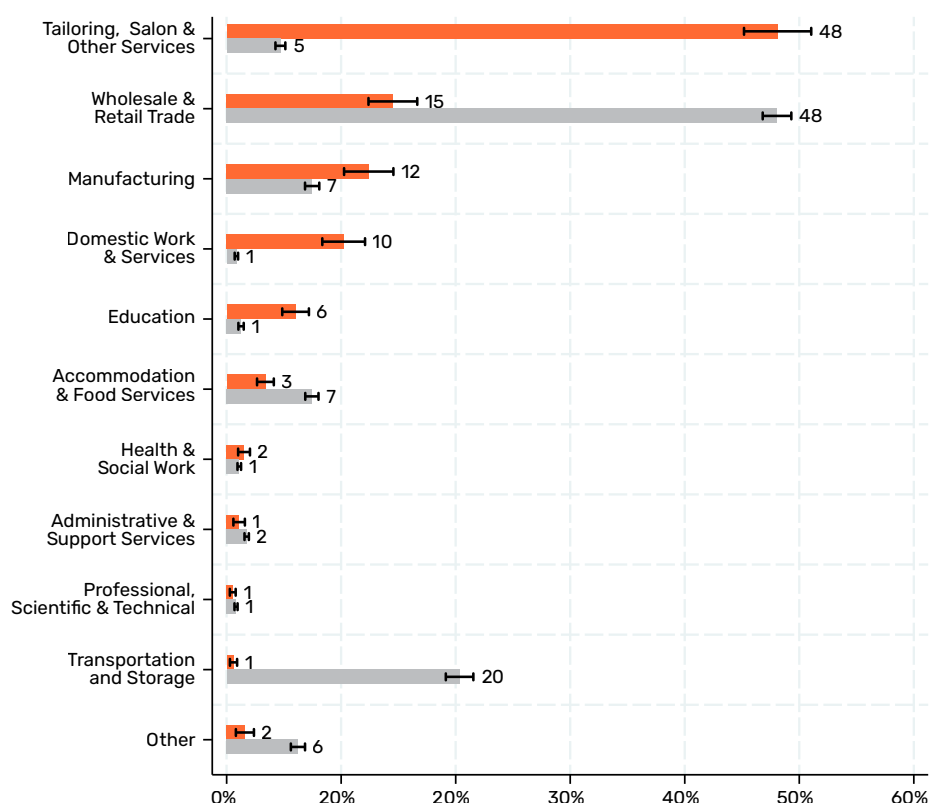
Source: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.



Almost half (48 percent) of the women in nonagricultural self-employment operate in tailoring and other repair service subsectors. An additional 15 percent work in trade, followed by manufacturing (12 percent) and domestic work (10 percent). By contrast, among men in self-employment, almost half are in trade, followed by transport and storage (20 percent) (refer to figure 2.6). The occupations in nonagricultural self-employment are also gendered. Women are most likely to be working in crafts and related trade occupations, while about half of self-employed men are service and sale workers, followed by plant and machine operators and assemblers. These patterns are similar in both urban and rural areas.

Figure 2.6: Nonagricultural self-employment across sub-sectors (1-digit BSIC), ages 15-64

Female
Male



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: Sub-sectors are defined as Section codes (1-digit) in the Bangladesh Standard Industrial Classification (BSIC) 2020 used in LFS 2022.

Women's businesses operate part time and earn less than men's

Self-employed women in both urban and rural areas work roughly 30 hours a week, compared with more than 50 hours among men (refer to figure ES.4). However, there is an earnings gap even after accounting for this difference in hours. The hourly earnings among the self-employed are higher among men than women (refer to figure 2.5). The largest gap is in rural areas.

The earnings gap among self-employed men and women in nonagricultural sectors is driven by the self-employed in the industrial sector. The gap exists despite the fact that the educational profiles of men and women in self-employment are similar. Most have only primary education.

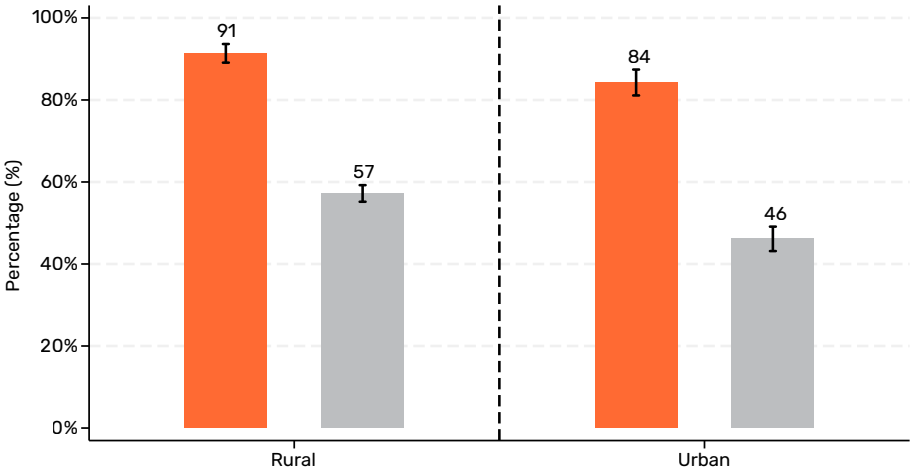
Women's businesses are informal and home-based

Among the businesses of the self-employed in urban and rural areas, women are significantly more likely than men to operate informal enterprises. Almost all women's businesses are unregistered, and few maintain written accounts (refer to figure 2.7, panels a and b). Women in industry and services are equally likely to operate informal enterprises, while men in services are more likely to run informal enterprises.

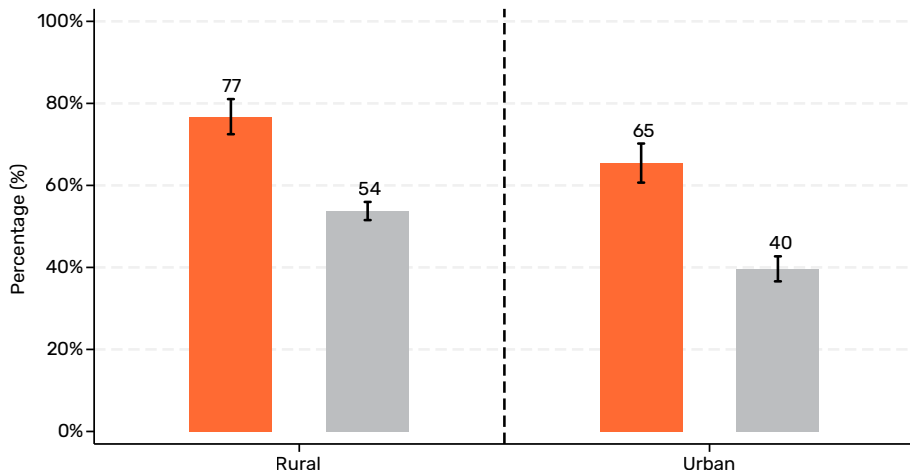
Figure 2.7: Formality and location of nonagricultural businesses, by region and sex of owner of enterprise, ages 15-64

Female
Male

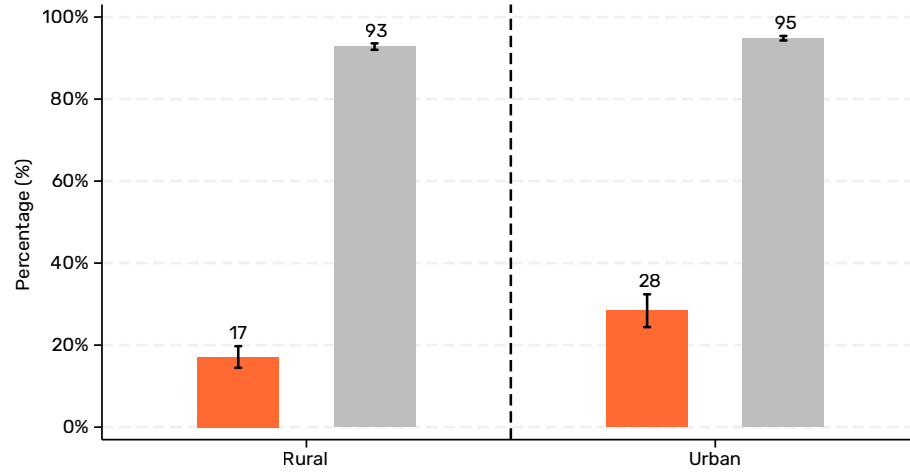
a. Share of self-employed individuals without business registration



b. Share of self-employed individuals without written accounts



c. Share of self-employed individuals working outside the home



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

In addition to differences in formality, self-employed men and women also exhibit gender differences in location of work. Almost all nonagricultural self-employed men in rural and urban areas work outside the home (93 percent and 95 percent, respectively) (refer to figure 2.7, panel c). However, among nonagricultural self-employed women, less than a fifth in rural areas and less than a third in urban areas work outside the home (17 percent and 28 percent, respectively), likely reflecting mobility and childcare constraints. Moreover, evidence from Pakistan suggests that social norms also influence women's preference for operating a business from the home, despite the associated reduction in economic benefits (Said et al. 2022).

These patterns suggest high potential for interventions promoting women's mobility and raising their market access, including through digital tools connecting self-employed women to market information, suppliers, and so on, that they cannot access easily from within the home. Part 3 addresses this and related issues, constraints, and policy solutions.





PART

3

Constraints and Policy Tools

3.1 Overview

Part 3 examines the various constraints to women's economic empowerment in Bangladesh and presents policy tools aimed specifically at addressing these constraints. The discussion on each constraint starts with a presentation of findings from the latest relevant microdata (where available) and descriptive evidence in the literature. This is followed by a review of high-quality causal evidence on the impact of various policy tools. For each constraint, the main policy tools that have the potential to promote women's economic empowerment are then surveyed, and the evidence on each policy tool are assessed.

The resulting policy toolkit builds on a previous toolkit introduced by the World Bank (2024g) and follows the same methodology. The review of the literature is global and covers studies in Bangladesh, other countries in the South Asia region, and countries outside South Asia. A total of 235 high-quality studies have been included in the review. Studies evaluating the impact of similar interventions are classified together under each policy tool. While the studies within a policy tool share the same type of intervention (such as the provision of childcare), they may differ in key design features (for instance, the provision of subsidized formal childcare or childcare at the workplace). The choice of a tool should be informed by the local context and its policy considerations.

The review includes only studies that meet specific inclusion criteria. If it is to be considered a high-quality impact evaluation, a study must measure the causal impact of a policy tool against a suitable comparison group. (Refer to appendix B, section B.3 for details on the methodology.) Where relevant, ongoing work by SAR GIL to fill evidence gaps is highlighted.

A common theme running through all the constraints to women's empowerment is the existence of powerful gendered social norms that restrict women's participation in the labor market. Interventions aimed at changing such norms while addressing women's potentially internalized beliefs fostered by these norms also show promise. For example, attendance at workshops that promote women's generalized self-efficacy or aspirations, the provision of accurate information about the views of peers, the distribution of motivational videos on women role models, and interventions aimed at correcting the beliefs of husbands and wives about social sanctions are valuable tools in targeting gender norms in a way that can improve women's economic empowerment (Ahmed et al. 2024; Aloud et al. 2020; Bernhardt et al. 2018; Bursztyn, González, and Yanagizawa-Drott 2020; Lowe and McKelway 2021; McKelway 2025; Orkin et al. 2023).

A guide on the use of the toolkit is provided in box 3.1. Box 3.2 offers an example of the application of the toolkit.

Box 3.1

A Guide to Using the Toolkit

Step 1 / Identify the constraint or issue: On the list of policy priorities, identify the specific constraint to women's economic empowerment to be addressed.

Step 2 / Review the policy tools:

- Consult the list of policy tools under the specific constraint.
- Review the summary of the evidence associated with each of the relevant tools.

Step 3 / Review the assessment of the evidence: The available evidence on each of the policy tools is classified according to the system in table B3.1.1

Table B3.1.1 Classification system: evidence on the policy tools

<i>Conclusive</i>	More than 10 high-quality studies evaluate the tool and reveal effects that tend in the same direction.
<i>Mixed</i>	More than 10 high-quality studies evaluate the tool and reveal effects in different directions.
<i>Emerging</i>	There are 3 to 10 high-quality studies that evaluate the tool, regardless of the direction of the effects. The amount of evidence on this tool is growing, but is not sufficient to determine conclusively the direction of the effects.
<i>Limited</i>	Two or fewer high-quality studies evaluate the tool, regardless of the direction of the effects. The evidence is limited and insufficient to determine conclusively the direction of the effects.
<i>No evidence</i>	No high-quality studies evaluate the impact of the tool, but, based on existing suggestive or nonexperimental evidence or the theoretical potential of the tool to address the constraint, the tool has the potential to close gender gaps.

Step 4 / Determine if specific evidence is available on Bangladesh in the case of the particular policy tool; if not, examine the possibility of generalizing to Bangladesh from the other evidence: Refer to the list of references provided as evidence on Bangladesh. Note that the assessment of the evidence presented here refers to global evidence. The impacts of a specific policy tool may thus not translate to Bangladesh to the same extent because of contextual differences.

Box 3.2

An Example of the Application of the Toolkit

Step 1 / Identify the constraint or issue: A policymaker is interested in boosting female labor force participation by addressing safety concerns in public transportation (for this example, refer to table 3.2).

Step 2 / Review the policy tools:

- a. The policy tools aimed at improving women's mobility identified in this toolkit (refer to table 3.2, panel a) are as follows:
 - Segregated public transport and employer-provided transport
 - General expansion of public transportation, without a woman-only component
 - Provision of bicycles
 - Gender-based violence prevention and gender sensitivity training among service providers and commuters

Based on the summary of the global evidence for each of these tools, the tool that has been shown to increase women's employment by reducing safety concerns is the first one, segregated public transport and employer-provided transport.

- b. The summary of the global evidence points to the potential positive impacts of this policy tool on female labor force participation through the associated reduction in harassment and an increase in perceived safety. Examples of woman-only transport include buses and dedicated cars on the subway,

while examples of employer-provided transport include pickup and drop off using vans.

Step 3 / Review the assessment of the evidence: The strength of the global evidence on this policy tool is indicated as emerging. This means that the evidence on the usefulness of the tool is growing, but is not yet sufficient to determine conclusively the direction of the effects.

Step 4 / Determine if specific evidence is available on Bangladesh in the case of the particular policy tool; if not, examine the possibility of generalizing to Bangladesh from the other evidence: Table 3.2 indicates that evidence on the impact of this tool is available for both Bangladesh and other countries in South Asia. The list of references provided in the note to table 3.2 indicate that the Bangladesh-specific study is Buchmann, Meyer, and Sullivan (2024). Studies on this policy tool in other countries in the region include, on Pakistan, Cheema et al. (2022); Garlick, Field, and Vyborny (2025).

Because there is limited evidence on Bangladesh, examine how well the results of studies from other countries might translate to Bangladesh given the similarities and differences between Bangladesh and other countries. For a practical framework for determining how well results from one context might translate to another context, refer to Bates and Glennerster (2017).



Credits: Dominic Chavez | World Bank

3.2 Skills and Vocational Training

A lack of employable or business skills can be a key constraint on raising female labor force participation. Policy experts ranked the lack of skills and vocational training as the most important constraint to increasing female labor force participation in Bangladesh. A recent World Bank Bangladesh Development Update notes a significant disconnect between the skills of graduates and the skills demanded by the labor market in Bangladesh (World Bank 2024a; Khatun et al. 2022). Employers report substantial gaps in essential employable skills.

Similar to the situation in other countries in South Asia, but unlike the case of most developing countries, the relationship between education and labor force participation is not linear in urban Bangladesh. Instead, it follows a U shape (Mahmud and Bidisha 2018). This indicates that only intermediate educational attainment is not sufficient to improve labor market outcomes among urban women. If young women are constrained by a lack of the skills required by the labor market, then TVET programs and on-the-job training programs—the two policy tools identified to address this constraint—may have positive impacts on women’s employment.⁴² These tools are used extensively as policy levers in developing countries, but are associated with challenges. Improving their impact could thus have particularly high returns in women’s economic empowerment in Bangladesh.

⁴² The evidence discussed under this policy priority excludes training among the self-employed. Such training is covered under the policy priority on business ownership and business growth. The evidence reviewed also excludes policy tools to promote foundational learning through the school system, which falls outside the scope of this report.

Technical and Vocational Education and Training Programs

There has been substantial government engagement across the globe in integrating TVET programs into the formal education system to raise employment and earnings. Despite the popularity of TVET programs and their potential for workforce development in lower-middle-income countries, such programs face systemic challenges because of the many learners with weak foundational skills, the many teachers lacking industry experience, and the insufficient incentives to provide learners with industry-relevant knowledge (World Bank, UNESCO, and ILO 2023). This includes the poor alignment of formal education with technical training and the insufficient integration of programs within the workplace (Rahman, Farooq, and Salim 2021). The gender disparities in attendance, graduation, and labor market returns to TVET remain wide (World Bank, UNESCO, and ILO 2023). This demonstrates the need for gender-responsive design that addresses the specific barriers faced by women.

A recent meta-analysis of evidence on the impact of vocational training programs on youth labor market outcomes among men and women in lower-middle-income countries identified design features that improve effectiveness. First, vocational training programs that combine classroom- and workplace-based components are more effective than interventions that include only one of these two. Second, shorter less-intensive programs (under 400 hours) are more effective than longer more-intensive programs. Third, interventions that involve the private sector, NGOs, or national or international organizations in design or implementation are not necessarily more effective than interventions involving only the public sector. This may be because of the weakness in lower-middle-income countries of the institutions required for public-private collaboration (Ghisletta, Kemper, and Stöterau 2021).

More than half a million females are enrolled in some form of TVET in Bangladesh (30% of total TVET enrollment) (BANBEIS 2024), with the share of women in short-term formal training courses varying greatly by field of study. A tracer study of employment outcomes among TVET graduates in Bangladesh six months after graduation suggests that the success rates in finding wage employment and better salaries are higher among men than women. Employment varies widely by field of study and type of institution (Nakata, Rahman, and Rahman 2017; World Bank 2015). This is especially important in designing trade-specific policies given the gender segregation in fields such as automotive mechanics (man-dominated) and garment production (woman-dominated).

Policy Tools and Causal Evidence on Their Impact

The high-quality impact evaluations reviewed under the skills enhancement and vocational training tool cover training programs that provide vocational or soft skills at varying levels, from teaching a single skill, such as tailoring, to a few hundred women in Pakistan to national vocational training programs on a broad range of vocations to thousands in Colombia and Türkiye.

The evidence shows mixed results. The impacts are often positive, but difficult to detect (Carranza and McKenzie 2024; Tripney et al. 2013). The outcomes depend greatly on program design and contextual factors. Several studies report positive effects—ranging from modest to substantial—on women’s labor force participation, productivity, and earnings (Acevedo et al. 2020; Adhvaryu, Kala, and Nyshadham 2023; Adoho et al. 2014; Da Mata, Oliveira, and Silva 2025; Ibarrarán et al. 2014; Maitra and Mani 2017). Most of these studies target specific fields that tend to attract more women, such as tailoring services, and are contextualized to facilitate improvement in women’s outcomes. This is in line with the discussion of the World Bank (2015) on the importance of the field of study. Impacts are evident in both the short and long run (Acevedo et al. 2020; Attanasio, Guarín, et al. 2017). Some programs enable women’s entry into man-dominated sectors or promote income diversification (Chun and Watanabe 2012; Croke, Goldstein, and Holla 2017).

In Bangladesh, a BRAC program that targeted disadvantaged unemployed youth showed stronger employment impacts on women than on men (Das 2021). Women moved from casual work to self-employment, while men moved from casual work to wage employment. There was also a sustained increase in earnings up to almost two years after the training. Specifically, women increased the time they spent on tailoring. These impacts were driven primarily by unmarried women.

TVET programs appear to be more effective among women if they integrate gender-responsive features, such as soft skills training, market linkages, and tailored mentorship. These features address the specific barriers women face in accessing and benefiting from training in the context of, for example, lower baseline confidence, limited mobility, or gendered labor market norms. For instance, soft skills training can enhance women’s employment prospects, self-esteem, and psychosocial well-being. This is clear in programs such as the Economic Empowerment of Adolescent Girls and Young Women Program in Liberia and garment sector training in India (Adhvaryu, Kala, and Nyshadham 2023; Adoho et al. 2014). Interventions on market linkages, such as a tailoring program in Pakistan (Cheema et al. 2019), help women translate skills into income and civic engagement, especially in contexts where gender norms restrict women’s mobility or access to markets. Tailored support also helps shift occupational aspirations, as demonstrated in Nigeria where women with initial biases against professional roles were more likely to enter the information and communication technology sector

after training (Croke, Goldstein, and Holla 2017). Add-ons to these programs can also be useful. Using a randomized controlled trial in Bangladesh, Nakata et al. (2021) find that a recognition of prior learning process providing certification for the lowest level of technical skills increased the probability of success in finding employment and better earnings and improved worker confidence.⁴³ Indeed, the effect was more substantial among women than men.

Program designs that are not gender responsive often fail to deliver benefits for women and sometimes even exacerbate disparities. In Argentina and Colombia, for instance, women realized limited or no gains in employment or soft skills despite their participation in training (Alzúa, Cruces, and Lopez 2016; Barrera-Osorio, Kugler, and Silliman 2023). Numerous studies reveal only limited impacts on women's labor market outcomes if programs are gender-neutral or lack relevant complementary components (Barrera-Osorio, Kugler, and Silliman 2023; Hardy et al. 2019; Hirshleifer et al. 2016; McIntosh and Zeitlin 2022). These findings underscore that gender-responsive design is not an optional add-on, but a foundational element for achieving equitable impact in TVET.

These mixed findings suggest the need for rigorous, context-specific research on TVET program design to identify best practices and enhance employment outcomes among women. Recognizing this need, especially among young women, the World Bank is collaborating with the government of Bangladesh to build marketable skills, ease the school-to-work transition among youth and polytechnic graduates, and facilitate informal apprenticeships with master craftsmen and craftswomen.⁴⁴ SAR GIL is also exploring a possible collaboration with local job platforms aimed at blue-collar jobs to evaluate the impact of the platforms on job search and matches among women TVET graduates. (For a literature review by SAR GIL on skills acquisition in South Asia, refer to World Bank 2021.)

⁴³ Recognition of prior learning is a process that assesses and validates the skills of individuals and the knowledge gained through informal or nonformal learning and matches the skills and knowledge against industry or educational standards. The process helps formalize existing capabilities through structured methods, such as interviews, portfolios, or tests, ensuring alignment with the national qualification framework.

⁴⁴ Refer to ASSET (Accelerating and Strengthening Skills for Economic Transformation Project) (dashboard), World Bank, Washington, DC, <https://projects.worldbank.org/en/projects-operations/project-detail/P167506>; RAISE (Recovery and Advancement of Informal Sector Employment Project) (dashboard), World Bank, Washington, DC, <https://projects.worldbank.org/en/projects-operations/project-detail/P174085>.

On-the-Job Training

Policy Tools and Causal Evidence on Their Impact

A nascent strand of literature is focused on on-the-job training. Studies evaluating on-the-job training programs in Bangladesh show promise (refer to table 3.1). An experimental study of 27 large garment factories, one-third of which had no women supervisors and among which the share of women supervisors did not exceed 20 percent, found that training in attitudes and aptitude supervisory skills may create an avenue for the promotion of women to supervisory roles (Uckat and Woodruff 2020). A study that evaluated the impact of a career promotion program in the garment industry found positive effects on women’s agency over household income (Uckat 2023). Such programs provide a potential avenue for firms and other institutions focused on the private sector, for example, International Finance Corporation, to foster retention and career advancement among women employees.

Table 3.1: Policy tools for skills and vocational training

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Skills enhancement and vocational training	The evidence on skill enhancement, including vocational skills training, soft skills training, core financial literacy training, and apprenticeships, is mixed. While some evidence shows positive impacts on outcomes, such as employment, earnings, and formal employment, other evidence shows that the impacts of training programs with gender-neutral designs are often muted. Programs with gender-responsive elements, such as soft skills, market linkages, and awareness training, show the highest potential for improving outcomes among women.	Yes	Yes	Mixed
On-the-job training	While more research is needed, the limited evidence shows that skills enhancement targeted at career advancement and on-the-job skills training can be effective in advancing women’s economic empowerment.	Yes	No	Limited

Source: Original table for this publication.
Note: The assessment of the global evidence on the tools under this policy priority differs from the assessment in World Bank (2024g) because of the inclusion of additional literature and the reclassification of some studies. For more information on the studies on Bangladesh involved in this review, refer to Das (2021); Nakata et al. (2021); Uckat (2023); Uckat and Woodruff (2022). Other studies reviewed include Acevedo et al. (2020); Adhvaryu, Kala, and Nyshadham (2023); Adoho et al. (2014); Attanasio, Guarín, et al. (2017); Alzúa, Cruces, and Lopez (2016); Alzúa et al. (2021); Barrera-Osorio, Kugler, and Silliman (2023); Calderone et al. (2022); Chakravarty et al. (2019); Cheema et al. (2019); Chun and Watanabe (2012); Croke, Goldstein, and Holla (2017); Da Mata, Oliveira, and Silva (2025); Elsayed, Hempel, and Osman (2018); Elsayed, Namoro, and Roushdy (2021); Field et al. (2021); Hardy et al. (2019); Hirshleifer et al. (2016); Honorati (2015); Ibarrarán et al. (2014); Kugler et al. (2022); Maitra and Mani (2017); McIntosh and Zeitlin (2022); Rosas, Acevedo, and Zaldivar (2022).

3.3 Transport, Mobility, and Safety

Limited mobility and concerns about safety during transport and in public areas, the workplace, and educational institutions can severely restrict women's involvement in economic and social activities. These concerns are intensified by the lack of laws in Bangladesh to protect women from gender-based violence (World Bank 2024e). The policy experts surveyed ranked mobility restrictions and safety concerns as the second most important constraint on improving labor market outcomes among women in Bangladesh. Moreover, the Bangladeshi experts interviewed consistently ranked transport, mobility and safety as the most important constraint, citing its relevance for women across all sectors and all parts of society.

Transport, Mobility, and Safety during Transport

Work outside the home is more limited among women than among men in Bangladesh. However, the patterns differ substantially across urban and rural areas. In urban areas, LFS data show that more than two-thirds of employed women work outside the home (69 percent). Widely accepted social norms and safety concerns can also limit mobility in rural areas, thereby negatively affecting skills acquisition and educational attainment among women (Cheema et al. 2022; Jacoby and Mansuri 2015). Most employed rural women report that they work on farms, plots, or rivers (67 percent), and a quarter work inside or next to their homes. Among rural women employed in nonagricultural sectors, a little more than half (54 percent) work outside the home. The only category of employed women who work outside the home at similar rates to men in both rural and urban areas are wage employees.

The lack of safety during the commute to the workplace also constrains women's labor market involvement. In a survey of women working in agroindustries in Bangladesh, almost two-thirds (64 percent) reported that they had experienced verbal and emotional violence during the commute to work. Another 11 percent had experienced physical or sexual violence. Almost three-fourths of the women (73 percent) also agreed or strongly agreed that an unsafe commute between home and the workplace adversely affects female labor force participation, indicating that unsafe transport is a major barrier to women's employment (World Bank 2025d). The lack of safety during commutes also limits choices and can lead to penalties in the labor market among women. In Brazil, Sharma (2023) finds that a reduction in wages is less likely to cause women to leave their current employer if the potential new job requires an unsafe commute.

Policy Tools and Causal Evidence on Their Impact

The overall evidence base on policy tools for improving women's mobility in public spaces, including safe transport, is limited. The review has revealed gaps that may guide future research. The report identifies five categories of tools supported by varying levels of evidence. It also highlights a category that has not yet been tested despite its recognized importance in the descriptive literature, gender-based violence prevention and gender sensitivity training for service providers and commuters (refer to table 3.2, panel a).

Table 3.2: Policy tools for transport, mobility, and safety

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
a. Tools aimed at increasing mobility and safety in transport				
Segregated public transport and employer-provided transport	Woman-only transport (buses, dedicated subway cars) and employer-provided transport (such as pickup and drop-off vans) have the potential to overcome mobility barriers by reducing harassment and raising perceived safety in rural and urban areas, leading to greater female labor supply.	Yes	Yes	Emerging
General expansion of public transportation, without a women-only component	Expansion of public transport to new areas increases college enrollment and employment among women in those areas because of shorter commutes.	No	Yes	Emerging
Provision of bicycles	Providing bicycles to girls to travel to school can increase school enrollment and reduce harassment and victimization. The creation of subsidies or free provision has the same impact. The evidence also points to possible negative consequences through increased early marriage and teenage pregnancy.	No	Yes	Emerging
Gender-based violence prevention and gender sensitivity training among service providers and commuters	Pilot evidence suggests that a bystander program, along with an easier reporting system for harassment and other offenses, may lead to an increase in subway rides by women. No causal evidence exists.	No	No	No evidence
b. Tools aimed at increasing safety in public spaces				

Table 3.2 (continued)

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Media campaigns	Information campaigns delivered through targeted videos or social media can increase knowledge on women's safety issues, but do not always lead to change in practices or attitudes or more support for women.	No	Yes	Limited
Hot spot policing	Increasing the visible presence of law enforcement and effective handling of harassment in public places reduce sexual harassment.	No	Yes	Limited
Encouraging proactive bystander behavior	Pilot evidence shows that a bystander program and an easier reporting system lead to a reduction in sexual harassment in the subway.	No	No	No evidence
Infrastructure improvements in hot spots	Street lighting and other improvements in urban public spaces are correlated with improved commuter satisfaction among women.	No	No	No evidence
c. Tools aimed at increasing safety in the workplace and in educational institutions				
Flexible working options, safe workplaces, and female-friendly workplace amenities	Flexible working options (e.g., flexible working hours, working from home) and female-friendly amenities at work (e.g., quality and safety of accommodation facilities) have the potential to increase female labor supply and increase retention of female workers by allowing women to work within social constraints of mobility and household responsibilities.	Yes	Yes	Emerging
In-school antiviolence training among teachers and students	Training programs among teachers and students on awareness, reporting, and the response to violence or harassment lead to fewer instances of violence, increase reporting rates, and improve mental health outcomes among victims. Training that is in-person and incorporates empathy-building components is especially effective.	No	Yes	Emerging

Source: Original table for this publication.

Note: For more information on the studies on Bangladesh involved in this review, refer to Buchmann, Meyer, and Sullivan (2024) (for panel a) and Boudreau (2024) (for panel c). Other relevant studies reviewed include Aguilar, Gutiérrez, and Villagrán (2021); Alba-Vivar (2024); Amaral et al. (2025); Atkin, Schoar, and Shinde (2023); Borker (2022a), (2022b); Boudreau et al. (2023); Cheema et al. (2022); Chen et al. (2024); Christensen and Osman (2021); Christia et al. (2023); Corradini, Lagos, and Sharma (2025); Dean and Jayachandran (2020); Donald and Grosset (2024); Fiala et al. (2022); Garcia-Hernandez, Prakash, and Steinert (2025); Garlick, Field, and Vyborny (2025); Gibbs, Mengel, and Siemroth (2023); Gutierrez, Molina, and Nopo (2018); Ho, Jalota, and Karandikar (2024); Jalota and Ho (2024); Karmaliani et al. (2020); Kjelsrud, Mitra, and Moene (2024); Kondylis et al. (2025); Lei, Desai, and Vanneman (2019); Martínez and Perticarà (2017); Molina and Tanaka (2023); Muralidharan and Prakash (2017); Seki and Yamada (2020); Sharma (2024); Smarrelli (2023).

The first policy tool is segregated public transport and employer-provided transport, a temporary solution—a stop gap—to the issue of the lack of safety in transport and the limited acceptance of women’s mobility in South Asia, including in Bangladesh. The evidence on this tool is emerging. Only one study has appeared on Bangladesh so far. It evaluates the impact of employer-provided transport and finds positive impacts on female labor force participation (Buchmann, Meyer, and Sullivan 2024). Evidence on other countries in the region shows that the impacts of similar interventions are positive. In urban Pakistan, the provision of gender-segregated transport increased women’s job application rates, including among women who were not searching for work before the woman-only transportation was made available. By contrast, providing mixed-gender transport did not affect the rate of women’s job applications, indicating that safety and social acceptability, not merely convenience or cost, may be the binding constraint on women’s involvement in the labor market in this case (Garlick, Field, and Vyborny 2025). A study on rural Pakistan reveals the existence of a boundary effect, that is, women are less likely to travel outside their villages than to cover the same distance within their villages. The study finds that higher subsidies are required to induce women to overcome the boundary effect and attend skills training sessions (Cheema et al. 2019).

The emerging evidence on the effects of segregated public transport and employer-provided transport on female labor market outcomes points to an important constraint faced by women in both urban and rural areas in South Asia, the lack of safety in transit and the associated low acceptance of women’s movement across public spaces. This can impose severe restrictions on women’s mobility and labor market involvement, for example, by excluding women from wage employment and restricting them to home-based work. However, the potential for unintended negative consequences to arise from segregated transport calls for caution in using this policy as a permanent tool. Kondylis et al. (2025) find that, while women riding in women-only metro cars in Brazil experience less harassment, such women-only spaces may also reinforce regressive gender norms, particularly the belief that women’s proper place is in the women-only space and that women traveling in nonsegregated spaces are more sexually open. Such beliefs may also strengthen victim-blaming norms.

In Bangladesh, LFS 2022 data show that only about a 10th of women working in services (11 percent) and a 5th working in industry (22 percent) receive transport from their employers. The numbers are similar across both rural and urban areas.

The emerging evidence on the impact of the second tool—general expansion of public transportation without a women-only component—indicates that enhancements in affordability and connectivity in public transit can increase women’s employment. In India, the provision of free bus transit to women has had different impacts based on the skill levels of the women. While the labor supply of skilled employed women was expanded, the labor supply of less highly skilled married women narrowed, and these women spent more time on household chores

(Chen et al. 2024). Lei, Desai, and Vanneman (2019) show that improving bus connectivity in Indian villages may have the potential to raise women's involvement in nonfarm work. Proximity to the Delhi metro also boosted women's employment (Seki and Yamada 2020). There is also evidence that providing nonsegregated group transport to the place of work of someone in a woman's network increased employment in Côte d'Ivoire, but providing mixed gender transport in Pakistan had minimal effects on job application rates among both men and women (Donald and Grosset 2024; Garlick, Field, and Vyborny 2025).

Qualitative research conducted by SAR GIL suggests that bus service providers in Dhaka believe that boarding women on buses is significantly more time-consuming than boarding men. For the providers, this means men are more attractive in meeting daily passenger targets. Bus conductors who intervene in cases of harassment face penalties from drivers (who serve as the superiors of the conductors) because of delays and perceived financial losses, reducing the incentive to support victims of harassment (World Bank 2025f).

Evidence indicates that the third tool, the provision of bicycles, may have the potential to raise women's mobility to the workplace through, for example, government or employer subsidies. While the evidence on the impact of the provision of bicycles to women to facilitate the commute to the workplace is lacking, there is emerging evidence showing that the provision of bicycles to girls to travel to school has positive impacts. Providing bicycles to girls conditional on school enrollment or attendance has been shown to increase enrollment in secondary school, participation in a high-stakes examinations, and the probability of passing examinations in India (Muralidharan and Prakash 2017) and to increase enrollment and self-reported empowerment in Zambia (Fiala et al. 2022). The long-run effects of these interventions paint a more nuanced picture of the impact of such programs. In India, the program also had spillovers, enhancing various empowerment indicators for nontargeted adult women in households with girls of eligible age. While the mechanism of this increase in empowerment is unclear, it points to potential impacts on individuals beyond the direct beneficiaries of the bicycle program (Kjelsrud, Mitra, and Moene 2024). In Zambia, while the program reduced the rates of self-reported domestic violence, it also increased the rates of early marriage and teenage pregnancy five years after the intervention. These findings point to the importance of accounting for the long-run impacts of interventions, especially potential unintended consequences, and of evaluating programs for their long-run impacts before scaling up.



Safety in Public Spaces

MICS 2019 data show that a fifth of urban women in Bangladesh feel unsafe walking in their neighborhoods after dark. The share jumps to 27 percent in rural areas. Women in low-income areas in Dhaka are significantly less likely than men to feel safe. This perception gap is negatively correlated with labor market outcomes. Women who feel safe are far more likely to be economically active, work beyond their neighborhoods, and pursue broader opportunities (Ahmed and Kotikula 2021).

Safety in public spaces is a concern among women globally. A rise in gender-based violence has influenced women's capacity to enter the workforce or restricted their working hours in Mexico (Velásquez 2020). Borker (2021) finds that, instead of enrolling in distant, higher-quality colleges, women college students in New Delhi enroll in lower-rated colleges that are located in safer areas closer to home. This leads to substantial costs. The women students who choose the lower-quality colleges experience an estimated 17 percent penalty in postcollege lifetime earnings. The study also estimates that women are willing to incur costs of up to Rs 17,500 a year—double the average annual tuition at the University of Delhi—to travel by safer routes to receive education. Even media coverage of violence against women is linked to decreased female labor force participation in India (Siddique 2018).

Policy Tools and Causal Evidence on Their Impact

Good evidence on tools to raise women's safety in public spaces is scarce. The report identifies two categories of tools supported by any evidence and two more that have not yet been tested, but are hypothesized to be effective in improving women's safety (refer to table 3.2, panel b).

Evidence on the effectiveness of media campaigns and hot spot policing is limited. A study that examines hot spot policing in urban India finds that, although police patrols do not reduce street harassment, the presence of uniformed officers led to a 27 percent drop in severe harassment (such as forceful touching and intimidation). The patrols also reduced the likelihood that women leave high-risk areas because of harassment. The visible presence of the police officers is key. The presence of undercover officers who issued more sanctions and warnings than uniformed officers did not have an impact on the incidence of street harassment (Amaral et al. 2025).

Two additional tools that could potentially increase women's safety in public spaces are not currently supported by good evidence in developing countries. Ongoing research in other contexts and studies that find a potential role of bystanders suggest that initiatives focused on encouraging proactive bystander behavior might improve women's safety, while infrastructure improvements in hot spots, particularly street lighting, could deter aggressive behavior (Amaral et al. 2024, 2025; Coly and Suteau 2025; Sharma 2024).

Safety in the Workplace and in Educational Institutions

Innovative survey designs aimed at capturing the true prevalence of harassment in the workplace reveal that harassment in garment factories in Bangladesh is widespread. Boudreau et al. (2023) find that more than half the work teams in garment factories included at least one worker who had been threatened; 38 percent included someone who had been sexually harassed; and almost a third included someone who had been physically harassed. They also provide a method to measure rates of harassment in organizations more reliably.

Policy Tools and Causal Evidence on Their Impact

The evidence on the tools able to improve women's safety in the workplace and in educational institutions is growing and promising (refer to table 3.2, panel c). Tools aimed at ensuring flexible working options, safe workplaces, and female-friendly workplace amenities have the potential to boost female labor supply, including by allowing latent women workers to join the labor force (Ho, Jalota, and Karandikar 2024; Jalota and Ho 2024). Good evidence on impacts, especially the impacts in the design of flexible work options, is emerging. While flexible working conditions, such

as the option to work from home, can enhance women's labor market outcomes by addressing safety concerns in the workplace, they may also ease dependent care and the time constraints on women. Better legislation and policies to protect workers also improve the empowerment and well-being of women workers. For instance, studies have found that, in Bangladesh, more effective occupational safety and health committees—that is, committees representing workers by advocating for safer working conditions within an organization—improved safety in apparel factories without affecting productivity, wages, or employment (although worker satisfaction fell slightly), but only in factories with better management practices (Boudreau et al. 2023).

A growing body of literature on interventions aimed at teachers and students in schools and colleges is promising. Interventions providing in-school antiviolence training among teachers and students are lowering the incidence of violence, improving reporting, and enhancing the responsible management of cases (Gutierrez, Molina, and Ñopo 2018; Karmaliani et al. 2020; Smarrelli 2023). The evidence shows that in-person sexual harassment awareness training with an empathy-building component targeted at men can be effective. In-person training in colleges in New Delhi that raised the perceived cost of engaging in harassment by making individuals aware of the social disapproval of peers and of the possibility of bystander support for the victims reduced sexual harassment and increased women's labor market search activities without affecting mental well-being or school test scores. Unlike most sexual harassment training, which typically involves only an awareness-building component, the training that has been tested during the current study had empathy-building components. This included discussions on the impact of sexual harassment on women that relied on anonymous narratives by women and that aimed at reducing backlash effects (Sharma 2024). However, further study is needed on the integration of content on safety and gender norms in mainstream school curricula and workplace training programs.

3.4 Financial Inclusion

The expert survey conducted as part of this study ranked the lack of financial inclusion as the third most important constraint. Addressing this constraint has the potential to boost female labor force participation and women's earnings in Bangladesh. Findex 2021 data shows that there is scope for greater financial inclusion among women.⁴⁵ A large share of women in Bangladesh (57 percent) have no bank or mobile money account, compared with 37 percent of men. According to HIES 2022, among the working-age population (ages 15–64), women are more

⁴⁵ Refer to Global Findex (Global Findex Database), World Bank, Washington, DC, <https://www.worldbank.org/en/publication/globalfindex/archive>.

likely than men to have taken at least one loan (16 percent vs. 13 percent). Among the rural working-age population, women are even more likely than men to have taken at least one loan (17 percent vs. 14 percent). Conditional on having at least one loan, women borrow at higher interest rates, paying an average of 13 percent interest, while men pay 9 percent interest. A substantially larger share of men than women have loans with no interest (26 percent vs. 6 percent).

The higher interest rates on loans among women are partly explained by the different sources of the loans taken by men and women. Among individuals who have taken at least one loan, 88 percent of women rely on NGOs, which are considered a formal source of credit, while only 58 percent of men do so; 18 percent of men use informal sources, such as relatives, friends, or neighbors, compared with 5 percent of women (refer to figure ES.6). Grameen Bank, an NGO, is a common savings location among rural women. Microfinance institutions have expanded the access to credit among women, but the size and terms of the available credit are limited. That women draw substantially less on informal sources of credit than men is consistent with recent evidence elsewhere in South Asia. Thus, Binzel et al. (2025) find that women's informal borrowing capacity in rural India is half the capacity of men.

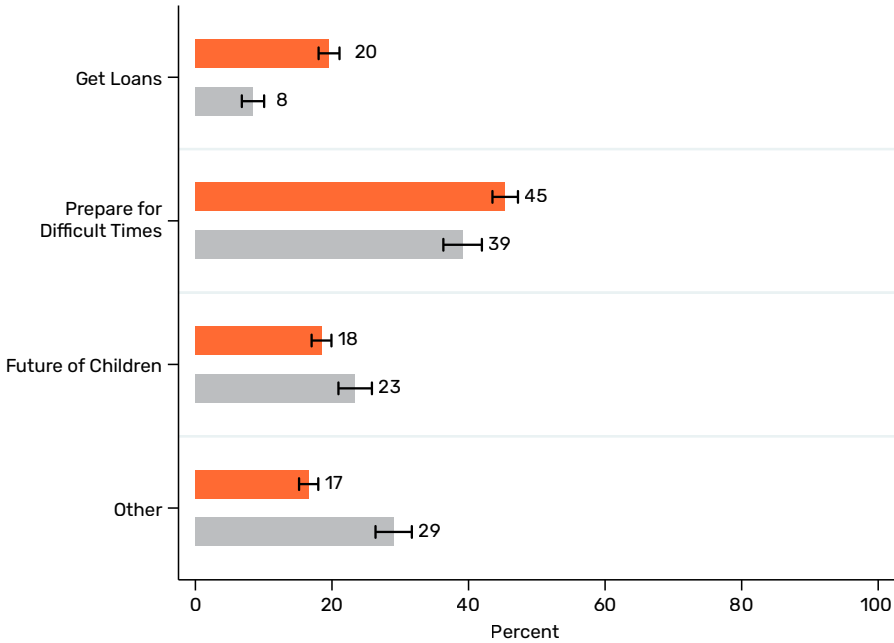
The reliance of women on formal sources of credit, especially microcredit, also points to a potential source of the differences in earnings among self-employed men and women. Field et al. (2013) provide evidence on India showing that the short repayment periods imposed by microfinance institutions limit the ability of borrowers to invest in businesses or take risks that involve higher returns. In Bangladesh, BIHS 2018–19 data show that more rural women (33 percent) than rural men (20 percent) have savings and that women have more savings accounts than men.⁴⁶ This is in line with the evidence indication microfinance institutions in Bangladesh target especially women in expanding access to savings, while requiring clients to maintain savings accounts if they wish to access loans (Solotaroff et al. 2019).

Relative to men, women save smaller amounts. For instance, women report that they save an average of Tk 14,000 to prepare for difficult times, while men save an average of Tk 59,000. However, women save more frequently. Among women, 68 percent report that they save weekly, while 57 percent of men report that they do not save regularly. A substantially larger share of rural women maintain savings accounts for the purpose of supporting their eligibility for loans (20 percent of women's savings accounts vs 8 percent of men's accounts) (refer to figure 3.1). About a fifth of women (21 percent) borrow to repay other loans.

⁴⁶ BIHS 2018–19 elicits responses on savings held at different locations, treating them as separate accounts. However, an individual can report multiple savings accounts at the same location (for example, at the same NGO). The data are reported on all household members by a man in the household.

Figure 3.1: Distribution of saving “accounts” in rural areas, by purpose of saving & sex, ages 15-64

Female-owned
Male-owned



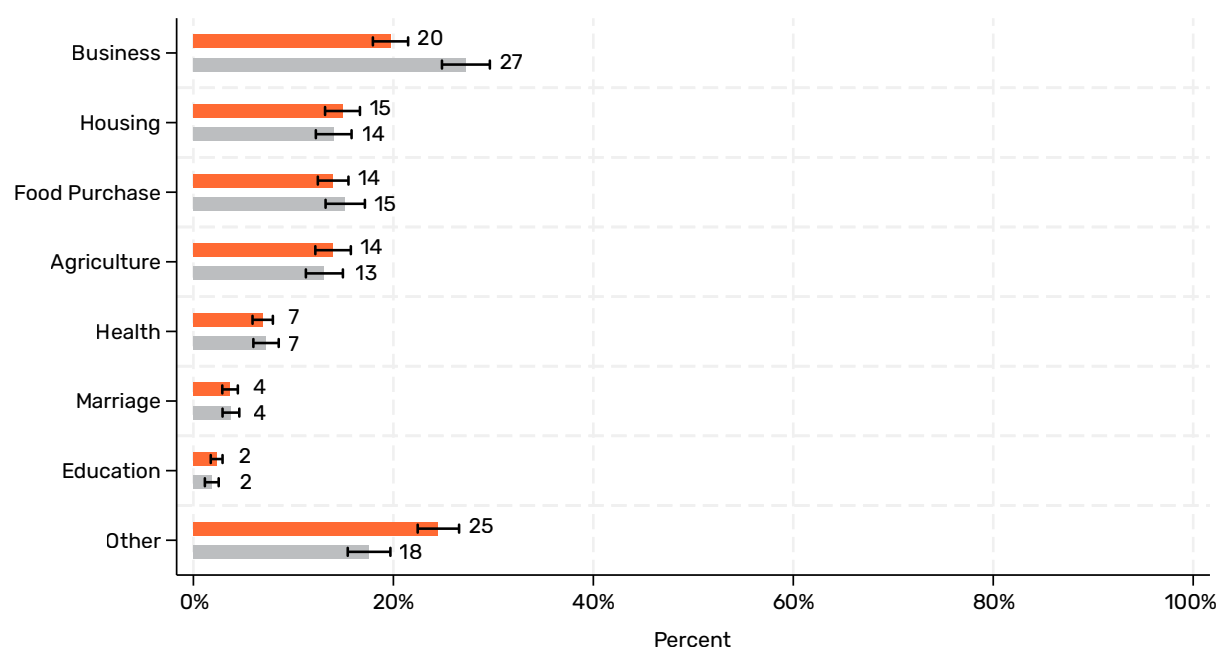
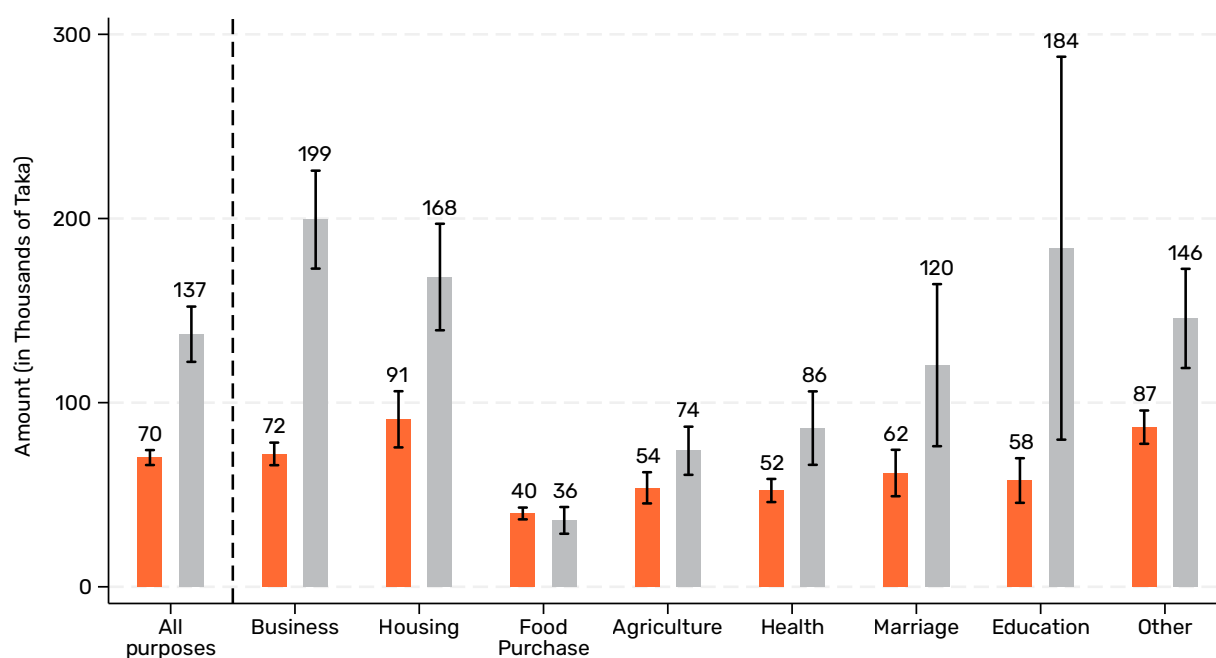
Source: Original figure for this publication based on calculations using data of BIHS (Bangladesh Integrated Household Survey) 2018–19, International Food Policy Research Institute, Washington, DC, <https://doi.org/10.7910/DVN/NXXLZJ>, Harvard Dataverse, V2.

Note: The category ‘Other’ includes purposes such as buying household goods, buying agricultural implements, buying land, starting/helping a business, education/training, marriage/dowry, building/repairing house, lending to others, sending someone abroad for a job, and no specific reason.

According to HIES 2022, women borrow substantially lower average amounts per loan on average than men (Tk 70,000 vs. Tk 137,000) (refer to figure 3.2, panel b). This occurs even though men and women borrow for roughly similar purposes with the exception that men are more likely to borrow for business (refer to figure 3.2, panel a).⁴⁷ The gap is larger for loans taken for economically productive activities, such as support for business enterprises and agricultural inputs. Nonetheless, several studies document that women make larger loan requests (Bangladesh Bank 2014; Singh, Asrani, and Ramaswamy 2016; Solotaroff et al. 2019). Using data from field surveys among 500 women small and medium enterprise owners across 12 districts in Bangladesh, Singh, Asrani, and Ramaswamy (2016) estimate that the finance gap, that is, the difference between the credit women business owners need to grow their businesses and the amount of credit they are able to access, is around 60 percent. Thus, 60 percent of the financing needs of woman-owned small and medium enterprises is unmet by financial institutions.⁴⁸

⁴⁷ Loan values are winsorized at the 99th percentile to remove any bias resulting from outlying values.

⁴⁸ Given the lack of systematic gender disaggregated data, the finance gap is not a perfect measure. For instance, using the same definition, Bangladesh Bank (2014) estimates the gap at closer to 40 percent. The estimates are derived from a survey conducted by Bangladesh Bank from December 2013 to March 2014 with 450 self-employed women in 54 districts across seven divisions.

Figure 3.2: Distribution of number of loans and loan amount, by purpose of loan and sex, ages 15-64**a. Loan purpose, by sex****b. Loan amount, by purpose and sex**

Female Male

Source: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Women's limited participation in financial decision-making within households may constrain the benefits of access to financial resources. DHS 2022 data show that, while 61 percent of rural and urban women report that they share decision-making with their husbands on household earnings expenditures, only 29 percent in rural areas and 33 percent in urban areas report that they decide alone. Similarly, only about 5 percent of women are the sole decision-makers on major household purchases, and about a quarter report that their husbands make these decisions alone. These dynamics suggest that, even if women are able to gain access to financial services, their autonomy over the use of financial resources is limited, potentially restricting their ability to invest, save, or borrow in ways that align with their own needs and goals. This lack of control may also disincentivize women from taking up paid employment. This underscores the importance of pairing financial inclusion interventions with initiatives that reflect an awareness of social norms and practices, that is, that function within the constraints of existing social norms or that aim to shift norms depending on opportunities in the local context (Burjorjee, El-Zoghbi, and Meyers 2017).

Policy Tools and Causal Evidence on Their Impact

To address the constraints, this section reviews the literature on the impacts of policy tools aimed at increasing financial inclusion (refer to table 3.3). The focus is on financial interventions that are targeted at individuals who are not in self-employment. The interventions include adoption of financial products and services, savings, and within-household decision-making and empowerment.

Table 3.3: Policy tools for financial inclusion

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Mobile money	Mobile money increases women's control over finances and the likelihood of savings. The effect on savings is important because women save at higher rates but lower amounts relative to men. Mobile money has raised female labor supply in a sample of rural-urban migrants in Bangladesh.	Yes	Yes	Conclusive
Easing access restrictions on banking	Low-cost no frills accounts can provide women with easier access to banking, enabling higher savings. Depositing money directly into bank accounts also allows women to save more by increasing their control over money.	No	Yes	Emerging

Table 3.3 (continued)

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Commitment savings accounts	Commitment devices, such as commitment savings accounts, facilitate savings among women, especially women with stronger present bias, that is, a tendency to prefer a smaller present reward rather than wait for a larger future reward.	No	No	Emerging
Switching to digital payment systems	Using biometrics for the identification and delivery of public services can improve women's control over resources and financial rights. Changing default options to digital systems (for example, switching from cash to digital payroll) can also spur the adoption and use of digital accounts.	Yes	Yes	Limited
Debit cards	Access to debit cards reduces the costs of accessing savings (by reducing travel time), increasing bank account usage. Debit cards also have the potential to increase formal savings among women. However, debit cards may also be captured by family members, decreasing women's control over money.	No	No	Limited
Door-to-door banking services	In contexts where norms restrict women's mobility, door-to-door services offering products for savings and deposits can raise the financial inclusion of women. However, such services may not be the most cost-effective because of travel and labor costs.	No	No	No evidence

Source: Original table for this publication.

Note: For more information on the studies on Bangladesh involved in this review, refer to Breza, Kanz, and Klapper (2020); Lee et al. (2021), (2022). Other studies reviewed under this policy priority include Abiona and Koppensteiner (2022); Agarwal et al. (2017); Aker et al. (2016); Ashraf, Karlan, and Yin (2006); Bachas et al. (2018), (2021); Björkegren et al. (2022); Brune et al. (2016); Callen et al. (2019); Clark et al. (2022); Delavallade, Gittard, and Vaillant (2025); de Mel et al. (2022); Dizon, Gong, and Jones (2020); Dupas and Robinson (2013); Dupas et al. (2018); Egami and Matsumoto (2020); Field et al. (2021); Gazeaud et al. (2023); Heath and Riley (2024); Karlan and Zinman (2018); Karlan et al. (2016); Karra et al. (2022); Kikulwe, Fischer, and Qaim (2014); Kipchumba and Sulaiman (2025); Muralidharan and Prakash (2017); Prina (2015); Somville and Vandewalle (2018); Suri and Jack (2016).

The global evidence on the use of mobile money accounts to receive transfers and make cash deposits indicates that there are multiple benefits among women. First, mobile money reduces transaction costs, such as avoiding travel to and from ATMs or bank branches for cash. This is especially important if women face mobility constraints, including restrictive social norms or safety issues, or if they save more frequently than men (de Mel et al. 2022; Garz et al. 2020). Second, there is evidence that mobile money allows women to manage who in the household knows about any transfers they receive, ensuring their personal control over their own money (Aker et al. 2016). Third, if women already have mobile money accounts, but do not use them frequently, switching to mobile money as the

default for payroll or loan repayments increases women's use of mobile money for other transactions (Breza, Kanz, and Klapper 2020; Heath and Riley 2024). The evidence on Bangladesh indicates that the impacts are positive in other ways, too. Lee et al. (2021, 2022) find that assistance in the adoption of mobile money by rural-to-urban migrants increases hours of work among women. This aligns with evidence on other countries about the use of mobile money as a means to foster financial inclusion.

There is good evidence in Bangladesh on the benefits of another policy tool under review, switching to digital payment systems. Breza, Kanz, and Klapper (2020) show that the switch from cash to digitalized payroll in a garment factory increased savings and transactions at similar levels among both men and women without requiring assistance. While the global evidence on this tool is limited, the availability of Bangladesh-specific evidence is promising. In Pakistan, switching from debit cards to a biometric verification system for payments in a large unconditional cash transfer program substantially increased the likelihood that women would collect and be able to use the cash themselves (Clark et al. 2022).

Policymakers should be aware that women's financial inclusion and women's digital inclusion are closely connected. For instance, large gender gaps persist in mobile phone ownership in Bangladesh, where women typically share mobile phones with other household members. While some tools have the potential to expand financial inclusion even in the absence of digital inclusion, they are prone to capture by other household members (such as debit cards) or are expensive (such as door-to-door banking services). Moreover, rigorous empirical evidence on these tools is limited or not available.

3.5 Ownership of Property and Other Assets

The ownership of productive assets, including property, was ranked as the fourth most important constraint to address in the survey of experts conducted for this study.

Property Rights

Religious or ethnic norms exclude women in some countries from a share in inheritance rights. In Bangladesh, the legal basis for inheritance is Muslim Personal Law, which allocates an inheritance share to women that cannot legally be willed away, although it is smaller relative to the share going to men in the same household (World Bank 2024e). Furthermore, although inheritance shares are clearly specified in the law, women often receive less in practice and may

surrender their inherited assets to brothers under familial pressure (Moyeen et al. 2022). Women in Bangladesh rarely own productive assets. DHS 2022 data show that a small share of women (7 percent) in both urban and rural areas report that they own their homes. Among the women who report ownership, more than half own the home jointly with someone else and do not have their names on the property titles.

Policy Tools and Causal Evidence on Their Impact

The studies covered under the policy tool, amendments in inheritance rights to increase landownership, evaluate the direct impact of legal reforms on land and property ownership among women and on related downstream outcomes, such as outcomes among children and outcomes in economic empowerment and mobility (refer to figure 3.4). An overwhelming majority of the relevant literature is focused on the amendments to the Hindu Succession Act of 1956 in India. Most of this literature finds that the reform improved labor market outcomes, access to education and health care, bargaining power, autonomy, and marriage market outcomes, including the intergenerational persistence of positive impacts on education, time use, health, and reduced violence against women (Amaral 2017; Bose and Das 2021; Deininger, Goyal, and Nagarajan 2010, 2013; Deininger et al. 2019; Heath and Tan 2020; Naaraayanan 2019; Roy 2008; Sapkal 2017; Suteau 2020; Valera et al. 2018). However, a smaller number of studies find that the reform had no effect on inheritance or on female labor force participation (Roy 2015; Suteau 2020).

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Table 3.4: Policy tools for ownership of property and other assets

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
a. Tools aimed at increasing asset ownership through improved property rights				
Amendments in inheritance rights to increase landownership	Amending inheritance rights in India to remove bias against women improved labor outcomes, education, health care, bargaining power, autonomy, and marriage market outcomes. However, evidence suggests the reform also exacerbated son preference and led to an increase in female child mortality and female feticide.	No	Yes	Conclusive
Digitalization of landownership and boundary records	There is no published evidence for this tool. However, forthcoming SAR GIL evidence on Pakistan shows that the digitalization and centralization of landownership records, along with biometric verification requirements, reduce the exclusion of women from land inheritance. However, such policies may have unintended consequences among women on the marriage market, along with earlier births and higher school drop-out rates.	No	No	No evidence
Market-oriented land redistribution	Market-based land resettlement has shown mixed impacts on women's land rights in Malawi. These impacts may be different among women who are heads of household and women living in man-headed households.	No	No	Emerging
Dispute resolution for property rights disputes	Alternatives to customary dispute resolution institutions (such as formal mechanisms, community-based mechanisms, and free legal aid) have been shown to reduce property disputes, increase women's knowledge of their rights, and boost women's satisfaction with the mediated outcomes.	No	No	Emerging
Joint administration of marital property through family law reform	Family law reform in Ethiopia that expanded women's marital property rights and removed restrictions on working outside the home increased women's likelihood of working in paid and full-time occupations requiring work outside the home.	No	No	Limited
Price incentives for including women in landownership	Providing price discounts for joint titling increased women's landownership without reducing demand for titling in Tanzania.	No	No	Limited

Table 3.4 (continued)

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Community-led land demarcation of customary landownership	Community-involved mapping and attribution of land rights in Benin encouraged increased long-term investment in land parcels and raised the likelihood that woman-managed landholdings would be left fallow (an important investment in soil fertility).	No	No	Limited
Land tenure regularization	Land formalization in Rwanda increased tenure security among legally married women, but decreased it among legally unmarried women. It also increased investments in land by woman-headed households by a factor of almost two relative to man-headed households.	No	No	Limited
b. Tools aimed at increasing asset ownership through livelihood asset transfers				
One-off asset transfer and support package and microfinance and pay-it-forward element	Asset transfer packages consisting of livestock and other assets, training, and cash stipends targeted at ultrapoor households (primarily to women in the household) increase household welfare by improving labor market outcomes, savings, consumption, and poverty rates.	Yes	Yes	Emerging
Graduation schemes	This tool improves women's decision-making on children's schooling and health, while it has no effect in other major areas.	No	No	Limited

Source: Original table for this publication.

Note: For additional information on the studies from Bangladesh included in this review, refer to Asadullah and Ara (2016); Balboni et al. (2022); Bandiera et al. (2017); Emran, Robano, and Smith (2014); Misha et al. (2019); Rahman, Bhattacharjee, and Das (2021) for Panel b. Other studies reviewed under this policy priority include Ahmed et al. (2009); Ali, Deininger, and Goldstein (2014); Angelucci et al. (2022); Banerjee, Duflo, and Sharma (2021); Bedoya et al. (2019), (2023); Bhalotra, Brulé, and Roy (2019); Blattman, Hartman, and Blair (2014); Bose and Das (2020); Bossuoy et al. (2021); Burchardi et al. (2019); Datar, Ximena, and Hoffman (2009); Deininger, Goyal, and Nagarajan (2010), (2013); Goldstein et al. (2015); Hallward-Driemeier and Gajigo (2015); Harari (2019); Heath and Tan (2019); Janzen et al. (2018); Karimli et al. (2021); La Ferrara and Milazzo (2017); Mendola and Simtowe (2015); Mishra and Sam (2016); Mueller et al. (2014), (2015); Naaraayanan (2019); Rosenblum (2015); Roy (2008); Roy (2015); Sandefur and Siddiqi (2015); Sapkal (2017); Suteau et al. (2020); Valera et al. (2018).

Such interventions may also have unintended adverse consequences. For example, Bhalotra, Brulé, and Roy (2019) and Rosenblum (2015) find that the reform exacerbated son preference and led to an increase in female child mortality and female feticide, indicating that strong gender bias persisted after the reform. Bahrami-Rad (2021) finds that the likelihood of cousin marriage increased and the likelihood of working, particularly in agriculture, decreased among women who had been exposed to the 2005 reform of the Hindu Succession Act. Evidence also shows that the reform increased the rates of suicide among both men and women and the incidence of wife beating (Anderson and Genicot 2015).

In Pakistan, ongoing work by SAR GIL has found that a biometric verification requirement in the inheritance mutation process increased the probability of de

facto inheritance among women, but also shows preliminary evidence of negative impacts on marriage and education outcomes. In particular, after the reform, women married earlier, were more likely to marry at a younger age without choosing their spouse, were more likely to have less educated and lower-earning spouses, and were more likely to have children by their early 20s. In addition, women who were expected to receive large inheritances were more likely to drop out of school.

Among the few studies under the market-oriented land redistribution policy tool, several evaluated the impact of Malawi's Community Based Rural Land Development Project, which provided conditional cash grants to low-income families to help them acquire larger land plots, along with access to agricultural inputs and extension services, and offered both individual and collective land titles. The studies find mixed impacts on property rights among woman-headed households, but less favorable impacts on the rights of women within man-headed households. The limited evidence under the price incentives to include women in landownership tool shows that providing small monetary incentives for joint titling can become a path to increasing women's landownership. The effects of such policies vary depending on household and marital status. This represents a caution against adopting universal policy recommendations or universal targeting on this issue.

Evidence on the impact of customary institutions that govern land rights, although scarce, indicates that women may prefer alternative systems. For example, offering formal dispute resolution for property rights disputes as an alternative to customary dispute resolution institutions in Liberia generated greater awareness among women about their rights, greater satisfaction with the mediated outcomes, and fewer property disputes (Sandefur and Siddiqi 2013).

For a review of the literature on property ownership in South Asia conducted by SAR GIL, refer to Zahra, Javed, and Muñoz-Boudet (2022).

Livelihood Asset Transfer Programs

Policy Tools and Causal Evidence on Their Impact

Direct asset transfers targeted at ultrapoor households have demonstrated promise in lifting households out of poverty across various countries. The asset transfers include transfers of productive assets, usually livestock, and are supplemented with support packages that may include training and cash support. Such programs have been shown to raise household welfare by improving labor market outcomes, savings, consumption, and poverty rates. However, evidence specifically on the women in these households is limited. This review focuses on studies that provide evidence of changes in economic outcomes among women, such as labor force participation, hours worked, type of occupation, and so on.

In Bangladesh, asset transfer interventions such as the BRAC Ultra Poor Graduation programs that provide asset transfers to poor households, particularly the women in the households, offer some evidence of increases in the hours and days worked by women, earnings growth, and enhanced decision-making power. Evidence on long-run impacts, however, is mixed. Consideration of such evidence and impacts is crucial in designing policy tools. Some studies find long-run, positive impacts on women's economic conditions (Bandiera et al. 2017). Others find that such effects tend to taper off in the long term (Banerjee, Duflo, and Sharma 2021). Male capture of the assets may also occur (Asadullah and Ara 2016). There is also evidence that transfer beneficiaries switch back to their initial occupations, such as work as maids or day laborers, in the long term (Misha et al. 2019). These big push interventions have been tested in several countries. The evidence on Bangladesh is emerging, but robust. Two of the studies reviewed—Angelucci, Heath, and Noble (2022) on the Democratic Republic of Congo and Karimli et al. (2021) on Burkina Faso—also measure the impact of the inclusion of gender-sensitive family coaching and the engagement of men in the graduation program. They find a positive impact on women's decision-making and a potential reduction in IPV.

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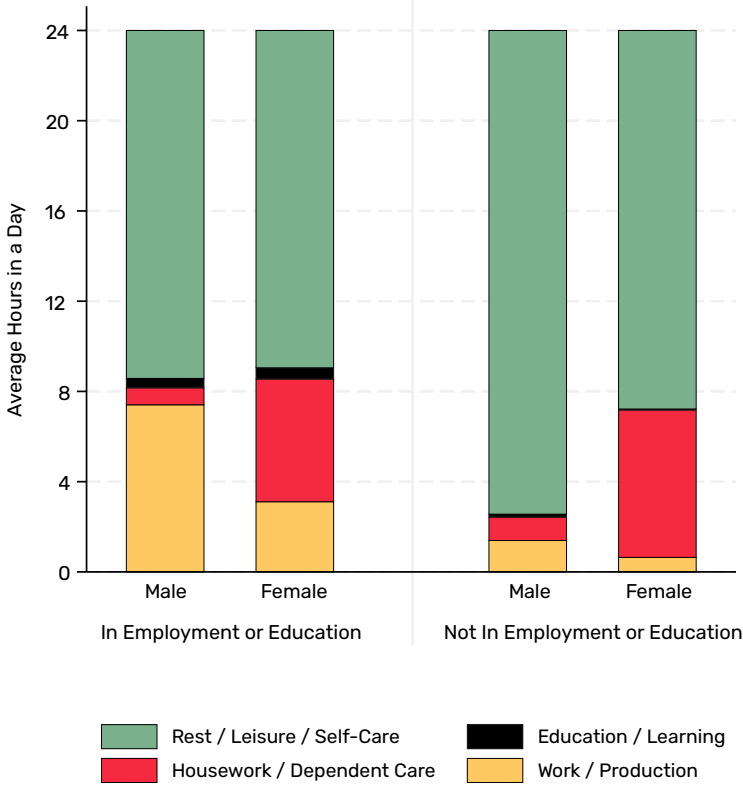
3.6 Childcare and Home Responsibilities

Women in Bangladesh, even if they are employed, spend a large amount of time on housework and the care of dependents. Regardless of their employment status, men spend little time on these activities regardless of their employment status (refer to figure 3.3). Time use data also show that, in both rural and urban areas, young women who are not in employment or education spend most of their nonleisure time on housework and the care of dependents (8 and 7 hours a day, respectively). Among young women in employment or education, young rural women spend more time than young urban women on housework and the care of dependents (5 hours and 3 hours a day, respectively).⁴⁹ The Bangladeshi experts interviewed consistently ranked childcare and home responsibilities as the second most important constraint, citing its relevance for women across all sectors and all parts of society.

Figure 3.3: Time use by not in employment or education (NEE) status and sex, ages 15-64

Source: Original figure for this publication based on calculations using data of TUS (Time Use Survey) 2021, Bangladesh Bureau of Statistics and UN Women Bangladesh, Dhaka, Bangladesh.

Note: The employment status of individuals is determined using the module on working status, while time use categories are reported in the time diary module. Nonzero values for work/production for individuals not in employment or education (an average of 2.0 hours among men and 0.7 hours among women per day) arise because of inconsistencies in responses between these two modules by individuals; 37 percent of men and 33 percent of women not in employment or education reported nonzero time values for activities categorized as work/production. Refer to appendix B, section B.1 for the mapping of the Major Divisions activity codes of the International Classification of Activities for Time-Use Statistics (UN DESA 2021) to the categories in the figure. EE =in employment or education. NEE = not in employment or education.



⁴⁹ Lack of data on involvement in training in the 2021 Time Use Survey prevents the identification of individuals who are NEET.

There is reason to believe that lack of childcare availability constrains women's labor force participation. Cross-country evidence shows that the enactment of childcare laws increased female labor force participation by 2 percent on average (compared with an average female labor force participation of 60 percent in countries that did not enact such laws). Larger impacts of 4 percent were measured five years after the enactment of the laws (Anukriti et al. 2023). In Bangladesh, LFS 2022 data show that 65 percent of women out of the labor force did not report that they lacked a desire to work, but that housework and family duties were the reason they were not looking for work.⁵⁰

The substantial burden of housework and dependent care is coupled with low enrollment in childcare services. Data of the Bangladesh Individual Consumption Study, which surveyed primary caregivers of children, shows that the enrollment of children in formal childcare in Bangladesh is rare.⁵¹ Only 12 percent of children ages up to 7 were enrolled in daycare. Urban and rural children were equally likely to be enrolled. Evidence points to the role of both demand-side and supply-side constraints in limiting the use of formal childcare.

Demand Preferences for Childcare

Qualitative data gathered by SAR GIL and research partners as part of a World Bank-sponsored study on childcare support services for rural and semiurban NEET youth in Bangladesh indicate that childcare is considered an optional rather than an essential service and that semiurban households are more likely than rural households to report a need for and the use of childcare. The main constraints to accessing childcare reported by households include financial difficulties and the expense of daycare; concerns about child well-being, safety, and security in daycare centers; the opposition of older household members; the social stigma associated with reliance on daycare; and the distance to daycare centers (World Bank 2025e).

Survey data from three divisions in Bangladesh echo these concerns. The Bangladesh Individual Consumption Study 2024 found that the quality and trustworthiness of caregivers, a preference for household or family members as caregivers, special needs accommodation, available hours, and location were the most important attributes in selecting a childcare service.⁵² The preference for family or household members as caregivers over daycare employees was the top reason given by respondents whose children had never attended daycare. The burden of caregiving falls disproportionately on women. Working-age women

⁵⁰ Respondents could register multiple answer to the question "What is the main reason why you did not try to find a paid job or start a business in the last month?" The options discussed here are "housework/family work" and "no desire to work."

⁵¹ The Bangladesh Individual Consumption Study was led by the Development Data Group of the World Bank and SAR GIL, in collaboration with the Office of the Chief Economist of the World Bank South Asia Region.

⁵² Respondents could report up to four attributes that were important to them in choosing who takes care of a child in the absence of the main caregiver.

represent 98 percent of caretakers in the survey sample. Women also spend more time than men with children during the day, including during work or productive activities. These findings together suggest that the provision of formal childcare services could play a role in increasing female labor force participation, and they highlight the need to invest in both financial support and awareness efforts to underline the benefits of childcare services.

Supply of Childcare

Under the Bangladesh Labor Act of 2006, employers with 40 or more women employees are legally required to provide on-site childcare services. Compliance, however, may be limited. A 2019 survey of firms that are legally mandated to support childcare found that fewer than a quarter (23 percent) of employers in Bangladesh provide any form of support to help their employees meet their childcare needs (IFC 2019). More recent data of 2022 of the World Bank Enterprise Survey similarly shows that few private formal firms in Bangladesh provide childcare on site or offer a cash or stipend benefit for childcare.⁵³ Only 2 percent of service firms and 9 percent of firms in industry do so. This low provision of childcare services is also reflected in nationally representative household survey data. The LFS 2022 shows that, among women who have at least one child ages up to 6 at home and who are engaged in wage employment in services and industry across firms of all sizes, fewer a 10th receive childcare services from their employers (6 percent and 7 percent in services and industry, respectively). Moreover, childcare provision is less common in urban areas than in rural areas (5 percent and 8 percent, respectively).

The low levels of employer support for childcare might be explained by the absence of financial support for firms that are mandated to provide childcare to employees (World Bank 2024e). Placing the financial and logistical burden of providing childcare services on firms could have the unintended effect of disincentivizing firms from hiring women of childbearing age. Conditioning employer-provided childcare on the number of women employees could have a similar discouraging effect on firms otherwise willing to hire women.

Stronger public support for employer-provided childcare—for example, through some form of financial support—and wider public provision of childcare as well as Early Childhood Education might enhance the accessibility and affordability of childcare services. The government supported daycare centers through tax exemptions until 2023 (under Income Tax Ordinance No. 36 of 1984). The support was removed with the enactment of the Income-Tax Ordinance 2023, which does not contain exemptions for daycare centers. However, Bangladesh is expanding publicly provided Early Childhood Education (ECE).

⁵³ Refer to WBES (World Bank Enterprise Surveys) (dashboard), World Bank, Washington, DC, <https://www.enterprisesurveys.org/en/enterprisesurveys>.

The quality of childcare facilities is also a key factor in the take-up of childcare services. Recognizing the need for high-quality daycare centers, the government enacted the Child Daycare Centre Act 2021 to regulate the quality of daycare facilities for children ages 4 months to 6 years. The law requires all daycare facilities to obtain a registration certificate to ensure compliance with standards on financial stability, infrastructure, and staff qualifications. The Department of Women Affairs also established 20 daycare centers in 2021 to support working parents.

Key indicators reveal that, while Bangladesh fares better on average than the rest of the region in terms of the legal framework governing the provision of childcare, substantial gaps persist (World Bank 2024e). On the childcare legal frameworks indicator, which assesses laws governing the availability and public financing of childcare, including support for parents and nonstate providers (such as private centers and employers) and the existence of regulations to ensure service quality, Bangladesh scores 50 in 100, while the regional average score is 10 in 100 (World Bank 2024f). This indicates that only half the minimum necessary legal framework has been established in Bangladesh. The country's score on the supportive frameworks indicator, which evaluates the availability of key instruments designed to support the implementation of the laws effectively, is only 25 in 100, meaning that only one-fourth of the minimum supportive policy framework has been established. In comparison, the average score in the region is 20 in 100 (World Bank 2024f). Supportive frameworks include publicly available registries of childcare providers, clear application procedures for financial assistance, and systems to monitor service quality through accessible quality reports.

Ongoing work by the World Bank suggests that the registration requirements under the Child Daycare Centre Act 2021 may also limit the supply of childcare facilities (Majoka and Shams 2025). There is wide variation in the childcare services offered outside the home in Dhaka. Service quality often appears to be based on the demographic segment of the population served by the center. Meeting the criteria for a registration certificate may therefore be a binding constraint on opening more centers in low-income areas. Alongside stronger regulation and monitoring to ensure that quality standards are met, addressing supply-side challenges will require policies, such as incentivizing centers in low-income areas, that ease this constraint on potential childcare providers.

Policy Tools and Causal Evidence on Their Impact

The evidence on the impacts of childcare on women's economic empowerment only involves interventions that address supply-side constraints. Three primary policy tools targeted at childcare and the division of housework have been identified (refer to table 3.5).

Table 3.5: Policy tools for childcare and home responsibilities

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Accessible and affordable childcare	Childcare provision for young children before the start of preschool has been shown to raise maternal labor force participation in many contexts.	No	Yes	Conclusive
Accessible and affordable preschool	Enrollment of children in pre-school allows mothers to switch to formal or wage employment, even when it doesn't induce entry into the labor force.	No	No	Conclusive
Technological innovations	Technologies, such as the expansion of access to electricity and liquid petroleum gas, can reduce the time spent on household chores, allowing women to increase their labor force participation.	No	No	Limited

Source: Original table for this publication.

Note: For additional information on the studies included in this review, refer to Ajayi, Dao, and Koussoubé (2023); Anukriti et al. (2023); Attanasio, Barros, et al. (2017); Attanasio and Vera-Hernandez (2004); Barros et al. (2011); Berlinski and Galiani (2007); Berlinski, Galiani, and McEwan (2011); Berthelon, Kruger, and Oyarzún (2015); Bharati, Qian, and Yun (2020); Bjorvatn et al. (2025); Calderón (2014); Caria et al. (2023), (2025); Clark et al. (2019); Dang, Hiraga, and Nguyen (2019); Dean and Jayachandran (2020); de la Cruz Toledo (2015); Dinkelman (2011); Donald, Lowes, and Vaillant (2024); Du and Dong (2013); Garcia, Latham-Proença, and Mello (2022); Halim, Johnson, and Perova (2022); Hojman and López Bóo (2019); Kilburn and Datar (2022); Krafft and Lassassi (2024); Martínez and Perticarà (2017); Medrano (2009); Nandi et al. (2020); Padilla-Romo and Cabrera-Hernández (2018); Rosero and Oosterbeek (2011); Ryu (2020); Sanfelice (2024); Talamas Marcos (2023); Zahra, Javed, and Muñoz-Boudet (2023).

First, globally, numerous studies demonstrate positive impacts of the provision of accessible and affordable childcare depending on factors such as maternal marital status, sector of employment, and the ages of the children. The take-up of childcare services also varies by context, underscoring the importance of the specific local conditions faced by women (Halim, Johnson, and Perova 2022). The papers reviewed under the category of accessible and affordable childcare cover interventions such as subsidized or free formal childcare, family or community-based childcare, and the provision of formal childcare at the workplace. While the global evidence overwhelmingly shows positive impacts on maternal labor force participation in many contexts, evidence on South Asia is scant (Dean and Jayachandran 2020; Nandi et al. 2020). Good evidence on the impact of employer-provided childcare is also lacking. Requiring employers to provide childcare can disincentivize them to hiring women of childbearing age because of the higher

costs associated with supporting childcare needs. Future research should therefore investigate the differential impact of work-based versus community-based childcare, as well as the conditions under which regulations on or support provided to employers can facilitate the supply of quality childcare by firms.

Second, evidence on the introduction of accessible and affordable preschool or an extension of preschool hours shows positive impacts on the labor force participation of mothers with young children, and the impacts are stronger at lower levels of baseline maternal labor force participation (Dang, Hiraga, and Nguyen 2019; Du and Dong 2013; Kilburn and Datar 2022).

Third, moving from care to other forms of housework, the evidence is limited on the impact of labor-saving technological innovations, such as switching to liquid petroleum gas (a labor-saving cooking fuel) and expansion of access to electricity, that free up women's time from household responsibilities. The effects on female labor market outcomes are positive in Indonesia and South Africa (Bharati, Qian, and Yun 2020; Dinkelman 2011). More research is needed to understand the potential of other home appliances that may be more relevant to Bangladesh, such as the use of washing machines, vacuum cleaners, and so on.

Considering the cultural differences in South Asia relative to other economies, especially the importance of gender-specific social norms, the global evidence should be examined with caution. For a review of the literature on childcare in South Asia conducted by SAR GIL, refer to Zahra, Javed, and Muñoz-Boudet (2023).



3.7 Business Ownership and Business Growth

In Bangladesh, 64 percent of employed women are self-employed (as discussed in section 1.2). Policies that promote business ownership and growth are, therefore, central to advancing women’s economic empowerment.

Agricultural and Nonagricultural Businesses

Policy Tools and Causal Evidence on Their Impact

The vast literature on policy tools aimed at increasing female business ownership, business growth, and business outcomes is grouped into eight categories with varying amounts of evidence (refer to table 3.6).

Table 3.6: Policy tools for business ownership and business growth

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
a. Tools aimed at both agricultural and nonagricultural businesses				
Access to capital and finance	Microcredit has modest effects. The effects are primarily on enterprises with high profits initially. Some evidence suggests that providing capital through joint-liability (that is, group) loans can lead to higher take-up and positive impacts on enterprise outcomes relative to individual-liability (that is, individual) loans.	No	Yes	Mixed
Access to capital and finance and increasing control over capital and finance	In-kind transfers and the provision of capital through mobile money reduce the capture of capital by family members and increase women’s control over how the money is used, resulting in higher business profits. Evidence suggests that business outcomes are enhanced if capital is hidden from kin.	No	Yes	Emerging
Access to capital, finance, and training	The evidence is mixed on the effect of the provision of training and capital together on the growth of women’s enterprises.	No	No	Emerging

Table 3.6 (continued)

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Business training	Traditional training programs have mixed effects on the outcomes of women's entrepreneurial efforts because of women's lack of agency over decisions within enterprises. Heuristics-based business training focusing on easy-to-apply rules of thumb show promising results on sales and profits, particularly among entrepreneurs with low cognitive ability or few financial skills.	No	No	Emerging
Soft skills training	Training among women entrepreneurs on soft skills, imagery-based learning, and aspirations shows promising, but mixed effects on business outcomes. Who entrepreneurs attend the training sessions with is also important. Attending sessions with social network peers improves the ability to apply training to business.	No	Yes	Mixed
b. Tools aimed at nonagricultural businesses				
Promoting market access among nonagricultural businesses	Formal e-commerce platforms have the potential to expand the consumer base of women owners of small businesses who traditionally rely on informal means, such as social media (for example, Facebook and WhatsApp). Complementing skills training interventions with support for market linkages can also enhance impacts, including by increasing economic activity, income, civic engagement, and empowerment.	No	No	Limited
c. Tools aimed at agricultural businesses				
Agricultural extension services	Traditional training and extension services, paired with video messaging and feedback channels, may have positive impacts on the productivity of women farmers. Targeting information on wives in agricultural households can empower the wives through their role in agricultural decision-making and by reducing gendered task division. The method by which information is distributed also matters. Women are more likely to receive information if the information is targeted in villages randomly or on individuals with high degree centrality (many connections), rather than targeted at individuals with high betweenness centrality (ability to act as a bridge to parts of a network).	No	Yes	Emerging

Table 3.6 (continued)

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Facilitating market linkages among farmers	Limited evidence points to the potentially lower take-up of phone-based digital marketplaces by women farmers in Uganda. However, more systematic research is needed on the impacts of interventions focusing on the market linkages of women farmers. Interventions aimed at men farmers show promise. Using digital tools to create market linkages reduces transaction costs and spatial price dispersion, strengthens farmer market linkages, grows agricultural incomes, and improves supply chain efficiency.	No	No	Limited

Source: Original table for this publication.

Note: For additional information on the studies included in this review, refer to Alaref, Brodmann, and Premand (2020); Alhorrr (2024); Angelucci, Karlan, and Zinman (2015); Arráiz, Bhanot, and Calero (2019); Ashraf et al. (2022); Attanasio, Augsburg, and De Haas (2019); Attanasio et al. (2015); Banerjee, Duflo, Glennerster, et al. (2015); Banerjee, Duflo, Goldberg, et al. (2015); Banerjee et al. (2019); Bastian et al. (2018); Batista, Sequeira, and Vicente (2022); Baul et al. (2024); Beaman and Dillon (2018); Berge, Bjorvatn, and Tungodden (2015); Bernard et al. (2023); Bjorvatn et al. (2025); Blattman, Fiala, and Martínez (2014); Brooks, Donovan, and Johnson (2018); Cheema et al. (2019); Crépon, El Komi, and Osman (2024); de Mel, McKenzie, and Woodruff (2008), (2009), (2014); Dillon, Mueller, and Salau (2011); Donald, Goldstein, and Rouanet (2022); Drexler, Fischer, and Schoar (2014); Dupas and Robinson (2013); Fafchamps et al. (2014); Ferrah et al. (2021); Fiala (2018a), (2018b); Field et al. (2016); Giné and Mansuri (2021); Heath and Riley (2024); Jack et al. (2023); Jones and Kondylis (2018); Khandelwal and Singh (2024); Lafortune, Riutort, and Tessada (2018); Lecoutere, Spielman, and van Campenhout (2023); McKenzie, Mohpal, and Yang (2022); Orkin et al. (2023); Pomeranz and Kast (2024); Riley, Shonchay, and Osei (2025); Rojas Valdes, Wydick, and Lybbert (2022); Ubfal et al. (2022).

The body of evidence on the provision of access to capital and finance to increase firm profits and sales is extensive, but mixed. This theme covers research that assesses the impacts of microcredit, grants, asset collateralization, and opening bank or savings accounts. The positive impacts of microcredit and grants on business outcomes often only accrue to previously high-profit enterprises, with minimal to no impacts on downstream outcomes, such as women's empowerment (Banerjee, Duflo, Glennerster, et al. 2015; Crépon, El Komi, and Osman 2024). Furthermore, the evidence suggests that it may take women more time than men to improve business outcomes following access to capital or credit (Blattman, Fiala, and Martínez 2014).

A recurring theme in the evidence on providing access to capital, including providing training along with capital, is the lack of agency that women have over capital and decisions within the firm. Another strand of literature is therefore categorized as the provision of access to capital and finance and increasing control over capital and finance. The studies on this category test various ways of enhancing women's control over capital, such as by providing capital directly into mobile money accounts owned by women, providing capital in kind, and hiding capital from kin. Such interventions often produce positive impacts on firm profits and sales (Bastian et al. 2018; de Mel, McKenzie, and Woodruff 2008, 2009; Fiala 2018a; Heath and Riley 2024).

The next three strands test the impacts of the provision of training in both business skills and soft skills, including psychological interventions, to women business owners. There is limited evidence on the impact of the specific content of this sort of training, such as showing video documentaries of successful individuals from similar communities, holding workshops to encourage higher aspirations and develop personal grit, or training on positive psychology. This has mixed results on business outcomes. However, the findings indicate that women who attend the sessions accompanied by others in a shared social network increases women's take-up and the ability to apply the content of the training to business (Field et al. 2016; Khandelwal and Singh 2024).

Nonagricultural Businesses

Policy Tools and Causal Evidence on Their Impact

The sixth policy tool is promoting market access among nonagricultural businesses. One approach involves promoting the use of e-commerce platforms that can expand the markets available to business owners. The e-commerce market in Bangladesh has experienced massive growth since 2014. Though systematically collected gender-disaggregated data are not available, there is suggestive evidence that women constitute a major share of the country's online business owners and that this growth is concentrated in informal e-commerce on social media platforms (such as Facebook and WhatsApp), mainly because of systemic constraints, such as complicated business registration processes and mobility issues (Moyeen et al. 2022). Descriptive evidence also shows that there has been relatively low adoption of formal e-commerce by women business owners (Azam et al. 2023). Research on efforts to encourage women business owners to adopt e-commerce platforms is scarce. Further study is therefore recommended on how formal e-commerce platforms can increase business ownership and business growth among women. To gauge the potential of such platforms and to address constraints faced by women business owners in accessing e-commerce platforms, such as the lack of digital skills, mobility constraints, safety concerns, and high entry costs, SAR GIL is exploring possible interventions in partnership with stakeholders in Bangladesh.

Another approach to improving market access is to facilitate market linkages as complements to other interventions. In a study focusing on women in Pakistan, Cheema et al. (2019) investigate a market linking scheme in support of a skills training intervention among women tailors. Sales agents linked the beneficiaries to marketable designs, raw materials, and quality control mechanisms and attempted to sell the products of the beneficiaries in urban markets. This approach enhanced business outcomes above and beyond the skills training alone, leading to an expansion of the tailoring activity, earnings, knowledge of potential markets, civic engagement, and household consumption. The intervention even had a positive impact on the perceptions among men on gender roles and improved child

nutrition outcomes. Thus, facilitating market linkages holds promise for enhancing women's empowerment. However, more research is required in Bangladesh, including a gendered approach, to identify the effect of market linkages on women in nonagricultural businesses, especially alongside the various asset transfer programs.

Agricultural Businesses

Women in Bangladesh generally tend to be excluded from household agricultural or livestock extension services. Only 4 percent of the households in the 2018–19 BIHS reporting that they received agricultural crop extension services had at least one woman in communication with the services. The corresponding share involving men was 98 percent. Among households receiving livestock and fisheries services, the share was a bit higher, at 11 percent and 100 percent, respectively. This highlights the need for more woman-inclusive targeting in agricultural extension service policies. Yet, in fiscal year 2020, only a miniscule portion of the Ministry of Agriculture's budget (0.44 percent, or US\$6 million) was spent on programs to increase access to extension services and training among women farmers (World Bank 2024c).

Policy Tools and Causal Evidence on Their Impact

The seventh tool—agricultural extension services—is widely used to enhance agricultural productivity. The literature on the effectiveness of various, related delivery methods is extensive (Suri and Udry 2024). However, only a few studies examine the impacts on women farmers, though the recent literature is beginning to fill the gap. In India, Baul et al. (2024) find that supplementing traditional training with videos that emphasize the message through repetition and add messages on common perceived challenges among women farmers raised output and yield among such farmers. In Rwanda, Jones and Kondylis (2018) find that feedback from farmers through logbooks and scorecards during these training programs encourages women to interact with field officers and improves their perceptions of them, potentially enhancing extension services. Among men, meanwhile, the feedback intensified participation in the training, but had no effect at the extensive margin. A few other studies also highlight the importance of explicitly including women. For instance, encouraging the joint participation of husbands and wives in extension services through targeted information or attendance incentives has been shown to elevate women's roles in agricultural decision-making, reduce unilateral decisions by men, and enhance overall productivity (Donald, Goldstein, and Rouanet 2022; Lecoutere, Spielman, and van Campenhout 2023). Dillon, Mueller, and Salau (2011) demonstrate that how information is diffused through social networks affects women's access to knowledge. Targeting individuals in a village randomly or based on their degree centrality (number of direct connections) is more effective in knowledge acquisition than targeting individuals based on their betweenness centrality (ability to act as a bridge among parts of a network).

The eighth policy tool is facilitating market linkages among farmers, such as digital platforms that match buyers and sellers. Evidence on the impact of this policy tool on women farmers is scarce. The only study that provides insights into the impact shows that women farmers in Uganda are less likely than men farmers to use a mobile phone-based marketplace that matches buyers and sellers (Bergquist, McIntosh, and Startz 2024). Studies evaluating the impact on men farmers or on both men and women farmers find promising outcomes. Interventions targeting market linkages thus reduce transaction costs and spatial price dispersion, strengthen the market linkages of farmers, boost agricultural incomes, and improve supply chain efficiency (Abate et al. 2023). However, these studies do not provide a gender disaggregated analysis of impacts on economic outcomes. Given the generally lower levels of market access among women farmers relative to men farmers, these interventions may benefit women farmers more. More research is required to measure the impact of programs focused on agricultural market linkages on women farmers.

3.8 Job Search

Job search is a crucial step toward engagement in the labor market, and search frictions can often lead to suboptimal job matches. In fiscal year 2020, the Bangladesh Ministry of Labor and Employment allocated almost 24 percent of its expenditure (US\$5.7 million) to developing job-matching networks and promoting women's access to these networks.

Job search frictions may arise from constraints on the supply side (job-seeker) and on the demand side (employers and intermediaries such as job platforms). Interventions aimed at alleviating supply-side constraints are discussed under the constraints in other areas (such as improving technical and vocational skills and easing childcare and time constraints). This section discusses interventions that can help employers and intermediaries—the demand side—improve women's labor market outcomes.

Demand-side factors including discrimination by employers and frictions to workplace integration are demonstrated to be important constraints in the literature, but there is limited evidence on appropriate policy tools to address them. Data of the World Bank Enterprise Survey 2013 show that the most common reason reported by private formal firms in Bangladesh for not hiring women in nonmanagerial roles is that the presence of women could cause disruptions in the workplace (reported by 45 percent of employers).⁵⁴ The literature measuring and

⁵⁴ WBES (World Bank Enterprise Surveys) (dashboard), World Bank, Washington, DC, <https://www.enterprisesurveys.org/en/enterprisesurveys>.

documenting discrimination is also growing. Recent evidence suggests that employers in Bangladesh discriminate against women in the hiring process and paternalistically prevent women from making their own choices (Buchmann, Meyer, and Sullivan 2024). Women supervisors in Bangladesh's RMG sector also face discrimination from workers who have negative beliefs about women's abilities, leading to lower productivity (Macchiavello et al. 2020). However, these gender stereotypes may not generalize to similar contexts. In Pakistan, Gentile et al. (2023) find that gender restrictions on job ads are a larger than constraint on the supply side.

Another demand-side constraint is the cost of integrating women in workplaces that have smaller shares of women employees. Data of the World Bank Enterprise Survey 2013 shows that the second most common reason reported by employers in Bangladesh for not hiring women in nonmanagerial roles is that women are more expensive for the firm because they require separate working facilities and benefits (reported by 43 percent of employers). Miller, Peck, and Seflek (2022) show that, in Saudi Arabia, the costs of integrating women are primarily fixed and that firms hire more women if costs per worker have fallen because of a gender-neutral quota requirement that leads to the hiring of a large number of individuals, both men and women.

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Policy Tools and Causal Evidence on Their Impact

The first policy tool aimed at reducing job search frictions is creating platforms for job search, which aims to improve labor market matches through mechanisms that connect job-seekers and employers, such as job fairs, recruitment services, and digital job platforms (refer to table 3.7). The evidence on the impact of job fairs and recruitment services on women's employment is limited. In rural Philippines, facilitating matches by encouraging attendance at a job fair increased the job search effort and the likelihood of finding work in the formal sector. It also raised the perceived likelihood that women would receive offers for jobs abroad, while it reduced this perceived likelihood among men (Beam 2016). In India, recruiting services that are aimed at hiring young women for business process outsourcing jobs showed promise through positive impacts on women's paid employment and work aspirations (Jensen 2012).

Table 3.7: Policy tools for the job search

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Creating platforms for job search	The use of platforms such as job fairs, recruitment services, and digital job platforms following current design may have limited impacts in improving women's labor market outcomes, especially by increasing women's formal employment. The reasons for the mixed impacts include the low levels of the jobs on the platforms and the gendered structure of social networks.	No	Yes	Emerging
Integrating gender-related information in job ads	Jobs targeted at women tend to be associated with lower wages, and information on the gender of supervisors and coworkers can alter women's application rates. Explicit or implicit gender preferences in job ads account for a substantial share of the employment gender gap. However, removing gender preferences in job ads may not benefit women because the evidence shows that men may enter previously woman-targeted jobs more frequently than women enter previously man-targeted jobs.	No	Yes	Emerging
Facilitating reference checks	Reference letters in job applications may increase the callbacks among women, but internal referrals under various incentive schemes may put qualified women candidates at a disadvantage. This is driven by men who choose not to refer qualified women and women who exhibit no gender preference in referrals.	No	No	Limited
Reducing application costs (monetary, time, and psychological)	Reducing the monetary or psychological costs of applying for jobs can substantially raise the number of job applications submitted by women, also improving the overall quality of the applicant pool.	No	Yes	Emerging

Source: Original table for this publication.

Note: For more information on the studies included in this review, please refer to Abebe, Caria, and Ortiz-Ospina (2021); Abel, Burger, and Piraino (2020); Afridi et al. (2022); Archibong et al. (2025); Beam (2016); Beaman, Keleher, and Magruder (2018); Chakravorty et al. (2023); Chaturvedi, Mahajan, and Siddique (2021); Chowdhury et al. (2018); Gentile et al. (2023); Groh et al. (2016); Jensen (2012); Jones and Sen (2022); Kuhn and Shen (2023); Subramanian (2024); Vyborny et al. (2024); Wheeler et al. (2022).

Evidence on the impact of the use of digital job platforms is emerging and shows mixed results. A program in South Africa that trained job-seekers to use LinkedIn boosted the rate of employment by up to 12 months and provided suggestive evidence that this was driven by expanding the information about employers available to job-seekers (Wheeler et al. 2022). Yet, in India and Mozambique, encouraging job-seekers to sign up to job platforms showed limited effects on women's employment. In Mozambique, the use of a platform on formal jobs failed to raise women's employment, but a platform on informal jobs for freelancers for services, such as plumbing and catering, increased women's employment, hours worked, and earnings, especially among women with industrial or construction qualifications (Jones and Sen 2022). In India, encouraging the use of a job platform by the government did not raise employment among either men or women, likely because of the availability of few vacancies on the platform and the difficulty of using the platform (Chakravorty et al. 2023). Another study in India testing the impact of promoting the use of a job platform among the wife's network had not resulted in overall employment gains among women a year after the launch of the intervention, except for an increase in home-based self-employment. Instead, the intervention increased the likelihood that the husbands would find work and increase the hours they worked and their monthly earnings (Afridi et al. 2022).

The mixed impacts of the use of job platforms on women's labor market outcomes may derive from specific design features that affect women's employment. For example, there is emerging evidence on integrating gender-related information in job ads and how gender preferences for jobs or information about the gender of supervisors and coworkers on the platforms influence women's engagement on the platforms and the associated labor market outcomes. In urban Pakistan, most of the gender gap in job opportunities on a jobs platform is explained by the fact that 60 percent of the job ads on the platform were closed to women. The gender restrictions imposed by the firms in the sample are the largest constraints on the number of jobs available to women with secondary educational attainment or less. This demand-side constraint is lower among women with higher educational attainment (Gentile et al. 2023). Another study in Pakistan found that, if information that a supervisor was a man was brought up during discussions about a job between women job-seekers and their families, this reduced the rate of women's job applications by almost 60 percent. The preference for same-gender supervisors could be offset by a higher wage. Up to 70 percent of respondents reported that they would choose a job with a man supervisor if they were offered an additional PRs 10,000 in income. The preference for jobs with women coworkers is, however, much stronger and much less likely to succumb in the face of an offer of higher pay (Subramanian 2024). In India, studies have found that job ads that target women, even using only implicit language, are associated with lower wages relative to jobs targeted at men (Chaturvedi, Mahajan, and Siddique 2025; Chowdhury et al. 2018).

However, it is unclear whether removing a gender preference from job offers would necessarily benefit women. After prohibiting explicit gender requirements from a large job platform in China, men took up jobs that had been previously associated with a preference for women at greater rates than women entered jobs that had previously been linked to a preference for men (Kuhn and Shen 2023). Identifying the type of gender-related information that should be contained in job ads to improve women's labor market outcomes is an important area for future research. SAR GIL is leading a research program to deepen the evidence on what works in job-matching platforms to improve the outcomes among women, including in Bangladesh (World Bank 2025b). SAR GIL is also partnering with an NGO in Bangladesh to improve matches in the gig economy for domestic work by providing women with access to a digital app, similar to a job platform, that supplies information on job opportunities, skills training, or both (Anukriti et al. 2024).

A smaller strand of the literature tests the impact of facilitating reference checks. The evidence on this tool is limited and mixed. One study on South Africa suggests that reference letters from previous employers can increase callbacks among women applicants (Abel et al. 2020). Another study, on Malawi, suggests that internal referrals may put females at a disadvantage (Beaman, Keleher, and Magruder 2018). Good evidence on South Asia is lacking. SAR GIL is working to fill this gap by testing the impact of centralized reference verification services through a job platform in Pakistan.

Evidence on the final policy tool—reducing application costs (monetary, time, and psychological)—is emerging and shows that reducing the costs of applying for jobs can improve labor market outcomes, especially among women. In Ethiopia, offering monetary incentives for submitting applications for clerical jobs attracted job-seekers from the most disadvantaged groups of job-seekers: women, the unemployed, and the less-experienced (Abebe, Caria, and Ortiz-Ospina 2021). Similarly, in Jordan, providing wage subsidies to employers who hire recent graduates boosted the employment of graduates. While the increased employment did not persist after the end of the wage subsidy, primarily because employers did not find the new hires sufficiently productive, it provided employers with information on graduate quality and young graduates with relevant experience (Groh et al. 2016). A study in Pakistan shows that reducing the psychological cost of applying for a job by calling the job-seekers to initiate the job application increased the number of applications dramatically, by 600 percent (Vyborny et al. 2024).

3.9 Digital Inclusion

Mobile phones are the primary means of connecting to the internet in low-income countries (GSMA 2024). Data of the GSMA Consumer Survey 2023 show that the share of women owning a mobile phone is lower in Bangladesh (68 percent) than in its aspirational peer countries (Indonesia, at 77 percent) and structural peer countries (India, 75 percent) on which data are available (GSMA 2024). Microdata from Findex 2017 and 2021 indicate that gender gaps in digital inclusion persist across urban and rural areas and span income groups.⁵⁵

Although there was some progress in reducing the gender gap in mobile phone ownership in Bangladesh in 2017–21 (falling from 26 percentage points to 19 percentage points), substantial disparity persists. This gap is evident across both rural and urban areas. Men’s mobile phone ownership was similar across urban and rural areas in 2021 (90 percent and 89 percent, respectively), but urban women showed higher rates of ownership (73 percent) than rural women (63 percent). This urban-rural divide among women underscores the uneven distribution of technological resources and opportunities by region among women.

The differences between the share of women who report that they use a phone and women who report that they own a phone are stark, especially in rural areas. While 90 percent of rural women survey respondents used a phone at least once a week in the previous three months, only 69 percent of rural women own a phone, according to 2019 data of the Multiple Indicator Cluster Surveys. The corresponding gap is slightly narrower in urban areas (95 percent vs. 80 percent) (refer to figure 3.4, panel a).⁵⁶

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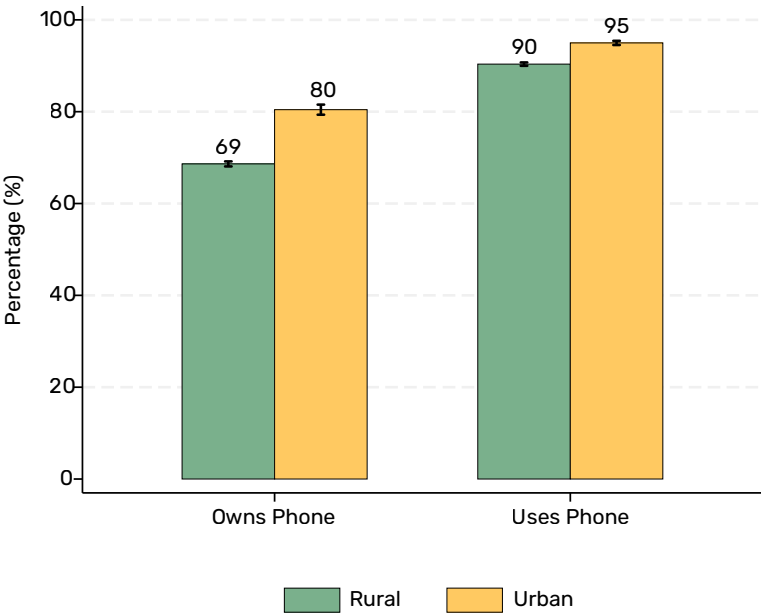


⁵⁵ Refer to Global Index (Global Index Database), World Bank, Washington, DC, <https://www.worldbank.org/en/publication/globalindex/archive>.

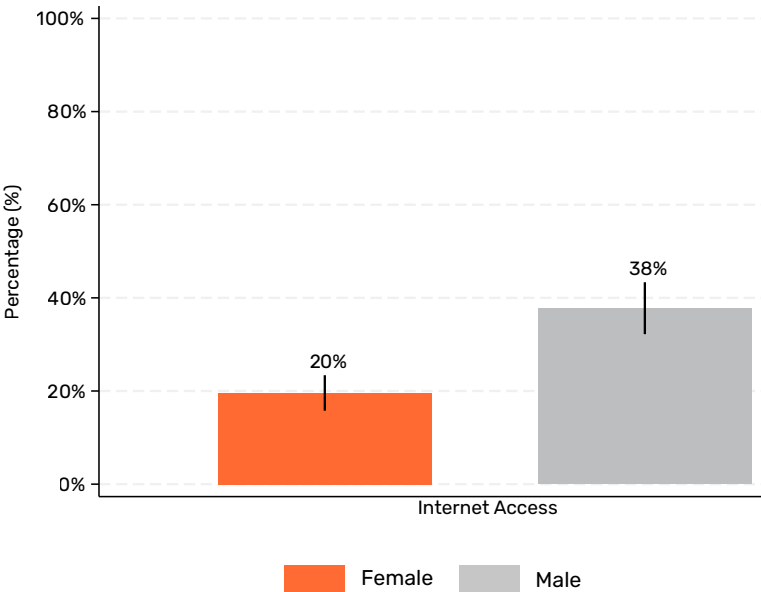
⁵⁶ Gender gaps in phone ownership and phone use cannot be estimated because the data source, the Bangladesh Multiple Indicator Cluster Surveys, does not survey men.

Figure 3.4: Digital inclusion, by region and sex

a. Phone access, women, ages 15–49



b. Internet access, by sex, ages 15–64, 2021



Sources:
Panel a: Original figure for this publication based on calculations using data of MICS (Multiple Indicator Cluster Surveys) 2019, Bangladesh Bureau of Statistics and United Nations Children’s Fund, Dhaka, Bangladesh, <https://mics.unicef.org/surveys>.
Panel b: Original figure for this publication based on calculations using data of Global Findex (Global Findex Database), World Bank, Washington, DC, <https://doi.org/10.48529/qda7-6z97>.

Note: Phone ownership data comes from the question “Do you own a mobile phone?” “Phone usage is defined as having used the phone at least once a week in the last three months, using the question “During the last 3 months, did you use a mobile telephone at least once a week, less than once a week or not at all?” Internet access data comes from the question “Do you have access to the internet in any way, whether on a mobile phone, a computer, or some other device?”

Internet access, an increasingly important aspect of digital inclusion, is low in Bangladesh according to microdata from Findex 2021 especially among women (refer to figure 3.4, panel b). The gender gap in internet access is similar across rural and urban areas. It is also large across all income quintiles.⁵⁷ The narrowest gender gaps occur among the poorest and richest quintiles (11 percent and 10 percent, respectively), and the widest gap occurs in the fourth quintile (26 percent). While

⁵⁷ The Findex data cover only income quintiles, which are therefore used here.

internet access lags among both men and women in the lowest income quintile, it rises more quickly among men than among women across the middle-income quintiles. Except for the richest quintile, the share of men who have access is about twice the share of women. Only 13 percent of the poorest women and 39 percent of the richest women report they have access.

Policy Tools and Causal Evidence on Their Impact

The literature review highlights the need to implement policies that effectively improve the digital inclusion of women in Bangladesh (refer to table 3.8). Enhancing women’s digital access is a promising tool for women’s economic empowerment. The evidence illuminates the heterogeneous effects across subgroups of women, underscoring the need for context-driven initiatives (Barboni et al. 2024; Klonner and Nolen 2010; Kusumawardhani et al. 2023; Viollaz and Winkler 2022).

Table 3.8: Policy tools for digital inclusion

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Mobile phone provision and effective accessibility	Facilitating the supply of mobile phones among women, along with the means to realize connectivity, does not result in improved outcomes among women in India in the short or long run because men tend to take progressive control over the asset. Evidence on Africa suggests that maintaining ownership, rather than selling smartphones, boost household consumption and leads to a shift in the time women spend on farming to include more communication with clients and market trading, though this does not always translate to higher income flows. Basic phones are more effective in increasing the take-up of digital financial services among women with limited literacy.	No	Yes	Emerging
Expanding internet access	Internet coverage may improve women’s labor force participation and full-time employment by facilitating online job search, though it may also reduce the probability of holding skilled or formal jobs.	No	No	Emerging

Table 3.8 (continued)

Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Digital literacy training	Case studies highlight the potential of programs tailored to women's needs and preferences to be more effective at motivating women to build digital skills. Pilot evaluations suggest that group-based learning approaches can boost phone ownership, improve employment opportunities, and provide women role models and that mentors may be an effective promotion strategy for digital skill development.	No	No	No evidence
Targeting norms on women's digital access	Descriptive evidence suggests that engaging with the gatekeepers of women's digital access—typically men household members—can mitigate backlash and encourage men to see the value in women's access.	No	No	No evidence

Source: Original table for this publication.

Note: For additional information on the studies included in this review, refer to Bahia et al. (2023); Barboni et al. (2024); Giulivi et al. (2023); Klonner and Nolen (2010); Kusumawardhani et al. (2023); Roessler et al. (2021); Viollaz and Winkler (2022).

The policy tools to foster digital inclusion are associated with varying levels of evidence. First, the limited evidence on policies related to mobile phone provision and effective accessibility is mixed. The evidence on India shows that women often do not have control over their own phones and that the impact of offering free smartphones and connectivity to women is limited (Barboni et al. 2024). The evidence on Africa suggests that, if women are able to retain maintain control over their smartphones, the outcomes in the economic empowerment of women and households improve. Mobile phone access can help enable financial inclusion, but persistent gender gaps in the ownership and control over mobile phones can likewise undermine the effectiveness of interventions that foster financial inclusion. Policies aimed at expanding digital inclusion ought therefore also to consider intrahousehold dynamics and women's ability to use and retain control over digital devices.

Second, a smaller but emerging strand in the literature demonstrates ways in which investment in expanding internet access may encourage digital inclusion. Evidence on Indonesia, Jordan, and Tanzania show gains in female labor force participation in response to the expansion of internet availability. However, these effects may be limited to certain subgroups of women, and men may maintain an

advantage in capitalizing on labor market returns to improved information and communication technology infrastructure associated with the internet (Bahia et al. 2013; Kusumawardhani et al. 2023; Viollaz and Winkler 2022).

Good evidence is not yet available on two additional tools—digital literacy training and targeting norms on women’s digital access—that may improve women’s digital inclusion. Case studies and pilot studies suggest that tailoring digital literacy training to the needs of women and girls through group training and the identification of women role models may enhance the take-up and use of information and communication technology (BIGD 2024; GSMA 2020; Mariscal et al. 2019; World Bank 2023, 2025g). While not yet rigorously tested, engagement with gatekeepers—typically men household members who circumscribe or monitor women’s digital access—shows promise as a strategy to ease the effects of social norms that restrict the digital inclusion of women (BIGD 2024; Sey and Hafkin 2019).

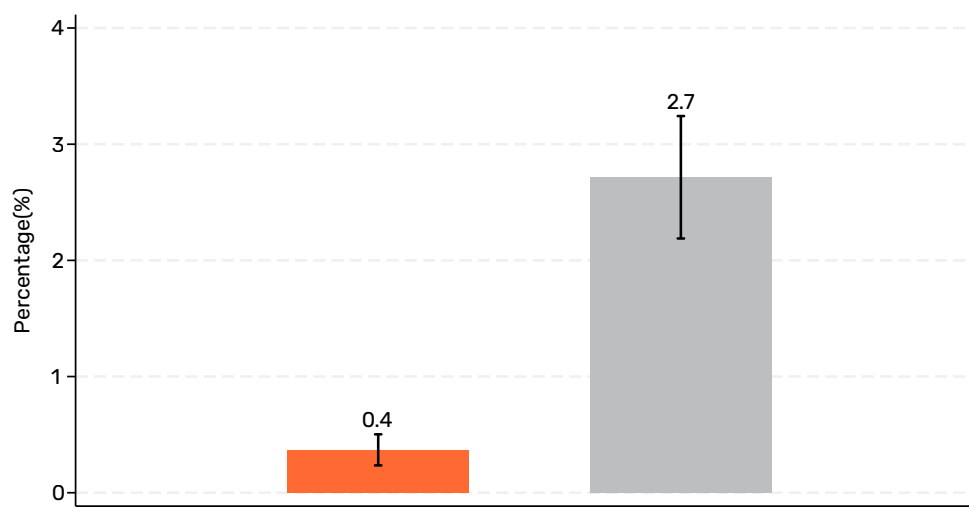
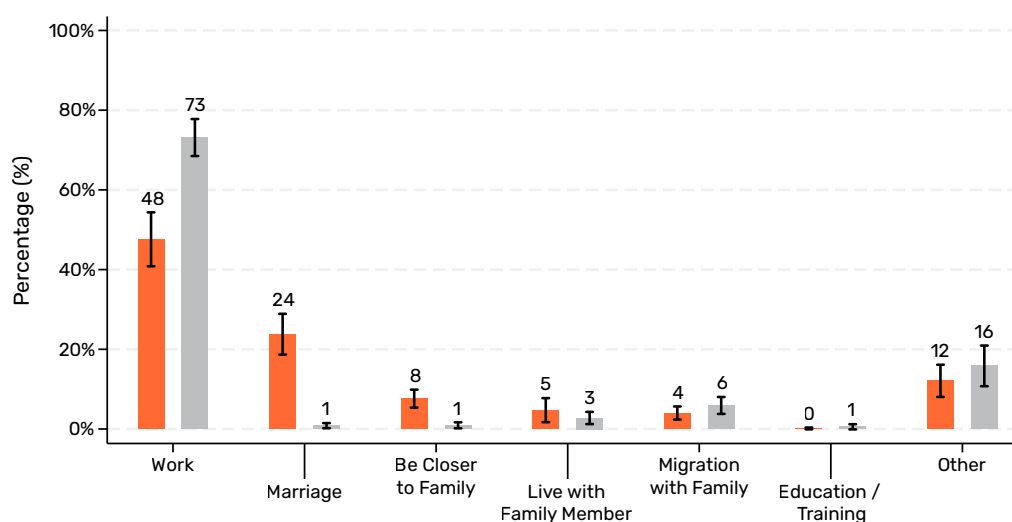
Overall, the evidence on the effectiveness of tools to enhance the digital inclusion of women is scarce, especially in South Asia. More high-quality evidence is required to identify what works in the effort to enhance women’s ownership and women’s control over digital devices.

3.10 Migration

Internal and international migration can facilitate social mobility and increase consumption. However, the use of this mechanism of economic mobility by women is constrained in South Asia. Most migrants are young men. Concerns about the constraints of distance from home, housing, travel, social networks, and safety significantly affect a woman’s ability to engage in migration independently of her spouse or of the man-headed household (Beegle, De Weerdt, and Dercon 2011).

According to the migration patterns revealed by nationally representative HIES data, men migrate from rural to urban areas at far higher rates than women (refer to figure 3.5, panel a). Between 2017 and 2022, the migrants from rural to urban area included 9.7 million men, but only 1.5 million women. Two-thirds of the men were from rural households that did not own cultivable agricultural land. Such households account for 58 percent of all rural households. This suggests that most of the migration originates in poorer households and is driven by economic necessity.

⁵⁸ Refer to Global Index (Global Index Database), World Bank, Washington, DC, <https://www.worldbank.org/en/publication/globalindex/download-data>.

Figure 3.5: Rural-to-urban migration rate and reason for migration, by sex, ages 15–64**a. Share of rural residents who migrated to urban areas, by sex****b. Reason for migration, by sex**

Female Male

Sources:

Panel a: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Panel b: Original figure for this publication based on calculations using data of DIGNITY (Dhaka Low Income Area Gender, Inclusion, and Poverty Survey), 2018, Microdata Library, World Bank, Washington, DC, <https://doi.org/10.48529/gare-az26>.

Note:

Panel a: The data are representative of the country.

Panel b: The data are based on the 2011 census and are representative of slum and non-slum low-income areas of the Dhaka City Corporations and additional low-income sites in the Greater Dhaka Statistical Metropolitan Area (2018 DIGNITY survey).

According to the Socio-Economic and Demographic Survey 2023, the main cause of internal migration in Bangladesh (42 percent) is family dependency (BBS 2024). This is true among both men (38 percent) and women (45 percent). Marriage and employment or work are also important reasons for internal migration. More women than men migrate for marriage (43.5 percent vs. 2.9 percent), while more men migrate for work (26.3 percent vs. 3.5 percent).

These gender disparities in the reasons for migration are also reflected in the migration patterns of individuals in slums and other low-income areas in Dhaka in the DIGNITY data. Almost three-fourths of men migrants moved to Dhaka for work. This was true of only half the women migrants, while a quarter of the women migrants moved to Dhaka for marriage (refer to figure 3.5, panel b). Almost all men who migrated for work migrated for their own work, while more than half the women who reported moving for work, moved because of the work of their husbands. Only about a third of the women who moved for work moved for their own work. A majority of migrants to Dhaka migrate alone. Fewer than 10 percent of the migrants (men or women) moved with their families.

In the same sample of low-income migrants to Dhaka, almost all men migrants (96 percent) were employed, compared with only half the women migrants. Among those migrants who were working, a substantial share, almost 80 percent, of the women migrants were engaged as temporary or permanent wage employees, compared with 60 percent of the men migrants, revealing differences in the quality of the jobs migrant men and women find. Mirroring the trends in the overall population, there was severe occupational segregation by sex among the migrants as well. Thus, 39 percent of the women migrants worked as maids, and a quarter worked in the RMG sector. Among men migrants, roughly a quarter each work in transportation, services, and business.

Nationally representative Findex data show that, in both rural and urban areas, women are less likely than men to send remittances home.⁵⁸ HIES data reveal that the value of the remittances sent by women is also lower, about half the value of the remittances sent by men. However, relative to men migrants, a larger share of women migrants (almost half) use mobile banking to send remittances home. This highlights the growing reliance on digital financial services among women migrants, despite the lower value of the remittances they send.

Policy Tools and Causal Evidence on Their Impact

Two types of policy tools can facilitate migration by reducing the associated costs (refer to table 3.9). First, studies have shown the positive impact on men of lowering the cost of migration through credit, but the evidence on the impacts on women is limited. Providing households with grants or zero-interest credit equivalent to the cost of a rural-to-urban round trip, particularly during the lean season, increased the migration rates among men in Bangladesh. While this migration incentive was not targeted specifically on men, but was provided to households, 97 percent of the individuals who subsequently migrated were men. Additionally, while the resulting migration increased the incomes of the migrants and the consumption of the origin households, the incentive did not alter the household preference for men migrants and also did not raise the female labor force participation rate among origin households (Bryan, Chowdhury, and Mobarak 2014). Furthermore, the initial evidence on providing incentives to encourage migration was not replicated at a larger scale. Thus, an evaluation of a similar program at a larger scale did not find a similarly substantial rise in seasonal migration, household income, or food consumption (Bahl 2019).

Table 3.9: Policy tools for migration

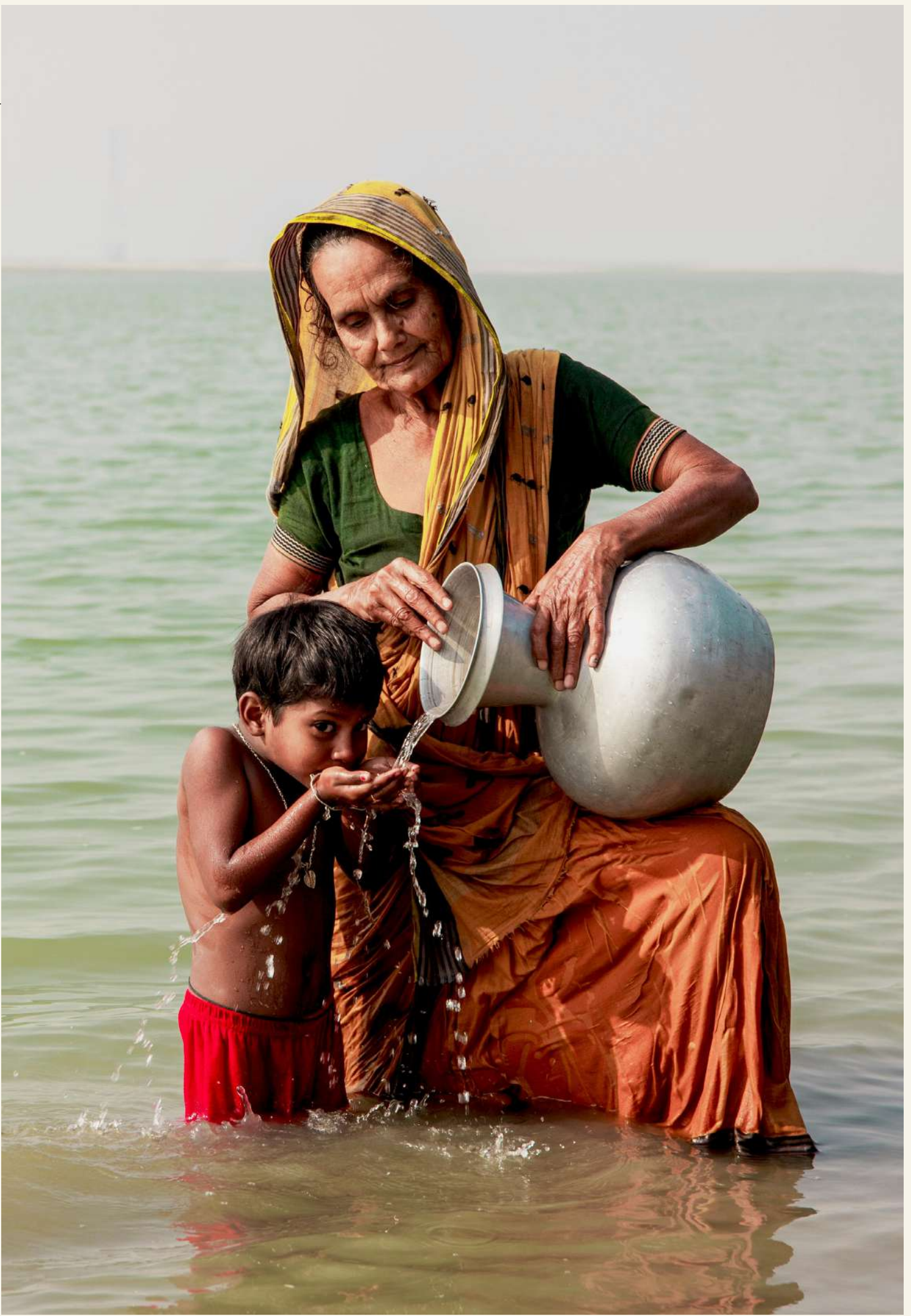
Policy tool	Main takeaways	Evidence on Bangladesh	Evidence from other South Asian countries	Assessment of global evidence
Lowering the cost of migration through credit	Subsidizing the cost of migration through grants or zero-interest loans has been shown to increase the rates of migration among men and generate positive impacts on the incomes and consumption of origin households. However, the evidence on similar programs targeted on women is limited.	Yes	No	Limited
Lowering the cost of migration by reducing the cost of remittances	Reducing the costs of sending remittances (for instance, through the use of mobile money) has the potential to increase the hours worked by women, particularly in the garment sector. Lower the cost of sending remittances may also encourage migration by reducing the overall costs of migration, although there is not yet any direct evidence.	Yes	No	Limited

Source: Original table for this publication.

Note: For more information on the studies included in this review (all from Bangladesh), please refer to Lee et al. (2021), (2022); Shonchay, Fujii, and Raihan (2018).

Shonchoy, Fujii, and Raihan (2018) have produced the only study on this tool with a gender lens. Their study, also on Bangladesh, examines a training intervention, coupled with incentives to migrate. It finds that, while the take-up of the program was greater among both men and women if an incentive to migrate was offered, women performed below the average, partly because of low completion arising from noneconomic barriers. More research is needed on this policy tool, particularly research incorporating a gender perspective and targeted at women. A key concern in offering credit for migration is the possibility of exploitation, for example, if women risk becoming trapped in unfavorable working conditions because of their debt obligations. Policies aimed at offering migration incentives to women must account for such possible unintended consequences.

Second, the mechanism of lowering the cost of migration by reducing the cost of remittances may facilitate migration to urban areas and increase the labor supply of women. Lowering the cost of remittances by, for instance, encouraging the use of mobile money may boost the amounts of remittances, raise the frequency of remittances, and reduce the time and effort required to send money back home. This may encourage more migration by increasing the returns to women who migrate. Direct evidence on this outcome is not yet available. However, some evidence indicates that encouraging the use of mobile money may raise the value of urban-to-rural remittances in Bangladesh and the number of hours worked by women migrants, especially women working in the garment industry (Lee et al. 2021). This suggests that there are potential direct impacts of reducing the cost of remittances on the labor supply of women in urban areas.



Appendix A

Summary Statistics: Key Measures of Women's Economic Empowerment

■ Table A.1: Labor market outcomes

Indicator	Men, mean (SD)	Women, mean (SD)	Difference, men – women (SE)
Labor force participation, % population	0.83 (0.38)	0.45 (0.50)	0.38*** (0.01)
Employment, % population	0.80 (0.40)	0.43 (0.50)	0.36*** (0.01)
Agricultural employment, % population	0.22 (0.42)	0.29 (0.45)	–0.06*** (0.01)
Hours worked, conditional on employment	49.89 (14.82)	33.13 (17.58)	16.76*** (0.49)
Monthly earnings (Tk 1,000s), adjusted to 2024 prices, Winsorized at the 95th percentile, conditional on paid employment	15.20 (11.27)	8.98 (9.20)	6.23*** (0.30)
Hourly earnings (Tk), adjusted to 2024 prices, Winsorized at the 95th percentile, conditional on paid employment	81.96 (63.93)	60.88 (130.00)	21.07*** (2.87)

Sources: Original table for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC; HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: SD = standard deviation. SE = standard error.

Significance level: * = 10 percent, ** = 5 percent, *** = 1 percent.

■ Table A.2: Financial and digital inclusion

Type of account owned	Men, mean (SD)	Women, mean (SD)	Difference, men – women (SE)
Any account	0.63 (0.48)	0.43 (0.50)	0.19*** (0.04)
Account w/financial institution	0.45 (0.50)	0.31 (0.46)	0.14*** (0.04)
Mobile money account	0.39 (0.49)	0.20 (0.40)	0.20*** (0.03)

Source: Original table for this publication based on calculations using data of Global Findex (Global Findex Database), World Bank, Washington, DC, <https://doi.org/10.48529/qda7-6z97>.

Note: SD = standard deviation. SE = standard error.

Significance level: * = 10 percent, ** = 5 percent, *** = 1 percent.

■ **Table A.3: Agricultural assets**

Assets owned	Men, mean (SD)	Women, mean (SD)	Difference, men – women (SE)
Agricultural land	0.48	0.06	0.42***
	(0.49)	(0.24)	(0.01)
Any livestock	0.31	0.41	–0.09***
	(0.45)	(0.48)	(0.01)
Large livestock (buffalo, bullock, milk cow)	0.25	0.04	0.21***
	(0.42)	(0.20)	(0.01)

Source: Original table for this publication based on calculations using data of BIHS (Bangladesh Integrated Household Survey) 2018–19, International Food Policy Research Institute, Washington, DC, <https://doi.org/10.7910/DVN/NXKLZJ>, Harvard Dataverse, V2.

Note: SD = standard deviation. SE = standard error.

Significance level: * = 10 percent, ** = 5 percent, *** = 1 percent.

■ **Table A.4: Time use, hours per day**

Task	Men, mean (SD)	Women, mean (SD)	Difference, men – women (SE)
Chores, including dependent care	0.79	6.11	–5.32***
	(1.54)	(3.37)	(0.06)
In the company of a child	3.59	6.38	–2.79***
	(4.83)	(7.15)	(0.08)

Source: Original table for this publication based on calculations using data of TUS (Time Use Survey) 2021, Bangladesh Bureau of Statistics and UN Women Bangladesh, Dhaka, Bangladesh.

Note: SD = standard deviation. SE = standard error.

Significance level: * = 10 percent, ** = 5 percent, *** = 1 percent.

■ **Table A.5: Social norms**

Survey question	Men, mean (SD)	Women, mean (SD)	Difference, men – women (SE)
Agree or strongly agree: if jobs are scarce, a man should have more right than a woman to a job	0.82	0.73	0.09***
	(0.38)	(0.44)	(0.02)
Agree or strongly agree: if a woman earns more than her husband, this is almost certain to cause problems	0.64	0.55	0.09***
	(0.48)	(0.50)	(0.03)

Source: Original table for this publication based on calculations using data of WVS (World Values Survey) Wave 7 (2017–2022), World Values Survey Association, King's College, Old Aberdeen, UK, <https://doi.org/10.14281/18241.24>.

Note: SD = standard deviation. SE = standard error.

Significance level: * = 10 percent, ** = 5 percent, *** = 1 percent.

Appendix B. Technical Appendix

B.1 Aggregation of Activity Codes in the Time Use Survey 2021

■ **Table B.1: Mapping the report's activity categories to time use survey activity codes**

Report's broad activity category	Major Division activity (UN DESA 2021)	Major Division (1-digit code) (UN DESA 2021)
Work / production	Employment and related activities	1
	Production of goods for own final use	2
	Unpaid volunteer, trainee, and other unpaid work	5
Housework / dependent care	Unpaid domestic services for household and family members	3
	Unpaid caregiving services for household and family members	4
Education	Learning	6
Rest / leisure / self-care	Socializing and communication, community participation, and religious practice	7
	Culture, leisure, mass media, and sports practices	8
	Self-care and maintenance	9

Source: Original table for this publication based on UN DESA 2021.

Note: Major Division Code 5 (unpaid volunteer, trainee, and other unpaid work) refers to activities performed for individuals outside the household (UN DESA 2021). This is categorized as work/production because unpaid work is considered employment under the 13th ICLS definition (Gaddis et al. 2023; ILO 1983).

B.2 Oaxaca Decomposition

B.2.1 Decomposition Results

■ **Table B.2: Oaxaca decomposition of Ln (hourly earnings)**

Employment status	Region	Gender gap	Explained by endowments, %
All	Urban + rural	0.312	22
	Urban	0.397	46
	Rural	0.305	0

Source: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: The analysis accounts for the following endowments: age, age squared, household size, and indicators for ever-married status, urban region, a child age up to 6 in the household, an individual age 60 or more in the household, household ownership of a cellphone, relationship to household head, and educational attainment.

B.2.2 Endowments, by Sex

■ Table B.3: Endowments, by sex

Endowment	Men, mean (SD)	Women, mean (SD)	Difference, men – women (SE)
Age	38.24 (12.66)	36.38 (11.20)	1.86*** (0.30)
Age squared	1,623.62 (1,004.71)	1,455.13 (859.25)	168.50*** (22.11)
Urban	0.32 (0.46)	0.38 (0.47)	-0.06*** (0.02)
Child, age 0–6 in household	0.47 (0.50)	0.40 (0.48)	0.08*** (0.01)
Individual age 60 or more in household	0.32 (0.46)	0.28 (0.44)	0.03*** (0.01)
Household size, members	4.80 (1.90)	4.19 (1.72)	0.61*** (0.05)
Household owns a cellphone	0.99 (0.08)	0.98 (0.12)	0.01*** (0.00)
Relationship: household head	0.71 (0.45)	0.22 (0.41)	0.48*** (0.01)
Relationship: spouse	0.01 (0.08)	0.57 (0.48)	-0.56*** (0.01)
Relationship: son or daughter	0.24 (0.43)	0.10 (0.29)	0.14*** (0.01)
Relationship: parent	0.01 (0.08)	0.03 (0.16)	-0.02*** (0.00)
Relationship: other relative	0.04 (0.19)	0.08 (0.26)	-0.04*** (0.01)
Relationship: domestic worker	0.00 (0.03)	0.00 (0.06)	-0.00 (0.00)
Relationship: other	0.00 (0.02)	0.00 (0.03)	-0.00 (0.00)
Ever married	0.80 (0.40)	0.89 (0.30)	-0.09*** (0.01)
Education: none or some primary	0.14 (0.35)	0.14 (0.34)	0.00 (0.01)
Education: completed primary	0.49 (0.50)	0.58 (0.48)	-0.09*** (0.01)
Education: some secondary, class 10	0.13 (0.34)	0.09 (0.29)	0.03*** (0.01)
Education: secondary, class 12	0.10 (0.31)	0.07 (0.24)	0.04*** (0.01)
Education: secondary + any tertiary	0.13 (0.34)	0.12 (0.32)	0.01 (0.01)

Source: Original figure for this publication based on calculations using data of HIES (Household Income and Expenditure Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and SARMD (South Asia Regional Micro Database) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Note: SD = standard deviation. SE = standard error.

Significance level: * = 10 percent, ** = 5 percent, *** = 1 percent.

B.3 Evidence Assessment Methodology and Expert Survey

B.3.1 Policy Priorities: Assessment Methodology

To assess the strength of the evidence associated with each identified policy priority, the analysis here follows the same methodology as the World Bank (2024g). First, a review of the existing literature on each relevant topic was conducted to identify studies examining the constraints on women's economic empowerment and potentially relevant policy tools. This review included published articles, working papers, and literature reviews, with a total of 466 papers.

Second, from this set of papers, only high-quality impact evaluations were reviewed. A study is considered a high quality impact evaluation if it assesses the impact of a policy tool using a causal methodology that compares the intervention group with a suitably identified comparison group. Such causal methodologies include randomized controlled trials, difference in differences designs (mostly two-way fixed effects methods), instrumental variables, and regression discontinuity designs. This criterion yielded 344 studies. Furthermore, studies with small sample sizes or high levels of attrition or that did not report gender disaggregated results were also excluded. This process resulted in a final set of 235 papers across all policy priorities.

Next, the evidence base for each policy tool was classified based on two key dimensions, as follows: (1) the number of studies conducted and (2) the overall direction of the findings. This framework resulted in the following categorization of policy tools:

- **Conclusive:** More than 10 high-quality studies evaluate the tool and find effects in the same direction.
- **Mixed:** More than 10 high-quality studies evaluate the tool and find effects in different directions.
- **Emerging:** There are 3–10 high-quality studies that evaluate the tool, regardless of the direction of effects. The evidence on the tool is growing, but is not yet sufficient to determine conclusively the direction of effects.
- **Limited:** Two or fewer high-quality studies evaluate the tool, regardless of the direction of effects. The evidence on the tool is limited and insufficient to determine conclusively the direction of effects.
- **No evidence:** No high-quality studies evaluate the impact of the tool, but there is potential for the tool to close gender gaps based on suggestive evidence, nonexperimental evidence, or the fact that policymakers or researchers are testing the tool because of the theoretical potential for addressing the constraint.

The classification of the evidence on policy tools did not influence the identification or categorization of policy tools or policy priorities.

Summarizing the global evidence assessment presented in the third column of table ES.1 in the executive summary, each priority was assigned a qualifier based on the overall state of the available global evidence on the policy priority across all policy tools. Priorities are labeled according to the quality of the evidence. Sufficient evidence indicates that a large body of global evidence on the policy priority shows conclusively whether the use of the policy tools is effective in advancing women's economic empowerment or not. Insufficient evidence indicates that the global evidence is either at an early stage or completely absent. Growing evidence indicates that the global evidence on the priority is either promising or mixed, but not yet sufficient to support the use of the policy tools under the priority.

B.3.2 World Bank Expert Survey and the Ranking of Policy Priorities

To prioritize the constraints based on their significance in advancing women's economic empowerment in Bangladesh, an online survey was conducted among World Bank experts active in operational and research teams working on topics relevant to women's economic empowerment in Bangladesh. The objective of the survey was to measure the relative importance of alleviating various constraints on enhancing women's labor market outcomes.

A convenience sample of 165 World Bank experts was used. This sample was identified through relevant internal distribution lists. The sample included researchers, country team members, and task team leaders involved in ongoing or planned World Bank operations in Bangladesh. The survey respondents were asked to rank the nine policy priorities in the order of their importance for reviving female labor force participation and increasing women's incomes in Bangladesh, with a focus on low- and middle-income households.

The survey was anonymous, and participants did not receive any monetary compensation. It was conducted by email and took approximately one minute to complete. The response rate was 42 percent. Table B.4 presents the results of the survey. The World Bank expert survey was complemented by key informant interviews with selected Bangladeshi experts on the issue of women's economic empowerment.

Table B.4: Summary statistics: the World Bank Experts Survey

Policy priority	Mean	Standard deviation
Skills and vocational training	6.58	2.46
Transport, mobility, and safety	6.13	2.24
Financial inclusion	5.70	2.10
Ownership of property and other assets	5.43	2.77
Childcare and home responsibilities	5.35	2.72
Business ownership and business growth	4.74	2.32
Job search	4.51	2.18
Digital inclusion	4.28	1.99
Migration	2.29	1.82
Observations	69	

Source: Original table for this publication based on data of the World Bank Expert Survey conducted by the authors.

Note: The table presents summary statistics (mean and standard deviation) from the responses of the World Bank Expert Survey. The first column lists the policy priorities in descending order. For each priority, the mean and standard deviation of the score attributed to each policy priority are presented. A higher score implies higher priority. The total number of respondents was 69.

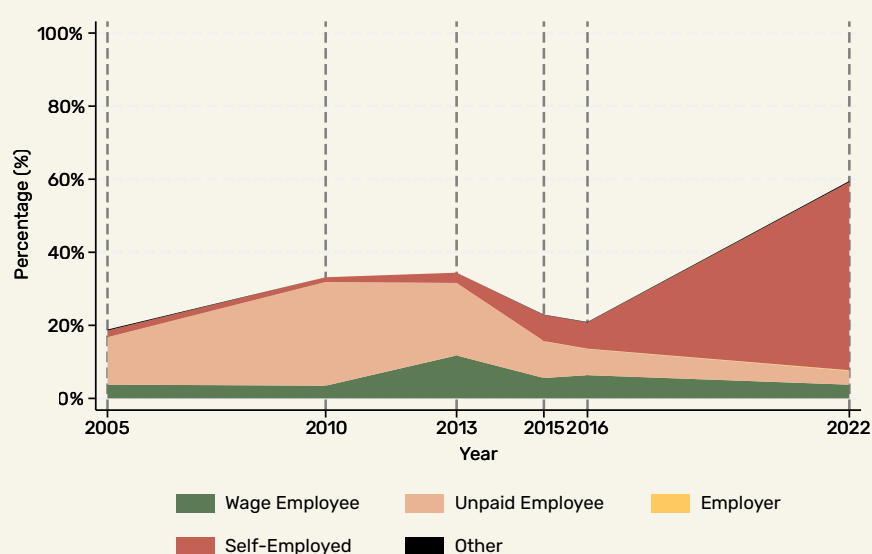
B.4 Measurement Changes in Labor Force Survey 2022

B.4.1 Employment Trends among Women in the Bangladesh LFS

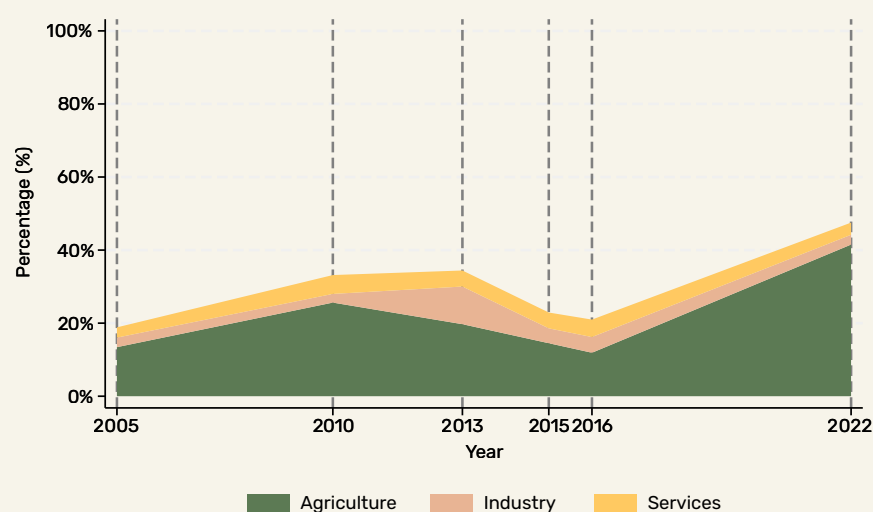
Data from the 2022 round of the LFS report a substantial rise in the share of women ages 15–24 engaged in self-employed work in rural areas, accompanied by a decline in unpaid work (refer to figure B.1, panel a).⁵⁹ This represents a 615 percent increase in the share of self-employment in this group over a period of six years (that is, between 2016 and 2022). Meanwhile, 2022 estimates of the employment status among men do not exhibit such stark changes from previous survey rounds.

Figure B.1: Rural female population, by employment status and sector, ages 15–24

a. Employment status



b. Employment sector



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2005, 2010, 2013, 2015, 2016, 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and GLDRAW (Global Labor Database Raw) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

⁵⁹ Unlike the rest of the report where “employer” and “self-employed” individuals are re-categorized into “employer” and “own-account worker” based on the reported firm size, the figures reported in this appendix use the raw employment status categories as reported in the LFS questionnaire in order to illustrate the changes in the LFS.

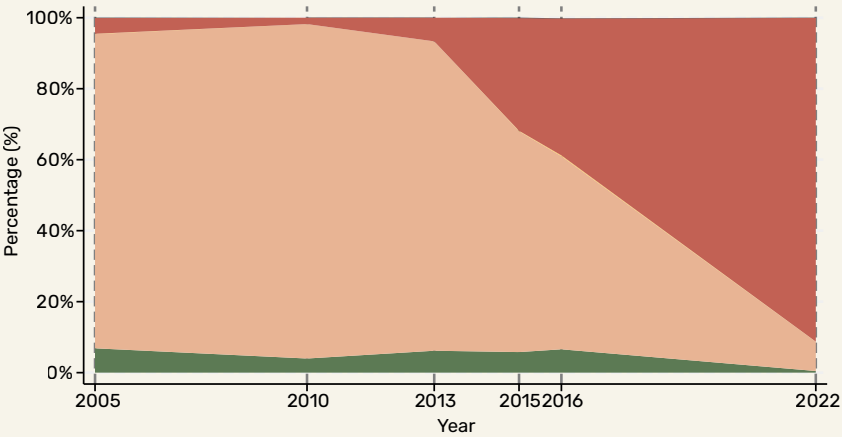
The 2022 round also shows a larger share of young women employed in the agricultural sector relative to previous survey years (refer to figure B.1, panel b). Similar to the trends in employment status, the share of men working in agriculture shows no significant shift between 2016 and 2022.

The stark rise in rural self-employment and decline in unpaid work among women between 2016 and 2022 is driven by women employed in agriculture (refer to figure B.2, panels a and b). This stark increase in self-employment is not observed among urban women employed in nonagricultural work (refer to figure B.2, panel c). No other major compositional changes are observed in employment status among women in agriculture. The trends among men working in agriculture display some compositional variation across survey rounds but do not exhibit a similar stark rise in self-employment and decline in unpaid work.

Figure B.2: Women’s employment, by employment status, ages 15-24

- Wage Employee
- Unpaid Employee
- Employer
- Self-Employed
- Other

a. Rural agriculture



b. Rural nonagriculture

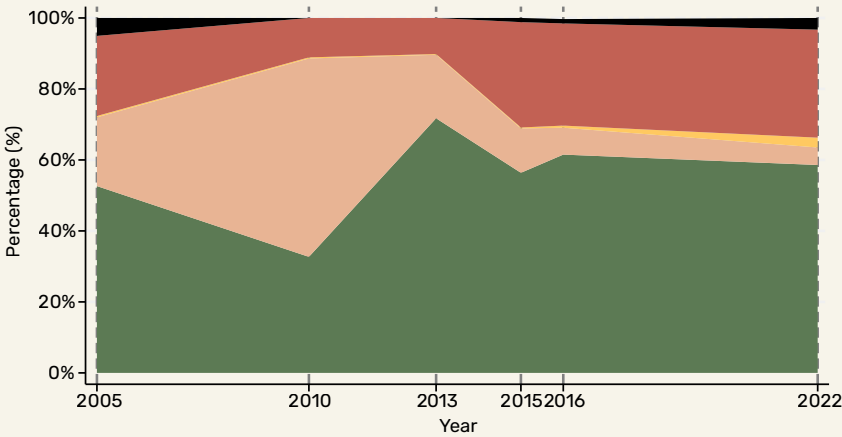
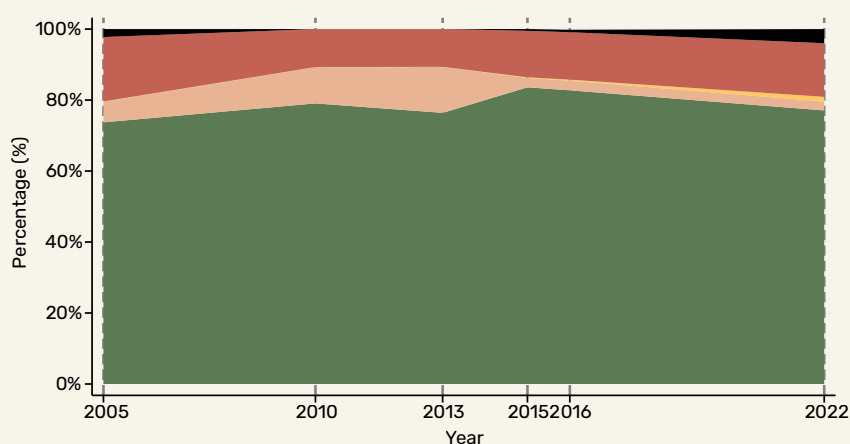


Figure B.2 (continued)**c. Urban nonagriculture**

Wage Employee
 Unpaid Employee
 Employer
 Self-Employed
 Other



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2005, 2010, 2013, 2015, 2016, 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) and GLDRAW (Global Labor Database Raw) (databases), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

B.4.2 Causes of the Rise in Women's Agricultural Self-Employment Observed in LFS 2022

Four factors in LFS 2016 and LFS 2022 may contribute to the observed trends. First, the LFS 2022 instrument underwent revisions by adding questions to identify persons in employment. The new survey instrument follows the latest ILO model questionnaires closely.⁶⁰ The 2022 Bangladesh LFS questionnaire included four questions to identify employed individuals, compared with only two questions in 2016 (refer to table B.5). There are strong reasons to believe that these changes may have boosted the number of individuals identified as employed and may thus have contributed to the substantial rise in self-employment that has been documented.

■ **Table B.5: Questions measuring employment in LFS rounds 2005–22**

(1) 2005	(2) 2010	(3) 2013	(4) 2015	(5) 2016	(6) 2022
S4Q4.1: Did you do any economic activity for at least one hour or more during the last week as paid worker or for family gain or profit or for your own use or consumption?	S4Q4.1: Did you do any economic activity for at least one hour or more during the last seven days as paid worker or for household gain or profit or for own use or consumption?	S5Q39: Does she/he have any kind of business/farm, for her/his own or with one or more partners? Examples: commercial farming or fishing, collecting firewood or water mainly for sale, selling things, making things for sale, repairing things, transport business, legal or medical practice, phone shop, barbecue, shoe shining, and so on.	S4Q37: In the last seven days did you work for at least one hour in return of pay or profit? Example: job, business, rickshaw pulling, vending vegetables... Mainly: agricultural work for selling; Example: Cultivating rice, wheat, potatoes, and so on.	S4Q31: In the last seven days did you work for at least one hour in return for pay or profit?	EMP_01: During the last week, did you do any work for a wage, salary, commission, tips or any other pay, even if only for one hour?

⁶⁰ Refer to LFS (Labour Force Survey) Questionnaire Toolkit, ILOSTAT, International Labour Organization, Geneva, <https://ilostat.ilo.org/resources/lfs-toolkit/>.

Table B.5 (continued)

(1) 2005	(2) 2010	(3) 2013	(4) 2015	(5) 2016	(6) 2022
S4Q4.2: Even if you did not work during the last week for some reason, did you have a job attachment or engagement in any economic activity?	S4Q4.2: Did you have any work, business, or economic activity from which you were absent during the last seven days?	S5Q40: Does she/he do any work for wage, salary, or in kind (excluding domestic work)? Examples: A regular job, contract, casual or piece work for pay, work in exchange for food or housing.	S4Q38: In the last seven days did you have a job or business where you were absent temporarily and to which you will return to work?	S4Q32: In the last seven days did you have a job or business for pay or profit where you were absent temporarily and to which you will return to work?	EMP_02: During the last week, did you run or do any kind of business, farming, or other activity to generate income/profit, even if only for one hour?
	S4Q4.3: Please, provide the reason why you did not work during the last seven days. (If the response was "Leave" or "Maternity leave")	S5Q41: Does any work as a domestic worker for a wage, salary, or any payment in kind?	S4Q39: In the last seven days did you work at least one hour producing goods and services for the household? Rearing animals, producing vegetables, and so on, on own land, plot mainly for own consumption. Conducting agricultural work, such as cultivating rice, wheat, potatoes, and so on, mainly for own use.		EMP_03: During the last week, did you help unpaid in a business owned by a household member, even if only for one hour?
		S5Q42: Does she/he help, without being paid, in any kind of business run by her/his household?	S4Q40: In the last seven days did you have a job or business where you were absent temporarily and to which you will return to work?	Q33: In the last seven days did you work for at least one hour to produce goods and services for your own household?	EMP_04: In the last week, did you work for at least one hour to produce goods and services in agriculture or fishing for your own household?
		S5Q43: Does she/he have a job or business where he was absent temporarily and to which she/he will return to work?			EMP_05: In general, are the products obtained from this activity for sale/barter or for family use?
				Q34: In the last seven days were you absent temporarily from a job in which you produce goods and services for your own household and to which you will return to work?	EMP_06: During the last week, did you have a paid job or a business from which you were on temporary absence and to which you expect to return?

Source: Original table for this publication based on questionnaires of Bangladesh LFS 2005, 2010, 2013, 2015, 2016, 2022.

Specifically, the 2022 LFS questionnaire used a dedicated question (EMP_02) to capture individuals engaged in any form of employment for profit. The question asked whether the respondent was engaged in "any kind of business or other activity to generate income/profit." The word "profit" was somewhat deemphasized. This wording was informed by extensive ILO piloting and cognitive testing. The process showed that key terms and questions routinely used to identify persons who are employed—for example, "did you work for profit?"—were often not well understood by respondents and may have led to an underestimation of employment, especially among women (Benes and Walsh 2018). In addition, the 2022 LFS questionnaire

included a dedicated question (EMP_03) that elicited specifically whether the individual helped, unpaid, in a business owned by a household member. In the LFS 2016, individuals were screened out of the employment module if they did not report that they had worked for pay or profit or that they had produced goods and services for their households. In contexts with strong gendered social norms and gendered roles (such as Bangladesh), women may not consider such help in household businesses as employment, leading to their exclusion from employment as measured in the 2016 LFS question (Müller and Sousa 2020). A large body of methodological evidence, including from South Asia, shows that changes, such as the ones above, can substantially increase the share of women captured in employment, especially among low-hour workers in agriculture, relative to the much smaller increases among men (Discenza et al. 2021).

Second, the LFS 2022 instrument also involved revisions in the descriptions of employment status by distinguishing more explicitly between “own-account work (without regular employees in own business activity, in own agriculture activity)” and work as an “employer (with regular employees).” The instruments used in previous survey rounds provided less detailed descriptions of self-employment, thus: “self-employed,” “self-employed in agriculture,” or “self-employed in nonagriculture.” The more explicit distinctions in the new description may have affected how employment among some women was captured. As highlighted in recent methodological work, changes in question wording or categorization can lead to nontrivial differences in the magnitude of employment, and the effects vary by sex (Bardasi et al. 2011; Contreras et al. 2024).

Third, changes in data collection protocols may have also contributed to the observed patterns. For example, LFS 2022 introduced computer-assisted personal interviewing to conduct data collection, and the number of days spent training enumerators rose from 7 in 2016 to 10 in 2022.

Fourth, the sample frame of LFS 2016 used enumeration areas based on the Population and Housing Census 2011. It is common practice to adjust the survey weights of nationally representative household surveys based on the enumeration of the following population census to improve the accuracy of the weights. However, the weights in LFS 2016 were not adjusted based on the Population and Housing Census 2022, potentially affecting the accuracy of population-level estimates in LFS 2016. Meanwhile, the sample frame for LFS 2022 relied on the enumeration areas used in the Population and Housing Census 2022.

There is little evidence of other changes that might explain these patterns, such as changes in household size or household gender composition, which might indicate a change in sampling methodology.

B.4.3 Conclusion

The absence of similar trends among men suggests that the substantial changes in women's employment patterns revealed in the LFS may stem from updates in the way employment is measured in LFS 2022. These updates, rather than true changes in the population, appear to have affected the results on women's employment. Together, the patterns suggest that, while nonagricultural wage employment among women in rural and urban areas and nonagricultural self-employment among women in urban areas may be comparable across rounds of the Bangladesh LFS, the trends in agricultural self-employment resulting from the measurement changes in LFS 2022 preclude a comparison of women's agricultural self-employment and agricultural unpaid employment between LFS 2022 and previous LFS rounds.

B.5. Changes in the ILO Definition of Employment

Compared with the 13th ICLS in 1982, the 19th ICLS in 2013 introduced a more nuanced framework for measuring labor market engagement that included a revision in the definition of employment. Under the revised standards, activities related mainly to the production of goods or to production only for household consumption are excluded from the employment classification (Sodergren and Villarreal-Fuentes 2022).⁶¹ Individuals engaged exclusively in these activities are classified as own-use production workers and are no longer considered employed under the 19th ICLS standards.

This change has important implications for the measurement of employment, particularly women's employment. First, the application of the 19th ICLS standard may lead to significantly lower estimates of employment in regions with high levels of subsistence farming (Sodergren and Villarreal-Fuentes 2022). Indeed, Gaddis et al. (2023) find that the revised standards resulted in lower employment-to-population estimates in Sub-Saharan African countries, especially in rural areas. This decline may be larger among women, who are more likely than men to produce goods and services for household consumption. Survey timing may also lead to variations in employment estimates if farmers engage in cultivating different crops and livestock products throughout the agricultural year, and these products vary in the degree to which they are intended for household consumption.

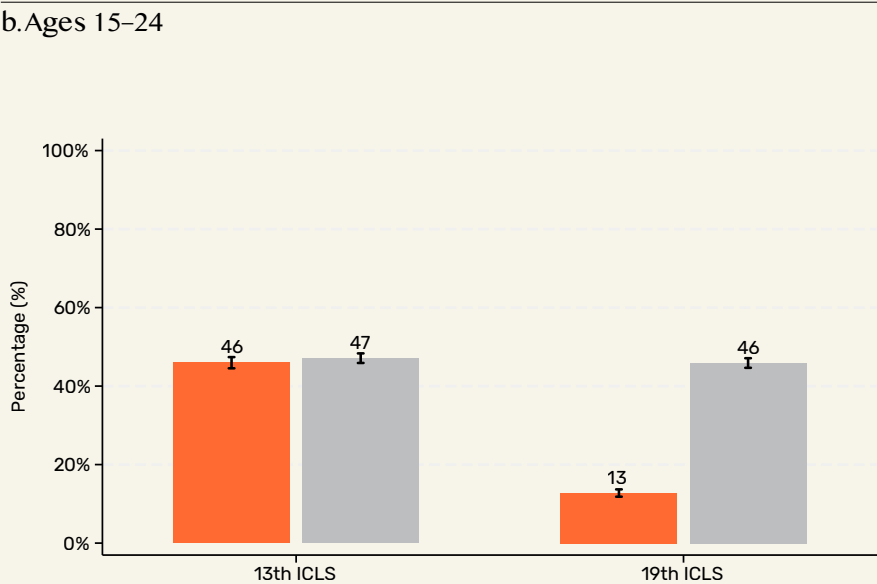
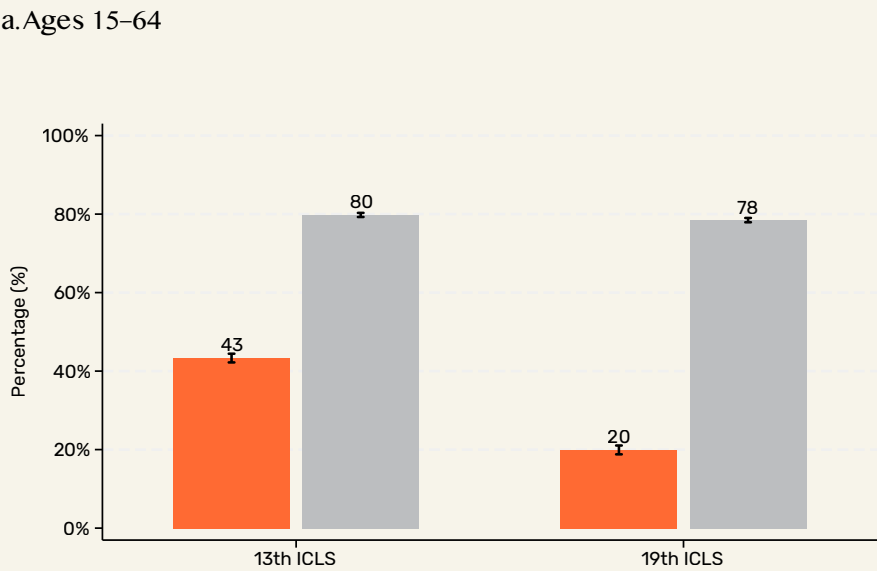
Figure B.3 shows the levels of employment among men and women ages 15–64 in LFS 2022 using the two definitions. The share of men in employment changed little because of the 13th and 19th ICLS definitions, but the share of women in employment decreased significantly, dropping by 23 percentage points among

⁶¹ Activities related to the production of services for household consumption, which were already excluded from the scope of employment under the 13th ICLS, remain excluded.

women ages 15–64 and by 33 percentage points among women ages 15–24 (refer to figure B.3). This decline is concentrated almost entirely among rural women (refer to figures B.4 and B.5). These estimates are also consistent with those based on the 2022 population shares in employment, in the labor force, and not in the labor force, as reported using both the 13th and 19th ICLS definitions in the preliminary LFS 2024 Quarter 3 key indicators report (BBS 2025b).⁶²

Figure B.3: Share of population in employment, 13th ICLS and 19th ICLS, by age and sex

Female
Male

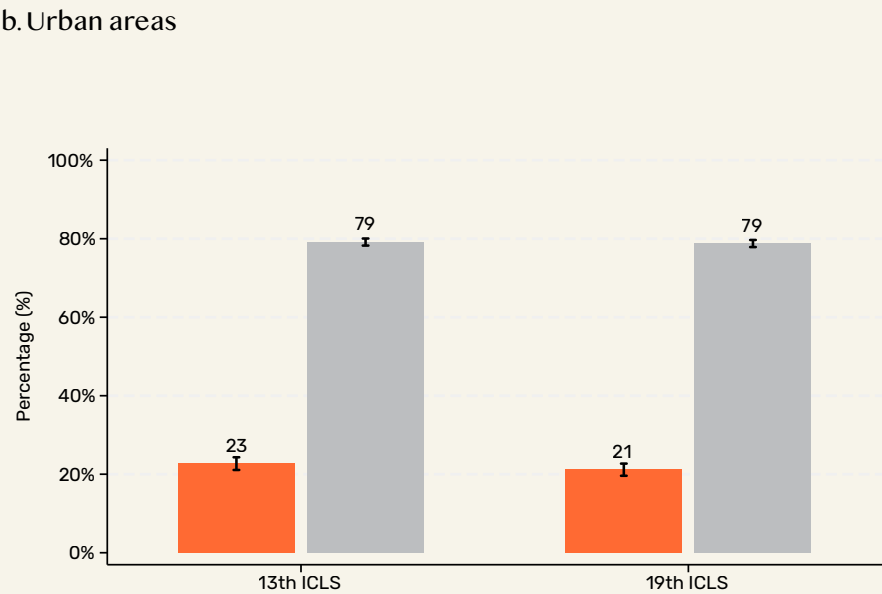
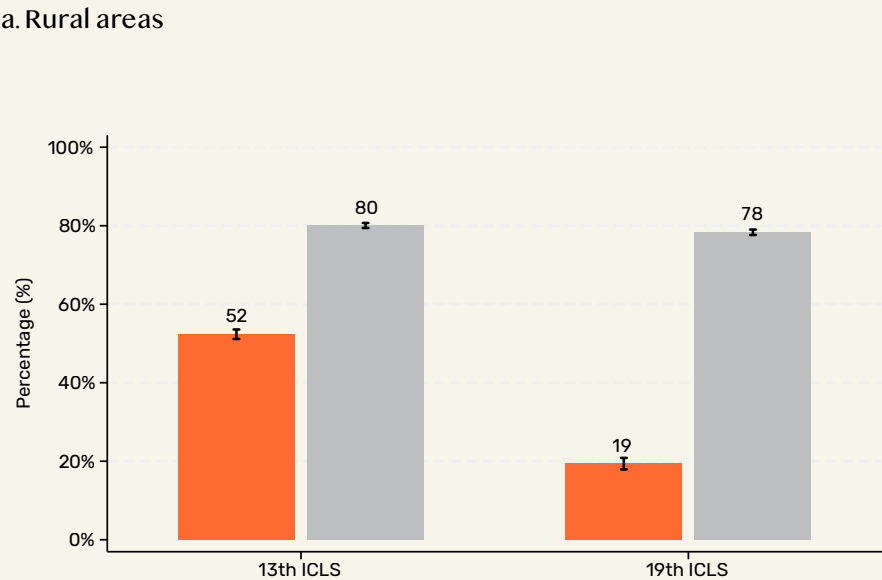


Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

⁶² Figures B.4 and B.5 refer to ages 15–64 and 15–24, while the population numbers provided in BBS (2025b) refer to ages 15+. While not reported here, the estimates on ages 15–64 calculated in the data here align with those calculated using the numbers in the key indicators report (BBS 2025b).

Figure B.4: Share of population in employment, 13th ICLS and 19th ICLS, ages 15-64, by region and sex

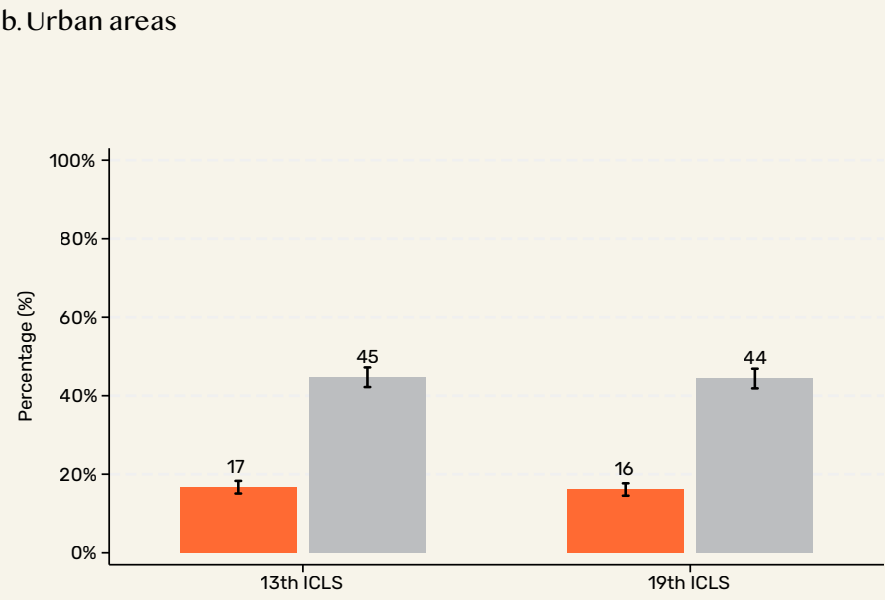
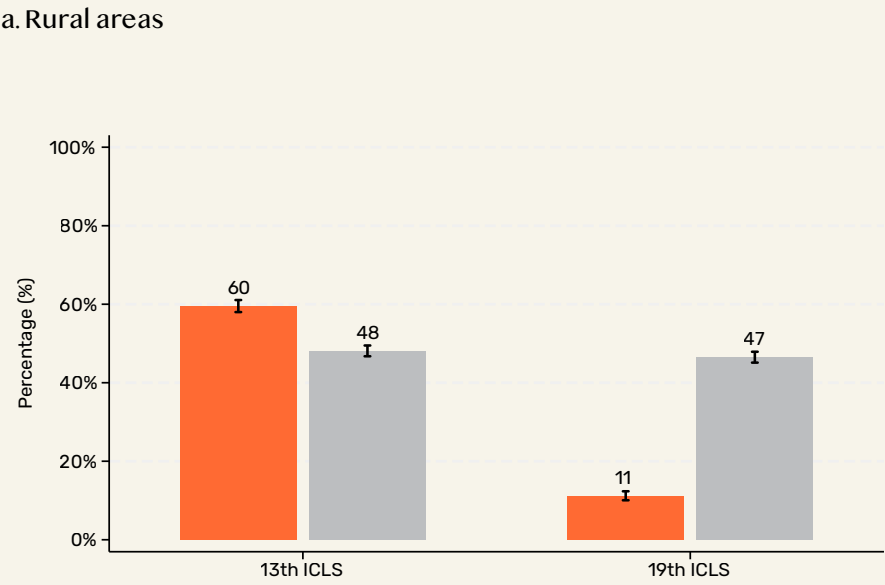
Female
Male



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

Figure B.5: Share of population in employment, 13th ICLS and 19th ICLS, Ages 15-24, by region and sex

Female
Male



Source: Original figure for this publication based on calculations using data of LFS (Labor Force Survey) 2022, Bangladesh Bureau of Statistics, Dhaka, Bangladesh, accessed through SARRAW (South Asia Raw) (database), South Asia Region Team for Statistical Development, World Bank, Washington, DC.

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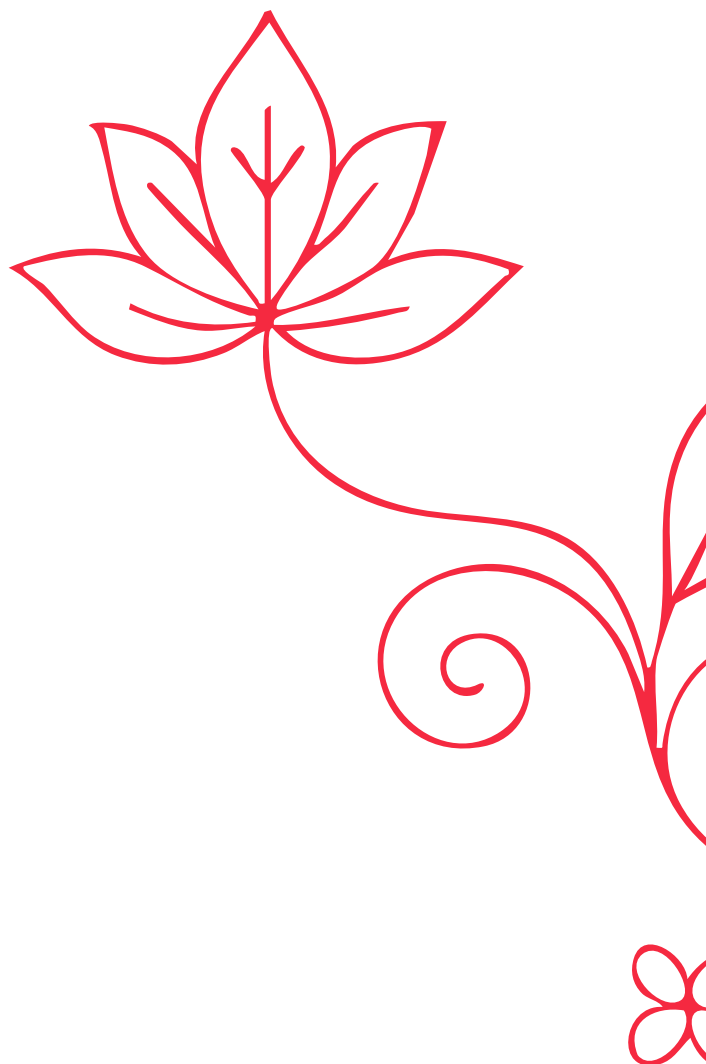
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