Economic Empowerment of Women in Bangladesh: Analysis of Higher Education Policies Addressing Labor Market Transition of Women

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Abstract

The positive bi-directional association between female labor market participation and economic development has been employed as a development strategy to achieve higher participation of women or as a gender strategy to achieve economic development for nations. This paper believes in a balanced proposition where gender equality in the labor market and economic development mutually reinforce each other. The relationship ascertains that female labor market participation can ensure economic empowerment of women as it creates equal access of women to economic resources. Having said that, a wide array of empirical literature has endorsed the role of education in influencing women's decision to engage in the labor market. These studies have also revealed a positive association of the education level of women with lower-wage differential. However, this relationship between education level and female labor force participation as well as wage differential is true in case of education level above middle school and highest for tertiary education (Tansel, 1994 and 1996, Ercan, Hoşgör, and Yimlaz, 2010). This is because higher education level equips women with more knowledge and skills that are useful to secure a formal job with higher pay and social benefits. Thus, the proposition of this paper states that higher education can be instrumental in fostering gender equality and the economic empowerment of women by facilitating the transition of women to the formal labor market. Based on this proposition this paper focuses on a developing economy, Bangladesh that is characterized as a low-middle income country with 90% of participating female labor force (FLFP is 38.2% in 2018) occupied in the informal sector. As the country envisions to be a middle-income country with high HDI by 2021, it strategizes to covert its women population to human resources by ensuring their equal opportunities in education, health, and skill development. In retrospect to the proposition of this paper, it is important to investigate if higher education policies of Bangladesh provide equal opportunities to

women. Policy initiatives at the primary and secondary levels have significantly raised female enrollment to 100%. Yet, gender disparity still exists on the tertiary level that translates into unequal participation of women in the labor market. The intensity of the issue is even more stark as there is a noticeable lack of women in high-skilled formal jobs who are mostly concentrated in lower positions. Considering the historical and contemporary patriarchy in Bangladesh, gender stereotypes in the society can be challenged through greater participation of women in higher education institutions. However, higher education institutions are not performing adequately to address these issues due to a lack of proper policies from the top. This paper explored the existing higher education policy framework in Bangladesh and assessed its adequacy in resolving gender inequality at the tertiary level as well as in facilitating the transition of women in the labor market. The content analysis of the higher education policies in Bangladesh revealed a greater inclination towards quality than equity. The policies for gender equality higher education included financial instruments such as stipends for female students as well as non-monetary instruments such as developing gender-responsive curriculum and higher education infrastructure. However, the overall policies designed for women in terms of their opportunities in higher education and to prepare them for the labor market revealed an "equal treatment" approach rather than a gender-differentiated approach. Considering the policy analysis, it is suggested to take the gender-differentiated approach in parallel with the equal treatment approach in higher education to ensure the economic empowerment of women by adequately preparing them for the labor market transition.

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Abbreviations

AUW- AHFAD UNIVERSITY FOR WOMEN

ADB-ASIAN DEVELOPMENT BANK

AusAID- AUSTRALIA AGENCY FOR INTERNATIONAL DEVELOPMENT

BBS- BANGLADESH BUREAU OF STATISTICS

DP- DEVELOPMENT PARTNERS

DSHE-DIRECTORATE OF SECONDARY AND HIGHER EDUCATION

EU-EUROPEAN UNION

FLFP-FEMALE LABOR FORCE PARTICIPATION

GDP- GROSS DOMESTIC PRODUCT

GOB- GOVERNMENT OF BANGLADESH

GPE- GLOBAL PARTNERSHIP FOR EDUCATION

HE-HIGHER EDUCATION

HEQEP- HIGHER EDUCATION QUALITY ENHANCEMENT PROJECT

IDA- INTERNATIONAL DEVELOPMENT ASSOCIATION

ILO-INTERNATIONAL LABOR ORGANIZATION

ISU- IOWA STATE UNIVERSITY

JFPR- JAPAN FUND FOR POVERTY REDUCTION

JICA- JAPAN INTERNATIONAL COOPERATION AGENCY

KEXIM- EXPORT-IMPORT BANK OF KOREA

LFS- LABOR FORCE SURVEY

MLFP: MALE LABOR FORCE PARTICIPATION

OECD- ORGANIZATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT

PEDP III- THIRD PRIMARY EDUCATION DEVELOPMENT PROJECT

QLEAP- QUALITY LEARNING FOR ALL PROGRAM

RMG- READYMADE GARMENTS

SESDP II- SECOND SECONDARY EDUCATION SECTOR DEVELOPMENT PROJECT

STEM- SCIENCE, TECHNOLOGY, ENGINEERING, AND MATHEMATICS

STEP- SKILLS AND TRAINING ENHANCEMENT PROJECT

SWTS- SCHOOL-TO-WORK TRANSITIONS SURVEYS

TQI II- TEACHING QUALITY IMPROVEMENT II IN SECONDARY EDUCATION

TVET- TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING

UN- UNITED NATIONS

UNESCO- THE UNITED NATIONS EDUCATIONAL, SCIENTIFIC AND CULTURAL ORGANIZATION

UNICEF- THE UNITED NATIONS CHILDREN'S FUND

USA-UNITED STATES OF AMERICA

WB- WORLD BANK

Introduction

Ever since the discourse of knowledge economy and/or knowledge society became a framework to design development goals, gender equality in the labor market became a dominant strategy to achieve development (United Nations, 2005). As such, the underlying theory of market-oriented knowledge economy perspective considers investment (such as education, training) on humans as an indispensable capital contributing to production and economic growth such as the measuring development by Human Capital Index (Drucker, 1999). On the other hand, through the lens of the knowledge society that values human development (United Nations, 2005); equal participation of women in the labor market provides women with economic empowerment that enables access to economic resources giving higher bargaining power as a private benefit as well as creates positive externalities of benefitting their families, society, and organizations they are engaged to (Care International, n.d.). Given the different perspectives, the point of focus is the benefits of equal participation of men and women in the labor market captures personal benefits to women through economic empowerment as well as social benefits to society and the national economy. Yet, referring to the high-income countries the route to economic empowerment of women and economic development has been through women's participation in the formal sector (Corner, 2011). It is important to note that this paper does not disregard the contribution of women in the informal sector towards economic development rather it advocates for their employment in the formal sector that would lessen their vulnerabilities faced in informal jobs, ensure greater economic empowerment, and higher growth rate for the economy. But, for transitional countries, the cost of gender inequality in the formal sector is higher firstly because they are mostly dependent on the informal economy and secondly because the formal job market as a novel sector cannot provide subsequent equal opportunities for men and women (Corner, 2011). This leads to higher

unemployment, lower women participation in the formal labor market, and thus sluggish economic development. The global unemployment rate of men and women was 5.5% and 6.2% respectively in 2017 (UNWOMEN, n.d.). The unemployment rate among women partially reflects in the lower women participation in the formal sector. However, it fails to capture the population of female graduates who do not look for job opportunities after having a degree, potential female labor force who dropped out at the tertiary level of education, and female graduates who opted out for the informal sector rather than a formal one. The unemployment rate among female graduates can be attributable under the labor market policies and restrictions such as gender biases in the recruitment process and wage gap as well as due to prevailing occupational segregation leading to skills miss-match of female graduates to employers' demand across sectors. On the other hand, the lower female graduates looking for jobs and lower numbers of female outputs after tertiary education can be attributed under higher education policies. For a concentrated scope, this paper particularly aims to scrutinize the role of higher education policies to ensure the economic empowerment of women through their higher access to the formal labor market and in a broader sense to the economic development of the country. To facilitate the analysis based on a context, a recent developing economy of South Asia, Bangladesh is considered. Thus, the context of this paper is based on the current status quo of women's participation in the formal labor market of Bangladesh and its higher education system that is conventionally responsible to produce potential competent labor force. Although Bangladesh has achieved significant female enrollment in tertiary education, of 17% 2018 from 3.7% in 2010 (World Bank, 2018) the qualitative improvement at tertiary education level is neglected. The qualitative negligence refers to the prominence of the high dropout rate of female students at tertiary level, lack of competent female graduates being hired, gender disparity in non-conventional majors such as STEM followed by non-conventional job

sectors such as engineering and smaller proportion of confident female graduates choosing to go for a career. This ultimately leads to a lower supply of female workers and decision-makers in Bangladesh's formal labor market, the main issue this paper going to explore. Concerning the women who have a university degree, World Bank suggests the unemployment rate for female graduates stands at 21.4 percent, which is nearly three times as high as that for males (8.3 percent) (The World Bank, IBRD.IDA, 2019). Thus, by and large, the problem of gender disparity in formal job sector of Bangladesh, suggests 3 possible causes; firstly, the prevalence of gender biases in Bangladesh labor market, incompetence of higher education institutions to produce skilled and confident female graduates who can meet job market needs and thirdly, lack of adequate higher education policies to incentivize female students to complete tertiary education and go for a career in later life. As higher education is a traditional platform that provides significant personal and professional training to produce social & economic leaders as well as experts, it has a special responsibility to ingrain leadership equally in both men and women. For this reason, it is crucial to analyze the effectiveness and gaps of higher education policies in Bangladesh in producing economically empowered women and further suggest policy recommendations subjective to women's economic empowerment through greater access to the formal labor market. The inadequacy of the labor market policies contributing to lower female decision-makers is out of the scope of this paper. Having said that, this paper at first draws a theoretical background that covers the importance of economic empowerment of women in the route of social and economic development of a nation as well as theories that underscore the contribution of the higher education system to ensure women's economic empowerment by preparing them for the labor market. Secondly, to emphasize the need for this study in the Bangladesh context, the literature review provides an overview of the gender scenario in education and labor market sector of Bangladesh.

Further, in line with the proposition, it is advocated in this paper to take a top-down view of the education system, where mandated policies and regulations occupy the top-notch of the pyramid. That is, it is important to examine if the policies and regulations guiding the system realize the urgency of the problem to be addressed in the first place. The in-depth analysis of the policies and initiatives helps to reflect on the context considered, objectives targeted, and actions planned by a policy mandating authority to resolve respective issues. As a part of policy analysis, the inspection at the implementation level and evaluation of polices compared to anticipated outcomes are not covered by this paper given its scope for a future discrete study. Accordingly, this paper uses the deductive approach of qualitative content analysis of higher education policy documents of Bangladesh to identify the inconsistencies at the policy level. Therefore, the content analysis explores the higher education policies based on 2 aspects Motivation and Nature of Policy Instrument.

A. Motivation: This aspect of policies explores the motivation of policy measures based on the dimension of quality and equity in the higher education system
B. Nature of Policy Instrument: This aspect scrutinizes the monetary or non-monetary nature of policy instrument concerning the motivation of the policies

The content analysis reveals a higher preference for quality over equity across policy decisions in the higher education system of Bangladesh. Although gender equality goals are prioritized in policy choices it is guided by an approach of equal treatment rather than a gender-differentiated approach. The present initiatives and development projects in the higher education sector confirm a similar pattern where quality enhancement of higher education dominates as an objective. As a result, the goal of achieving gender equality in higher education and the labor market is far from being realized by the anticipated time 2021 (Government of The People's Republic of Bangladesh,

2010). Thus, the final section draws a conclusion and policy recommendations considering the inconsistencies in policies from the perspective of higher education's role in fostering gender equality and producing economically empowered women in Bangladesh by facilitating their smooth transition to the formal labor market.

Theoretical Background

Relation between higher women participation in the formal labor market with economic empowerment of women and in long-run economic development

The profound connection between the economic empowerment of women and gender equality is evident in the definition of women's economic empowerment. According to UNWomen economic empowerment of women is defined as

> *"women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions*" (UNWOMEN, n.d.).

On the other hand, Gender Equality defined by the United Nations as

> *"The concept that women and men, girls and boys have equal conditions, treatment and opportunities for realizing their full potential, human rights, and dignity, and for contributing to (and benefitting from) economic, social, cultural and political development"* (UNICEF, 2017, pp. 2).

Gender equality as a concept differs not only in its comprehensiveness including all gender but also vested upon "conditions" "treatment" and "opportunities" that have to be ensured by a society or nation. However, the economic empowerment of women constitutes both equal "opportunities" or "access" that has to be provided by a society/nation as well as the individual's "ability", "voice" that a woman has to achieve to have control over economic resources. This makes it evitable how the economic empowerment of women is central to realizing the goal of gender equality.

The importance of gender equality together with empowering women in the economy has been emphasized by economic experts as well as international organizations. UNWomen has mentioned

that closing gender gaps and ensuring economic empowerment of women are key to achieving Sustainable Development Goals particularly "Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities" (UNWOMEN, n.d.). Thus, the element of economic empowerment of women with the notion of gender equality can be considered as a continuum. This continuum has been set out as goals for international organizations and nations given its profound interrelationships with development. As a result, a wide array of literature is focused on studying the relationship between women-empowerment-gender equality continuum and development. However, when it comes to policy choices, there is the existence of two groups. One theory suggests that the economic development of nations alone can eventually bring about the economic empowerment of women and reduce gender gaps. Thus, policymakers tend to prioritize economic reforms disregarding the continuum of women's empowerment-gender equality that they deem as associated with social norms, religious or cultural traditions only (The World Bank, 2001). Studies along this line evidenced countries where poverty exacerbates gender gaps by breeding unequal opportunities between men and women whereas a reduction in poverty improves conditions while closing gender gaps and increasing opportunities for women (Duflo, 2012). While the other opposing view believes that, to ensure economic development, it is primary to make policy decisions that favor the empowerment of women and gender equality. studies along this line evidenced that investment on women in terms of education, training, or financial assistance and policies promoting equal access of women to education, health, work, and other opportunities is not only equitable but also efficient (Duflo, 2012). The equity argument claims the present status-quo of women as being worse-off necessitates the need for women to be exclusively prioritized and nurtured to meet the

gender balance. The proponents of the efficiency argument such as micro-credit schemes and cash transfer programs for women believe that economically empowering women by giving them access to credit and opportunities to start their own business gives women higher bargaining power over family decisions which influencing their consumption decision on goods that increases the well-being of family members and in long term economic development. For example, there is growing evidence that economically empowered women tend to invest more in the education and health of the children rather than on adult goods such as tobacco and alcohol (Duflo, 2012).

However, a modest approach as supported by a growing number of development economists, researchers, and policymakers balance on the pre-condition of the economic status of a nation for the empowerment of women as well as on the contribution of gender equality and women's economic empowerment in accelerating economic development. Esther Duflo (2011) as a development economist, advocates for a balance between these two bi-directional views through mutual reinforcement of women empowerment and economic development. She also suggests that women empowerment should be an absolute goal irrespective of economic development goals because women empowerment-gender equality continuum has a notion of equity. World Bank shares the same ideology that states "gender equality is a core development issue-a development objective in its own right" (The World Bank, 2001,1). World Bank patronizes this balanced model of gender equality-economic development by proposing a three-part strategy to promote gender equality.

- Reform institutions to establish equal rights and opportunities for women and men.
- Foster economic development to strengthen incentives for more equal resources and participation

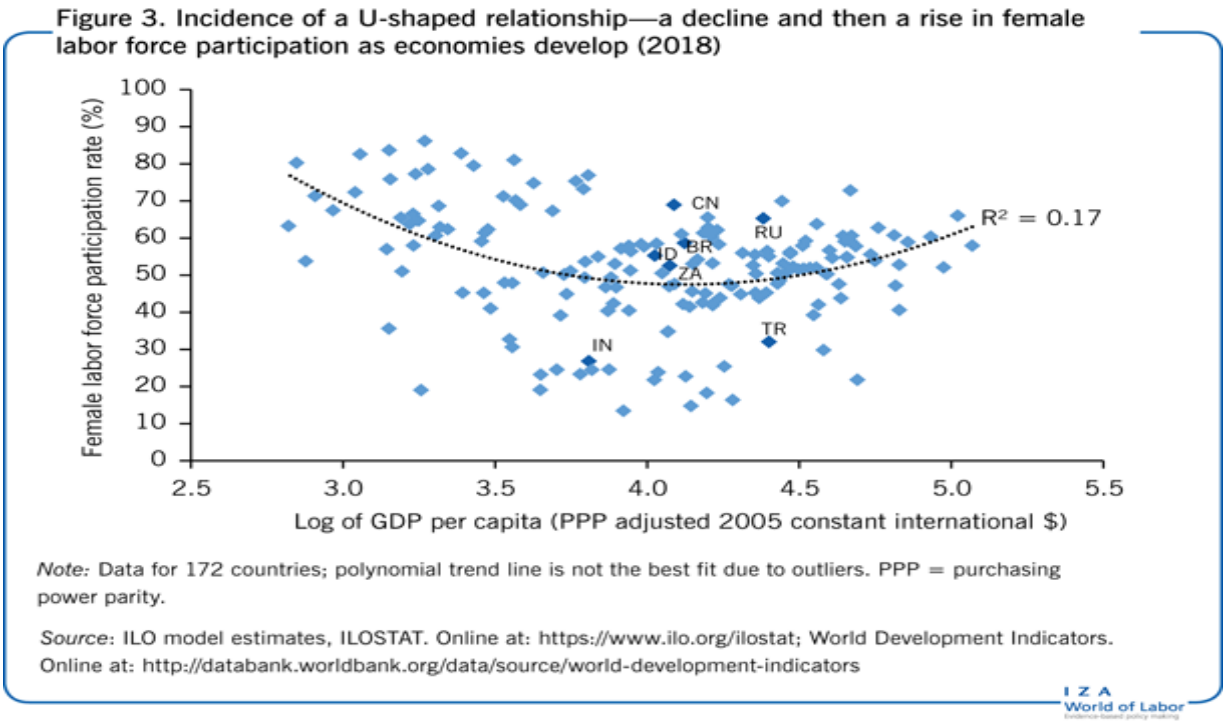
- Take active measures to redress persistent disparities in command over resources and political voice (2).

Therefore, rather than taking a stance on either side of the debate, these three part-strategy offers policy objectives that simultaneously emphasizes gender equality as well as economic development. The theoretical aspect of this paper is also based on this balanced model. In order to justify the choice of this model, it is crucial to discuss the works of literature that explored the bi-directional relationship between gender equality and economic development and depict its relevance in the context of Bangladesh.

Impact of Growth on Female Labor Force Participation: U-shaped Relationship

A popular proposition that exists in the development economics literature is that female labor force participation as a determinant of gender equality reveals a U-shaped curve during the long-term process of economic development (Tansel, 2002; Goldin,1995; Durand, 1975; Kottis, 1990). The proponents of this theory believe the impact of economic development on the female participation rate in the labor market rather than another way round.

Fig 2.1.1.a: U-shaped Relationship Between FLFP And GDP Per Capita



The left side of the U refers to the initial stage of development of an economy with a low level of income where the economy is agro-based. At this stage, the higher proportion of women in the labor market as depicted in the graph represents the women who used to work unpaid in their farm or business. With technological advancement, the production of goods shifted from home-based to market-oriented. As such a rise in demand for consumer goods produced in enterprises lowered the price of home-based goods as well as demand for agro-based workers. Women were more vulnerable as they were restricted by social norms, household responsibilities as well as lack of skills to keep pace with innovative manufacturing industries. However, with the mass-production of consumer goods, the income level of the economy went up. This stage of transition from agriculture to industrial economy is marked by the declining portion of U with increasing income level and lower female participation rate in the labor market. The rising portion on the right of U denotes the transition to the modern economy from industrial to service-based which leads to

improvement in female education and a decline in fertility rate making it convenient for them to enter the labor market (Tansel, 2002, Lechman and Kaur, 2015). Having said that, with increased income as the wage rises, the female labor force participation rate in the waged labor market also increases leading to long-term demand for female workers in the industrial economy. The declining portion of the U-shaped curve evidences a dominant income effect of the households on female labor supply over the small substitution effect of individual female's choice of staying at home because of their relatively low wage in the market. On the other hand, the rising portion of the curve evidences the dominant substitution effect of female labor supply over income effect. That is, at a constant income level when the wage of the female worker rises relative to the price of the goods, women get an incentive to join the labor force as the opportunity cost of enjoying leisure is higher at this stage (Tansel, 2002; Mincer, 1962, Killingsworth and Heckman, 1986; Goldin, 1995). This model was also applied in studying cross-country data by Pampel and Tanaka, 1986; Psacharopoulos and Tzannatos, 1989; Mincer, 1985; Goldin, 1995. These cross-country studies holding the U-shaped relationship exhibits higher female labor force participation rate in high- and low-income countries but a lower participation rate in middle-income rate. Tansel (2002) further validated the U-shaped relationship by affirming that the countries in the left arm of the U have an income mostly generated by the agricultural sector while countries on the right generate income predominated by the industrial sector. Schultz (1991) used the approach of the sector composition of labor supply to explain the U-shaped relationship. According to him, U relationship can be explained by the composition of female workers in the sectors of unpaid workers, self-employed, and waged workers. FLFP on the left side of U mostly represents the women who were either unpaid or self-employed workers during the initial stage of development. Thus, with rapid industrialization, the declining portion of U denotes the fall in the number of unpaid and self-

employed female workers. However, the rising portion of U resembles a developed stage of an economy with a higher proportion of women as waged workers denoting a transition of the economy from informal to formal employment with the course of development (Schultz, 1991). A recent study by Kaur and Lechman (2015) speculated the U-shaped relationship in the case of 162 countries over the period of 1992-2012. Although the robustness of this model was verified across time, some experts hypothesized a deviation from U-shape model across different country sets because of variation in social norms, religious, cultural and institutional factors (Kaur and Lechman 2015, Fernández, 2013; Doumato and Posusney, 2003; Nassar, 2003). Kaur and Lechman divided the countries into four income groups and it was found that the U-relationship between FLFP and economic development persist in 3 income groups of High-Income, Upper-Middle-Income, and Lower-Middle-Income countries whereas an inverted U-curve is obtained in case of Low-income groups (2015).

Fig 2.1.1.b: Female Labor Force Versus GDP PPP Per Capita. Results For Four Income-group (1990-2012)

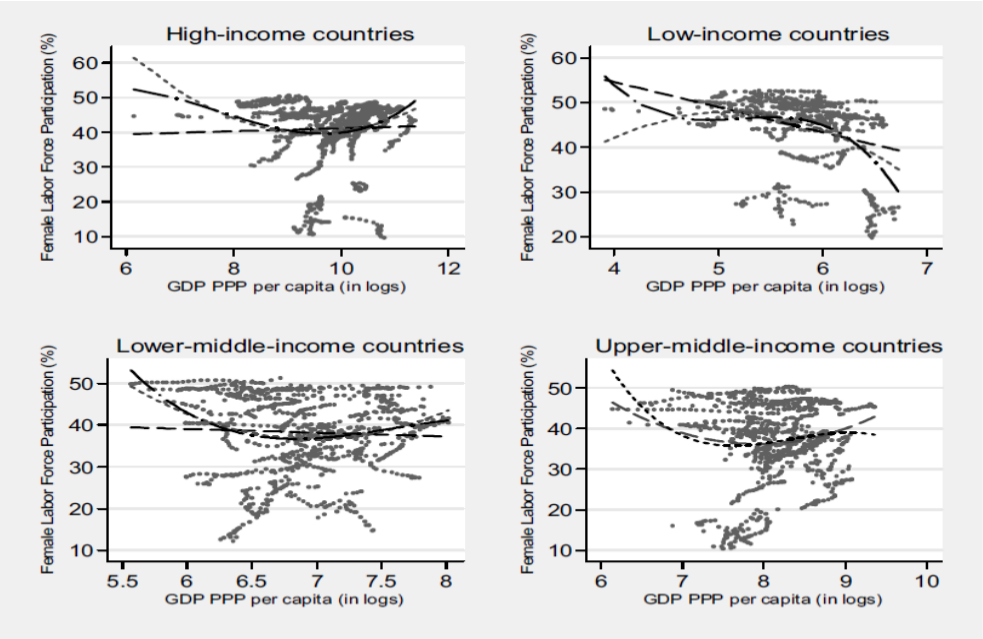


Chart 2. Female Labor Force versus GDP PPP per capita. Results for four income-groups. Period 1990-2012

Source: Authors` elaboration. Note: dash line – linear prediction; long dash dot – cubic prediction; short dash red – quadratic prediction.

Source: Lechman, E., & Kaur, H. (2015). [Figure]. In *Economic growth and female labor force participation – verifying the U-feminization hypothesis* (p. 253).

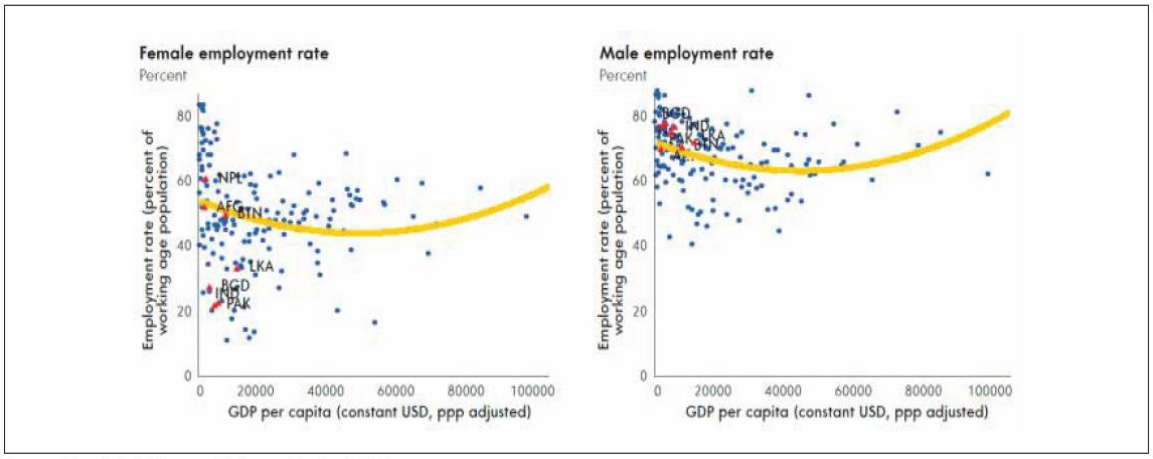
Yet, the interpretation for low-income countries should be done with caution because the weak results attribute to a significant result in the OLS model but insignificant in the case of FE and FE IV models (Kaur and Lechman 2015). Although U-trajectory exists in high and upper-middle-income countries, the FLFP rate is noticeably below 20%. For example, high-income countries like Bahrain, Oman, Saudi Arabia, and the United Arab Emirates and upper-middle-income such as Algeria, Iran, Iraq, Jordan, Lebanon, and Libya have significant economic growth yet extremely low FLFP rate (Kaur and Lechman 2015). This result can be institutively explained by the obstacles associated with Muslim society translating to women's lower access to education,

healthcare, and in the labor market in these countries (Kaur and Lechman 2015, Al-Qudsi, 1998; Ross, 2008; Sharabi, 1988).

As the analysis of this paper is based on the Bangladesh economy, it is justified to investigate the validation of the U-relationship in the case of Bangladesh. According to the World Bank and other literature on the development trajectory of Bangladesh, the U-shaped relationship holds in the case of Bangladesh. If the results of the study by Kaur and Lechman (2015) are replicated in the context of Bangladesh's economy, Bangladesh is in the lower-middle-income group is expected to exhibit a U-shape relationship between FLFP and economic development. Considering the economies of South Asia, World Bank derived male and female U-shaped curve where Bangladesh occupies the left side of U with GDP per capita adjusted for PPP is 4372$ (Trading Economics, n.d.) and 38.2% (World Economic Forum, 2019) female employment rate in 2018 that is almost 46 percentage points lower than the participation of male counterparts in Bangladesh (The World Bank, IBRD.IDA, 2019b). However, being in the same lower-middle income group, Bangladesh outperforms its neighboring countries India and Pakistan in FLFP (The World Bank, 2018; The World Bank, IBRD.IDA, 2019b).

Fig: 2.1.1.C: U-shaped Curves Of FLFP And MLFP

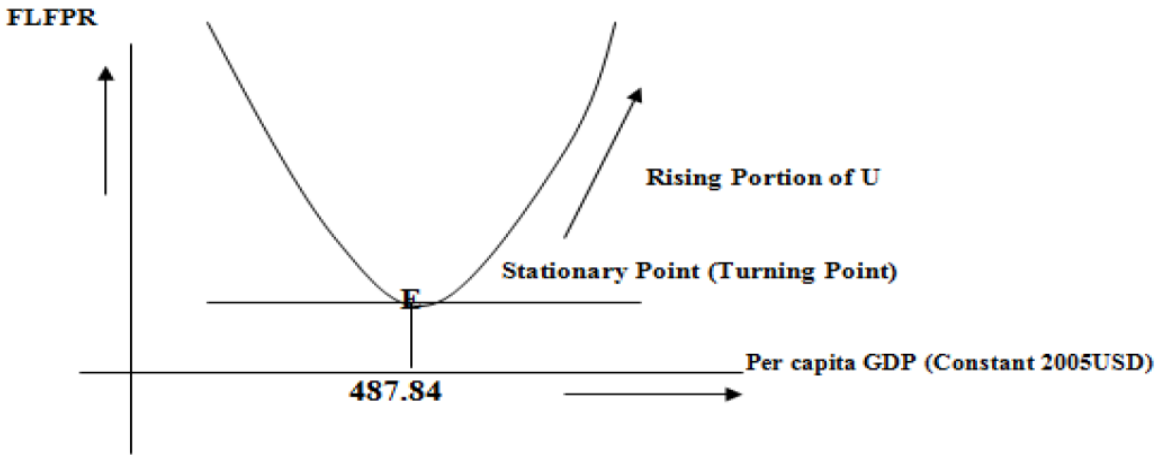
Figure 1 U-Shape Curves of Female and Male Employment Rates



Source: South Asia Economic Focus (Spring 2018).

The persistence of the U-shaped curve was also studied in the context of a growth trajectory specific to Bangladesh. According to a study by Humaira Husain over 1991-2012, a U-shaped relationship holds between FLFP and GDP per capita in Bangladesh which is true only for the static model (2016).

Fig 2.1.1.D: U Curve For Bangladesh



Graph of Non – Linear Quadratic U for Bangladesh

Source: Husain, H. (2016). Economic Development, Women Empowerment, and U Shaped Labour Force Function: Time Series Evidence for Bangladesh. *Asian Economic and Financial Review*, *6*(12), 727

This model suggests that female employment in Bangladesh as unpaid and self-employed workers was at a peak when the economy was operating solely based on agriculture. With the partial transition to industrialization as the GDP increased, FLFP declined with lower demand for agro-based goods compared to manufacturing goods. Considering 2005 as a base year, Husain estimated a GDP per capita of 487.84 $ as the threshold after which the FLFP starts to rise (726). As the present GDP per capita of Bangladesh rescaling to the base year, 2005 is 973.15$, Bangladesh is expected to be in a developing trajectory on the rising side of U. In the rising portion, FLFP has improved significantly and the higher number of women have been absorbed in as waged workers in manufacturing and service sectors such as the RMG sector in Bangladesh. Yet a significant

portion is still associated with the agriculture sector as unpaid workers or non-crop agri-entrepreneurs attributable to the rise of Microfinance institutions in rural Bangladesh. This explains the need for structural transformation in Bangladesh for further accelerating development (727).

However, if we consider this model in a dynamic long-term state, can economic development alone bring more women to participate in the labor force? The diminishing of U-curve in a dynamic model signals reconsideration of policy choices and other variables that can impact female labor force participation and expedite development. In this context, Standling (1978) argued that the determinants of FLFP are "complex" in developing countries for which a U-shape curve may not hold. Ghana as another example of a developing country belonging to the lower-middle-income group does not exhibit a U curve. Steel (1981) in his study found that with growing manufacturing employment in Ghana, the female employment increased instead of declining as predicted by the U-curve model. These ambiguous results gave rise to skepticism in the development literature regarding the validation of the U-shaped relationship between FLFP and economic development. As a result, many experts explored the reverse debate that looks into the impact of women's empowerment on economic development opposing the U-shaped relationship.

Impact of Female Labor Force Participation on Economic Growth: Reverse Relationship

A comprehensive research work on supporting the reverse debate was done by Klasen (2000) where he found an instrumental impact of gender inequality in education and employment on the economic growth of a country. This study is different from the above firstly in terms of the reverse theory and secondly instead of considering FLFP, it measures gender inequality that takes into account the data on employment by gender, the working-age population, and skilled employment

by gender. According to Klasen, the growth in the FLFP of the working-age population in the formal labor market can have a positive and significant impact on economic growth. However, the growth in overall FLFP that accounts for both formal and informal sector, have a positive but insignificant impact on economic growth. This result still applies when the regression is run for a set of developing economies. For developing economies of South Asia and Africa, gender inequality has reduced growth by 0.3% more than it affected East Asia (27). For countries in South Asia like Bangladesh who have a larger population, increasing FLFP can be used as a "demographic gift" (as referred by Bloom and Williamson) to accelerate economic growth (Klasen, 2000, p. 9). That is, if the growth in the working-age population can be mobilized in employment then there will be fewer dependency over a larger population of the employed workforce that will accelerate the development process (9). Almost 1.4%-1.9% of annual per capita growth is East Asian developed countries between 1966-1990 are contributed by its "demographic gift" of utilizing its female working-age population in employment (Klasen, 2000; Young, 1995; Bloom and Williamson, 1998).

It was estimated that if OECD countries raise their FLFP equivalent to Sweden, their GDP can boost by 6 trillion USD. On the other hand, existing gender inequality can incur the economy a loss of 15% of GDP (UNWOMEN, n.d.). Examining the macroeconomic gains from gender equality, Aguirre and others (2012) suggest that if female labor force participation rate (FLFPR) is raised to country-specific participation level of men, GDP in the United States would go up by 5 percent, in Japan by 9 percent, in the United Arab, Emirates by 12 percent, and in Egypt by 34 percent. In the context of business development, McKinsey's work reveals that the presence of one more woman in senior management can boost the organizational performance and return on assets by 8-12 basis points (McKinsey, 2016). Instead of measuring the effect of FLFP, Teignier and

Cuberes (2014) measured the aggregate cost of gender inequality in the labor market (participation gap, the wage gap, occupational segregation) as well as its effect in developed and developing country context. The estimate on 126 countries that included both developed and developing economies, the average income loss due to gender inequality is 13.5% that accounts for the gap in labor participation (8.5%) and occupational segregation (5%). However, a country-wise analysis suggests that the higher income losses incurred in the Middle East and North Africa (MENA region) accounting for 27% and income loss due to occupational choice in 6.9%. South Asia has the second-largest income loss of 19.2% due to gender gaps whereas 0.25% of the loss is attributable to occupational choice (Teignier & Cuberes, 2014, p. 19).

Gender inequality in employment not only refers to the unequal representation of women in the labor market but also considers inequality of access to and within the labor market that translates to under-representation of women in the labor market. Tansel's (2002) model of FLFP based on women's choice to join the labor market depends on personal and household as well as labor market characteristics. Labor market characteristics such as regulations, remuneration, cost of job search, can turn as barriers that limit access affecting FLFP negatively (8). Barriers to access in the form of occupational segregation or regulations limiting women to productive resources (such as access to credit to start a business) can demotivate women in joining the workforce and lower competitiveness (Klasen, 2000). According to a World Bank survey on 189 economies in 2018, "104 economies still have laws preventing women from working in specific jobs, 59 economies have no laws on sexual harassment in the workplace, and in 18 economies, husbands can legally prevent their wives from working" (UNWOMEN, n.d.). Other forms of barriers include access to financial services and productive inputs. Based on the analysis by Blackden and Hallward-

Driemeier (2013) the productivity differentials between female and male-owned companies is the result of differences in access to productive inputs.

Referring to the positive significant impact of gender equality in formal employment on economic development, the policy choice of formalization of the economy is often adopted to recognize the contribution of women in the labor market. There is growing evidence that suggests a greater impact on women's economic empowerment if women are engaged in formal or semi-formal work than informal (Kabeer 2017). As much of female c in the informal sector such as unpaid housework or subsistence activities do not make to the National accounts. A Mckinsey study found that although women take three times more unpaid employment than men, they happen to spend half as much time in paid employment. This means that women work more hours than men but due to the invisibility of their work, they receive lower or no remuneration (McKinsey, 2016). Creating accessible labor market conditions can motivate women to work outside the home in sectors where their output is measured and taken into account. Such substitution to formal sectors can ensure wage employment as well as social benefits for female workers, given that globally, almost 40 percent of women in wage employment do not have access to social benefits (ILO, 2016; UNWOMEN, n.d.). Thus, ensuring equal access to wage, social protection, and productive resources can reduce gaps and can yield higher output.

Role of Education: Association between Gender Equality and Economic Development

In the profound association of female labor force participation and economic development, education level plays the role of an influential determinant. Experts supporting either side of the debate of the bi-directional relationship between FLFP and growth, have consensus on the role of education in regulating the decisions of women to enter the labor force or decisions regarding sectoral and occupational choice. It is impossible to envision higher growth of an economy leaving out gender equality in education. Gender equality in education is the most endorsed factor that can translate to gender equality in the labor market. World Bank (2001) has assured that gender equality in other dimensions is associated with lower growth rates compared to corresponding gender equality in the labor market accompanied by education. Gender equality in education traverses more than participation rate across different levels of education (primary, secondary, tertiary) and majors. Mainstreaming gender equality in the education sector also involves equal opportunities and access to various factors of education. although gender equality in education in terms of enrollment rate has been attained in many cases it did not reduce sectoral or occupational segregation. According to ILO, in the Arab States, Central, and Eastern Europe, Western Europe, Eastern Asia, and the Pacific, Northern America Latin America and the Caribbean women comprise the majority of the students in social sciences, business, and law. Even women within the sciences, in the Arab States and Central Europe, 70 percent of all graduates are concentrated in Life sciences than in technology (ILO, 2016, 45). A European union study revealed that of 29 out of 1000 female graduates who have a degree in ICT, only 4 ends up working in the technology field (European Commission, 2014). The occupational segregation as a form of gender inequality is attributable to the educational background as much as it is to labor market characteristics. In

terms of education, the horizontal segregation is a result of uneven distribution of students across various majors.[1] For example, fewer women than men are enrolled in STEM majors. The vertical segregation, on the other hand, is a result of lower levels of education among women, or limitation of the education system in equipping women with proper skills for professional advancement. It is worth mentioning that, the present gender gap in education, as well as labor market, reflects societal norms such as unequal allocation of resources for the education of boy and girl in a family, subject choices in earlier stages of education based on stereotypical gender roles and last but not the least the skewed distributions of household and care work between man and women (Kring & Elder, 2016; ILO, 2016). Thus, the education system can encourage women empowerment by providing a curriculum and environment that promotes equal representation of both genders in non-conventional majors and challenges gender-stereotypical ideas.

Becker (1965,1991), Gronau (1977), Heckman (1978) and Killingsworth (1983) study on the theory of time allocation found that the decision of women to participate in labor market depends on the joint decision making of the household based on the time allocated for care work, job and individual's leisure (Tansel, 2002). Building on this theory, Tansel developed the following model of FLFP:

Female Participation Rate = X¡ß+ Z¡µ + U¡

Here FLFP depends on the Xi variable denoting the personal and household characteristics such as religion, culture, and education level. Whereas the Zi variable refers to the labor market conditions such as the unemployment rate in an economy. Employing this model for the economy of Turkey, he found that education level as a personal variable plays an instrumental role in

[1] Two types of segregation are evident: first, horizontal segregation, which relates to the high concentration of women in certain occupations and certain sectors and which is gender-based, and second, vertical segregation, which refers to the high concentration of women in lower-ranking positions. (Kring & Elder, 2016)

mediating the U-shaped relationship between FLFP and the growth of Turkey. According to his study, FLFP in Turkey increased sharply at the level above middle school, vocational high school diploma, and highest at tertiary education level (Tansel, 1994 and 1996, Ercan, Hoşgör, and Yimlaz, 2010). Thus, female labor force participation decision is positively associated with education level because education as a human capital investment induces a person to work to recover the cost of education and with higher earning potential associated with education, the opportunity cost of not working is higher (Tansel, 2002). As per this model, FLFP is also related to the time allocated to job and the effect of education level on work duration depends on the strength of substitution and income effect because of joining the labor force. Considering the positive substitution effect, the higher-earning potential with education level makes the cost of not working high as to result, the worker might work for longer hours. On the other hand, the negative income effect explains that with higher education as income level is achieved sooner, the person might use the extra income to consume leisure, thus working for a lesser duration (Tansel, 2002). Additionally, education level also has a positive impact on women's participation in the non-agricultural sector. This finding runs parallel to the U-curve where improvement in education and income level drives higher FLFP rates in manufacturing and service sectors than in agriculture. Although high-income countries of the Middle East such as Algeria, Iran, Iraq, Jordan, Lebanon, and Libya exhibit U-relationship their significantly lower female rates compared to other higher-income countries, it explains the barriers of women in accessing education in a Muslim society (Kaur and Lechman 2015).

Education level not only influences aggregate FLFPR and FLFPR across sectors but also helps in buffering the shock of wage differential in the labor market. Women with middle school education and less experience face higher losses in their earnings compared to men with the same education

level. On the other hand, more educated women are less vulnerable gendered earning differential (The World Bank, 2001). However, according to an estimation by ILO, the gender wage differentials in Bangladesh are highest for university graduates than compared to workers having a lower level of education (Kring & Elder, 2016). Such a result can be a result of lower wages in conventionally female-dominated jobs, female graduates settling down to low paid informal jobs, lower bargaining tendency of women in negotiating for remuneration.

One importance of education in the light of this paper is the role of education in paving the transition from school to the labor market. A higher level of education can be an advantage in accelerating the transition process and ensuring the likelihood of completing the transition. ILO (2015) and all SWTS national reports reveal that a young woman with a university degree has 1.9 times more chances to complete the labor market transition than a woman with a primary level of education. Although, this relationship is stronger for women than men, completed transitions are more for young men than young women in the youth population (Kring & Elder, 2016).

The positive impact of gender equality in education on economic growth has been verified by a wide array of literature (Barro and Lee,1994; and Barro and Sala-i-Martin, 1995; Hill and King, 1995, Dollar and Gati, 1999; Lagorlof, 1999; Klasen, 2000) The comprehensive cross-country study by Klasen (2000) exhibited a significant impact of gender equality in education on economic development. As per his estimation, 0.4-0.9% of the growth differences between East Asia and Sub Saharan Africa, South Asia, and the Middle East are due to gender gaps in education in these regions (1). His study differs from Dollar and Gatti (1999) examined a similar relationship but in terms of the level of GDP per capita. Whereas Klasen considers GDP per capita growth as a measurement of economic development justifying that investment in education as a form of human capital requires a longer time interval to realize into output. His findings evidence from cross-

country analysis shows both direct and indirect impact of education on growth. An increase in the female-male ratio of growth in schooling from 0.5 to 1 would raise the annual growth rate by 0.4% (Klasen, 2000, p. 19). On the other hand, considering the indirect relationship, lower gender gaps in education lead to higher investment, lower population growth, and higher labor force growth resulting in economic growth. About 0.95% of the growth difference between South Asia and East Asia, about 0.56% of the growth difference between Sub-Saharan Africa and East Asia and about 0.85% between the Middle East and North Africa and East Asia are attributable to the total direct and indirect effects of gender inequality among these regions (22).

The indirect relationship between gender equality and growth via population growth have been studied by experts as an association of education with fertility rates of women (Murthi, et al. 1995; Drèze and Sen, 1995; Summers, 1994; Klasen, 2000). It was found that an extra year of education for females reduces fertility rate by 0.23% (Klasen, 2000, p.25). However, in the case of developing countries with initial higher gender gaps in education, basic education has little but significant effect on fertility rates. This finding corresponds to Lagerlof (1999) that explains the self-perpetuating effect of the initial gender gap in education in developing economies that leads to a poverty trap characterized by the continued gender gap in education, higher fertility rates, and therefore lower growth rates (Tansel, 2002). According to Klasen, countries with a female-male ratio below 0.42 have on average 0.5 children than countries with a higher female-male enrollment ratio above 0.42 (Klasen, 2000, p.7). Lowering fertility accompanied by education makes it easier for women of working age to enter the labor force contributing to higher LFP. Thus, it not only reduces dependency but also creates inflows of savings from the additional rise in income of households paving the way to higher investment and higher growth (Klasen, 2000).

Moreover, higher female education can have a repelled effect on the next generation, as studies reveal that educated mothers and working mothers have greater bargaining power over household resources (Kabeer, 2012). This bargaining power leads to a greater allocation of income in children's health and education (Klasen 2000, Schultz 1993). Quisumbing and Maluccio's (1999) Unitary household model applied to Bangladesh, Ethiopia, Indonesia found that women's control over household assets has a positive and significant effect on spending allocation for children's education and clothing. The impact of mother's education is more noticeable in lower-income regions in South Asia and Sub-Saharan Africa; the proportion of child immunized is found to be higher when mothers education level is above secondary level compared to mothers with no schooling or just primary education (The World Bank, 2001).

Role of Higher Education: A Combined Proposition

Considering the above theoretical and empirical pieces of literature postulating a strong association of higher education level among women, instrumental effect of FLFPR in the formal sector and economic growth, it can be encapsulated that effective higher education system can increase the influx of women's participation in the formal labor market and ensure their economic empowerment. Thus, Higher education can be trusted upon facilitating a smoother transition for women to the formal labor market (thereby leading to women economic empowerment) as well as empower them by providing equal opportunities so that they can overcome social, cultural religious, and other barriers. In the words of the World Bank, it can be translated as making markets (in this case HE system) work for women (at the policy level) and empowering women to compete in markets (at the agency level)' (World Bank, 2006, p.4). With rapid technological and digital transformation in the job market, higher education must provide quality education, upskilling and

re-skilling for women to facilitate income-generation opportunities and scale up participation in the formal labor market (UNWOMEN, n.d.).

Gender inclusiveness through higher education is also considered as an effective development strategy by UNESCO to ensure sustainable human development based on three main aspects. The first aspect emphasizes that women should be considered as an essential human resource base for each country and higher education institutions should take the responsibility of equally equipping them with proper skills and leadership training to prepare them for the professional world. Secondly, higher education institutions and policies should be committed to equipping women with necessary managerial skills. so that not only women participation increases in the labor market but also raise women decision-makers in top management. Broadly, higher education institutions should promote feminine leadership suggesting sharing of power rather than domination and dialogue over debate in support of its suitability to social developmental needs across all sectors (UNESCO, 2020). Therefore, based on these aspects of Higher education in fostering gender equality and economic empowerment of women it is important to assess if the higher education system has the same goals reflected through their policy choices.

At the implementation level, Higher education institutions take multi-faceted initiatives to foster gender inclusiveness and women empowerment. One of the common initiatives is the establishment of sex-segregated institutions focused on providing extra nourishment and training to women minorities. Other common approaches include financial incentives for female students, a quota system for women, the partnership of institutions based on women empowerment mission, the gender balance of academic staffs and students, the introduction of liberal education curriculum that includes courses on social injustice, gender studies, and scholarships at STEM programs that

have lower participation of female students and so on. This paper will look through a few cases of HE institutional initiatives as well as national initiatives that have adopted gender-inclusive measures.

Launched in 1983, the Ahfad University for Women (AUW) (in Sudan) - Iowa State University (ISU) (in the USA) have realized gender-inclusive approach by not only establishing only women university in Sudan but also establishing a partnership with ISU in the USA under the common mission of Women as change agents. This partnership called as AUW-ISU linkage equity model is an educational and humanitarian collaboration, launched to mutually benefit both institutions in their mission of internationalization and institutional excellence to facilitate women empowerment as a shared goal. This collaboration of promoting women as a changing agent has been designed across the lines of Curriculum, Research, Outreach, and Faculty Development (Cowan, 2004). The interdisciplinary curriculum included courses on Child development and Nutrition relevant to the challenge of premature death of children in Africa as well as courses on the global concept, study abroad programs and seminars of international education that allowed African female students to pursue degrees starting from baccalaureate through doctorate from the western world that was not a common phenomenon in Sudan before (Cowan, 2004, Hera, 2019).

Secondly, the research and faculty development component of the model provided research tools, resources, technical assistance for both institutions and its faculties further allowing collaborative research, and publications. Through the faculty exchange program, the female students got exposure to experienced visiting faculties from ISU while having a better quality of faculties of their own, who are well qualified with an international degree as well as research and teaching experience. To reproduce Sudanese women as research experts and make them competitive in an international research environment, AUW set the requirement for its female students to conduct

independent research as a graduation requirement19. As a result, these collaborative studies not only served the Sudanese community but also raised the international research reputation of both institutions by publishing these works both nationally and internationally18. This linkage model based on the mission of women as changing agents is real evidence of how gender equality and women empowerment is realized through higher education initiatives (Cowan, 2004, Hera, 2019).

There also have been nationwide initiatives aiming for gender equality addressing overall underrepresentation of female students across education levels, segregation of students by a gender-stereotypical choice of discipline, gender disparity among male and female teachers, curriculum and textbook materials promoting stereotypical gender roles and so on. For example, as the share of men in social and education professions are comparatively low in Europe, the Ministry of Social Affairs of Austria initiated a daylong event called "Boys' Days" where boys of ages 14-18 participate in work in hospitals and schools (ILO, 2016). In Brazil, as a part of the 2004 National Plan of Policies for women, the Government outlawed discriminatory content from textbooks. A similar approach has been taken in Canada, by the Department of Education of Alberta where they developed a guideline for the education staff who reviews educational resources to detect gender stereotypes in textbooks(OECD, 2015). In order to motivate women in STEM fields, the United States has channeled research grants through its the National Science Foundation to the projects that aim to increase women's participation in STEM academic careers. In Australia, women studying in agriculture, environmental studies, and information technology are awarded special scholarships. Moreover, Australian Research Council promotes the reproduction of female researchers by awarding at least two Australian Laureate Fellowships to

female researchers and provide additional funding to encourage them to mentor growing female researchers (169).

Based on these practical examples, it can be inferred that, collaborated national and institutional initiatives are compulsory to realize gender equality in full potential. Institutions can assist the government by keeping track of sex-segregated data. It is the responsibility of the government to leverage the data to identify the disparities, speculate the root causes, and mandate appropriate policies. Thus, the Government's mandated policies can act as a steering wheel for the HE institutions in terms of guiding them through their curriculum design and policy choices at an institutional level.

Literature Review:

Bangladesh: Gender Inequality and Status of Women

The growth trajectory of Bangladesh from a low-income country to a lower-middle-income category came along with a remarkable improvement in its gender equality status. The gender equality goal has been consistently prioritized throughout the course of the Millennium Development Goals and Sustainable Development Goals for Bangladesh. Evidencing the growth of developed countries accompanied by gender equality, Gender equality and women empowerment have been set out not only as an independent goal but also incorporated as a determinant to meet other goals such as the goal of poverty reduction. With such effort to reduce gender gaps, in 2020, Bangladesh ranks 50th in The Global Gender Gap Index with a score of reducing 72.6% gender gap, that outperforms its neighboring countries India (112th ranking) and Pakistan (151st ranking) (World Economic Forum, 2019, p. 24). This is a commendable improvement compared to its 82nd ranking in 2010 (World Economic Forum, 2019, p. 9). However, considering the 4 sub-indexes of The Global Gender Gap Index, the rankings for Bangladesh go beyond 100 for the 3 categories Economic Participation and Opportunities, Education Attainment, Health & Survival (World Economic Forum, 2019, p. 9-13). The reason, Bangladesh made it to the top 100 countries is because of its estimable ranking in Political Empowerment that places it in 7th position in Political Empowerment sub-index globally and 1st among the top 10 countries with the highest years with a female head of state (24). This inconsistency within the sub-indexes leaves room for improvements in these sub-sectors. Given the theoretical background of this paper postulating a positive strong association between gender equality, women empowerment, and economic growth, the present status of Bangladesh in gender equality reflects an optimistic growth potential for Bangladesh in the coming years. Yet, as a

developing economy with diverse priority areas and comparatively low resources (economic, human capital, and innovative technologies), it requires careful consideration of policy choices and strategies that would maximize the outcome. Practically it is not possible to separate the effect of each sub-index of gender equality, however, for the scope of this paper, I explore the literature relevant to gender equality in Economic Participation & Opportunities i.e. Labor Market Sector and Education Attainment i.e. Education Sector in Bangladesh. Given the theoretical and empirical connection between labor market participation and education, the review also captures the works of literature overlapping these two themes.

Labor Market Scenario

The contextual data on Bangladesh by World Economic Forum used to estimate the Global Gender Gap Index gives the following macro-level data on the labor market.

Fig 3.1: Selected Contextual Data of Global Gender Gap Index (Bangladesh)

Work participation and leadership	female	male	value
Labour force, million people	19.69	41.47	0.32
Unemployed adults, % of labour force (15-64)	6.78	3.49	1.94
Workers employed part-time, % of employed people	40.69	10.06	4.04
Gender pay gap (OECD only), %	–	–	n/a
Proportion of unpaid work per day, female/male ratio	n/a	n/a	n/a
Advancement of women to leadership roles, 1-7 (best)	–	–	4.06
Gender parity in tech roles, 1-7 (best)	–	–	3.08
Boards of listed companies,% board members	n/a	n/a	n/a
Firms with female majority ownership, % firms	1.70	98.30	0.02
Firms with female top managers, % firms	4.80	95.20	0.05

Source: World Economic Forum. (2019). *Global Gender Gap Report 2020*

This data reveals the under-representation of women not only in overall labor force participation but as well as in tech roles, management positions as well as in ownership of firms. Although Bangladesh has achieved significant success in the female participation rate of 38.1% in 2020. According to Labor Force Survey (LFS) by ILO, 91% of total female labor (38%) are engaged in informal employment that includes informal jobs in formal enterprises, informal sector enterprises, or households. These jobs are characterized by no or lower remuneration, unregulated, and lacks employee benefits and social protection. As a result, most of these works neither make to the country's national accounts nor they economically empower women in full scope.

Such a dwelling state of women in the informal sector is referred to as "Female Employment Stagnation "by Raihan and Bidisha (2018). This paper analyzed the growth trajectory of female employment over 20 years and explained the possible factors that are responsible for female employment stagnation in Bangladesh. The factors involve both supply-side such as socio-economic, demographic, and household factors as well as demand-side factors such as firms' size, technologically innovative firms. According to the Probit model estimation in this literature, age and marital status have a positive and negative significant association with the labor market participation of women (Raihan and Bidisha, 2018, p.14). The negative relation with marital status explains the patriarchal setting in Bangladesh, where marriage brings about the unequal division of household and care responsibilities on women that acts as a barrier to join the labor force. Similar reasoning supports the negative association of the presence of young children with the probability of engaging in the labor market (Mahmud and Bidisha, 2018 and Raihan and Jahan, 2018). However, it is necessary to mention that not in all cases, women choose to remain out of the labor force because of their household responsibilities and care burden. According to a study by Ghosh (2009) and Das (2006) based on National Sample surveys in India (1983-2000), 93% of

women not in the labor force reported performing unpaid domestic work out of compulsion than choice. Out of this, about 30% reported their interest to be employed either in regular full-time or part-time waged work (Kabeer, 2017, p. 22). Additionally, the decision-making dynamic of women to join the labor force or work for waged labor outside the home is hugely affected by their lower autonomy in decision making. Kabeer (2000) studied the decision-making among Bangladeshi households and depicted that women required prolonged negotiation or completely forbidden by their parents, husband, or in-laws to take paid work outside the home. Such cultural and social barriers that affect women's entry to the labor market are high and persistent trends not only in Bangladesh but across the South Asian region including India and Sri Lanka (Kapsos, 2008).

More so over among the household factors, (Raihan and Bidisha, 2018) found that income has a negative correlation because in general, relatively poor households with less land works for their subsistence. This result is consistent with the lowest point of the U-curve when the economy transits from agriculture to manufacture based, FLFP reduces due to the rise in income in income level. Parallel to this, a survey of female-owned micro-enterprises in Ghana (a lower-middle-income country like Bangladesh) found that almost 60% of female-owned enterprises do not make any profit because their business is survival-oriented rather than profit-oriented (Fafchamps, 2011). In this case, even ownership of business does not necessarily mean the economic empowerment of women. The difference in income level affects women more than men of poor households. Khandker's (1998) study on Bangladeshi households showed that household with higher non-wage income has women who work for fewer hours and enjoys more leisure compared to men. On the other hand, Bridges et al. (2011) found that men and women from extremely poor households in Bangladesh are engaged in paid daily waged labor.

Using dummy variables for rural and urban division, Raihan and Bidisha (2018) also concluded that women in rural areas are more likely to participate in the labor force than urban women. Given 95.4% of the informal economy accounts for the agriculture sector and 91% of the female labor force is engaged in informal jobs, it can be inferred that the higher proportion of women in rural areas works in agriculture (ILO, 2018). Husain (2016) evidenced the validity of U-curve in the Bangladesh context and found that the growth in FLFP has a positive association with the agriculture variable. According to Husain, this association is attributable to the wave of micro-finance organizations since the late 1980s that started providing loans to rural women to start their own non-crop agro-based business. Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) are the pioneers of micro-credit providers that have been major contributors to women's economic empowerment and participation in the labor market by helping women to generate income more than just subsistence activities (Naved, 1994; Amin and Pebley, 1994, Hossain & Tisdell, 2005) Kabeer et. Al (2011) in her study on microfinance and women's empowerment in Bangladesh and Afghanistan indicated that women entrepreneurs in rural areas, who leveraged the loans from micro-finance reported higher" self-reliance" as well as increased bargaining power in household decisions even in cases where the loans were used in their husband's business. Relevant to the decision-making power of women, Khandker (1998b) analyzed the impact of female borrowing versus males from these micro-finance organizations and found that the impact of female borrowing has twice as much as an impact on per capita household expenditure than man borrowing. The results reveal that a 10% increase in female borrowing can lead to a 40% increase in per capita expenditure (20% increase for man borrowing) that translates to a better outcome in terms of children's education and nutritional status. (Khandker, 1998b; The World Bank, 2001).

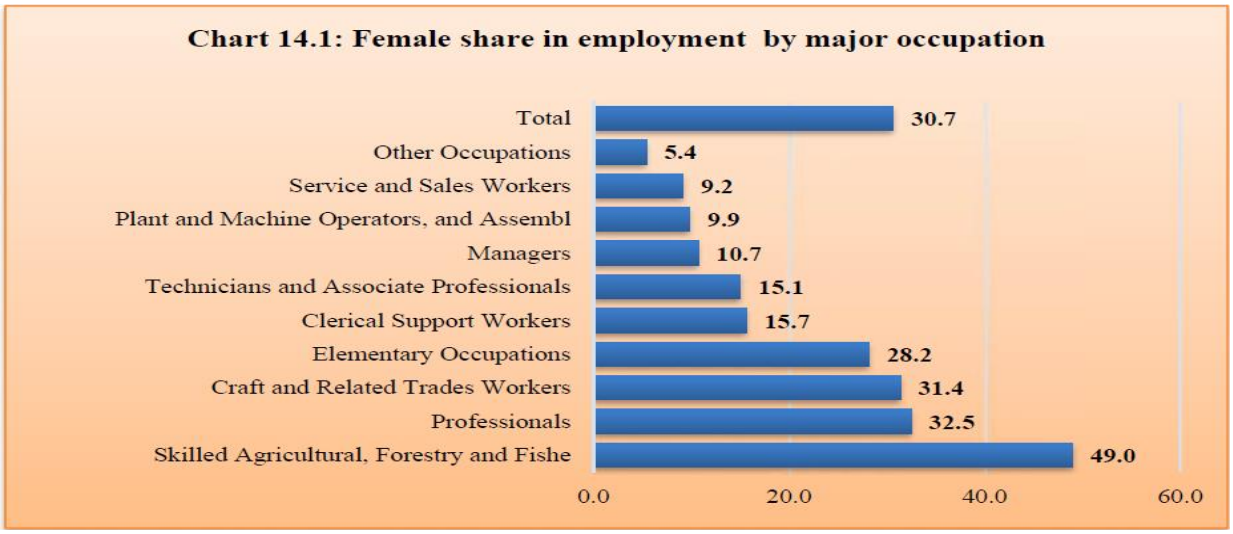
Although micro-finance organizations facilitated greater access to productive resources for rural women and scale-up their participation in the labor market, women remained clustered in the informal agricultural sector. Having said that, the effect of labor market participation and female borrowing on lower female fertility may not be applicable in the case of all-female borrowers (Pitt et al, 1999). A World Bank report on engendering development suggests that borrowing may not reduce the fertility rate of low-income female borrowers if they consider additional children as potential assistance in their home-based business or simply a potential source of income in the future (The World Bank, 2001). Kabeer et al's (2011b) empirical survey-based on Bangladeshi paid female workers gave insights into the discipline imposed by these micro-finance organizations and NGO's regarding loan payment that keeps the female borrowers under constant pressure. Similar occurrences are evidenced by Goetz and Sen Gupta (1996) that revealed an increase in domestic violence as men try to take control of the loan borrowed by their wife and/or refuse to contribute while repaying. As the benefits of micro-finance are mostly limited to agriculture and rural areas as well as its impact on women's economic empowerment shows ambiguous findings, it is also important to review the literature concerning the employment of women in other sectors.

The unprecedented growth in female labor force participation happened since the 1980s with New Industrial Policy that absorbed a lot of women in the export-oriented manufacturing sector. The economic growth trajectory of Bangladesh majorly accounts for the growth in the RMG sector. According to the fiscal year 2017-2018, the RMG sector contributes almost 12.26% of GDP and 83.9% of national export-based income (Mia & Akter, 2019, p. 21). The reason behind the rise of the labor-intensive ready-made garment sector (RMG), is because of the low aged female labor. The share of female labors in the RMG sector was almost 70% during the 1980s however it has a

decreasing trend over the years (Hossain & Tisdell, 2005, p. 446). According to a most recent survey of the Bangladesh Bureau of Statistics (BBS), the current share of female workers in RMG accounts for 46.18%, a 10.68% decline over 4 years (Apparel Resources, 2020). Regarding this decline, the experts assert that the rise in male labor force and decline in female labor is attributable to the technological innovation taking place in the RMG sector. As technological innovation demands skilled labors, women are falling apart due to inadequate skills and training (Devnath, 2020). According to recent Labor Force Survey 2016-2017, 29.8% of the working population age 15-29 in Bangladesh, have no education, employment, or training and 87% are female (ILO, 2018, p. 83). Although, RMG is a part of the formal sector, the high share of female labors employed are mostly characterized as unskilled and low-paid. Berik and Rodgers (2008) in their study exhibited that providing skills training to workers can raise the productivity of the workers in the RMG sector, however, the owners are reluctant to invest in training.

The declining proportion of women in this sector can also mean their increase in other sectors and jobs that require higher skills and better pays. According to the empirical study by Husain (2016), there is a positive and significant correlation of FLFP with manufacturing as well as the service sector in Bangladesh. This result signals a growing proportion of female labor force in service sectors that is characterized by higher education level and skills. As per Bangladesh LFS survey findings of 2016-2017, the highest labor force participation is evidenced in skilled agriculture work followed by professionals, Craft and Related Trades. (Chart 3.1.a).

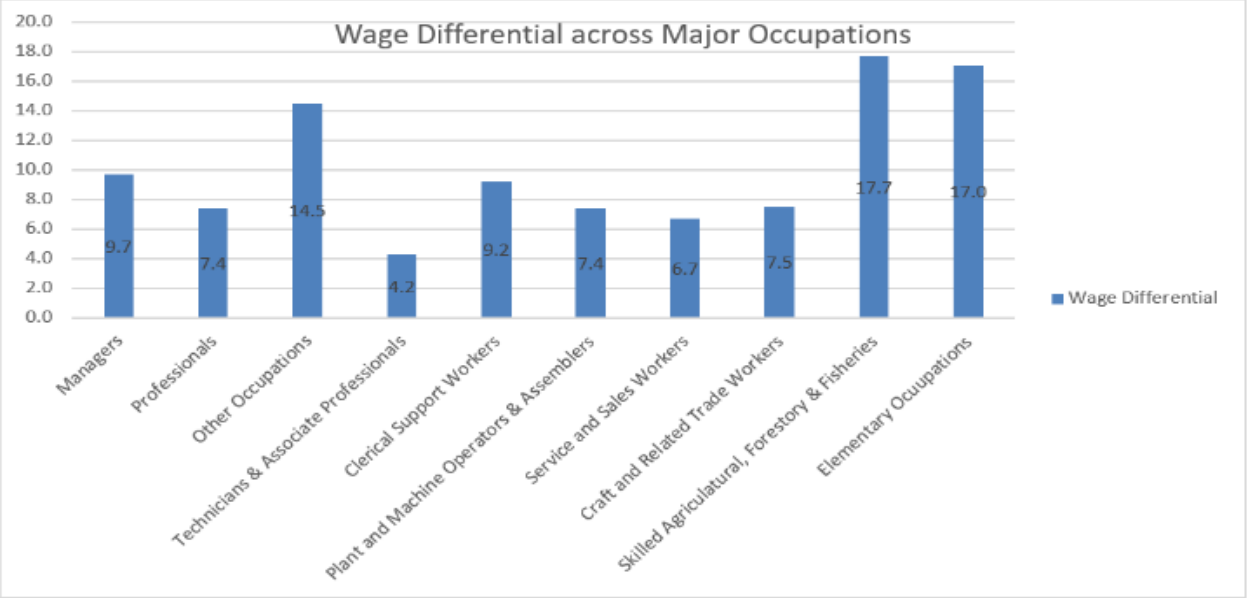
Chart 3.1.a: Female Share In Employment Across Major Occupations



Source: ILO. (2018, January). *Labour Force Survey (LFS) Bangladesh 2016-17*. Dhaka, Bangladesh: Bangladesh Bureau of Statistics.

Though women's participation is increasing in most sectors, there still exists occupational wage differentials between men and women workers. Chart 3.1.b based on the LFS survey gives an idea of wage differentials across various occupations. According to the LFS survey 2016-2017, the average gender wage differentials account to almost 10%, whereby the School to Work Transition Survey (SWTS) that investigated young waged labor in Bangladesh (aged 15-29) found that in 2012-2013, the gender wage differential in Bangladesh was about 15% (Kring & Elder, 2016, p. 40). This denotes that over the years, the wage differentials are declining. However, combing Chart 3.1.a and Chart 3.1.1.b it can be said that the highest wage differentials are observed in Skilled Agricultural, Forestry & Fisheries, and Elementary occupations that are more prominent among female workers (see Chart 3.1.d in Appendix for wage distribution across major occupations by sex).

Chart 3.1.b: Wage Differential Across Major Occupations (in percentage)



Kapsos (2008) in his study on the gender wage gap in Bangladesh found that one-third of the gender wage differential is attributable to occupational segregation in the Bangladesh labor market. Although occupational segregation is more apparent in the labor market, the seed is sown by gender norms in our society, the household allocation differences for boys and girls, career aspirations instilled by parents followed by the gender-stereotypical education system and field of study. In Bangladesh, the proportion of women in traditionally male jobs are scaling up yet the vertical differentiation still exists where women are mostly concentrated in lower positions. Although, Bangladesh achieved 7th position in Political Empowerment category of Global Gender Gap Index, the proportion of seats held by women in the national parliament of Bangladesh has been consistently below 15% of the total seats until 2010, with a slight increase to 20.6% in 2019 (The World Bank, 2019)[4]. In civil services one positive observation can be an increasing proportion of women in public sector jobs, however; the higher the position in public administrations, the lower is the participation of women. Additionally, in traditionally female jobs such as teaching, the majority of teachers are women in the primary and secondary level, however,

there is a trend of lower female academic staff by gender in higher educational institutions such as universities (UNDP, 2011). Even in medical schools that are ideally targeted by female high school graduates in Bangladesh (Versus Engineering university targeted mostly by male high school graduates), "more than 50 percent of new doctors are women, but their drop-out rate is very high and only a few female doctors carry on their work in the facilities" (UNDP, 2011, p. 49). The intensity of this problem is not realized also because of the insincerity of the organizations in maintaining sex-segregated data regarding promotions and recruitment (5).

Despite having significant success in reducing the gender gap and increasing female participation in the labor market there still exists considerable gender disparity across sectors, occupations, and within the organizational structure. Consequently, the economic empowerment of women is not realizing to the extent it should be. Existing gender norms in the society are not only hampering the entry of women in the labor market but also impeding the endorsement of skills and education among women that are in demand in the labor market. The role of education in raising female labor market participation has been studied by a wide array of literature. In a developing country context like Bangladesh, quality education both for men and women has been greatly emphasized by experts. Thus, the next section explores the literature relevant to gender scenario in the education sector of Bangladesh and highlights the importance of reducing the gender gap in education towards the goal of reducing the gender gap in the labor market and ensuring the economic empowerment of women.

Education Sector Scenario

Providing equal access to quality education has been a consistent goal in Bangladesh's Perspective Plan (2010-2021) and two five-year plans, 6th (2011-2015) and 7th (2016- 2020), As a commitment to Vision 2021 in line with MDG's and SDG"s, several policy instruments have been adopted and implemented that brought about remarkable achievements in the education sector of Bangladesh. Targeted and affirmative programs have been designed and implemented as a result of which Bangladesh has achieved a net enrollment rate of 100% and retention rate of 80% at the primary and secondary education level (Government of People's Republic of Bangladesh, 2015). Girls enrollment has outperformed that of boys in primary and secondary education with overarching positive externalities in reducing early marriage, maternal and child mortality rate, and enhancing women empowerment. However, at tertiary level female enrollment is 70% in 2018, a 15-percentage point increase over 10 years (World Bank, 2018). The government of Bangladesh has focused on raising the enrollment rate of women in tertiary education under the gender equality objective of 7th and 6th five-year plans. To increase female labor participation and their visibility in non-conventional occupations government also encouraged female enrollment in technical and vocational education (Government of People's Republic of Bangladesh, 2015).

However, increasing female participation at tertiary education level and across all disciplines not only serves the objective of reducing the gender gap in the education sector but also facilitates the equal flow of men and women in the labor market. Despite progress in tertiary education, the dropout rate of women remains significantly high which limits further production of the potential labor force. This can be attributable to the quality of tertiary education, equal access to resources and opportunities by tertiary education institutions as well as social and cultural norms that acts as barriers towards access to higher education of women in Bangladesh. The SWT survey in

Bangladesh revealed that one reason for young women to drop out of school or not pursue higher education is because they get married at a young age (Kring & Elder, 2016). According to the latest World Bank data, in 2014 22.4% of women aged 20-24 were married before the age of 15 (The World Bank, 2014). This later entails early pregnancy curtailing their future education and career prospects (Kring & Elder, 2016). It is important to study the gender norms and its trajectory as it symbolizes the upcoming social change that can affect improvements in other spheres such as in education and economy. This can be another way around, as to improvements in education can bring about change in social gender norms.

The study by Blunch and das (2015) based on the World Bank household survey of 2006, analyzed the changes in overall attitude towards gender equality in education in the context of the educational expansion of Bangladesh. In South Asian countries including Bangladesh, the gender norms that explain the reluctance of parents in investing in girl's education come along with their low expected returns from a female child (Cain 1978). Additionally, the dowry culture still prominent in rural Bangladesh inflates the amount of dowry if the woman is educated. According to the notion of "hypergamy ", a practice persistent in South Asia, a woman is expected to marry someone who has higher economic, educational, or employment status than her Blunch & Bordia Das, 2015, p. 189). Thus, an educated woman as paired up with an even more educated man would entail a higher burden of dowry on parents that makes parents unenthusiastic about educating their female children. Other than gender norms, religious orthodoxy in Bangladesh also prevents women from going out of the house for education or employment opportunities (190).

However, such gender norms limiting women to participate in education and labor market reduced over time. The progress in female enrollment rate at the secondary level accompanied by a low rate in early marriage is heavily induced by the Female Stipend Program at the secondary level

initiated by Bangladesh Government in collaboration with World Bank. The post-evaluation report of this program indicated that such intervention compensated the cost of households on girl's schooling and raised female enrollment and attendance in school. Blunch and Das (2015) also cited the employment transition of women outside the home as a cause to accelerate the change in gender norms. Thus, the change in perspective about expected economic returns by investing in women was influenced by the advancement of the RMG sector that absorbed a higher share of the female labor force in Bangladesh. As a consequence, the practice of "hypergamy" reduced over time reporting a decrease in the proportion of women having less education than a husband by 14.9 percentage point and a remarkable increase in women having higher education than a husband by 22 percentage point as per World Bank's 2006 survey (Blunch and Das, 2015). However, the overall estimation result reveals a strong preference for gender equality in the education of children over gender equality in the education level of spouses among married women in Bangladesh. Additionally, Blunch and Das's (2015) study confirms that more young married women than old married women have a liberal attitude towards the education of their children irrespective of gender. Yet, according to the Probability model used in this study, if older women in a household have more education, then younger women of that family have a higher probability to have an egalitarian attitude towards education.

A wide array of empirical literature has established that the positive effect of reducing the gender gap in education can translate into a gender-balanced labor market (Mahmud and Bidisha, 2018; Raihan and Jahan, 2018). This association has been also studied and validated by Tisdell (2005) in the context of Bangladesh. Tisdell expressed skepticism about the validity of this positive association in the case of Bangladesh because the greater proportion of high FLFP as reflected in the labor trend is mostly absorbed in the informal sector or formal employment that is characterized

as low-skilled and low-wage jobs. Raihan and Bidisha (2018) on the other hand found a negative intuitive association of education with lower participation probability of women in case of no education or higher secondary level or below. This result is explained by the inept role of education in women's participation in the informal sector of Bangladesh as daily wage labor or domestic help (Raihan and Bidisha, 2018). Nonetheless, the participation probability has a positive association if women have a university education. Education as an investment in human capital derives a higher probability to seek for employment as the opportunity cost of not working after higher education has higher opportunity cost. Indeed, higher education level necessitates greater benefits for women than men in terms of school to work transition. Elder and Kring's (2016) analysis of SWTS data yields that a young female with tertiary education have on average 1.9 times more probability to complete labor market transition compared to young female with primary education (The probability is 1.5 for a young man) (44). Yet it would be misleading to interpret that, university education alone can ensure quality employment, equal earnings, and equal participation in decision making bodies. The SWTS data revealed that in the case of Bangladesh, the wage differential and unemployment rate is highest among tertiary level graduates (See Chart 3.1.c, Chart 3.1.d in Appendix). The unemployment rate among female graduates is even higher compared to man graduates. By common tertiary education streams in Bangladesh, 43% of university female graduates compared to 37% of university male graduates, and 52% of female TVET/Polytechnic graduates compared to 30% male TVET graduates remains unemployed (Haven et al, 2019). Overall, 14% of female university graduates do not seek any job opportunity and therefore remain out of the labor force even after completing tertiary education (25). The high unemployment among female graduates may be traceable to the share of educated women who withhold their labor until they find a higher quality job that would match their educational status and offset their

cost of education. Also, people with a higher level of education are most likely to negotiate for their wage and demand higher wages for jobs (that can be done by comparatively low-skilled and low-waged person) that keeps them unemployed. However, analyzing the education level of the labor force engaged in high-skilled occupations in Bangladesh, it is evident that the percentage of employed persons with higher education is higher in major high-skilled occupations such as service & sales, manager and professional. On the other hand, low-skilled occupations such as agriculture, fisheries, craft workers, and other elementary occupations have a higher proportion of employed persons with no or lower levels of education (Table 3.2.a).

Table 3.2.a: Employed Population Aged 15 Or Older, By Occupation And Education Attainment

Table 6.8 Employed population aged 15 or older, by occupation and education attainment ***(in '000)***

Occupation	Level of education completed						
	None	Primary	Secondary	Higher Secondary	Tertiary	Others	Total
Managers	0.0	0.0	1.1	5.8	17.9	0.7	1.6
Professionals	0.0	0.0	3.0	25.2	42.6	46.5	4.8
Technicians and Associate Professionals	0.0	0.4	2.7	7.4	9.2	0.7	1.9
Clerical Support Workers	0.0	0.3	2.2	6.4	6.7	0.2	1.5
Service and Sales Workers	10.5	16.0	21.9	24.7	14.3	13.6	16.5
Skilled Agricultural, Forestry and Fisheries	43.6	32.1	29.6	13.0	4.5	16.7	32.4
Craft and Related Trades Workers	11.8	22.8	21.5	10.4	2.9	10.4	17.0
Plant and Machine Operators, and Assemblers	6.1	9.0	7.8	2.3	0.6	6.2	6.8
Elementary Occupations	28.0	19.5	9.9	2.9	0.8	5.1	17.2
Other Occupations	0.0	0.0	0.3	1.9	0.5	0.0	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: ILO. (2018, January). *Labour Force Survey (LFS) Bangladesh 2016-17.* Dhaka, Bangladesh: Bangladesh Bureau of Statistics. P. 53

Referring to Chart 3.1.a that shows the proportion of female workers across different occupations, it can be implied that the sheer percentage of women working in high-skilled occupations (service & sales, manager, and professional) have higher education levels. Tisdell (2005) also mentioned that education is used as a common "screening device" that employers consider as an indicator of qualification to recruit employees in high-skilled jobs (450). Thus, engaging in higher education

builds confidence in women to seek employment opportunities and makes them competitive in the labor market that translates into a growing proportion of women in the labor market and economic empowerment of women. On the other hand, the majority of women workforce that is being employed in low-skilled and low-paid occupations (agriculture, fisheries, craft workers, and other elementary occupations by Chart 3.1.a) have lower education level (no or primary education, Table 3.2.a). Therefore, according to Tisdell (2005), the higher trend of FLFP in Bangladesh because of higher access to education cannot be explained by education as a human capital investment that raises the productivity of the workers rather is treated as an eligibility criterion for people who seeks to be employed in well paid and high-skilled job. As a part of the employment strategy, Bangladesh Bank (2008) emphasized on building human capital that would cover higher education, core competencies, and relevant technical skills to make labor force competent according to national and international labor market demand.

Based on the following literature in the context of Bangladesh, it can be concluded that the role of gender equality at all levels of education is instrumental in ensuring gender equality in the labor market and economic empowerment of women. Therefore, in line with the government's goal of sustainable development, gender equality at all levels of education, the tertiary education sector necessitates further improvement attributing to its inherent role as a transitionary platform to high quality and well-paid jobs in the formal labor market of Bangladesh. However, it is important to mention that higher education alone cannot ensure the economic empowerment of women through access to the labor market. Higher education institutions as a supply factor can prepare potential women labor force by instilling necessary skills, knowledge, and leadership against the social gender norms. The labor market as a demand factor also has a significant responsibility to avail equal opportunities and benefits for men and women. On this ground, it is crucial to bring

necessary policy changes in the labor market complemented by positive changes in higher education policies to realize the goal of a gender-equal economy.

Role of Development Partners in Education Sector

Bangladesh government is mostly dependent on foreign aids and international organizations for financing the cost of its education sector. More than 50% of education expenditures are financed by development aids received from external development partners (Kirya, 2019). The development partners for education sector includes Multilateral agencies like Asian Development Bank (ADB), Internal Development Association-World Bank (IDA-WB), European Union (EU), UN agencies (UNICEF, ILO, UNESCO, etc) and bilateral agencies such as Australia Agency for International Development (AusAID), Japan International Cooperation Agency (JICA) and so on[5]. The role of development partners is important because donor agencies have their respective goals such as gender equality, poverty reduction that influences the design of the projects they fund. Thus, the proposed projects of the host country, in this case, Bangladesh have to be in line with the eligibility criteria of donor agencies. From the perspective of the recipient, the proposed projects are the ones that necessitate greater priority in line with national policies and needs. Thus, an overview of projects in the education sector funded by development agencies is crucial to speculate the priority areas of the Bangladesh government as well as to assess the support from development partners. The following Table 3.3 exhibits the projects in the education sector of Bangladesh from 2009 until the present. The data are collected from the project database of ADB and World Bank, which includes projects (completed, active, and approved) under ADB as well as other development partners.

Table 3.3: Development Projects in the Education Sector (2009-Present)

Name of Project	Development Partners	Theme and Timeline	Sub- Sector	Status
Teaching Quality Improvement II in Secondary Education (TQI II)[6]	ADB, Japan Special Fund	2009-2010 • Gender Equity and Mainstreaming • Governance and capacity development	Pre-primary and primary Secondary	Completed
Development of an Implementation Strategy of the National Education Policy for Secondary Education Sector Project[7]	ADB	2010-2013 • Gender Equity and Mainstreaming • Governance and capacity development	All sub-sectors	Completed
Support for the Proposed Primary Education Sector Development Program	ADB	2010-2013 • Gender Equity and Mainstreaming	Primary	Completed

Third Primary Education Development Project (PEDP III)[8]	ADB, IDA-WB, UNICEF, EU, GPE	2011-2018 2010-2013 • Gender Equity and Mainstreaming • Governance and capacity development	Pre-primary and primary	Completed
Learning from e-learning: Testing Intelligent Learning Systems in South Asian Countries[9]	ADB, Republic of Korea e-Asia and Knowledge Partnership Fund	2011-2017 • Knowledge solutions	Secondary TVET	Completed
Public-Private Partnership in Higher Education[10]	ADB	2011-2014 • Gender Equity and Mainstreaming • Governance and capacity development	Tertiary	Completed

		• Private sector development		
Skills for Employment[11]	JFPR	2011-2014 • Gender Equity and Mainstreaming • Governance and capacity development	TVET	Completed
Second Teaching Quality Improvement in Secondary Education Project[12]	ADB	2012-2019 • Gender Equity and Mainstreaming • Governance and capacity development	Secondary	Completed
Support for the Third Primary Education Development Project[13]	ADB, CIDA, Swedish TA Grant	2012-2017 • Governance and capacity development • Partnerships	Primary	Completed

Second Secondary Education Sector Development Project (SESDP II)[14]	ADB	2012-2014 • Gender Equity and Mainstreaming • Governance and capacity development	Pre-primary and primary Secondary	Completed
Secondary Education Sector Investment Program (Facility Concept)[15]	ADB, IDA-WB	2013-Present • Gender Equity and Mainstreaming • Governance and capacity development	Secondary	Active
Secondary Education Sector Investment Program - Tranche 1[16]	ADB, WB, KOICA, KEXIM	2013- Present • Gender Equity and Mainstreaming • Governance and capacity development	Secondary	Active

		• Partnerships		
Supporting Education and Skills Development Investment Programs[17]	ADB	2013-2016 • Governance and capacity development	Secondary TVET	Completed
Skills for Employment Investment Program - Tranche 1[18]	ADB, WB, Govt of Switzerland, Chevron U.S.A. Inc	2014-Present • Gender Equity and Mainstreaming • Governance and capacity development • Knowledge solutions • Partnerships • Private sector development	TVET	Active

Skills for Employment Investment Program[19]	ADB, WB, Govt of Switzerland, Chevron U.S.A. Inc	2014-Present • Gender Equity and Mainstreaming • Governance and capacity development • Knowledge solutions • Partnerships • Private sector development	All sectors	Active
Secondary Education Sector Investment Program - Tranche 2[20]	ADB, WB, KEXIM	2015-Present • Gender Equity and Mainstreaming • Partnerships	Secondary	Active
Capacity Building of Management in Education and Skills Programs[21]	ADB, JFPR	2015-Present • Governance and capacity	Secondary and Tertiary	Active

		• development • Knowledge solutions • Partnerships		
Third Primary Education Development Project- Additional Financing[22]	ADB, WB, UNICEF, GPE, EU	2015 • Gender Equity and Mainstreaming • Governance and capacity development • Partnerships	Preprimary and Primary	Approved
Support to Primary Education Development[23]	ADB, Govt of Canada	2016-Present • Governance and capacity • development	Preprimary and Primary	Active

		• Knowledge solutions • Partnerships		
Supporting Fourth Primary Education Development Program[24]	JFPR	2016-2018 • Gender Equity and Mainstreaming • Governance and capacity development • Partnerships	Preprimary and Primary	Completed
Skills for Employment Investment Program - Tranche 2[25]	ADB, Govt of Switzerland	2016-Present • Gender Equity and Mainstreaming • Governance and capacity development	TVET	Active

		• Knowledge solutions • Partnerships • Private sector development		
Innovations in Tertiary Education for Competitiveness in Information Technology Project[26]	ADB, Republic of Korea e-Asia and Knowledge Partnership Fund	2016-Present • Gender Equity and Mainstreaming • Governance and capacity development • Knowledge solutions • Partnership	Tertiary	Active
Improving Secondary	ADB	2017-Present	Secondary	Active

Education Sector Management[27]		• Governance and capacity development • Partnerships		
Supporting Fourth Primary Education Development Program[28]	ADB, WB, EU, UNICEF	2018-Present • Gender Equity and Mainstreaming • Governance and capacity development • Partnerships	Preprimary and Primary	Active
Secondary Education Sector Investment Program - Tranche 3[29]	ADB, WB	2018-Present • Gender Equity and Mainstreaming • Governance and capacity development	Secondary	Active

		• Knowledge solutions • Partnerships		
Support to Quality Enhancement in Primary Education[30]	JFPR	2019 • Gender Equity and Mainstreaming • Governance and capacity development • Knowledge solutions • Partnerships	Preprimary and Primary	Approved
Skills for Employment Investment Program - Tranche 3[31]	ADB	2019-Present • Gender Equity and Mainstreaming	TVET	Active

		• Governance and capacity development • Partnerships • Private sector development		
Support to Tertiary Education Development[32]	ADB	2019-Present • Gender Equity and Mainstreaming • Governance and capacity development • Private sector development	Tertiary	Active
Strengthening Human Resources	ADB	2019-Present	All sectors	Active

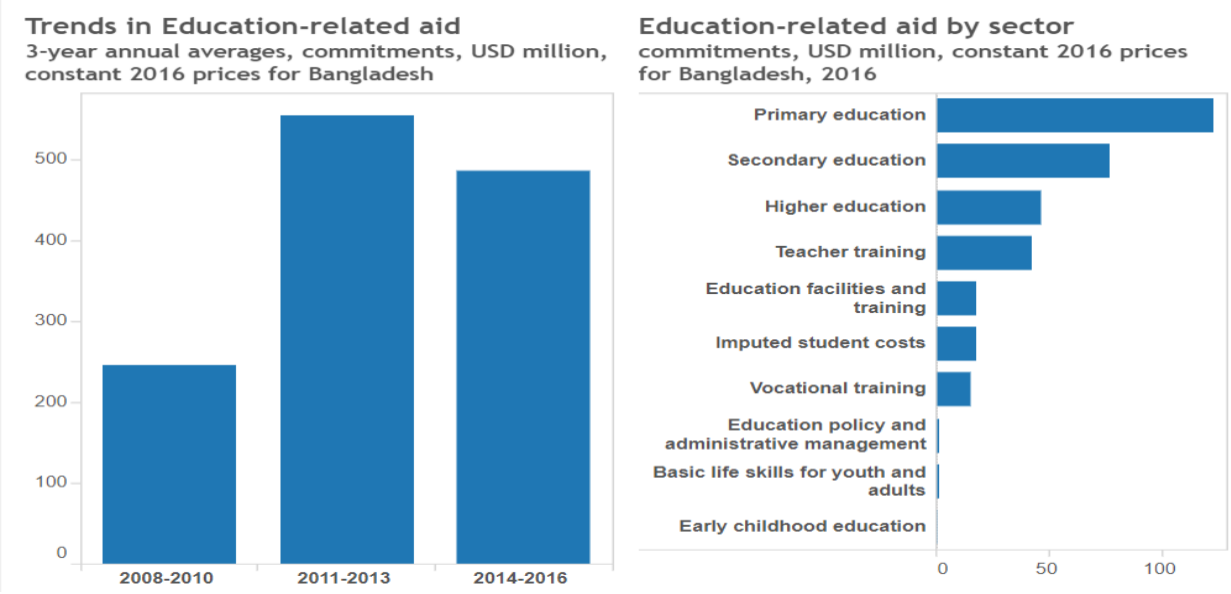
and Leadership for Education[33]		• Gender Equity and Mainstreaming • Governance and capacity development • Knowledge solutions • Partnerships		
Supporting Technical Education and Skills Development Facility[34]	ADB	2019 • Gender Equity and Mainstreaming • Governance and capacity development	TVET	Approved

		• Knowledge solutions • Partnerships • Private sector development		
Additional Financing for Reaching Out of School Children II 119	IDA	2018-Present • Social Development and Protection • Human Development and Gender • Environment and Natural Resource Management	Primary	Active
Quality Learning for All Program[35] (QLEAP)	IDA-WB	2018-Present • Human Development and Gender	Preprimary and primary	Active

		• Environment and Natural Resource Management		
Transforming Secondary Education for Results Operation[36]	IDA-WB, Other DP's	2017-Present • Human Development and Gender	Secondary	Active
College Education Development Project[37]	IDA-WB	2016-Present • Private Sector Development • Human Development and Gender	Tertiary	Active
Additional Financing Skills and Training Enhancement Project[38]	IDA-WB	2015-Present • Private Sector Development • Human Development and Gender	Tertiary TVET	Active
Higher Education Quality	IDA-WB	2009-2018	Tertiary	Closed

Enhancement Project (HEQEP)		• Human Development and Gender		
Skills and Training Enhancement Project (STEP)[39]	IDA-WB	2010-2019 • Economic Policy • Private Sector Development • Public Sector Management • Human Development and Gender	Tertiary	Closed

The recurring themes in most of the projects as gender equality and Governance & Capacity Development imply the objective of gender equality and capacity building through improvement in the education sector. However, by sector higher importance is given to primary and secondary education than tertiary education. The present success of the Bangladesh government in primary and secondary education corresponds to this observation. As documented by OECD, the trend of official development assistance (ODA) in education across the sub-sectors until 2016 also evidences higher allocation to Primary followed by secondary and Tertiary.



Source: http://www.oecd.org/dac/stats/education-related-aid-data.htm

However, there is also a positive trend of growing importance in Tertiary education and TVET sector in recent years (2015-2019 See in Table A) attributing to the projects related to developing technical skills, competitiveness in information technology, and employment skills. This observation is an indication of a shift of policy choices as prioritized by my paper concerning the role of higher education in fostering gender equality through skills, training, and curriculum development to ensure a smoother transition and equal opportunities for women in the labor market of Bangladesh.

Methodology:

Policy Analysis

Based on the theoretical background of the proposition that higher education system can play a role in economically empowering women, through facilitating their equal access to the formal labor market, this paper will explore the policy side of the higher education system. Policy research helps to systematically investigate a phenomenon in a society that can be addressed by public policy (Natow). By and large, the focus of this policy analysis is to determine if the higher education system of Bangladesh runs parallel to the proposition of this paper and reflects it through its policy design. Policy analysis is also essential to assess the discrete parts of the proposition, for example, is the economic empowerment of women manifested at first place? how do they plan to achieve it? Do they think it should be a concern for the higher education system? If so, how higher education system plans to play a role (financial assistance, training, etc. policy options), Are those initiatives explicit to the objective and clearly stated? This approach of policy studies is called "Analysis of Policies" as it is retrospective of how the policy agenda was set, initiated, and then formulated (Jie, 2016, p.16). The succeeding section of this paper that gives policy recommendations based on the "Analysis of Policies" i.e. recommendations based on gaps of policies identified through the analysis is called "Analysis for Policies" (Jie, 2016). The purpose is to suggest new or improved versions of the existing higher education policies that would ensure the economic empowerment of women by facilitating their equal access to the formal labor market.

Unit of Analysis and Data Extraction Sources

In order to investigate the multifaceted queries related to the research question and proposition, this paper considers the following as unit of analysis: Government education documents such as policy documents, document on education act, documents on the strategic plan in line with the policies. Concerning the unit of analysis public policy expert Eugene Bardach said, "In policy research, almost all likely sources of information, data, and ideas fall into two general types: documents and people" (Ownen, 2014). To maintain the credibility of the policies mandated, documents extracted from Web 1.0 sources ie documents publicly published online by Government in websites of Ministry of Education, University Grant Commission as well as websites of aid agencies collaborating in education project in Bangladesh such World Bank are considered as the unit of analysis. Online sources on the internet such as blogs, social media widely known as Web 2.0 are also good sources for policy analysis as they contain opinions of the public regarding policies. However, compared to Web 1.0 these sources allow more interaction yet subject to biases and ethical issues (Natow). During document extraction, the unit of analysis that followed the timeline of 2009 until present are considered for this paper. This is because the present Bangladesh government has started its reign from 2009 and following her policy regimes Bangladesh has achieved remarkable development gaining the status of a developing country. Therefore, policy documents dating from 2009 until present are good sources to reflect on major policy reforms in the Higher education sector. To aid the analysis of this paper, the following 5 units of analysis are considered.

Unit of Analysis	Year of Publication
1. Education Act 2014 (In line with the National Education Policy 2010)	2014
2. Seventh Five Year Plan (FY 2016-2020)	2015
3. National Youth Policy	2015
4. National Women Development Policy 2011	2011
5. Perspective Plan (FY 2010- FY2021)	2010

Method: Qualitative Content Analysis

As a methodology for policy analysis, this paper applies the qualitative content analysis of the relevant documents. The methodology is justified by the purpose of this paper, that is to look into the education system from a top-down approach of analyzing the mandated policies and their gaps in addressing the issue (women's unequal access to formal job sector) for the targeted outcome (women's economic empowerment). The qualitative content analysis had been a popularly employed methodology for the research that investigated the characteristics of language as a medium of communication by getting insights into the content and contextual meaning of the text (Hsieh & Shannon 2005). Additionally, considering the scope of this paper to recommend future policies to the decision-makers, an in-depth content analysis of policy documents can facilitate active discourse among decision making authorities (Hall and Steiner, 2020).

As this paper intends to analyze the documents based on a proposition, the content analysis follows a deductive approach rather than an inductive approach. The inductive approach in analysis concludes based on unprecedented observations and theories realized throughout the process of

analysis (”Inductive Approach (Inductive Reasoning) - Research-Methodology"). On the other hand, since this paper already has a theoretical background to support the proposition, the deductive approach is ideal in this case (Assarroudi, A et al., 2018). The deductive content analysis of the documents is performed using the analytical software NVivo as it is popularly known for qualitative content analysis (QCA) (Mayring, 2000).

Systematic Design of QCA

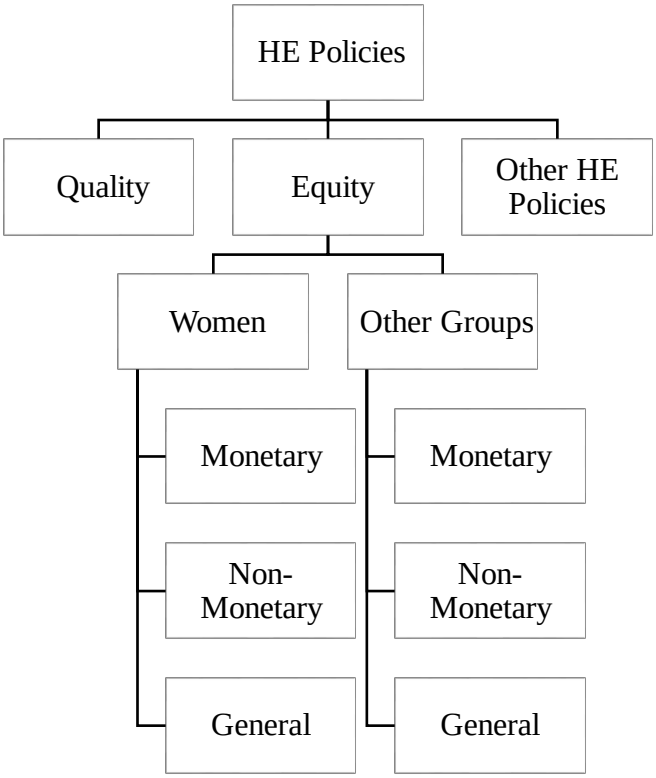
As the unit of analysis used in this study covers the overall education system in Bangladesh, i.e. Primary, Secondary and Tertiary education sectors, the deductive content analysis starts with filtering out policies irrelevant to the higher education sector. Considering the context of Bangladesh, Higher education policies can be defined as follows:

Focused Content	Definition
Higher Education Policies	Policies targeted towards tertiary education institutions, including universities, colleges operating in four streams in Bangladesh: general education; science, technology, and engineering education; agriculture education; and medical education

After filtering out the irrelevant policies to the Higher education sector, this study follows an important first step of deductive content analysis suggested by expert methodologists, by designing

a categorization matrix (Diagram) based on the research question, proposition and supporting theories to draw their exemplification with the codes identified from the content or text (Elo, 2014). The categorization matrix has two main categories (Quality, Equity) including a category 'Other HE Policies" to incorporate additional HE policies from the review of the content that does not fit into the two main categories of this study. The first breakdown of the HE policies by the above mentioned three categories is done in accordance with the objective of the policies. The objective of policy as an aspect of policy formulation is also an important indicator to identify policy gaps which can later aid the process of policy recommendation. For instance, the "Quality" category referred to as nodes in Nvivo covers the policies relevant to the quality of the HE system in general. The "Equity" node captures the HE policies dedicated to equal access to higher education for targeted groups in Bangladesh (Women, financially insolvent students, disabled, ethnic minorities, youths, and so on). Owing to the relevance of this paper to women's economic empowerment, this paper designed a further breakdown of policies under "Equity". Thus, "Equity" comprises two children nodes or sub-categories namely "Women" and "Other Groups" to take into account HE policies targeted towards women and other groups respectively. The hierarchical category is accompanied by a third breakdown where the categories "Women" and "Other Groups" are subcategorized by the nature of policy instruments. The nodes/sub-categories indicating the nature of policy instruments such as "Monetary", Non-Monetary" are crucial to reflect on the government's budgetary allocations for the HE sector. However, after the pre-test of the Categorization Matrix on the unit of analysis, a third child node was developed where the nature of policy instruments is vaguely represented in the policies.

Diagram of Categorization Matrix



After the hierarchical categorization matrix is set, the next step followed the definitions under categories derived from the theories defined objectively to capture the intention of this paper (Table 2). The definitions and variables serve as a coding rule for distinguishing the categories of the matrix and add to the trustworthiness of the methodology[23]. The unit of analysis/documents mostly exists in an unstructured format not directly resembling the name of main categories this study has identified, but rather as factors that constitute the categories. Therefore, this step is necessary to convert unstructured texts to systematically structured texts for analysis.

Table 4.4: Categorization Matric of HE Policies

Categorization Matric of HE Policies	
Main Categories	Definition
Quality	The quality category considers the policies and initiatives covering the improvements in the following areas that can aid the transition to the labor market: • Infrastructure and procurement • Curriculum • Learning environment • Teachers quality • Admission criteria • Career opportunities • Governance and accreditation • Internationalization efforts
Equity	The Equity category considers policies and initiatives that aim equality of access to opportunities in the HE system as pre-

	condition for equality in the labor market. As recognized by the Govt. Of Bangladesh, the equity target group includes the following: • Low-income students • Female students • Meritorious Students from disadvantaged families • Students with disability • Students from ethnic minorities • Youth population
Other HE Policies	Other higher education policies initiatives not relevant to the objective of this paper • Recruitment process • Grading system • Medium of instruction

Although, the second category "Equity" represents the policies aligning with the key investigation of this paper (HE policies in facilitating women's labor market transition and ensuring women's

economic empowerment), filtering out HE policies solely dedicated for the quality enhancement or other general HE policies would not reveal the pattern of policy preferences by the authority. Based on the categorization matrix, the qualitative codes gathered in the analytic software were transformed to a classification on a five-point scale ranging from 1 if the aspects were not present at all to 5 if the aspect was very prominent. This step was employed to shortlist the relevant documents and to sort them by the order of relevance.

Results

Based on the categorization matric, the content analysis of the selected unit of analysis uncovers two major observations in the higher education policies of Bangladesh. The first observation is related to the pattern of policy choices in the higher education system and the second observation points out the rhetoric aspect of policy statements. However, concerning the finding objective of this paper, the results are concentrated around the former observation.

According to the definition of higher education policies as mentioned previously, the analysis is based on policies relevant to the mainstream tertiary education institutions in Bangladesh along four streams general education; science, technology, and engineering education; agriculture education; and medical education. The general education covers all universities and colleges except Madrasha education (religious institution), Vocational education, and Sanskrit and Pali education (Government of The People's Republic of Bangladesh, 2014). The result of the policy analysis covering these four major streams suggests that the present government of Bangladesh has a greater inclination towards the quality of higher education than equity in higher education. According to the first breakdown of the categorization matric, the highest number of policies are accounted for the "Quality" category followed by the "Equity" category (Table 5.1). This result is true for the aggregate number of coding references constituting all five documents as well as in the case of three of the five documents. For instance, the documents Education Act-2014, Seventh Five Year Plan, and Perspective plan have a higher number of policies coded under "Quality" than "Equity" and vice-versa for the two documents National Youth Policy and National Women Development Policy. Intuitively, the proportion of "Equity" policies are greater in National Youth Policy and National Women Development Policy documents because, by the matric design, youth and women are two constitutes of target groups under "Equity". Thus, all the coded policies under

these documents are targeted towards youth and women rather than overall quality. However, Education Act-2014, Seventh Five Year Plan, and Perspective plan are comprehensive documents covering all aspects of higher education. Thus, document wise results also refer to greater prioritization of "Quality" related policy choices compared to "Equity". The policies coded under "Quality" followed the definition in methodology (Table 4.4) and it was found that the policies for quality in HE involved improvement in institutional infrastructure (building new universities, expanding departments, establishing IT-based modern infrastructure and libraries), curriculum development (incorporating ICT, technical and vocation training, internships in the curriculum), governance (establishing accreditation and quality assurance council), admission criteria (Eligibility based on merit and minimum grade point), teachers' capacity (training). The second category" Equity" parent category has 46 polices codes out of a total of 115 HE policies. Considering the children category under "Equity", the other group (Low-income students, Meritorious Students from disadvantaged families, Students with a disability, Student from ethnic minorities, Youth population) has more policies dedicated for them compared to " Women" category that depicts HE policies explicitly targeted towards equal access of female students in higher education. However, both categories have a greater number of non-monetary policy instruments than monetary instruments. The non-monetary instruments refer to the inclusion of ICT, training, courses on sexual and reproductive health in the curriculum, building gender-responsive infrastructure aimed to benefit the targeted group. On the other hand, the monetary policy instruments include financial incentives such as scholarship and stipend for poor meritorious students and female students, the arrangement of study loans at lower interest for targeted groups, etc.

Table 5.1: Aggregate Number Of Coding References By Categories

Codes	**Aggregate number of coding references**
Nodes\\HE\Equity	46
Nodes\\HE\Equity\Other Groups	31
Nodes\\HE\Equity\Other Groups\ Not Clear	5
Nodes\\HE\Equity\Other Groups\Monetary	3
Nodes\\HE\Equity\Other Groups\Non-Monetary	21
Nodes\\HE\Equity\Women	15
Nodes\\HE\Equity\Women\Monetary	4
Nodes\\HE\Equity\Women\Non-Monetary	11
Nodes\\HE\Other HE	13
Nodes\\HE\Quality	56
Total HE Policies	115

The result based on the rhetoric aspect of the policy statements suggests that higher education policies in Bangladesh act as guidelines of best practices for the HE institutions rather than mandated order that institutions should adopt as policy actions. Moreover, most of the policies are stated with general motivation without mention of any specific action plans. For example, "Ensure youth opportunities for education in accordance with their aptitude and need". This policy under "Equity" and sub-category "Other Group" did not mention specific policy action. Such general policy statement opens the door for multi-faceted interpretations such as do opportunities means

enrollment in a higher education institution or other opportunities during the course of study, does "need" means financial need or need in case of disabilities, are there any set criteria to measure aptitude and the ensure the opportunities includes monetary or non-monetary instruments? This generalized nature of the policy statements can be attributable to inadequate strategic planning and inefficient policy formulating process or can be an indication of a steering governance style that provides the freedom to the HE institutions to develop their independent policy actions. Although, acting as a steering authority, develops the creativity of HE institutions in designing effective policies in line with their resources. Consequently, it establishes lower accountability and a lack of coordination among institutions. Thus, the lack of clearly defined HE policies can result in an inconsistent education system disrupting or lengthening the process to achieve policy goals in the higher education system.

Discussion

According to the result of the content analysis, that reveals greater prioritization of "Quality" over "Equity" it can be said that the HE policies in Bangladesh believe in a non-gender-differentiated approach. In this case, it considers gender equality in education as an equal treatment to men and women. This aligns with the greater endorsement in quality education irrespective of gender, religion, race, and socio-economic status. One of the strategies of HE in the National Education Policy 2010, stated that "Academic institutions, which can ensure quality education, (such as colleges and universities) will provide higher education. The minimum qualification will not be relaxed for the quota system or any other reasons" (Government of the People's Republic of Bangladesh, 2010, p. 24). However, the Bangladesh government also recognized women as an equity target group and have taken gender-differentiated initiatives in HE for their equal rights and empowerment, yet the initiatives are comparatively limited in number and effectiveness. Women and other targeted groups of HE equity policy (such as low-income, youth, ethnic minorities, etc) occupy sheer importance in comprehensive education policy documents. The absence of a standalone agency and policy document dedicated to equity promotion in higher education as well as disregard of equity criteria in HE quality assurance has been criticized as shortcomings of government's national education policy and 7th five-year pla40(*National Higher Education Equity Policy*, 2018). The financial resources committed to equity promotion in the form of monetary intervention includes an allocation of BDT 1140 million from the Prime Minister's Education Support Trust fund that provides stipends to low-income meritorious students in tertiary education. Private universities in Bangladesh provide fee waivers and stipends to meritorious students from economically insolvent families, yet there is no proper management of data regarding the exempted amount of such financial aid41(*National Higher Education Equity Policy*, 2018).

Considering the financial assistance exclusively for women in higher education levels, the Directorate of Secondary and Higher Education (DSHE) initiated the Female Stipend Project for Degree (Pass) and Equivalent Level (FSPD) project that ran from 2011-2016. This project aimed to achieve gender parity goal by encouraging higher enrollment and lower retention of women in tertiary education through the intervention of stipends for female students from a poor family and disaster-affected areas of Bangladesh. Although students from the poor economic background and disaster-affected areas were the primary criteria for the stipend beneficiaries, women got a greater share in quota accounting to 90% of women from disaster-prone areas and 30% of women from other areas (compared to 10% allocated for men from the respective areas) (Government of People's Republic of Bangladesh, 2015). Along with the parallel goal of poverty reduction, the FSPD project was an incentive to enroll in higher education for women who were impeded by financial insolvency. This is because, in retrospect to the low-income families in Bangladesh, the opportunity of education for female children gets compromised in the first place. This program was a part of the action plan in Seventh Five-Year Plan (2016-2020) that targeted to raise female enrollment in tertiary education from 70% to 100%[42](Government of People's Republic of Bangladesh, 2015). However, considering the duration of implementation of the FSPD (2011-2016), there has been only a steady rise in female enrollment in tertiary education from 69.4% to 70.1%. Thus, as per vision 2021, the target of reaching 100% female enrollment rate in the tertiary education sector seems over-ambitious looking back to the gap in policy measures for women in tertiary education. Having said that, the probability of gap in HE policies to translate to the gap in labor market participation of women makes the goal of reaching gender equality in the labor market far from achieving. The unsatisfactory outcome in women's enrollment and labor market participation can be due to the policy design that just considers financial barriers while

disregarding social barriers. According to the supporting theory and literature of this paper, the women's decision to pursue higher education and join the labor market not only depends on the financial barrier but also other variables such as social norms that are important to be addressed while designing policy measures. The FSPD project in this regard just considers the financial variable while leaving out social impediments that in reality neither solves the issue of lower female enrollment nor skewed distribution of women across unconventional majors. One of the interesting observations derived from the Equity policy pattern suggests that the policymakers have designed monetary and non-monetary policy instruments by financial and social factors. All the financial policy instruments employed in the policy measures such as stipends, scholarships, or loans on soft terms for the targeted groups are based on financial variables, whereas the non-monetary instruments such as the inclusion of gender studies, technical knowledge, training, and extra-curricular activities in the curriculum are based on the objectives of social factors such as breaking gender stereotypes, ensuring confidence and empowerment of women by equipping them with proper skills for the labor market.In Bangladesh's higher education system the measures addressing social barriers of women have been reserved under non-monetary policy instruments. An ideal example for inclusion of social variables into monetary instruments could be financial incentives for women to enroll in non-conventional majors such as STEM. Occupational segregation as reflected by the choice of major in higher education is highly induced by social norms and gender stereotypes. Besides, mainstreaming gender equality in curriculum and learning environment, financial incentives such as fee waivers, stipends can be introduced for female students choosing to go for STEM majors. It is important to mention that, the motivation for science, technology should be developed during primary and secondary levels by infusing science and ICT in curriculum and gender-neutral concepts in the study material. The GOB has highly

endorsed the need for ICT at all levels of education and adopted policies to introduce ICT courses at all post-graduate universities in Bangladesh. As a strategy to encourage IT student enrollment, the 7th Five-Year Plan targets to double the current supply of 5,000 yearly IT graduates in the next 2-3 years by initiating IT education in colleges under the national university of Bangladesh (Government of People's Republic of Bangladesh, 2015). Nonetheless, this policy falls under the curriculum development variable of Quality. Policy as such enriches the supply side of higher education for students who are interested in ICT, however, it does not go a long way to raise demand in students for enrolling in ICT majors. Along this line, it can be said that HE policies for STEM do not have explicit policies or action plans dedicated to raising women's enrollment in the STEM field.

Considering the overall analysis of the HE policies it can be said that there is a lack of gender-differentiated approach towards the goal of gender parity in higher education and economic empowerment of women. The pattern of policies is guided by the quality aspect of higher education. The quality of HE is undoubtedly an important indicator for students considering their learning outcome and future career prospect. However, the quality aspect is important for all students in general, and its mostly considered as an indicator while choosing what institutions the student would like to be admitted to. On the other hand, from the perspective of female students in the Bangladesh context, social barriers act as a top determinant of decision making compared to quality. Therefore, to reach the targeted gender parity goal in higher education followed by the labor market, it is crucial to prioritize the equity aspect and adopt a gender-differentiated approach.

Policy Recommendations

It is important to consider the alignment of the development perspective and objective of this paper to the national objective and perspective plan, to design policy recommendations. Although the perspective plan has been already reflected in the policy measures and has been implemented, there remains a certain scope for improvisation. For this paper, the policy recommendations are specific to the higher education system per the gaps identified through HE policy analysis. Essentially as this paper concerns the role of higher education in ensuring the economic empowerment of women by facilitating a smoother transition of women to the formal labor market, the policy recommendation will be guided by this proposition.

Based on the policy analysis, the suggested policy recommendations are divided along the line of general policies for HE and policies specific to the major issues identified by this paper.

General Policy Recommendation

I. Considering the current status quo of gender disparity in Bangladesh (social, economic, education, political, health, etc. spheres), the approach to gender equality as an equal treatment to men and women may not bring anticipated development outcomes for the country. In this regard, it is suggested to consider gender equality as the outcome itself and take the gender-differentiated approach while designing policies of higher education. This approach considers that there are different conditionalities associated with men and women that mostly puts women in a disadvantaged position. Thus, the HE system can consider those backlashes and design gender-differentiated policy measures that can compensate for the disadvantages. However, this recommendation does not refer to take a gender-differentiated approach at an extreme, rather it suggests a balance between the approach of equal treatment and gender-differentiated approach.

II. The second recommendation concerns the over prioritization of the quality aspect of the higher education system. Quality education is important to national growth as well as human development. Given the international competitiveness, internationalization of higher education has become a crucial determinant of quality education. Yet to realize an equitable society, it is also important to ensure that everyone irrespective of gender, race, religion, and socio-economic status get access to this quality education. Therefore, alongside quality, the higher education policies should put equal emphasis on the inclusion the different disadvantaged and marginalized groups in Bangladesh (Low-income students, Meritorious Students from disadvantaged families, Students with a disability, Student from ethnic minorities, Youth population)

III. While maintaining a balance between quality and equity policy measures in higher education, it is also important to incorporate equity measures in the quality assurance criteria in higher education. The performance funding available to the higher education institutions in Bangladesh should also include equity aspect for example gender ratio of student and teachers as an indicator to measure performance.

IV. The Ministry of Secondary and Higher Education should develop an effective data management system for all the registered public and private HE institutions in Bangladesh. The policy of data management should be mandated compulsory for all HE institutions. The data should include aggregate sex-segregated data as well as by disciplines or majors. The data management system Higher education institutions should keep track of graduates and alumnae's career positions.

Specific Policy Recommendations

I. Introducing monetary incentives at the point of enrollment can be an effective way to raise enrollment in higher education. Students irrespective of their financial background, consider the financial cost of applying to universities and colleges. Application fee waiver and scholarships can be introduced in general or for special majors like STEM to increase student's enrollment.

II. By keeping track of alumnae's career profile, universities can create role models for present and potential students. A wide range of studies (European Commission, 2010; Hill et al., 2010; OECD, 2008) has found that career opportunities associated with a field can motivate students to enroll in subjects that typically have under-representation of students. Universities can arrange promotional visits to secondary institutions and to promote STEM programs that have lower female students. Female alumnae who have an established career position in STEM can share their stories and aspiration in the promotional programs to encourage more women to join the STEM field.

III. The HE policies of Bangladesh have incorporated training for students in the technical and vocational fields. However, it is important to establish work-related training across all disciplines. To raise the confidence of female students, assure their employment in high-skilled and well-paid jobs as well as ensure economic empowerment, the gender-differentiated approach should be taken to include courses on leadership skills, professional and ethical management skills in the HE curriculum across all disciplines.

IV. Every higher education universities and colleges should establish an active career service office that would work to extend networks among recruiting organizations. Networking and establishing partnerships with the organizations can be an effective way to be informed

about market needs as well as add to the reliability of the institutions in creating career prospects for its students.

V. The practice of single-sex institutions can be adopted as a gender-differentiated approach at the tertiary level that not only focuses on academic excellence but also in skills development for women. The curriculum can follow the model of globally renowned female liberal arts higher education institutions that allows self-criticism, analytical thinking, and constructive debate or dialogue on global problem 26. These universities are successful in producing leaders because female students tend to gain aspiration and confidence by looking up to female role models who have graduated from these universities31. Such an institution can be transformational in producing empowered women who can excel in their professional and personal life by leveraging their knowledge, skills, and voice across all economic resources.

Strategies suggested at the higher education level are feasible to implement in the Bangladesh context given the share of common goals with national development. However, they can be economically cost maximizing owing to the need for balancing investments between quality and equity aspects of higher education. However, in the long term if these policies are properly implemented, then women's participation in the skilled labor market can transform into the economic wellbeing of Bangladesh.

Limitations

It is important to take into consideration the shortcomings of this paper so that further research prospects can be developed. The limitations of this study are the following:

- The analysis of this paper is based on the existing higher education policies that do not cover a specific action plan and implementation report. It will be appropriate to identify policy inconsistencies if policies are analyzed in line with the analysis of action plans and implementation reports.
- The policies in the labor market as well as across other education levels are equally important to ensure the economic empowerment of women and their equal opportunities in the labor market. Given the concentrated scope of this paper related to the role of higher education, policies in other relevant fields are disregarded.
- The position of Bangladesh in corruption is a major setback for improvement in the education sector in general. This paper lacks in evidencing occurrences of corruption in the education sector and thereby does not incorporates policy recommendations addressing this issue.
- Lack of sex-segregated data across occupations and disciplines is a major limitation of this paper. Moreover, sources of data and policy documents such as Ministry websites do not have a user-friendly system of information management. The Ministry websites also do not provide updated versions of documents on policies, acts, and strategic plans. Thus, documents were extracted from documents archive of international development partners as well as using the personal network.

Conclusion

The Vision 2021 that has been strategized by the Seventh Five-Year Plan (2016-2020) envisages Bangladesh to achieve the status of middle-income countries with a high human development index (HDI) by 202 (Government of The People's Republic of Bangladesh, 2010). As a development model towards this vision, the plan set priority areas in poverty reduction, gender equality, balanced regional development, and inclusive society based on equal rights and opportunities for all[43]. In order to promote human development, the plan aims to convert the population into useful human resource base, encourage sustainable health and nutrition, and finally ensure education for all (17). Thus, it is necessary to strategize equitable society by planning effective strategies targeted towards major equity groups such as low-income families, people with disabilities, ethnic minorities, youth population, and women. The strategies to promote women empowerment falls under the gender strategy of Seventh Five-year plan that envisions "a country where men and women will have equal opportunities and rights and women will be recognized as equal contributors in economic, social and political development" (Government of People's Republic of Bangladesh, 201, p. 654). The theory of this paper also recognizes women as useful human resources and advocates for their equal access to all opportunities. For the concentrated scope, this paper particularly endorses on the equality in access to education. Following the development goals for the education sector, Bangladesh has achieved commendable success in achieving gender parity at primary and secondary education levels in the last 10 years. However, despite policy measures adopted and implemented, the gender gap in the tertiary education sector persists. As a consequence, there is a limited supply of female skilled labor force in the formal labor market. Although the participation of women has increased in Bangladesh, the majority of women remained concentrated in informal jobs that are characterized by a low level of education,

skills, lower remuneration, and social benefits. As such economic empowerment of women is not realizing to the extent it is anticipated. Considering the sheer population of women who are engaged in formal jobs, there still exist occupational segregation with a screwed distribution of women in service sectors. Based on the literature and data, there is also evidence of vertical differentiation across occupations where the proportion of women gets smaller with higher positions. However, the data across major occupations reveal higher education and skill level among women who have occupied higher positions. For this reason, higher education is focused in this paper given its pivotal role in infusing required knowledge, skills, and motivation in women so that they can equally contribute to an informed, knowledge-based, technology-oriented economy, Bangladesh envisions. Hence to achieve gender equality in the labor market, fostering a gender-responsive higher education system is indispensable. Based on this proposition, the content analysis of the HE policies in Bangladesh revealed an interesting theme in policy choices. Following the policy regimes from 2009 under the present government, the higher education policy measures have mostly advocated for reforms in the quality of higher education. Achieving higher female enrollment in higher education has been an integral development objective, yet as inferred from analysis, the GOB hypothesized that ensuring quality of higher education can encourage enrollment rate in higher education. Quality is an important indicator but there exist other socio-economic conditions that determine the decision of pursuing higher education. Such socio-economic conditions are more prevalent in the case of women than men. The existing policies take into consideration the socio-economic conditions that act at barriers and have designed monetary policy instruments like scholarships and stipends for low-income female students. Social gender norms that have impeded women have been addressed by the inclusion of gender studies, technical and vocational training, and courses of reproductive health into the curriculum. However, these

monetary and non-monetary policies are adopted with an" equal treatment" approach than a gender-differentiated approach. This means that, overall, there is a lack of policy instruments that are solely designed for women. As men and women encounter different socio-economic conditions, there should be a gender-differentiated approach that considers different variables in terms of solving issues related to different gender groups. Thus, it is suggested to maintain a balance between equal treatment and gender-differentiated approach in designing policy measures to encourage higher enrollment of women in higher education across all majors. Such balanced policy measures accompanied by the proper implementation can foster gender equality in higher education translating to higher participation of skilled women in the formal labor market.

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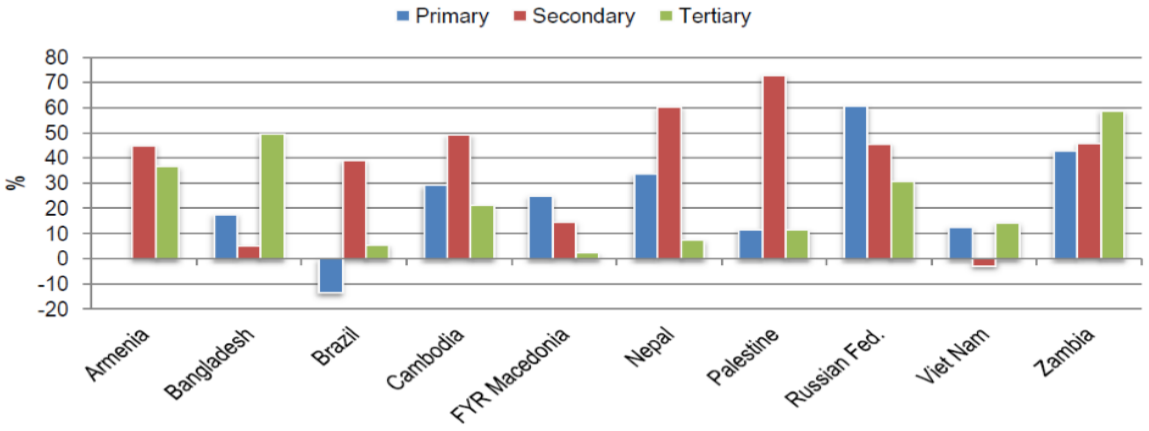
Appendix

Chart: 3.1.c: Wage Differential Across by Education Level

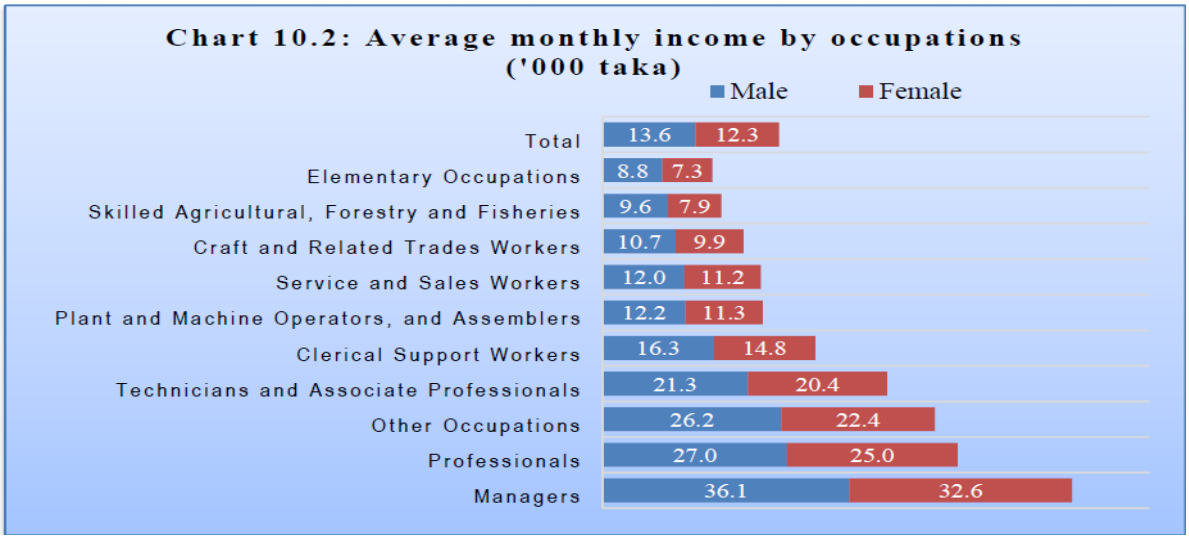
Figure 2.28 Gender wage differentials of young wage and salaried workers by level of completed education, SWTS countries



Notes: Gender wage differentials are calculated as the average monthly wage of young male employees minus the average monthly wage of young female employees divided by the average monthly wage of young male employees. Youth = 15–29.
Source: Authors' calculations based on ILO SWTS data in 10 countries (first round, 2012–13). For meta-information on reference periods, etc., see Annex II.

Source: Kring, S., & Elder, S. (2016, January). *Young and female - a double strike? Gender analysis of school-to-work transition surveys in 32 developing countries* (32).

Chart: 3.1.d: Wage Distribution Across Major Occupations by Sex



Source: ILO. (2018, January). *Labour Force Survey (LFS) Bangladesh 2016-17*. Dhaka, Bangladesh: Bangladesh Bureau of Statistics.