

ISRG JOURNAL OF HUMANITIES AND CULTURAL STUDIES (ISRGJHCS)



OPEN  ACCESS



ISRG PUBLISHERS

Abbreviated Key Title: ISRG J Humanit Cult Stud

ISSN: 3048-5436 (Online)

Journal homepage: <https://isrgpublishers.com/gjhc/>

Volume – II Issue- VI (November-December) 2025

Frequency: Bimonthly

The Impact of Government Education Policies on Women's Learning Opportunities in Bangladesh

Samsunahar^{1*}, Thameem Ushama²

¹ PhD Candidate, International Institute of Islamic Thought and Civilization, Islamic University Malaysia, (ISTAC-IIUM)

² Professor, Department of Usul al-Din and Comparative Religion and Philosophy, AHAS IRKHS ,International Islamic University Malaysia (IIUM)

| Received: 14.12.2025 | Accepted: 17.12.2025 | Published: 20.12.2025

*Corresponding author: Samsunahar

PhD Candidate, International Institute of Islamic Thought and Civilization, Islamic University Malaysia, (ISTAC-IIUM)

Abstract

This study looks into the role of government education policies in closing the gender gap in improving unbiased learning opportunities in Bangladesh. Over the last two decades, Bangladesh has pursued an advanced-prone policy to improve girls' access to quality education, guided by commitments to gender equality, human capital development, and international frameworks such as the Education for All (EFA) goals and the Sustainable Development Goals (SDGs). Important policy initiatives, such as the Female Secondary School Scholarship Programme (FSSP), free textbook distribution, gender-sensitive curriculum reforms, school feeding programs, and investments in community-based and non-formal education, have contributed significantly to the enrollment and quality retention of girls. These initiatives have also helped to alleviate financial pressures, eradicate early marriage, and increase parental support for girls' education. Despite these achievements, significant impediments remain. Women and girls continue to face barriers to equal participation, including socioeconomic limits, poor educational facilities, restricted access to digital technology, and safety concerns, particularly in rural and marginalized regions of the country. The COVID-19 pandemic worsened existing inequities by raising dropout rates and extending the digital learning divide. The study finds that, while government policy to improve quality education, regardless of gender disparity, has partly contributed to the formation of gender parity, the impact is uneven due to shortcomings in sound policy-making, its implementation, monitoring, and resource allocation. The study suggests that in order to close the gender gap in educational activities effectively, Bangladesh needs to fabricate and implement a more comprehensive and gender-responsive policy framework. This involves improving teaching resources, teachers'

training, introducing digital literacy components, increasing targeted stipends for vulnerable girls, and developing partnerships with non-governmental organizations and community stakeholders. By tackling systemic disparities and increasing policy coherence between established institutions, the government may promote sustainable progress in women's educational advancement while also contributing to national development goals.

Keywords: Education, Women Empowerment, Policy Intervention, Community Engagement, Bangladesh

1. Introduction

Education is commonly regarded as a critical pillar of social reform, economic progress, and gender equality. Governments and international organizations in underdeveloped countries are increasingly emphasizing girls' and women's education as a fundamental human right as well as a strategic investment in national development (UNESCO 2022). Education improves women's capacities, increases their labor force involvement, improves health and demographic results, and boosts civic and political engagement (Sen 1999). Despite this global consensus, gender disparities in education access, learning quality, and post-secondary outcomes persist, especially in low- and middle-income countries where poverty, socio-cultural norms, and institutional weaknesses all work together to limit women's learning opportunities.

Bangladesh is a very important and instructive case in the global debate on gender and education. Since the early 1990s, the country has been hailed as a success story for closing gender gaps in education, particularly at the basic and secondary levels. Bangladesh has achieved near gender parity and, in some cohorts, a female advantage in school enrollment rates through a combination of targeted government policies—including stipend programs for female students, tuition waivers, free textbook distribution, and strategic partnerships with non-governmental organizations (NGOs) (Khandker et al., 2021; BANBEIS 2021). These accomplishments are especially noteworthy given Bangladesh's economic constraints, high population density, and long-standing patriarchal traditions that impede girls' access to formal education (Schurmann 2009).

However, while enrollment parity is a significant milestone, it does not always imply gender equality in education. A growing body of research warns that numerical equality may mask ongoing disparities in learning quality, skill development, educational transitions, and long-term empowerment results (Hahn et al., 2018; UNESCO 2022). Many women in Bangladesh continue to face structural barriers such as early marriage, unpaid care responsibilities, restricted mobility, and labor market discrimination, all of which limit the extent to which education can be translated into meaningful social and economic gains (World Bank 2018). This poses an important question for education policy analysis: to what extent have government education initiatives actually enhanced women's learning chances, rather than simply increasing their physical presence in educational institutions?

The distinction between access and learning opportunity is crucial for comprehending this subject. Access to educational institutions is generally measured by enrollment and attendance measures. Learning opportunities, on the other hand, encompass the broader conditions that enable meaningful educational engagement and outcomes, such as instructional quality, curriculum relevance, school safety and inclusiveness, continuity across education levels, and the social value attached to women's education (Sen 1999).

Examining women's learning possibilities involves a qualitative approach that takes into account lived experiences, institutional practices, and the socio-cultural settings in which education policies are implemented.

Since attaining independence in 1971, Bangladesh's education system has gone through various stages of transformation. Early post-independence initiatives were primarily concerned with increasing basic education and restoring infrastructure, with little clear focus on gender disparity (World Bank 2018). By the late 1980s and early 1990s, however, international commitments such as the Education for All (EFA) project and domestic advocacy initiatives had pushed girls' education to the top of national policy agendas (UNESCO 2022). This transition culminated in the implementation of the Female Secondary School Stipend Programme (FSSP) in the early 1990s, which marked a significant shift from gender-neutral to gender-targeted education policy.

The FSSP provided conditional cash transfers to girls enrolled in secondary school, subject to regular attendance, satisfactory academic performance, and remaining unmarried. The program aimed to lower direct schooling expenditures, encourage retention, postpone early marriage, and increase female completion rates. Empirical studies repeatedly show that the stipend program enhanced girls' enrollment and decreased dropout rates, especially among rural and low-income households (Khandker et al., 2021; Schurmann 2009). Complementary efforts, such as free textbook distribution, expanded school infrastructure, and increased employment of female teachers, have eliminated economic and social barriers to girls' education (BANBEIS 2021).

These policy efforts also helped to influence household decision-making and social attitudes about girls' education. According to qualitative research, stipends changed parents' opinions of the economic value of educating daughters and boosted community acceptability of girls' secondary schooling (Hahn et al., 2018). Nonetheless, researchers contend that these shifts have been unequal and fragile, especially in areas where poverty and conventional gender norms persist (Stromquist, 1991). Along with substantial progress in access, questions have been raised about the quality of education and the long-term viability of policy gains. Overcrowded classrooms, a lack of skilled teachers, and an examination-based curriculum that emphasizes rote learning continue to impair meaningful learning results for many children, particularly females from disadvantaged backgrounds (World Bank 2018). Furthermore, secondary-level advances have not been matched by proportional growth in women's involvement in higher education, technical and vocational training, or formal employment, indicating a persistent mismatch between education and broader empowerment results (UNESCO 2022).

These conflicts can be explained using the capability approach and feminist critiques of educational systems. The capability approach emphasizes that development results should be measured in terms

of people's substantive freedoms rather than just resource provision (Sen 1999). When applied to women's education, this concept emphasizes whether learning increases agency, confidence, and the ability to make meaningful life decisions. Similarly, feminist researchers contend that education systems frequently reinforce existing gender hierarchies unless policies clearly address power dynamics, curriculum content, and institutional cultures (Stromquist, 1991). Educational institutions are not neutral environments; they are rooted in social frameworks that impact perceptions of femininity, labor, and family duties. Even when institutional regulations favor education, traditions about early marriage, female modesty, and domestic responsibilities continue to determine girls' educational paths in Bangladesh (Schurmann 2009). As a result, the impact of education programs is mediated by interactions between state institutions, families, communities, and local governance systems.

This essay takes a qualitative, policy-oriented approach to investigating how government education policies have influenced women's learning possibilities in Bangladesh. Rather than relying exclusively on quantitative indicators, it uses qualitative evidence from policy texts, academic research, and evaluation reports to investigate how policies work in practice and how women and girls perceive them. By emphasizing learning opportunities rather than enrollment alone, the paper goes beyond celebratory narratives of gender equality to provide a more critical and nuanced assessment of policy performance. The key point stated here is that while government education programs in Bangladesh have been extremely successful in increasing access for girls and women, they have been less effective in assuring equity in learning quality, continuity, and post-school outcomes. For many women, structural restrictions such as poverty, limited governance capacity, and persistent gender norms continue to hinder education's transformative potential. These constraints are especially obvious for girls from low-income families, rural areas, ethnic minority populations, and those with disabilities, emphasizing the significance of an intersectional viewpoint in education policy analysis.

The purpose of this paper is threefold. First, it examines important government education programs intended to reduce gender inequality in Bangladesh. Second, it investigates the methods by which these policies affect women's access, retention, and learning opportunities. Third, it exposes policy gaps and unintended effects that impede the achievement of meaningful gender equality in education. The rest of the article is organized as follows. The next section introduces the conceptual and theoretical framework that will guide the analysis. This is followed by a methodology section, which describes the qualitative study design. The following parts give a historical review of gender-focused education policies, thematic findings, and policy implications. The conclusion discusses lessons for future policy design and study.

Improving educational access and outcomes for women is critical for countries in the Global South, particularly Bangladesh, in order to overcome long-standing gender inequities and accelerate progress. Several international frameworks, including the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Beijing Platform for Action, and the Sustainable Development Goals (SDGs), recognize gender equality in education as a fundamental human right and a prerequisite for inclusive development (United Nations, 1995). These promises have prompted governments to pursue policy

measures that attempt to close gender inequalities and improve women's learning opportunities.

Female education has been recognized as important in Bangladesh since the country's inception. Historically, female literacy rates were much lower than those of men, owing to ingrained social norms, early marriage customs, economic restraints, and limited access to formal education (Kabeer, 2005). These include the Female Secondary School Stipend Programme (FSSP), the expansion of free primary education, the provision of free textbooks, the Primary Education Development Program (PEDP), and targeted measures to improve girls' safety, mobility, and participation in school systems (World Bank, 2013).

These initiatives have resulted in tremendous development. Bangladesh attained gender parity in elementary school enrollment by the early 2000s, and female involvement in secondary education has increased as a result of financial incentives and community-based awareness efforts (World Bank, 2013). Researchers highlight that these advancements have helped to delay marriage, increase women's labor force involvement, and improve intergenerational educational outcomes (Mahmud & Amin, 2006). Furthermore, curricular revisions that promote gender-sensitive content, as well as the expansion of school facilities (such as separate restrooms for girls and the recruitment of female teachers), have played important roles in reshaping educational environments (Aikman & Unterhalter, 2005).

Despite these advancements, gender inequities remain at deeper levels. While enrollment parity is an important milestone, it does not fully account for disparities in learning outcomes, digital literacy, Science, Technology, Engineering, and Mathematics (STEM) subject access, and upper-secondary or university education completion rates. Girls' transition rates from secondary to higher education remain varied, influenced by economic difficulties and societal expectations (Shojib & Shaju, 2025). Furthermore, rural-urban disparities continue to impact educational experiences, with rural females frequently having restricted access to good schools, transportation, and safe learning environments. The COVID-19 pandemic has exacerbated the digital divide and disrupted education across the country. Evidence suggests that girls are more likely to drop out during protracted school closures, which can be attributed to increasing family obligations, economic uncertainty, and rising rates of early marriage (Khan et al., 2022). As Bangladesh embraces digital learning methods, unequal access to the internet, gadgets, and technological literacy has exacerbated long-standing restrictions that disproportionately harm girls and women (Badiuzzaman, Rafiquzzaman, Islam Rabby, & Rahman, 2021).

Given these structural problems, education policy must shift from a focus on enrollment to a more comprehensive strategy that prioritizes equity, quality, empowerment, and lifelong learning. While the government has achieved great progress through numerous laws and programs, gaps still exist in implementation, monitoring, resource allocation, and responsiveness to gender-specific issues. This study thus situates itself at a pivotal juncture, investigating the extent to which government education programs have effectively bridged the gender gap and extended meaningful learning opportunities for women.

2. Research Problem

Over the last three decades, Bangladesh has received widespread recognition for its efforts to reduce gender inequities in educational

access. Government initiatives such as the Female Secondary School Stipend Program (FSSP), tuition waivers, free textbook distribution, and school infrastructure improvements have significantly increased girls' enrollment and retention at the primary and secondary levels (Khandker et al., 2021; Schurmann 2009). These initiatives have not only decreased financial barriers to education, but have also helped to transform family attitudes on the importance of educating women, particularly in rural and low-income communities (Hahn et al., 2018). Despite these advancements, there are still significant gaps in transforming enrollment into meaningful learning opportunities and substantive empowerment for women.

Despite increased access to education for girls, socioeconomic pressures, early marriage, and home obligations continue to have an impact on retention and completion rates, particularly among marginalized communities (World Bank 2018). Financial incentives, such as stipends, can enhance short-term attendance but do not address the underlying sociocultural causes of dropout, such as gender norms that emphasize household obligations or early marriage over continuing education (Schurmann 2009). As a result, many girls are still unable to use their education for personal growth, economic engagement, or social mobility, raising questions about the efficacy of present policy approaches to attaining true gender equality in education (UNESCO 2022).

Furthermore, current policies prioritize access-oriented variables like enrollment and attendance, frequently overlooking crucial aspects of learning quality, classroom experience, and skill development (Hahn et al., 2018). Overcrowded classrooms, rote-based pedagogy, insufficient teacher training, and gender-insensitive curricula all make it difficult for female students to gain the knowledge and skills required for empowerment (World Bank 2018). Furthermore, intersectional inequalities based on socioeconomic position, rural or urban location, ethnicity, and disability exacerbate disadvantages for particular groups of girls, implying that policy gains are not fairly spread.

Given these obstacles, the primary research issue addressed in this study is the disparity between better access and retention gained through government legislation and the persistence of substantive constraints in women's learning chances. Understanding why these discrepancies exist, and how policies may be changed to improve both access and meaningful learning outcomes, is critical for devising interventions that truly empower women and close the gender gap in education.

3. Research Questions

Guided by this problem, the principal research questions are:

- i. Which government education policies have most directly targeted gender gaps in Bangladesh's education system between the 2000 and the 2010s?
- ii. Through which mechanisms did these policies alter girls' and women's access, retention, and transition in schooling?
- iii. What socio-economic, cultural, and institutional factors mediated the impact of policies on learning opportunities?
- iv. How do policy implementation practices and monitoring systems shape outcomes across different regions and social groups?

4. Research Objectives

The primary goal of this research is to critically investigate how government education policies affect women's learning opportunities in Bangladesh. The study assesses both the successes and limitations of policy measures, with an emphasis on understanding how different elements of gender inequality persist within the educational system.

The study's precise aims include the following:

- To examine the historical evolution of government education programs aimed at achieving gender equality in Bangladesh. This includes tracking the evolution of key initiatives and determining how national and international commitments to gender equality have influenced policy objectives.
- To evaluate the influence of significant educational policies—such as stipend schemes, free textbook distribution, curriculum revisions, and ICT-based learning initiatives—on women's enrollment, retention, and completion rates at all educational levels.
- To investigate the continuing structural, economic, and cultural hurdles that hinder women's access to quality education, notwithstanding progressive government initiatives.
- To assess the efficacy of policy implementation, monitoring, and governance processes in producing gender-responsive educational results.
- To investigate the impact of digital literacy, technological inclusiveness, and current skill development on women's modern learning opportunities.
- To make evidence-based suggestions for improving gender-responsive education policies and promoting more inclusive, equitable learning environments for women in Bangladesh.
- These aims collectively steer the study toward a complete evaluation of policy outcomes, ensuring that the analysis takes into account both quantitative indicators and qualitative experiences that impact women's educational routes.

Structure of the paper

The article continues as follows. First, a chosen literature review provides theoretical viewpoints on gender and education, followed by a summary of empirical studies on Bangladesh's key policy actions. Second, the methodology used in this qualitative investigation is described. Third, data from documentary analysis and stakeholder interviews are provided in four thematic areas: access and enrollment, retention and transition, learning quality, and larger social implications. The discussion summarizes major patterns and unintended consequences, and the study concludes with policy recommendations and areas for future research.

5. Methodology

This study uses a qualitative, case-oriented design with three primary data sources: (1) policy and program documents (national education plans, stipend program manuals, monitoring reports); (2) semi-structured interviews with 28 stakeholders (policy officials, district education officers, headteachers, NGO program managers, teachers, and female learners); and (3) secondary evaluations and peer-reviewed literature.

A. Data sources

The study relies on three primary sources of information. First, it examines government policy papers, such as national education policies, education sector plans, and stipend program instructions published by the Ministries of Education and Primary and Mass Education. Second, it reviews qualitative and mixed-method academic studies, including interviews with students, parents, teachers, and policymakers. Third, it studies publications published by international institutions and non-governmental organizations (NGOs) such as the World Bank, UNESCO, and BRAC.

B. Analytical strategy

Data were evaluated thematically, with an emphasis on how policies address gender gaps at several points of the educational cycle, including access, retention, learning quality, and transition. Key issues included socio-cultural norms, home decision-making, school-level practices, and governance ability. The investigation took into account unforeseen outcomes and implementation limitations found in the literature.

6. Literature Review

1. Introduction to Literature on Gender and Education

Gender gaps in education have been extensively studied in international development scholarship. Education is widely recognized as an important tool for promoting gender equality and empowerment, especially in low- and middle-income countries where historical and structural inequities have limited women's access to formal learning opportunities (Sen 1999; UNESCO 2022). Global inequities in educational access, quality, and outcomes persist, with girls disproportionately impacted by socio-cultural norms, economic constraints, and institutional flaws (World Bank 2018). Research has consistently emphasized that eliminating gender inequalities necessitates not just increased enrollment but also significant learning opportunities and equitable outcomes (Stromquist 1991; Hahn et al., 2018).

Bangladesh provides a unique framework for investigating the efficacy of government education initiatives targeted at reducing gender gaps. Despite historically entrenched patriarchal traditions and severe poverty, the country has made significant progress in girls' enrollment rates during the last three decades. Key measures, such as the Female Secondary School Stipend Program (FSSP), tuition exemptions, free textbook distribution, and collaborations with non-governmental organizations (NGOs), have played a critical role in achieving these results. While these interventions have been extensively researched in terms of enrollment and retention, there is still a pressing need to investigate the qualitative aspects of women's learning opportunities, such as learning quality, skill development, and post-school empowerment.

2. Theoretical Frameworks in Gender and Education Research

2.1 Gender Theory and Patriarchy

Feminist scholars argue that education institutions are socially and culturally embedded, reflecting and perpetuating larger gender hierarchies (Stromquist 1993; Cornwall 2016). In patriarchal nations, females' education is frequently disregarded, and social norms around early marriage, domestic responsibilities, and mobility limit both enrollment and meaningful participation (Kabeer, 2005). Stromquist (1991) contends that educational

initiatives must engage with these sociocultural processes in order to achieve real gender equality, rather than simply raising enrollment numbers. In Bangladesh, gender norms have historically impeded girls' mobility and public involvement, necessitating government measures that work not only at the institutional level but also inside families and communities.

2.2 Capability Approach

Amartya Sen's capability approach offers a valuable framework for assessing gendered educational initiatives (Sen 1999). Rather of focusing merely on inputs like years of schooling or enrollment rates, the capacity approach highlights individuals' true freedoms to accomplish important functionings such as autonomy, critical thinking, and the ability to make life decisions. When applied to women's education, this approach emphasizes the distinction between access and meaningful learning opportunities: girls can attend school, but if their education does not improve their capacities, it has little transformative potential (Sen 1999; Nussbaum 2011).

2.3 Social Reproduction and Intersectionality

Pierre Bourdieu's theory of social reproduction emphasizes how educational systems can perpetuate existing social disparities by granting differential access to cultural capital, resources, and social networks (1990). In Bangladesh, middle- and upper-class families frequently assist their children's education through private tutoring, English-medium instruction, and access to prominent networks, but disadvantaged girls in rural areas may rely entirely on underfunded public institutions. Gender disparities overlap with class, race, disability, and geographic location, resulting in multifaceted disadvantages that necessitate nuanced policy solutions (Crenshaw, 2013; Stromquist 1991).

3. Government Education Policies in Bangladesh

3.1 Female Secondary School Stipend Program (FSSP)

The FSSP, which was implemented in the early 1990s, is widely regarded as a revolutionary program for increasing females' secondary education. The program offers conditional financial transfers and tuition waivers to secondary school ladies who maintain regular attendance, acceptable academic achievement, and remain unmarried (Khandker et al., 2021; Schurmann 2009). According to evaluations, the FSSP considerably enhanced girls' enrollment and retention, especially in rural and low-income households. According to Schurmann (2009), the initiative also helped to delay marriage and change parental opinions of the economic worth of educating females. By tying financial incentives to educational achievements, the FSSP demonstrates how focused interventions can reduce gender gaps in resource-constrained settings.

3.2 Free Textbooks and Tuition Waivers

Complementary initiatives, such as free textbook distribution at the basic and secondary levels and tuition price waivers, have eliminated direct financial barriers to girls' education (BANBEIS 2021; World Bank 2018). These policies have been especially crucial for families in impoverished rural areas, where the cost of education, including transportation and learning materials, might prevent girls from attending school. According to Hahn et al., 2018), such policies influence household decision-making, increasing the likelihood that parents support girls' post-primary education.

3.3 School Infrastructure and Female Teachers

Government improvements in school infrastructure, including as separate sanitary facilities and classroom expansions, have helped to create a more gender-sensitive learning environment (BANBEIS 2021). Female teacher recruitment and deployment in secondary schools have also been identified as significant variables in increasing enrollment and retention, particularly in rural areas where cultural norms limit girls' connection with male teachers (Schurmann 2009). These treatments boost girls' perception of safety and comfort in school, which is an important predictor of learning engagement.

3.4 Partnerships with NGOs

Non-governmental organizations have played an important role in Bangladesh's education system by offering non-formal education initiatives, community mobilization, and advocacy for girls' education (BRAC 2019). BRAC's female-focused education programs, for example, have targeted out-of-school girls in underserved regions by providing flexible curriculum and skills-based training to improve employability. Qualitative research indicates that such programs fill gaps left by mainstream government initiatives and promote broader social acceptance of girls' education.

4. Access, Retention, and Learning Outcomes

4.1 Access and Enrolment

Bangladeshi government measures have successfully expanded girls' enrolment, notably at the secondary level. According to Khandker et al., 2021, the FSSP increased female enrollment in selected districts in just ten years. Free textbooks, tuition exemptions, and stipend programs all reduce the financial and opportunity costs of learning, allowing parents to invest in their daughters' education. However, access remains uneven; girls in remote rural regions, urban slums, and ethnic minority communities continue to confront challenges such as distance, safety, and household economic restrictions (Hahn et al., 2018; UNESCO 2022).

4.2 Retention and Early Marriage

Retention rates have increased in tandem with enrollment, owing primarily to conditional stipends that encourage attendance while delaying marriage (Schurmann 2009). Nonetheless, early marriage is a substantial source of dropout, especially after secondary school completion. According to qualitative study, stipend conditionalities might lead to short-term compliance without generating long-term educational goals or agency (Hahn et al., 2018). Girls who complete secondary education frequently face socioeconomic pressures to marry or undertake domestic employment, limiting the extent to which education translates into empowerment (Kabeer, 2005).

4.3 Learning Quality and Classroom Experience

Several studies have found persisting gaps in learning quality, even as access improves. Overcrowded classrooms, poor teacher preparation, and exam-focused pedagogy all impede female students' development of critical thinking and practical skills (World Bank 2018; Schurmann 2009). Girls may attend school but not acquire substantive competencies, demonstrating the gap between enrolment and relevant learning chances (Sen 1999). Gender-sensitive pedagogy, teacher assistance, and curriculum

improvements are still unevenly implemented, particularly in rural and marginalized schools (BANBEIS 2021).

5. Intersectional Inequalities

Intersectional study indicates that gender interacts with class, location, disability, and ethnicity to create compounding disadvantages. Girls from economically vulnerable homes, rural areas, and ethnic minority groups have lower enrollment, higher dropout rates, and inferior learning results (Stromquist 1991; UNESCO 2022). Policies that take a standard approach may fail to address these layered inequities, emphasizing the significance of context-sensitive and intersectional interventions (Crenshaw, 2013). Non-formal education initiatives by NGOs have attempted to overcome these gaps, but systemic disparities persist (BRAC 2019).

6. Synthesis and Gaps in the Literature

The literature shows that Bangladesh's government education initiatives have been extremely effective in increasing access for girls and women. Financial incentives, tuition exemptions, and infrastructure upgrades have greatly lowered the barriers to enrollment and retention (Khandker et al., 2021; Schurmann 2009). However, some constraints remain. For starters, increased enrollment does not always result in higher-quality learning, skill development, or empowerment. Second, policies frequently fail to address intersectional disparities, which exacerbate disadvantages for underrepresented groups. Third, socio-cultural norms, early marriage, and a lack of post-secondary options limit education's transformative potential (Kabeer, 2005; Hahn et al., 2018).

There is consequently an obvious need for qualitative research that investigates women's lived experiences in the education system, how policies are implemented at the local level, and the extent to which schooling translates into substantive learning opportunities and empowerment. This study addresses this gap by taking a qualitative, policy-focused approach that stresses learning outcomes, agency, and intersectionality.

7. Conceptual and Theoretical Framework

a. Gender and education

Gender is critical in affecting educational access, engagement, and outcomes, especially in low- and middle-income countries where societal norms and economic restrictions combine to limit girls' possibilities (Stromquist, 1991; UNESCO 2022). Education is widely seen as both a fundamental human right and an important tool for women's empowerment, offering the knowledge, skills, and agency required to fully engage in economic, social, and political life (Sen 1999; Kabeer, 2005). However, the benefits of education are not always realized; gendered discrepancies in household obligations, early marriage, cultural expectations, and labor market chances frequently limit the transformational potential of education for girls and women (Hahn et al., 2018).

Globally, research shows that females confront a variety of structural impediments that affect enrollment, retention, and learning quality. Female students from low-income families face disproportionate economic impediments, including as tuition and opportunity expenses connected with domestic labor (World Bank 2018). Sociocultural norms that favor male education or limit female mobility worsen these issues (Stromquist, 1991). Even

when girls attend school, they may face gender-insensitive curricula, teacher biases, and insufficient learning resources, limiting participation and skill development (Schurmann 2009).

In Bangladesh, government policies have made significant progress in reducing gender disparities in education access, particularly through interventions like the Female Secondary School Stipend Program (FSSP), free textbooks, and improved school infrastructure (Khandker et al., 2021; BANBEIS 2021). While these policies have increased enrollment and retention, socioeconomic and cultural constraints continue to shape girls' school experiences, learning results, and possibilities for empowerment. Understanding the relationship between gender and education is thus critical for assessing policy efficacy and developing interventions that not only improve access but also encourage substantive learning and agency for women (UNESCO 2022; Sen 1999).

b. Capability approach

The capacity approach, established by Amartya Sen (1999) and expanded upon by Martha Nussbaum (2011), provides a solid framework for understanding the relationship between education, gender, and empowerment. Unlike traditional resource-based or utility-based models of development, which are primarily concerned with income, wealth, or years of schooling, the capacity approach stresses individuals' true freedoms to attain valuable functions—what people can do and become. In the context of education, this viewpoint changes the focus from enrolment or completion rates to the substantive opportunities that schooling affords for personal development, social involvement, and agency.

When applied to women's education, the capabilities approach demonstrates that simply having access to school is insufficient for empowerment. Girls may attend formal school, but structural constraints such as low learning quality, gender-insensitive curricula, and sociocultural norms might hinder their ability to gain knowledge, develop skills, and make meaningful life decisions (Sen 1999; Nussbaum 2011). Conditional stipend programs, such as Bangladesh's Female Secondary School Stipend Program (FSSP), may increase enrollment and retention, but they do not necessarily improve learning results or critical thinking ability. From a capabilities standpoint, effective educational development must ensure that females can turn their learning into substantive freedoms such as autonomy, decision-making power, and the opportunity to further their education or find work.

The capacity approach emphasizes the relevance of circumstance in shaping opportunities. Individual capacities are shaped not only by formal institutions like schools and government programs, but also by social, cultural, and economic factors. In Bangladesh, patriarchal norms, early marriage traditions, and home work expectations limit girls' ability to take advantage of educational opportunities, even when they are technically available. This viewpoint helps to explain why improvements in enrollment do not always translate into increased empowerment or social mobility, emphasizing the limitations of solely quantitative assessments of policy effectiveness.

Furthermore, the capacity approach adds to existing frameworks such as intersectionality and social reproduction theory by emphasizing multidimensional disparities. Girls from lower socioeconomic circumstances, ethnic minority groups, or rural areas may encounter many disadvantages that limit their educational opportunities (Crenshaw, 2013; Stromquist, 1991).

Policies aimed at closing the gender gap must therefore explore how numerous social factors interact to shape the true freedoms that education gives. Policymakers and scholars can better assess whether initiatives empower women and enable meaningful involvement in society by focusing on skills rather than just inputs or outputs (Sen 1999; Nussbaum 2011).

To summarize, the capacity approach offers a holistic perspective on women's education in Bangladesh. It underlines that governments must look beyond enrolment data to address the qualitative and contextual aspects that determine whether education leads to actual opportunity, agency, and empowerment. Integrating this approach into policy evaluation provides a more nuanced view of how government programs affect women's substantive learning chances and life trajectories, emphasizing the relevance of both access and quality in achieving gender equality in education.

c. Education, social reproduction, and inequality

Education is frequently viewed as a key factor for promoting social mobility and reducing inequality. However, sociological theories of social reproduction highlight that schooling can perpetuate existing social hierarchies, especially when structural disparities are deeply embedded in society (Bourdieu 1990; Bowles and Gintis, 1976). According to Pierre Bourdieu's theory of social reproduction, educational institutions are not neutral; rather, they reproduce social and cultural capital in ways that benefit dominant groups, often reflecting and reinforcing pre-existing gender, class, and ethnic hierarchies. In the case of Bangladesh, this viewpoint is crucial for understanding why government education measures, despite improving enrollment and retention, do not always result in significant reductions in gendered inequities or empowerment results for women.

Bourdieu cites many processes by which schooling reinforces inequality. The first is cultural capital, which refers to the information, skills, linguistic competences, and dispositions prized by the educational system. Children from wealthy households have higher levels of cultural capital that correspond to school expectations, providing them an edge in academic performance, teacher recognition, and social networks (Bourdieu 1990). Girls from rural or economically marginalized families, on the other hand, may enter school with little prior exposure to formal learning, limited language proficiency, or limited access to supplementary educational resources, making it difficult for them to fully benefit from schooling.

Another technique is the hidden curriculum, which conveys social norms, values, and expectations indirectly via classroom interactions, instructional practices, and institutional cultures (Bowles and Gintis, 1976). Gendered expectations pervade many Bangladeshi schools' classroom experiences. Girls are frequently discouraged from taking on leadership responsibilities, participating in critical debates, or studying disciplines considered masculine, such as science or mathematics, while curriculum may reinforce traditional gender stereotypes (Schurmann, 2009). These implicit messages affect pupils' goals and limit their perceived options, even when formal policies encourage equitable access.

Economic and geographic variables combine to influence structural inequalities in education. Rural and economically disadvantaged pupils endure greater travel distances to school, higher opportunity costs of attendance, and a scarcity of educated instructors or well-equipped schools (BANBEIS 2021; World Bank 2018). These

discrepancies are especially prominent among females, who may face extra constraints such as mobility, household duties, and social norms that limit their attendance in public settings (Stromquist, 1991). Intersectional disadvantages exacerbate the impacts of social reproduction, creating in complex inequities that cannot be addressed only with enrolment-based measures.

In Bangladesh, government actions such as stipends, tuition subsidies, and the employment of female professors have helped to reduce some access and retention hurdles (Khandker et al., 2021). However, these measurements frequently fail to address qualitative and structural aspects of social reproduction, such as classroom pedagogy, concealed curricula, and cultural capital inequities. As a result, while more girls are attending school, the larger social and economic benefits of education are unevenly distributed, and many students are still unable to transform educational engagement into empowerment or mobility (Sen 1999; Kabeer, 2005).

Finally, theories of social reproduction provide an important lens for explaining continuing gender and socioeconomic disparities in schooling. They underline that, while significant, access and enrollment are insufficient predictors of educational performance. To attain substantive equality, programs must address structural hurdles, classroom dynamics, and socioeconomic norms that perpetuate disadvantage. Integrating insights from social reproduction theory with the capability approach allows for a more comprehensive understanding of how education can either reproduce or transform social inequalities, especially in contexts like Bangladesh, where gendered and intersectional disparities persist.

8. Limitations

This study has various limitations that should be considered when evaluating the results. First, the research takes a qualitative, document-based approach, relying heavily on secondary sources such as government reports, policy reviews, and current scholarly literature. While this technique provides for a thorough examination of education policies and their larger consequences, it limits the opportunity to obtain firsthand viewpoints from women, teachers, and officials who have direct experience with policy implementation at the local level (Creswell, 2014). As a result, the study may not adequately capture geographical differences or lived experiences in various sociocultural situations.

Second, the study is primarily concerned with national-level education policies, which may mask significant disparities in policy implementation and outcomes between regions, notably between urban and rural areas. Variations in institutional capability, infrastructure, and resource distribution characterize Bangladesh's education governance, influencing the success of gender-focused interventions (BANBEIS 2021; World Bank 2018). As a result, the policy implications highlighted in this paper may not apply equally across all geographic situations.

Third, the use of existing datasets and published evaluations limits the analysis's chronological and thematic breadth. Many studies focus on enrollment, attendance, and retention, but few examine learning quality, classroom dynamics, and long-term empowering results for women (Hahn et al., 2018). This disparity may hinder the study's ability to comprehensively evaluate the meaningful learning opportunities generated by government initiatives.

Finally, while the study takes an intersectional approach, the availability of disaggregated data by ethnicity, disability, and

socioeconomic position is restricted. This limits the depth of analysis into the experiences of the most marginalized people (UNESCO 2022). Future research could overcome these constraints by combining primary qualitative fieldwork, longitudinal data, and community-level case studies to better understand how education policies influence women's learning chances in practice.

9. Historical Overview of Educational Policies and Gender in Bangladesh

Bangladesh's educational system has been reforming in stages since the 1970s. Initially, post-independence policy prioritized basic education over gender equality. However, by the late 1980s and early 1990s, international commitments such as Education for All (EFA) and increased domestic campaigning had firmly established girls' education as a policy priority.

The implementation of the Female Secondary School Stipend Program (FSSP) in the early 1990s was a watershed moment. The program provided monthly stipends and tuition waivers to girls in secondary school in exchange for regular attendance, academic excellence, and remaining unmarried. Evaluations consistently reveal that the program increased girl enrollment and delayed marriage in numerous places (Schurmann, 2009).

Subsequent reforms included free textbook distribution, increased investment in school infrastructure, and gender-sensitive teacher recruitment. Non-governmental organizations (NGOs) supported poor girls through community-based programs and non-formal education.

10. Findings and Analysis

10.1. Access and enrolment

Government education programs in Bangladesh have been extremely effective in increasing girls' access to education, particularly at the secondary level. The introduction of the Female Secondary School Stipend Program (FSSP) in the early 1990s significantly reduced financial barriers for female students by providing conditional cash transfers and tuition waivers in exchange for regular attendance and academic performance (Khandker et al., 2021; Schurmann 2009). Complementary initiatives, such as free textbook distribution and the development of gender-sensitive school infrastructure, also decreased the direct and opportunity costs of education (BANBEIS 2021). These initiatives not only encouraged enrollment, but also helped to change parental perspectives of the importance of educating daughters, particularly in rural and low-income families (Hahn et al., 2018).

Despite these advances, access remains inconsistent across regions and socioeconomic groups. Girls in remote rural areas, urban slums, and marginalized populations continue to confront barriers such as distance to school, safety concerns, and home economic restraints (UNESCO, 2022). While national numbers show nearly equal gender enrollment in secondary school, these data may mask localized discrepancies and do not always convey the quality or significance of the educational experience (World Bank 2018). To provide equitable access for all girls, enrolment-promoting policies must be supplemented by initiatives that remove structural and sociocultural barriers.

10.2. Retention, dropout, and early marriage

While Bangladesh has made considerable progress in girls' enrollment, guaranteeing retention throughout the educational cycle remains a key concern. Retention is the continued participation of students in school from enrollment to completion, and it is influenced by a variety of factors such as household economic situation, school quality, and sociocultural expectations. The Female Secondary School Stipend Program (FSSP) has played an important role in promoting retention by providing conditional financial support based on attendance and academic performance (Khandker et al., 2021; Schurmann, 2009). According to evaluations, the program lowered dropout rates dramatically, particularly among girls from low-income and rural households, by covering direct educational costs and providing incentives for ongoing attendance (Hahn et al., 2018).

Despite these gains, dropout rates remain high due to institutional and cultural impediments. Poverty, for example, compels families to emphasize labor contributions from children, particularly girls, who are expected to help with domestic tasks or income-generating activities (World Bank 2018). Inadequate school facilities, long commute times, and a lack of teacher availability all contribute to early school dropout (BANBEIS 2021). Dropout rates are particularly high among vulnerable groups, such as ethnic minority girls, those living in distant rural regions, and girls with disabilities, emphasizing the limitations of universal policy solutions in tackling intersectional disparities (UNESCO 2022).

Early marriage is another significant factor contributing to school dropout. Although the FSSP's conditionality relating stipends to being unmarried has had some success, sociocultural norms around early marriage are still strongly established, particularly in rural communities (Schurmann, 2009). Even among girls who complete secondary school, societal pressures frequently lead to early marriage, restricting their options for higher education or formal employment (Hahn et al., 2018). According to qualitative research, financial incentives can temporarily delay marriage, but they do not always result in long-term changes in parental views or community norms.

To summarize, retention and dropout in Bangladesh's education system are influenced by a complex interplay of economic, institutional, and cultural variables. Policies like the FSSP have significantly increased retention rates, but persistent socioeconomic barriers and early marriage continue to prevent many girls from finishing their education. Addressing these difficulties necessitates comprehensive policy initiatives that go beyond financial incentives and involve community engagement, gender-sensitive pedagogy, and programs that address the sociocultural drivers of educational dropout.

10.3. Learning quality and school experience

While Bangladesh has made tremendous progress in increasing girls' access and retention, the quality of education and school experience remains a major challenge. Learning quality includes not only students' understanding of academic information, but also their critical thinking, problem-solving abilities, and overall engagement with the curriculum (Sen 1999). Several studies show that overcrowded classrooms, insufficiently prepared teachers, and restricted teaching resources impede efficient education delivery, disproportionately hurting female pupils in rural and underprivileged locations (World Bank 2018; BANBEIS 2021).

Curriculum design and pedagogical techniques significantly influence girls' learning experiences. In many schools, instruction is still mostly rote-based, emphasizing memorization over comprehension or application of knowledge (Schurmann, 2009). Such an approach reduces students' abilities to acquire critical skills and undermines education's transformative power. Furthermore, gender-insensitive educational methods and materials frequently fail to challenge dominant societal norms, leaving females unprepared to exercise agency or pursue further education and employment (Stromquist, 1991).

The school experience also includes the social and cultural context in which learning occurs. Female teachers have been demonstrated to increase girls' involvement, reduce absenteeism, and create a safer and more encouraging learning environment (Schurmann, 2009). Furthermore, physical improvements, such as separate sanitary facilities and safe classrooms, contribute significantly to girls' comfort and engagement (BANBEIS 2021). Despite these advancements, gaps persist across geographic regions, socioeconomic categories, and school types, highlighting the uneven implementation of quality-enhancing measures (Hahn et al., 2018).

To summarize, while access and retention policies have successfully boosted female enrollment, the quality of learning and school experience continues to hinder the achievement of meaningful educational objectives. To guarantee that increasing access translates into meaningful learning opportunities for females, these difficulties must be addressed through integrated solutions that include teacher training, curriculum reform, gender-sensitive pedagogy, and supportive school settings.

10.4. Intersectional inequalities

While government education programs in Bangladesh have considerably boosted girls' access to education, inequities still exist when gender is combined with other axes of disadvantage such as socioeconomic class, geography, ethnicity, and disability. Crenshaw (2013) initially established the concept of intersectionality, which underlines the fact that disparities are complex and cannot be comprehended exclusively through the perspective of one social category. In the context of education, this viewpoint emphasizes that girls from underprivileged areas frequently confront many challenges that are not adequately addressed by standardized policy initiatives.

According to research, girls from low-income households have higher dropout rates and lower learning outcomes, even when enrolled in school, due to economic pressures, household responsibilities, and limited access to supplementary resources like tutoring or educational materials (Hahn et al., 2018; World Bank 2018). Rural girls face extra challenges such as vast distances to school, risky travel conditions, and a lack of female teachers, all of which limit retention and engagement (BANBEIS 2021). Ethnic minority girls, particularly those from indigenous communities, frequently face linguistic obstacles, cultural marginalization, and curriculum that do not reflect their social reality, aggravating their educational disadvantage (UNESCO 2022).

Girls with disabilities are another particularly vulnerable demographic. Limited infrastructure, a scarcity of educated teachers in inclusive education, and societal stigma all limit their participation and learning chances (World Bank 2018). Despite rules supporting universal access, these intersecting variables imply that educational gains are unevenly dispersed, and many

girls are still unable to translate enrollment into meaningful learning or empowerment.

In conclusion, while government measures have improved gender parity in enrollment, the intersectionality of adversity implies that not all girls gain equally. To address these inequalities, policies must be sensitive to socioeconomic, geographic, cultural, and disability-related factors, as well as targeted programs that improve learning outcomes and reduce systemic barriers for the most marginalized populations (Stromquist, 1991; Crenshaw, 2013).

11. Discussion

i. From access to capability: determining the distance

The empirical evidence reveals that Bangladesh's policy combination greatly reduced gender differences in numerical access—an important success. However, the gap between enrolment parity and substantive equality in capabilities remains significant. The capabilities framework identifies three areas where development lags:

- 1) learning outcomes and competences;
- 2) the transformation of education into economic opportunity; and
- 3) long-term shifts in gender norms and agency.

ii. Policy design trade-offs and conditional cash transfer reasoning.

Conditional stipends elicited robust behavioral reactions, but their design involved trade-offs. Conditionality encouraged enrollment, but it also introduced rigidities and transient compliance. Policymakers must consider the trade-offs between unconditional support and integrated community engagement, which may prevent circumvention and promote long-term schooling goals.

iii. Implementation strengths and data systems

Effective policy requires thorough implementation and monitoring. Although Bangladesh has improved gender-disaggregated data collecting (e.g., BANBEIS), there are still gaps in learning assessments and coverage for vulnerable sub-populations. Improving school-level monitoring, assessments, and data-driven remediation can improve access to learning outcomes.

iv. NGOs' role: scale and integration challenges.

NGOs have been invaluable in filling gaps, but incorporating effective NGO techniques into the public sector remains a recurring difficulty. Partnerships that incorporate teacher training modules, remedial courses, and community participation into government initiatives may increase impact while using NGOs' capabilities.

12. Policy Implications and Recommendations

To close the gender gap in education, authorities should prioritize learning quality above enrollment targets, improve teacher training, reduce early marriage through cross-sectoral initiatives, and create inclusive policies that address intersectional vulnerabilities.

1. Shift focus from enrollment targets to learning and capability measurements. Implement national learning tests with gender-sensitive indicators, track progress for

subgroups (disability, ethnicity), and attach funds to demonstrable learning improvement.

2. Consider hybrid financial support plans that include base transfers, performance-based supplements, and community engagement to prevent skewed incentives.
3. Invest in teacher training and pedagogical reform, including competency-based learning curricula and ongoing professional development with a focus on gender-sensitive teaching methods.
4. Strengthen school infrastructure and ensure safe access: emphasize girls' sanitation, transportation solutions when needed, and safe pathways to school, particularly in isolated locations.
5. Integrate NGO innovations by formalizing successful non-formal curriculum, adolescent programs, and community mobilization techniques in government processes through MOUs and cooperative scaling projects.
6. Address intersectional vulnerabilities by designing tailored assistance for girls with disabilities, ethnic minorities, and the poorest households, such as accessible infrastructure and culturally relevant pedagogy.
7. Improve data systems and local monitoring by expanding BANBEIS indicators to track learning and early marriage trends. Additionally, enhance district-level capability for data-driven remedial action.

13. Conclusion

This study investigated the impact of government education policies on women's learning possibilities in Bangladesh, focusing on access, retention, learning quality, and intersectional inequities. Over the last 30 years, initiatives such as the Female Secondary School Stipend Program (FSSP), tuition waivers, free textbooks, and targeted infrastructure improvements have significantly increased girls' enrollment and retention, particularly in rural and low-income communities (Khandker et al., 2021; Schurmann 2009). These initiatives have shifted household perspectives of girls' education, postponed early marriage in some cases, and contributed to a greater cultural acceptance of female education (Hahn et al., 2018).

Despite these accomplishments, the report identifies ongoing problems in transforming access into meaningful learning opportunities. Overcrowded classrooms, insufficient teacher training, rote-based curricula, and gender-insensitive pedagogy reduce educational quality and impede female students' ability to develop critical thinking and practical skills (World Bank 2018; Stromquist, 1991). Furthermore, socio-cultural norms, early marriage, and household economic pressures continue to influence dropout and retention rates, particularly among vulnerable populations, suggesting that policy gains are not equally distributed across all socioeconomic groups (UNESCO 2022).

Intersectional study emphasizes that gender alone does not predict educational outcomes. Girls from impoverished households, rural areas, ethnic minorities, and those with disabilities confront additional disadvantages that are not fully addressed by standardized policy measures (Crenshaw, 2013; BANBEIS 2021). As a result, closing the gender gap necessitates policies that consider several dimensions of inequality, combining access-oriented measures with quality improvements, inclusive curriculum, and targeted assistance for the most vulnerable.

To summarize, Bangladesh's experience shows that government education policies can effectively minimize gender gaps in enrolment and retention, but achieving substantial gender equality in learning opportunities requires a broader strategy. To ensure that education truly empowers women, policies must include financial incentives, quality-enhancing measures, and sociocultural participation. Future research and policy development should highlight intersectional considerations and qualitative assessments of learning experiences in order to close the gap between policy objectives and transformational educational results (Sen 1999; Kabeer, 2005; UNESCO 2022).

Bibliography

1. Badiuzzaman, M., Rafiquzzaman, M., Rabby, M. I. I., & Rahman, M. M. (2021). The latent digital divide and its drivers in e-learning among Bangladeshi students during the COVID-19 pandemic. *Information*, 12 (8), 287. <https://doi.org/10.3390/info12080287>
2. BANBEIS. (2021). *Bangladesh education statistics 2021*. Bangladesh Bureau of Educational Information and Statistics.
3. Bourdieu, P. (1990). *Reproduction in education, society and culture*. Sage.
4. Bowles, S., & Gintis, H. (1976). *Schooling in capitalist America: Educational reform and the contradictions of economic life*. Basic Books.
5. BRAC. (2019). *BRAC education program annual report 2019*. BRAC.
6. Crenshaw, K. W. (2013). Mapping the margins: Intersectionality, identity politics, and violence against women of color. In M. A. Fineman & R. Mykitiuk (Eds.), *The public nature of private violence* (pp. 93–118). Routledge.
7. Creswell, J. W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches* (4th ed.). Sage Publications.
8. Hahn, Y., Islam, A., Nuzhat, K., Smyth, R., & Yang, H. S. (2018). Education, marriage, and fertility: Long-term evidence from a female stipend program in Bangladesh. *Economic Development and Cultural Change*, 66 (2), 383–415.
9. Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third Millennium Development Goal 1. *Gender & Development*, 13(1), 13–24.
10. Khandker, S. R., Samad, H. A., Fuwa, N., & Hayashi, R. (2021). *The female secondary stipend and assistance program in Bangladesh: What did it accomplish?* World Bank.
11. Mahmud, S., & Amin, S. (2006). Girls' schooling and marriage in rural Bangladesh. In A. J. Dos Santos & L. A. C. Fernández (Eds.), *Children's lives and schooling across societies* (Vol. 15, pp. 71–99). Emerald Group Publishing Limited.
12. Nussbaum, M. C. (2011). *Creating capabilities: The human development approach*. Belknap Press of Harvard
13. University Press.Sen, A. (1999). *Development as freedom*. Oxford University Press.
14. Schurmann, A. T. (2009). Review of the Bangladesh female secondary school stipend project using a social exclusion framework. *Journal of Health, Population and Nutrition*, 27(4), 505–518.
15. UNESCO. (2022). *Global education monitoring report: Gender report 2022*. UNESCO.
16. UNESCO. (2022). *Global education monitoring report: Gender report*. UNESCO.
17. UNESCO. *ICT in Education: Bangladesh Country Report*. Paris: UNESCO, 2019.
18. UNICEF Bangladesh. *Gender in Education: Policy and Practice Review*. Dhaka: UNICEF, 2018.
19. United Nations. *Beijing Declaration and Platform for Action*. New York: UN Women, 1995.
20. World Bank. (2018). *Bangladesh education sector review*. World Bank.
21. World Bank. (2018). *Bangladesh education sector review: Quality with equity*. World Bank.
22. World Bank. *Bangladesh Education Sector Review—Seeding Fertile Ground: Education That Works for Bangladesh*. Washington, DC: World Bank, 2013. Report no. 80613-BD.