

Inclusive & Sustainable Development





Bangladesh Made Significant Social Progress

he recent report, published by Washington-based non-profit organization Social Progress Imperative (SPI), reveals that Bangladesh has produced another 'development surprise' in the SAARC (South Asian Association for Regional Cooperation) region. According to this multi-country analysis report Bangladesh ranked 99 among 132 countries and has scored higher than Pakistan (124), Nepal (101) and emerging economic power India (102), losing out only to Sri Lanka (85) in the region.

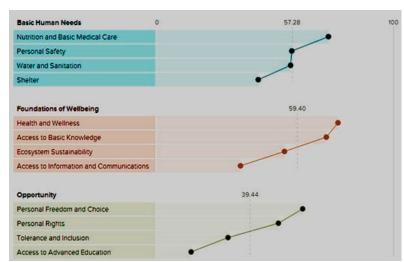
Based on the performance of the past one year, the Social Progress Index report has been published on 3rd April, 2014. This index ranks 132 countries over

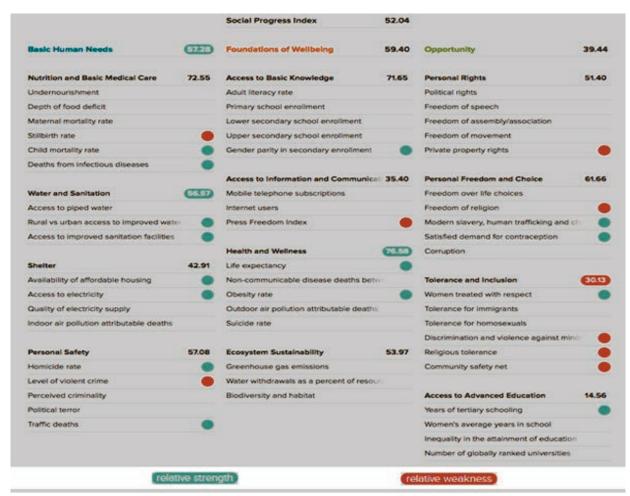
three categories: basic human needs, foundations of well being and opportunity.

Index shows that, bringing down child mortality, achieving gender parity in secondary school enrollment, improving life expectancy, showing respect to women, reduced human trafficking and child marriage and its increased demand for contraception are relatively strong points of Bangladesh. For the last six years, government, with the assistance of its development partners, has taken numerous initiatives to develop the social scenario of the country. Bringing down the child

mortality is one of the goals of MDGs which Bangladesh achieved in 2013. National Education Policy, 2010 is the key to the development of the education scenario of Bangladesh.

As the SPI report shows, in the Basic Human Needs Dimension Bangladesh does best in areas like nutrition and basic medical care. In assuring the Foundations of Wellbeing Bangladesh excels at health and wellness. On the other hand, in the Opportunity Dimension, the country outperforms in providing opportunities for people to improve their position in society and scores highly in personal freedom and choice.





Scorecard of Bangladesh compared to similar GDP per capita countries (source: SPI report)

Parallel Success- Economic Growth & Social Progress

The SPI findings reveal that economic growth doesn't automatically lead to social progress. Economic growth not always confirms the basic human needs, foundations of wellbeing and equal opportunity. For example, among the giant economies- the low rankings of China (90) and India (102) show that their rapid economic growth is not yet being converted into harmonious social progress.

Remarkably, Bangladesh consistently continues upholding both economic and social ladders concurrently. It is not very easy for a country like Bangladesh, being heavily densed in terms of population and hit hard by poverty and political insurgences, to maintain parallel advancement. However, by dint of the efficiency of the present government Bangladesh continues remarkable socioeconomic advances.

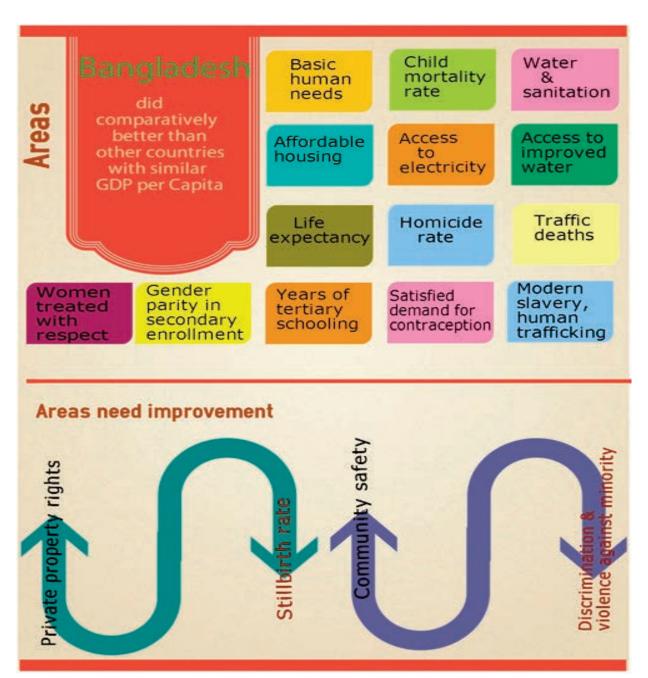
If we compare Bangladesh in terms of social progress with the countries of similar GDP per capita such as Senegal, Lesotho, Ghana, Zambia, Tanzania, Chad, Benin, Sudan, Tajikistan, Burkina Faso, Nepal,

Cameroon, Djibuti, Rwanda and so on, it shows that Bangladesh is clearly ahead in most of the areas of social development (See following figure).

The following figure traces the areas in which Bangladesh has done comparatively better than other countries with similar GDP per Capita. It also recognizes the major areas in which Bangladesh is behind from the other countries.

Keys behind the Progress

Bangladesh has reached an outstanding milestone by reducing child mortality rate. UN's MDGs are to be achieved within 2015. Bangladesh has achieved the fourth MDG in 2012. According to UNICEF, Bangladesh brought down under-five mortality from 146 in 1991 to 41 in 2012. This achievement became possible because of government's dedication to improve maternal and child health. The current government has initiated numerous programs like extended vaccination program, integrated management for pediatrics, ensuring proper treatment for Diarrhoea and respiratory infections and ensuring food and nutrition to improve child health.



Bangladesh is now generating more than 6500 MW electricity with the capability to generate 10000 MW. The government is working with the visions that power generation will reach 16000 MW by 2016 and 24000 MW by 2021. To achieve these goals, government's promptness is remarkable. Two megaprojects, 1000 MW Rooppur Nuclear Power Plant and 1320 MW Rampal Coal Power Plant have already been initiated. Additionally, Bangladesh has also taken the leading role in promoting use of renewable or green energy. Solar power, apart from lighting up household outside the purview of conventional electricity sources, has also generated employment for thousands of people.

The country recently has formulated 'National Education Policy' in 2010; this policy prioritizes easy

and equal access to education. Primary education has been declared free for everyone. Government prioritizes to appoint women teachers for primary level. This increases the opportunity of employment too. Currently, almost cent percent girls enroll in primary education and the government is planning and programming for developing gender responsive budget to establish women rights and eradicate discrimination. Nonetheless, Ministry of Women and Children Affairs under this government has introduced 'Domestic Violence (Prevention and Protection) Act, 2010' to stop violence against women. National Women Development Policy 2011 has also been developed by the present government in order to usher up empowerment of women.

Basic Human Needs	Bangladesh	India	Pakistan	Nepal	Sri Lanka
Nutrition and Basic Medical Care	72.55	75.69	63.07	77.14	82.36
Personal Safety	57.08	50.64	44.80	64.64	60.52
Water and Sanitation	56.57	51.85	59.20	51.84	72.11
Shelter	42.91	39.77	37.88	34.90	61.21
Foundations of Wellbeing	Bangladesh	Indla	Pakistan	Nepal	Srl Lanka
Health and Wellness	76.58	68.98	69.29	73.79	74.62
Access to Basic Knowledge	71.65	77.80	50.84	79.19	95.67
Ecosystem Sustainability	53.97	40.72	38.43	46.15	55.04
Access to Information and Communications	35.40	39.87	32.46	41.35	43.76
Opportunity	Bangladesh	Indla	Pakistan	Nepal	Sri Lanka
Personal Freedom and Choice	61.66	54.52	38.80	54.21	70.65
Personal Rights	51.40	54.27	35.56	47.80	26.79
Tolerance and Indusion	30.13	21.54	25.35	38.28	30.68
Access to Advanced Education	14.56	27.24	13.15	9.68	43.10

Bangladesh & Other South Asian Nations

The 2014 findings recognize the extraordinary regional success of Bangladesh in South Asia. Many unique aspects of progress in social development help Bangladesh attaining an 'exemplary slot' in this region. The improvement in Bangladesh's standing within South Asia in respect of the social development indicators used by SPI is evident from the following figure:

According to the index, Bangladesh did better than India in certain areas like assuring nutrition &basic medical care, assuring personal safety, providing shelter, maintaining health & wellness, sustaining ecosystem, guaranteeing personal freedom and choice, and level of tolerance & inclusion. Bangladesh also showed a lesser prevalence of underage marriage, human trafficking, and slavery. Bangladesh lagged behind on the category like personal safety, access to basic knowledge and ICT & advanced education, and personal rights.

The index shows Bangladesh fared better than Pakistan in terms of every indicator except water & sanitation. Nepal's situation of accessing into basic knowledge and information & communications is better than that of Bangladesh. However, Bangladesh is relatively stronger in terms of all other categories. Sri Lanka became the best landscape of South Asia and achieved fared better scores in the majority of categories than Bangladesh, while lagged behind in

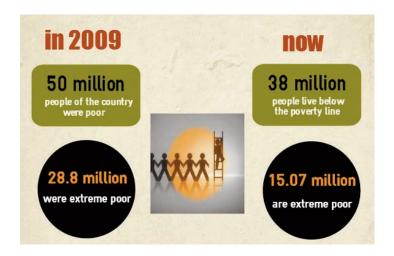
case of assuring health & wellness and personal rights. The gap between the scores of Sri Lanka and Bangladesh is very marginal and Bangladesh is persistently working on to fill it up.

The social progress indicator differs from the UN's index as it includes environmental and personal rights indicators, but does not track happiness. The SPI Index offers a rich framework for measuring the multiple dimensions of social progress, benchmarking success, and catalyzing greater human wellbeing. Hence, it is globally recognized and trusted for measuring 'national progress. All the indicators reveals that over the last one year Bangladesh accomplished notable improvement both in its economic niches and human development indicators.

Sources

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- 4 Social Progress Index: Bangladesh does better than most S Asian nations, The Daily Star, Dhaka, April 5, 2014
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Poverty Reduction in Bangladesh: Recent Progress

he Constitution of Bangladesh provides clear directives for formulating pro-people development strategies and goals. Bangladesh's Constitutional guidelines are rooted in a framework aimed at raising the quality of life through a balanced and equitable growth. To fulfil the fundamental commitment, in recent times, Bangladesh is undertaking a number of planned strategies to eradicate poverty and extreme poverty from the country. For lifting poor section of the society up, Bangladesh is now enlarging the social protection strategies which could impact on poverty reduction through a series of direct and indirect channels. Bangladesh has laid reasonable foundations for building a comprehensive social protection strategy and has set a vision to eradicate extreme poverty from the country by 2021.

Bangladesh, home to a huge population of 14.23 crore (BBS, 2010), cannot escape the fact of severity of poverty. Poverty alleviation has, therefore, been high on its development agenda as is evidenced in all plan documents. Poverty is the single most important socioeconomic policy challenge for Bangladesh. Bangladesh has been struggling for a long time to reduce the incidence of poverty and to improve the living standards of its millions of impoverished citizens. In recent years, Bangladesh has made significant progress in reducing poverty. This decline of poverty in Bangladesh is by and large attributable to the relentless engagement in poverty reduction interventions. The Government has laid special emphasis on poverty alleviation and has pledged to eradicate poverty through planned economic development. The present Government aims at reducing poverty rate at 22 and 15 by 2015 and 2021 respectively. Besides this, the Government is determined to build sustainable social safety net for the hard core poor.

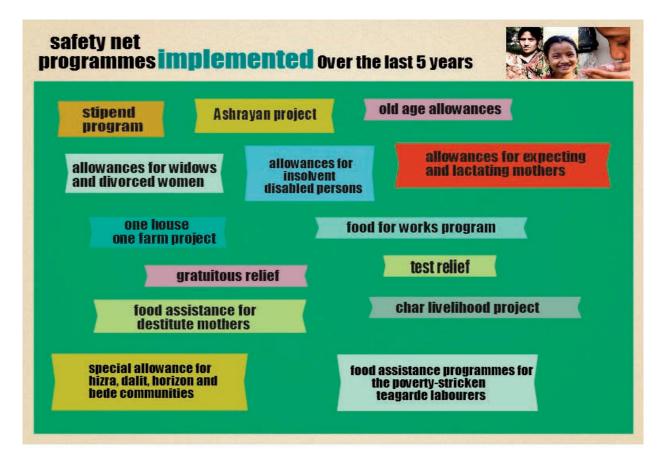
Poverty Reduction: Recent Achievement

For poverty and extreme poverty reduction, in recent years, Bangladesh is being tagged globally as 'the land of impossible attainments'. The country has already achieved the targets meant for a hunger and poverty-free society under the Millennium Development Goals (MDGs). The success in poverty reduction has been well-acclaimed by the international community. When the grand alliance Government took office in 2009, around 5 crore (50 million) people of the country were poor, of which 2 crore 88 lakh (28.8 million) were in the clutch of extreme poverty. During the previous term of present government, though population growth rate was 1.16 percent on an average, the number of poor and extreme poor came down to around 3 crore 85 lakh (38.05 million) and 1 crore 57 lakh (15.07 million) respectively (Source: Ministry of Finance). Many of the extreme poor have crossed poverty line over the last 22 years. It is also worth mentioning that 45 percent of those extreme poor were pulled out of poverty within the last 5 years.

Target Assumptions Regarding Poverty Alleviation

The Government has set the target to bring down poverty to 13.5 percent by 2021. In the time of proposing budget for the current fiscal year (FY 2014-2015), scrutinizing the progress rate, they have drawn an

assumption that poverty will be reduced to 10.2 percent by 2021. They further believe that, extreme poverty will be totally eliminated from this country by 2018. To attain the target the budget proposal contains various programmes worth Tk. 1,500 crore to eradicate extreme poverty.



Social Safety Net Programmes and Poverty Reduction

Recent years have seen a perceptible increase in interest in social safety nets within developing countries including Bangladesh. Historically, public safety net efforts in Bangladesh have clustered around the twin themes of food rations and post-disaster relief. The third cluster has been informal safety nets at family and community levels to address issues of demographic and social shocks. There has also been pension scheme for state employees. In recent years, however, safety nets have transcended these historical moorings and have graduated to a mainstream social and developmental concern.

The Household Income and Expenditure Survey (HIES) 2010 reveals that 24.57 percent families of the country have been brought under the coverage of social safety net programme. In this coverage, the share of beneficiary families in the rural area is 30.12 percent.

In order to reduce poverty the areas of spending have been grouped into two services i.e. direct services, and indirect services. It is designed in such a way to generate a better focus in terms of priority on programs/spending which would benefit the poor best (See Annex 1 to know further about direct and indirect services).

Poverty Reduction Policy and Strategy Bangladesh has laid special emphasis to make safety net programmes more target oriented with a view to accelerating the poverty eradication process. The country is now on verge of finalizing the 'National Social Protection Strategy' (NSPS). At the same time, steps have been taken to prepare a list of hard-core poor and a 'National Population Register' for proper identification of beneficiaries of social safety net programmes. Currently the Government of Bangladesh following four broad principles to formulate various social safety net programmes:

- Enhancing capacity of the ultra-poor to face poverty by providing them with special allowances
- Creating employment and self –employment opportunities for the hardcore poor through micro-credit operations
- Ensuring food security for the hardcore poor by providing food assistance free of cost or at a nominal cost

 Creating capacity of the hardcore poor to deal with poverty by providing them with education, training and healthcare services.

Combating Poverty and Vulnerability in Bangladesh through Social Protection

The diverse underlying causes of poverty in Bangladesh include vulnerability, social exclusion, and lack of assets and income opportunity. Risks and vulnerability are mainstream problems in the lives of the average Bangladeshi and are recognized as such by governments, individuals and communities.

Social Safety Net Programmes (SSNPs) in Bangladesh address basic needs of the people namely food, shelter, education and health. The prime programs covered under SSNPs are: Food for Works (FFW), Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), old-age allowances, allowances for retarded people, allowances for widow and distressed women, grants for orphanages. There are also micro-credit programmes, allowances for freedom fighters and so on. Distressed people particularly women, children and disabled persons have been given priority under Social Safety Net. The SSNPs have been broadly categorized into two: Social Protection and Social Empowerment. They are implemented through both non-development budget and development budget. Social protection encompasses: cash transfer allowances; cash transfer (special), food security, new funds for programs. Social empowerment includes: stipends, housing and rehabilitation, micro-credit, miscellaneous funds, development programs.

In addition to that, for better combating poverty, the budgetary allocations for the SSNPs have shown an increasing

trend, the percentage shares of SSNPs in the national budget and GDP have been declining since 2010-11 (See: Table 1 and Figure 1).

The Government of Bangladesh maintains a variety of social safety net programmes designed to address mainly transient food insecurity stemming from shocks. Some of the most prominent Government of Bangladesh safety net programmes include Vulnerable Group Feeding (VGF), Open Market Sales (OMS), Cash for Work (CFW), Food for Work (FFW) Vulnerable Group Development (VGD), Gratuitous Relief (GR) and recently the 100 days employment guarantee scheme. World Food Programme (WFP) works with UNICEF and FAO to implement the nutrition intervention activities through a coordinated UN approach.

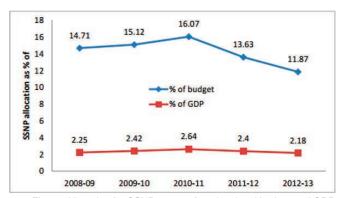


Figure: Allocation for SSNPs as % of total national budget and GDP, Source: Budget in Brief, Finance Division, Ministry of Finance, Government of Bangladesh

Income Distribution and Inequality

There is considerable concern in Bangladesh about the growing income inequality. Results show that the distribution of income is much more unequal than the distribution of consumption.

The growing income inequality is of major concern to the Government. Though not so much, there is a inclination towards addressing the income inequality problem through a range of measures including creating better access to high productivity, income generating jobs; improving farm productivity and incomes; sharpening the focus on equity aspects of public spending on education, health, family planning; nutrition and water supply; reducing the regional disparity of growth; and improving the access of the poor to means of production (fertilizer, seeds, water, electricity and rural roads); and by improving the access of the poor to institutional finance.

Improving Voice and Access to Information

The poor are often excluded from markets in remote areas, undermining their economic activities. Increasing information and voice can address exclusion at household, community and national level. Realizing the fact the Government of Bangladesh along with its development partners are undertaking programmes to remove the information access barriers. Establishing UISC (Union Information and Service Center), DESCs (District e-Service Centers), developing market enterprise programmes to improve access for the products of individuals and collectives to local and national markets are some noteworthy undertakings.

Social Protection and Poverty Reduction

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Limitation and Challenges

Though SSNPs have played a role in mitigating poverty, their coverage remains limited given the magnitude of extreme poverty that exists in the country. Furthermore, SNPs cover mainly the rural poor, whereas the nature of urban poverty is more severe than rural poverty in certain respects.

Current social safety-nets also lack coverage of specific socially excluded and marginalised groups. Some outcast groups in Bangladesh like cobblers, sweepers and fishermen are living in extreme poverty for years together. Tea plantation workers are another group found to live for years in extreme poverty. In Bangladesh, farmers, particularly the small farmers, are exposed to large-scale vulnerability due to various natural uncertainties, price fluctuation and low price of output. This may be exacerbated by the globalization process. If prices suddenly fall due to large-scale imports, there are no means to protect these farmers. There is also a lack of understanding of the poverty implications arising from globalization-induced shocks and their gender dimensions for the garment sector.

Despite the successes of SSNP in Bangladesh, there have been causes of concern on several counts. There have been various administrative problems obstructing the smooth running of the programmes. Targeting has been off the mark in some of the programmes. In some cases, leakages have been more of a problem than targeting. Also in-kind transfers such as food may have depressed prices somewhat, and this could be a disincentive to small producers.

The nature of extreme poverty varies with variations in geography and agro-ecology. Separate safety net programmes are needed to alleviate poverty arising from area specific problems like river erosion, salinity and arsenic pollution. Geographic targeting taking these characteristics into account is still lacking.

Need of Soft Assets

Johannes Zutt, World Bank Country Director for Bangladesh said that "...against [all] the odds, Bangladesh lifted 16 million people out of poverty in the last 10 years and also reduced inequality; that is a rare and remarkable achievement. He also added, "Bangladesh now needs to help a growing population of young adults to obtain the skills and education to find productive work and to participate fully in Bangladesh's social and political life." He has rightly identified the need for soft assets like skill, knowledge and information to lift up extreme poor sections from their generational ghetto.

Annex 1: Direct Services and Indirect Services

Direct Services (addressing income poverty): According to the policy of Ministry of Finance of Bangladeshi Government, direct (targeted) services addressing income-poverty would include the social safety net programs, income and employment generating programs/projects targeted directly at the poor, i.e. the services that benefit the poor for the most part. Direct services are designed and targeted at the poor and, hence easy to identify and prioritize.

- Old-Age Allowance Scheme (OAAP)
- Allowance Scheme for Widowed and Distressed women
- Rural Maintenance Program (RMP)
- Rural Infrastructure Development Program (RIDP)
- Food/cash for works, Test Relief (TR), Gratuitous Relief (GR), Vulnerable Group
- Feeding (VGF), Vulnerable Group Development (VGD) programs for the hard core poor
- Food Security Enhancement Initiative (FSEI)
- Rural Social Service (RSS): micro-credit and training program
- Urban Social Service: small credit and training program
- Rural Mother Centre (RMC): micro credit and training program
- Programs for Acid Burnt Women and the Physically Handicapped
- Funds to assist victims of natural disasters
- Honorarium scheme for insolvent freedom fighters
- Funds for retraining/reemployment of voluntarily retired or retrenched workers

- Funds for programs to generate employment for people in extreme poverty
- Salaries and benefits paid out to Grade IV employees
- All micro-credit programs
- Spending on programs to generate employment for unemployed youths
- All programs/activities providing cash assistance, housing for the homeless, etc.
- All programs/activities targeted at poor women and children

Direct Services (addressing human poverty)

- Primary Education Stipend Program (PESP)
- Female Secondary Stipend: i) Female School Stipend Project (FSSP); ii) Female
- Secondary School Assistance Project (FSSAP); iii) Secondary School Development Project (SSDP); and iv) Female Secondary School Education Stipend Project (FSSESP)
- Targeted Social Investment Spending
- Programs promoting primary and mass formal/informal education
- Programs promoting vocational/technical training/education
- Spending for sanitation and safe water supply including arsenic mitigation

Indirect Services (growth-oriented)

Services will include spending on overall infrastructure development including roads/highways, electrification, modern agriculture etc. These services are not directly pro-poor in appearance but, rather pro-growth in nature.

- Building on roads/highways/bridges/structures for public use, including link roads
- Allocation to local governments for development programs
- Construction/expansion of building facilities for schools
- Developing/building/maintenance of rural infrastructure
- Spending on rail roads/bridges/culverts
- Flood rehabilitation programs
- Development of rural/cottage industries
- All agricultural development expenditures including in agro-forestry, flood protection, high-yield varieties of food grain, char development and horticulture expansion programs, etc.
- Allocations as development assistance to Upazilas, and Zila-Parishads
- Construction/repair/rehabilitation of river ports/terminals/ferry ghats
- Development of ICT infrastructure
- Construction/expansion of building facilities for schools
- Construction and repair of water and sanitation facilities, etc.

Indirect Services (addressing human poverty)

- Spending on construction, repair/renovation of primary/secondary schools
- Flood rehabilitation programs
- Programs to combat not-communicable diseases
- Programs to enhance administrative/institutional efficiency and capacity
- Allocations as development assistance to Upazilas, and Zila Parishads
- Spending on disease control activities

Resources Used

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Development of Youth Entrepreneurship

n recent times, a paradigm shift in young mindset has been observed. A radiant, self-driven and energetic post-Liberation generation is rising in Bangladesh. Young talents, breaking the old mind-set, are now pursuing careers based on understanding market trends, passion and development prospects. Bangladesh is firmly en route to become a middle-income country as its youth population is vigorous, hardworking and entrepreneurial and the youth has the potential to contribute to creating a better Bangladesh and building a knowledge society.

Context and Background: Where We Stand

Bangladesh is a country with a youth population of 55 percent and a middle course population larger than the total population of each of the nation like Malaysia,

Singapore or Thailand. Every year nearly 2 million people are entering into the labor force while only 1 million get employed in domestic and overseas job markets (source: Bangladesh Bank). A recent inventory by BSCIC/Ministry of Industries indicates that up to June 2010, there were 0.77 hundred thousand small industries and 6.30 hundred thousand cottage industries in Bangladesh. About 70 percent of these enterprises are run by the youth entrepreneurs. Among them youth entrepreneurs in urban areas have good financial

stand, while 80 percent of youth entrepreneurs in rural areas are underprivileged.

National policies have emphasized on self-employment to provide opportunities for part of the new entrants in the labor force. To spur the economic growth through innovation and entrepreneurship the Government is putting special emphasis on new enterprise creation, women entrepreneurship and enhancing access to formal financial system for the cottage, micro and small enterprises.

Important Policy Measures Taken for Entrepreneurship Development

Bangladesh contains one third of its population between the ages of 18-35 (numbering 60 million by 2020);

Period	Target	Sub-Categories			Total	Women	Achieve
		Trading	Manufact uring	Service		Entrepr	ment
2010	38,858.12	35,040.53	15,147.72	3,355.68	53,543.93	1804.98	138%
2011	56,940.13	34,382.64	15,805.95	3,530.85	53,719.44	2048.45	95%
2012	59,012.78	44,225.19	21,897.33	3,630.90	69,753.42	2244.01	118%
2013 (Jan- June)	74,186.87	27,769.46	11,869.35	2,209.75	41,848.56	1,492.77	56.41%
Grand Total	228,997.90	141,417.82	64,720.35	12,727.18	218,865.35	6700.39	95.8%

without their entrepreneurial efforts it is not possible to achieve sustainable growth. Bearing the fact in mind the government of the country, presently, intends to build up a supportive ecosystem for the youth to facilitate the tools and atmosphere to succeed.

Loan and Refinancing

Bangladesh Bank has recently announced the introduction of a refinance scheme worth Tk 1 billion to boost the entrepreneur development project initiated by Dhaka Chamber of Commerce and Industry. Under the entrepreneur development project, the DCCI has already started to create 2,000 new entrepreneurs to strengthen the country's small and medium enterprises sector. The new entrepreneurs will be able to get loans with a lower rate of interest from the refinance fund to launch their new business ventures.

Major Policy Measures towards Entrepreneurship Development

SME foundation coordinating programs for upgrading the skills of SME entrepreneurs

Credit wholesaling program by SME foundation: Credit limit of 50,000 to 50,00,000 for the small entrepreneurs

Providing Collateral free loan by SME foundation at 9% interest rate to the SME entrepreneurs

Open credit disbursement to SME entrepreneurs to promote SME financing

SCITI imparted training to about 40000 persons

Women Entrepreneurs Lending Prioritized

National SME women Entrepreneurship Award by SME foundation

Dedicated desk for the women entrepreneurs in each bank & NBFI

Open credit disbursement to SME entrepreneurs to promote SME financing

National SME Women Entrepreneurship Award

Allocation of 15% refinance fund for women entrepreneurs

Loan up to 25.00 lac to women entrepreneurs against personal guaranty & without collateral

SME Foundation organizes training program in public-private partnership module to enhance the skill of SME entrepreneurs as well as to create new entrepreneurs. The foundation also has taken 'credit wholesaling program' as pilot scheme with its own fund. SME Foundation helps the SME entrepreneurs by providing collateral free loan at 9% interest rate to the technology based potential SME manufacturing industries along with agro-based industries.

For the first time in Bangladesh, an indicative target for SME loan disbursement has been set for 2010 by the

banks and financial institutions considering SME development as one of the most important development agenda of the country. For small entrepreneurs credit limit will be ranged from Tk. 50,000 (Fifty thousand) to Tk. 50,00000 (5 million).

Capacity Building

Since the inception of the institute till June 2013, SCITI has imparted training to about 40,000 persons. The Institute carries out its training and research activities through the following six faculties: Entrepreneurship Development, Industrial Management, Financial Management, Marketing Management, General Management, Research and Consultancy.

Inspiring Women Entrepreneurship

To encourage women entrepreneurs to enter into the business arena SMEF has been giving National SME Women Entrepreneurship Award for the last several years. Opening of women entrepreneurs dedicated desk/SME help desk in each Bank and NBFI is a remarkable step by the authority to prioritize women entrepreneurship. Allocation of 15% refinance fund for women entrepreneurs, facilitate loan up to BDT 2.5 million to women entrepreneurs against personal guarantee and without collateral are some other exemplary strides made the Government to promote women entrepreneurship.

Challenges towards Start-ups

In Bangladesh, we have high net worth people with different expertise. The vast pool of young generation with creative ideas can make a dent to create values. Due to lack of knowledge-based innovative undertakings we





are failing to make them interactive. Here business startup process is time consuming, cumbersome and complex, because of several bureaucratic tangles and technical glitches in starting a new venture. Business entrepreneurs face inexplicable delay and feel discouraged.

Strategic Partnership is another common problem for a startup company. Due to absence of favourable policy and instruments, we mostly confine our products to the local market. To attain inclusive growth and global market access some of the big companies, along with the Government, should come forward and provide assistance to the new entrepreneurs.

Recent Policy Considerations to Clear Impediments

For the overall development and youth entrepreneurship of the country, the Government of the People's Republic of Bangladesh has set the following strategies:

Increase women's participation in the decision making process of all financial institutions and remove the existing discrimination

Formulating and implementing special economic policy for youth (commercial policy, monetary policy and fiscal policy, etc

Consider the initiatives of youth while formulating the macro-economic policies and taking programs for Enterprise Start-ups;

Government has set distinct strategies in its National Action Plan (NAP) for the development of the youth entrepreneurship;

Adoption of a comprehensive sustainable industrial policy that will promote equity for youth Upgrade technical "know-how" of youth and

develop technology suitable for young entrepreneurs

Enable MOI and other related ministries, agencies to address and implement WID issues in comprehensive and coordinated way for effective implementation of the Industrial Policy and support research, evaluation and action-oriented programs of industry particularly for youth engaged in the industrial sector.

Setting up special window for financing youth entrepreneurs and Pre- and post investment counseling for youth entrepreneurs for credituted, with requisite resources and mandate to match.

Sources Used

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Development of Women Empowerment in Bangladesh

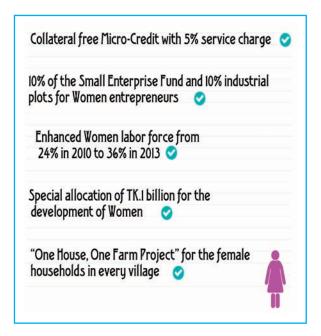
omen's participation in the workplace, leadership role in the political and social arenas and access to credit can be regarded as empowerment of women. [i] Women empowerment is the reflection of gender equality which is the precursor to moving the country forward, towards middle income status, towards inclusive and sustainable development. There is much for the world to learn from the experiences of Bangladesh. The ever-increasing contribution of women is clearly evident in every spheres of the society. Their increasing active participation in all sectors ranging from agriculture to politics has made great impact to the national development. The visible changes in women's political and economic participation throughout the country testify the government commitment and to people's aspiration to a more equitable society.[ii]

The Sixth Five Year Plan (2011-2015) of Bangladesh government, which is the national medium term development plan committed to transforming Bangladesh into a middle-income country by 2021 (also known as Vision 2021), considers women's engagement in political and economic activities as a cross-cutting issue with women's empowerment as one of the main drivers of transformation.

The current government is committed to attaining the MDG 2015 of gender equality and empowering women as well as implementing the Convention on the Elimination of All Forms of Discrimination

against Women (CEDAW) and the Beijing Platform for Action. The Constitution of Bangladesh also grants equal rights to women and men in all spheres of public life [Article28 (1) and 28 (3)]. Bangladesh has already substantially achieved the MDG3 as it has secured gender parity in primary and secondary education at the national level. This positive development has occurred due to specific government interventions focusing on girl students, such as stipends and exemption of tuition fees for girls in rural areas, and the stipend scheme for girls at the secondary level. Thus, the UNDP has commented that "Bangladesh has made significant progress in promoting the objectives of ensuring gender equality and empowerment of women".

The current government has been working relentlessly for ensuring women's overall development by affording them equal and active participation in the mainstream socio-economic activities and removing the various impediments to their empowerment. According to the "Global Gender Gap Report 2012 by World Economic Forum" Bangladesh was ranked 8th globally in terms of political empowerment of women due to government's pro-women policies. Bangladesh outperformed its neighbours India and Pakistan in the Gender Inequality Index (GII), a composite index that measures the cost of gender inequality to human development. It ranks 111th on the GII compared to 123rd for Pakistan and 133rd for India.



Economic and Social Measures

To expedite women's economic empowerment, comprehensive initiatives have been undertaken by providing extensive training, creating job opportunities, ensuring participation in labour market and providing support to small and medium women entrepreneurs. Extensive social safety net programmes have been undertaken to provide various kinds of allowances, such as destitute women allowance, maternity and lactating mother allowance, disabled women allowance, divorced women allowance etc. Vulnerable Group Feeding (VGF) is carried out for ensuring food security to vulnerable extreme poor women.

For the economic empowerment of rural women, collateral free micro-credit is given with 5% service charge. Women entrepreneurs receive 10% of the Small Enterprise Fund and 10% industrial plots. Currently more than 3 million women are working in the RMG sector alone. Bangladesh has enhanced its women labor force from 24% in 2010 to 36% in 2013. Like the year before, gender sensitive budgets were prepared for 40 ministries in the recently passed Budget 2014-15, and a special allocation of TK.1 billion was provided for development of women.

Women's participation in agricultural production is facilitated through access to agricultural technologies and loans given for agro-processing, homestead gardens, nurseries, bee-keeping and other activities. Marginal and landless farmers, of whom 50% are women, are being given support. Enhanced participation and livelihood of rural poor women is a priority programme of the government implemented through the "One House, One Farm Project", which gives priority to female households in every village.

To encourage women entrepreneurship, a number of

financial incentives are provided. Between 2010 and 2013, banks and non-bank financial institutions has disbursed TK 67 billion to 57,722 women entrepreneurs from their own sources. In 2010, 13,831 women entrepreneurs received TK 18 billion; in 2011, 16,696 women entrepreneurs received TK 20 billion; and in 2012, 17,362 women entrepreneurs received TK 22 billion as SME credit. This indicates that disbursement towards women entrepreneurs has been increasing both in amount and numbers.

Women entrepreneurs can get advantage of refinancing both from ADB fund and Bangladesh Bank fund. Women are getting credit at concessional rate of 10% interest. Fifteen percent (15%) refinance fund is reserved for women entrepreneurs. Women are also entitled to SME loan upto TK 2.5 million free of collateral, only against personal guarantee. Moreover, all banks and NBFIs have opened women entrepreneur dedicated desks through which bank officials are providing information and service to women entrepreneurs.

Bangladesh government dreams for a democratic and inclusive society of Bangladesh. With the aim of making reality Vision-2021, the government has been taken some amazing initiatives that definitely deserve appreciation, JOYEETA is one of them.

JOYEETA, an initiative of the Ministry of Women and Children affairs established to empowering rural women of Bangladesh. It's a business platform to support and facilitate the grass root women entrepreneurs to showcase and market their own arts, crafts, products and services. To promote the products of women entrepreneurs for the first time an independent sales centre was established at the Rapa Plaza of Dhaka under the programme of "Development Efforts of Women Entrepreneurship" of Department of Women Affairs. At present 180 entrepreneurs are being provided with 140 stalls. Disabled and oppressed women entrepreneurs are also provided with stalls.

Maternity and Health

Keeping in mind the needs of mothers, the current government extended maternity leave for expecting mothers from four months to six months. Bangladesh has made tremendous success in cutting down maternal mortality rate (MMR) drastically. MMR has declined by more than 66% over the last two decades and is dropping around 5.5% each year which makes Bangladesh highly likely to achieve the target of 143 deaths per 100,000 live births under the Millennium Development Goals (MDGs) 2015.

According to a 2013 survey by different UN organisations, the estimated MMR in Bangladesh stood at 170 per 100,000 live births. The current

government plans to reduce MMR to 63 per 100,000 live births by 2030. Steps have been taken for delivery of primary healthcare services through community clinics to rural, marginal and vulnerable women. Model women friendly district hospitals have been established. Maternal Health Voucher Schemes provides a voucher package of three ante-natal checkups, safe delivery under skilled birth attendants, one post-natal checkup and transport cost.

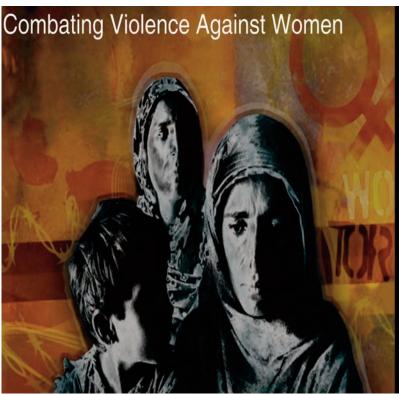
Education

Bangladesh was the first country in South Asia to achieve gender-parity in primary education. Achieving this milestone is a result of effective public policy, resource allocation and strong commitment from public and non-government sectors.

Combating Violence against Women

In December 2010, Parliament passed the Domestic Violence (Prevention and Protection) Act 2010, which was the first express recognition of the problem of domestic violence in Bangladesh by the State. This Act signified Bangladesh's fulfillment of state obligations under the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) as well as Article 28 of the Constitution, guaranteeing special measures for the advancement of women and children. In order to effectively implement this law, the government has formulated the Domestic Violence (Prevention and Protection)

Other laws enacted by the current government for combating violence against women include Prevention and Restraint of Human Trafficking Act



Domestic Violence
Prevention and
Protection Rules
Formulated in 2013

One Stop Crisis Centers in 7 Divisions has been Established

Primary education is compulsory and free for all children aged between age 6 and 10. All children attending primary and secondary schools receive textbooks free of cost. The education of girls up to grade XII in public institutions is also free. To encourage girl students to continue their studies and also to reduce drop-out rates, stipends are awarded. This proactive strategy for girls' education resulted in gender parity. For example, in primary schools, female enrolment is now 51% and in secondary schools it is now 53%, while male is 47 percent, a sharp departure from even just a few years ago when male was 65% and female was 35%.

2012 and the Pornography Control Act 2011. In addition to enactment of laws, One Stop Crisis Centers in 7 divisions are providing medical treatment, legal support, policy assistance and rehabilitation to the victims. DNA profiling lab and DNA screening labs have been established in few national hospitals for effective investigation of gender based offences such as rape. Continuing that total 80 One Stop Crisis Cells are established, among them 40 in district hospitals and 20 in upazilla health complex.

Victim support centers are run by trained, professional women officers making the center more approachable for women victims. Training on international laws and conventions are being imparted to judges, and law



enforcement agencies to make them conversant with the existing international framework on violence against women and gender sensitivity. The Ministry of Women and Children Affairs (MoWCA) operates a Central Cell to ensure coordination of work on prevention of violence against women and children and extends necessary support to the victims of violence. The MOWCA now maintains a helpline (10921) to provide legal, medical, rehabilitation and counseling help to victims of violence.

Women in Politics, Administration and Security

In order to enhance women's empowerment, the number of seats reserved for women in the National Parliament have been increased by 5, and made 50. There has been a sharp increase in the number of women parliamentarians elected (20% of total seats) in the last national election. To create opportunities for women's increased participation in politics, reserved seats for women in union council, Upazila Parishad and municipalities have been increased to one third of the total and women are to be directly elected to those seats. More than 12,000 women were elected as public representatives in the last round of local government elections. Women's participation in local level elections was perhaps one of the greatest milestones for Bangladesh.

At present in Bangladesh, the Prime Minister, Leader of the Opposition, Speaker and Deputy Leader of the House are all women. Number of women among the Justices of the Supreme Court, top positions of the administration – secretaries, additional secretaries, joint secretaries, deputy commissioners, top positions of police, armed forces and UN peacekeepers, indicates improvement in women's empowerment. This has been possible due to a reserve quota created by this government for women employment at every level of administration to enhance women participation in government jobs.

Gender perspective has been integrated into

Bangladeshi peacekeeping missions too. Bangladesh is now the top contributor of female police officers to the United Nations Peacekeeping Operations as Formed Police Unit. Bangladesh female peacekeepers have placed themselves as key driving force to reduce gender-based violence, conflict and confrontation, providing sense of security especially for women and children, mentoring female police officer in the local area and thus empowering women in the host country and promoting social cohesion. Presently 190 female officers from Bangladesh are working in different peace keeping missions around the world.

Looking Ahead

In its recent report to the UN General Assembly the Government of Bangladesh has identified the critical importance of addressing both poverty and inequality and putting gender equality and women's empowerment at the centre of the new post-2015 development agenda. The goals set out in the report include a standalone goal on gender equality and women's empowerment with four main priorities: eliminating violence against women and girls, women's economic empowerment, participation in decision-making including in the home, and eliminating child marriage. If performance in the recent past is any indicator, then it is safe to be optimistic that Bangladesh would also be able to achieve the post-2015 goals for women's empowerment.

End Note

- (i) Bhuiyan & Abdullah 2007, Women Empowerment through Entrepreneurship Development: Bangladesh Perspective, Daffodil International University Journal of Business and Economics, Vol. 2, No. 2
- (ii) Walker Neal 2013, Women's Empowerment in Bangladesh: Looking beyond the MDG's, The Daily Star, March 4, 2013



Centre for Research and Information

The Centre for Research and Information (CRI) is a not-forprofit policy research organization which aims to create a platform for public discussion on important matters of national policy in Bangladesh.

Analyzing key challenges facing the nation, CRI explores through people-centered debate the political ideas and the policy reforms that will define progressive politics and policies in a new, digital Bangladesh.

With a focus on youth engagement and democratized debate, CRI aims to bring politics closer to the people.

Aims we have

CRI believes in the active participation of citizens in matters of national policy. By bridging the gap between people and politics, CRI hopes to empower citizens and afford them a stake in their society. The organization aims to generate high quality research and data on the opinions and views of people, especially young people in Bangladesh through creative, revolutionary methods. By doing so, the views of the people are given an unfiltered platform which can influence policy decisions on both a local and national scale.

Things we do

CRI takes a strategic approach to achieving its goals. It combines its resources and expertise with ground-breaking market research and polling aimed at various groups, especially young and student groups, to produce the following:

- High quality research into the concerns and priorities of young voters and the youth demographic in Bangladesh;
- Unique platforms for voicing the opinions of young Bangladeshis, such as Let's Talk and Policy Café;
- Publications and blogs produced to the highest editorial, design and production standards, whether in print or digital form;
- Pioneering marketing and promotion efforts, through television, radio and social media outlets;
- Cutting-edge media and publicity efforts aimed at and, in some cases, created by and for, young people themselves

Our Central Theme

The central theme with which CRI goes about its tasks is youth engagement. With that underlying objective in mind, CRI has created a number of unique platforms like Let's Talk and Policy Cafe which provide youths an unprecedented opportunity to express their opinions, views, hopes and fears. CRI wants to hear what young people have to say about national policy, politics and society. When young people talk, CRI is there to listen and make the nation listen.

Youth Centred Approaches

CRI believes that the young people of Bangladesh have ideas; innovative, creative ideas which can help transform Bangladesh if they are afforded the right platform. There are

numerous examples of talented young people making an impact in Bangladesh, be it through social and political activities or volunteer work in the community. Yet there are many people whose voices are not yet heard. CRI sees youth participation as a vital component for the future development of the country, and believes that the young people of Bangladesh do not have to wait until later in adulthood to shape their nation. Keeping this overriding objective in mind, CRI has arranged for the following programmes specifically tailored for the youths of Bangladesh:

Let's Talk

Let's Ta!k provides a much-needed avenue for young people to constructively engage with Members of Parliament, ministers and other prominent politicians and debate topical issues which are of relevance to them. Through the Let's Ta!K events, CRI helps to facilitate opportunities for informal but in-depth political dialogue among the future leaders of Bangladesh – the youth and the politicians. No topic is off the cards, there are no formalities nor are there pre-screened questions. Everything is up for discussion, and everyone is invited to share their opinion.

Policy Café

Policy Café is a forum for the youth to voice their assessments on national policy frameworks. It is an avenue of democratic exercises where every young person is expected to share his/her thoughts, opinion and ideas regarding the formulation and functioning of policies. It is a forum for the young generation to be engaged in policy discourses; simultaneously it's a floor for them to be heard by the policy makers of the nation. It is a forum for the youth to garner their assessment on national policies, acts, ordinances and other important national instruments. It is is not an implementing agency rather it recognizes itself as an avenue of democratic exercises where every young citizen is expected to share his/her thoughts, opinion and ideas regarding policies. It is a platform for the youth to be engaged in policy discourses; simultaneously it's a floor for them to be heard by the policy makers of the country.

CRI Junction

CRI Junction invites young poets, writers, artists, filmmakers, photographers, actors, performing artists and other cultural leaders to express their views on society and the world around them. The objective is to facilitate gatherings of young cultural groups, fuel intellectual debate and explore the various aspects of Bangali arts and culture which undoubtedly affect our nation today. Creative young minds are encouraged to share their ideas on Bangali heritage and culture and discuss how these feed into wider debates on national policy and current affairs. Topics discussed include the future profile of Bangladesh in a globalised world, Bangla language and literature, and the crosscultural influences of the creative arts in modern Bangladesh.