

Unedited Draft Version

Education Budget of Bangladesh: Investing Resources for Improved Learning Outcomes

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KEY FINDINGS

1. The education budget allocation for FY2025 is 11.88 per cent of the total budget and 1.69 per cent of GDP.
2. Bangladesh's education expenditure as a percentage of GDP was 1.8 per cent in FY2019, the lowest among 28 LDCs and second lowest among 104 countries of the world.
3. Bangladesh's per capita expenditure on primary education decreased from USD 161 in 2021 to USD 149 in 2022.
4. The allocated budget for education is primarily used for operational expenses rather than development expenditures, which may compromise the quality of education.

KEY POLICY RECOMMENDATIONS

1. The budget allocation of all education stipends should be increased in the budget for FY2025.
2. The VAT on the tuition fees for all academic institutions, including English medium schools, should be exempted in the budget for FY2025, and the exemption should remain in place indefinitely.
3. All taxes and duties on foreign imported books and ballpoint pens should be exempted in the budget for FY2025.
4. Corporation income tax on private universities and colleges should be reduced from 15 per cent to 10 per cent in the budget for FY2025.



1. Introduction

Bangladesh made significant strides towards developing the education system in the early 1990s through several initiatives such as the Compulsory Primary Education Act 1990, the Female Secondary Education Stipend, and the Primary Education Development Programme (PEDP). As per the Annual Primary School Census (APSC) 2022, there are 114,539 schools in Bangladesh (MoPME, 2023). In addition, there are 164 universities, among which 109 universities are privately owned (BANBEIS, 2023). Nevertheless, such large numbers of educational institutions have been unable to provide quality education for the children and youth of Bangladesh.

High-quality education is presently an urgent need in Bangladesh. As of the fiscal year (FY) 2023, the literacy rate for individuals above the age of 15 in Bangladesh was approximately 76 per cent (MoF, 2024). The country is now showing signs of a youth bulge, which means it is poised to reap the benefits of a demographic dividend if it can capitalise on the potential of its vast young labour force. However, in 2017, the proportion of youth who were unemployed in Bangladesh was 10.60 per cent (BBS, 2018) While the share of youth not in education, employment or training (NEET) was 29.80 per cent (BBS, 2018). Ironically, research has shown that each additional year of schooling increases the probability of entering NEET status by 1.16 per cent for male youth and 1.07 per cent for female youth (Khatun & Saadat, 2020).

A survey of 100 major non-government employers in Bangladesh showed that 40 per cent of employers believed that their workers need to obtain new skills within 12 months due to the advancement of technology (Khatun F., Saadat, Ashraf, & Taki, 2022). The ability to use technology has also been linked to greater returns in the labour market. Research has shown that in Bangladesh, workers who have used computers earn 17 per cent more than workers who have not used computers (Khatun & Saadat, 2021). Regrettably, in a survey of 500 young graduates of public and private universities in Bangladesh, it was found that the average score in an introductory computer literacy test was only 44 out of 100 (Khatun F., Saadat, Ashraf, & Taki, 2022). This suggests that education in Bangladesh fails to provide young people with the necessary skill sets to compete in the labour market.

Unfortunately, Bangladesh has made modest progress in allocating the necessary budgetary resources for education in recent years. The current amount of public spending in Bangladesh is inadequate considering the country's development milestones and goals, such as graduation from the Least Developed Country (LDC) status in 2026 and the achievement of the Sustainable Development Goals (SDGs) by 2030. In addition to the insufficiency of spending, there are worries over the effectiveness of allocated resources to attain desired results. Education in Bangladesh is plagued by persistent absenteeism at the primary level (Kumar & Saqib, 2017), a high secondary dropout rate (Hossain, 2021), concerns about the quality of education (Titumir, 2021), ineffective teaching methods (Farooqui, 2014), insufficient resources (Islam, 2021), and the negative impact of COVID-19 on learning (Hosen, Uddin, Hossain, & Islam, 2022). The education budget for FY2025 must address these long-standing difficulties while also considering emerging and growing concerns. Therefore, this policy brief analyses the status, achievements, impediments, and other numerous factors regarding the planned budgetary allocation in the education sector for FY2025 and makes a few recommendations.

2. Learning loss during COVID-19

In March 2020, all academic institutions were forced to close to ensure safety and protect teachers and students from COVID-19. This caused a drastic disruption in Bangladesh's education system, undermining the progress made over the years. Consequently, the Gross Enrolment Rate (GER) for the year 2020 was approximately 105 per cent, representing the lowest GER rate for the period 2018 to 2022 (MoPME, 2023). After careful deliberations, the government opened all schools and

colleges in phases starting in March 2022 while allowing classes to be held in person for all academic institutions. Yet the trend in the GER in primary education has lost momentum from pre-COVID levels. According to the APSC 2022, the GER in primary education decreased from 114 per cent in 2018 to about 110 per cent in 2022, underscoring the effects of Covid-19 (MoPME, 2023). Concurrently, the Net Enrolment Rate (NER) remained stagnant at around 97 per cent between 2018 and 2022 (MoPME, 2023). Moreover, the student-to-teacher ratio decreased from 37:1 in 2018 to 33:1 in 2022. On the other hand, the GER for secondary-level education increased slightly from 75 per cent in 2018 to about 76 per cent in 2022 compared with the NER, reflecting an increase of 6 per cent over the same period (BANBEIS, 2023). Regardless, the primary cycle dropout rate decreased notably from about 19 per cent in 2018 to around 14 per cent in 2022 (MoPME, 2023). However, the dropout rate for secondary education only decreased from about 38 per cent in 2018 to around 36 per cent in 2022 (BANBEIS, 2023).

It is important to emphasise that Bangladesh faces numerous challenges in ensuring quality education. To achieve Sustainable Development Goal 4 (SDG 4), which aims to "provide quality education for all," Bangladesh must address these issues. Ensuring quality education has long been a challenge for the country, a situation exacerbated by the pandemic. Students experienced learning losses due to unequal access to resources for online classes. Moreover, many schools lacked adequate digital tools to transition effectively to online learning. Such effects are more pronounced when comparing between male and female students. From 2018 to 2022, the completion rate for female students has been relatively lower than for male students in secondary and higher secondary education. For instance, in 2020, the completion rate was 67 per cent for male students and about 60 per cent for female students in secondary-level education (BANBEIS, 2023). Similarly, in higher secondary education, the completion rate stood at 78 per cent and 77 per cent for male and female students, respectively, in 2022 (BANBEIS, 2023). In addition, the gender parity index in post-primary education in 2022 highlighted a parity against female students. (BANBEIS, 2023).

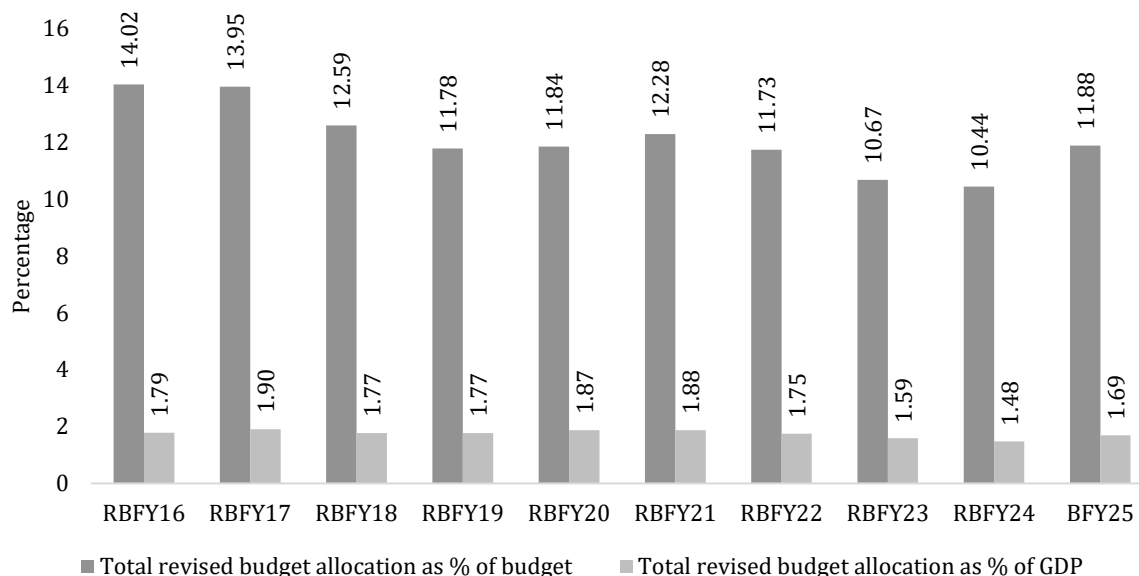
Therefore, it was important for the government of Bangladesh to take concrete measures towards the education sector in terms of allocation in the national budget, which can help overcome the challenges presented by the pandemic. However, the budget allocated towards the education sector in FY2025 did not reflect such efforts. In FY2025, the government allocated BDT 94,711 crore for the education sector, which is only a 7 per cent increase from the previous year's proposed budget of BDT 88,162 crore (Ministry of Finance, 2024). The proposed budget for FY2025 is insufficient to address the social and economic losses caused by the pandemic in the education sector.

3. Education budget as a share of the total budget and GDP

Total government expenditure as a percentage of the total budget and Gross Domestic Product (GDP) has not shown a progressive trend over the recent fiscal years. While the expenditure on education as a share of GDP has been less than 2 per cent between FY2016 and FY2025, the revised budget allocation has remained less than 12 per cent in FY2024 (Figure 1). Besides, the share of the revised budget in GDP towards the education sector decreased from 1.9 per cent in FY2020 to 1.69 per cent in the proposed budget of FY2025. This indicates that the government is still behind in meeting its targets of spending at least 3.5 per cent of GDP in education by 2031 and 4 per cent by 2041, as suggested in the Perspective Plan of Bangladesh (2021-2041) (GED, 2020). In addition, the Eighth Five-Year Plan states that the education budget should grow from 2 per cent of GDP in FY2019 to 3 per cent of GDP by FY2025. However, the education budget was less than 2 per cent of GDP in FY2025. Given the need to stabilise the education system in conformity with the pre-pandemic status, public spending as a percentage of GDP should be significantly greater. Therefore, much priority should be given to the revised budget allocation for the current fiscal year. Furthermore, the revised budget allocation in the education sector

accounts for a negligible portion of the entire budget, which is shrinking with each fiscal year. This is further evidenced by the fact that the revised budget as a share of the total budget decreased from 14 per cent in FY2016 to 11.8 per cent in the proposed budget of FY2025.

Figure 1: Allocation for education as a share of the total budget and GDP

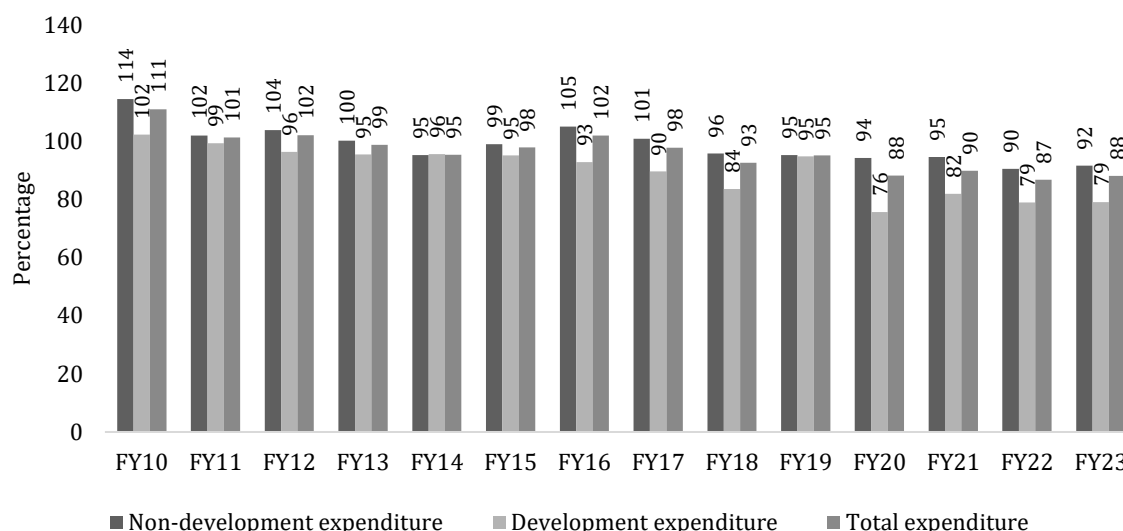


Source: Authors' illustration based on data from the Ministry of Finance (Ministry of Finance , 2024).

4. Budget utilisation in the education sector

Budget utilisation refers to the proportion of the revised budget spent on development and non-development expenditure. Despite proposing a high budget allocation in the education sector each fiscal year, the utilisation rate of the budget is less than impressive as it has decreased over the years, especially in the case of development expenditure (Figure 2). The budget utilisation in total expenditure decreased from 111 per cent in FY2010 to 88 per cent in FY2023. On the other hand, budget utilisation of the development expenditure decreased from 102 per cent in FY2010 to 79 per cent in FY2023 (Ministry of Finance , 2024). This indicates that the allocated funds in the revised budget are underutilised in each fiscal year for the education sector. Furthermore, the non-development or operating budget, which mostly accounts for expenses required for daily operations, is responsible for a significant portion of the budget utilisation. In FY2019, however, the budget utilisation in both development and non-development expenditure remained at 95 per cent (Ministry of Finance , 2024).

Figure 2: Budget utilisation on education

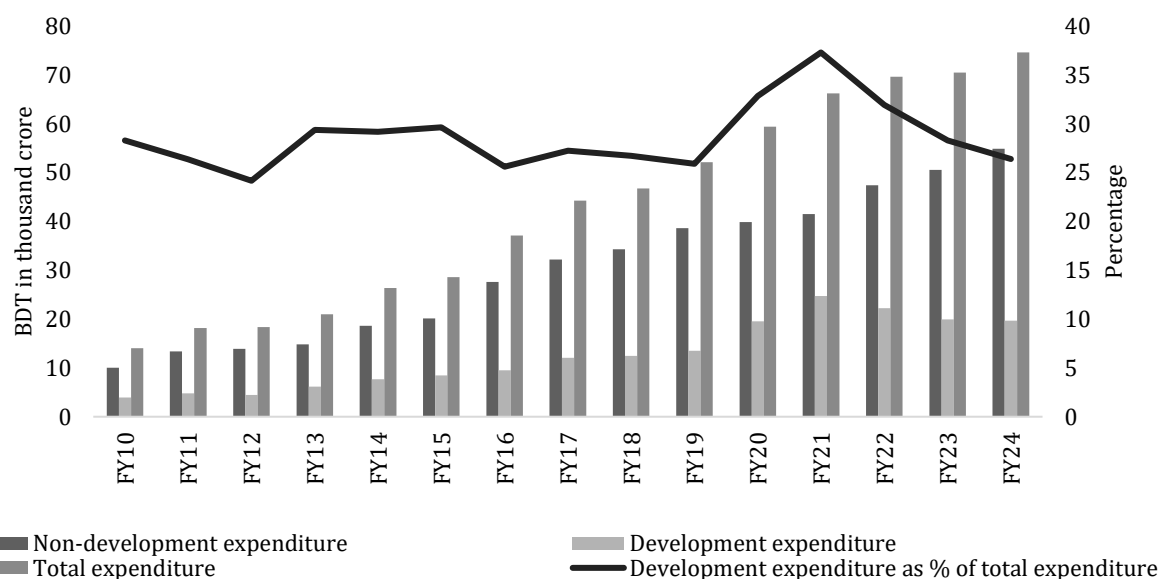


Source: Authors’ illustration based on data from the Ministry of Finance (Ministry of Finance , 2024).

5. Revised and actual expenditure in the education sector

The revised budget allocation in FY2024 was BDT 74,597 crore, a 6 per cent increase from BDT 70,507 crore allocated in the revised budget of FY2023 (Figure 3). Compared to previous years, the increase in revised budget allocation is quite insignificant. There is also a considerable disparity in the revised budget allocated between development and non-development expenditure. In the education sector, the proportion of non-development expenditure is significantly greater than development expenditure between 2010 and 2024. Moreover, the proportion of development expenditure as a percentage of the total expenditure in the revised budget decreased from 37 per cent in FY2021 to 26 per cent in FY2024. This suggests that development expenditure has been given less priority since FY2021. This also implies that most of the revised budget is being considered to only account for day-to-day operational expenses rather than development activities.

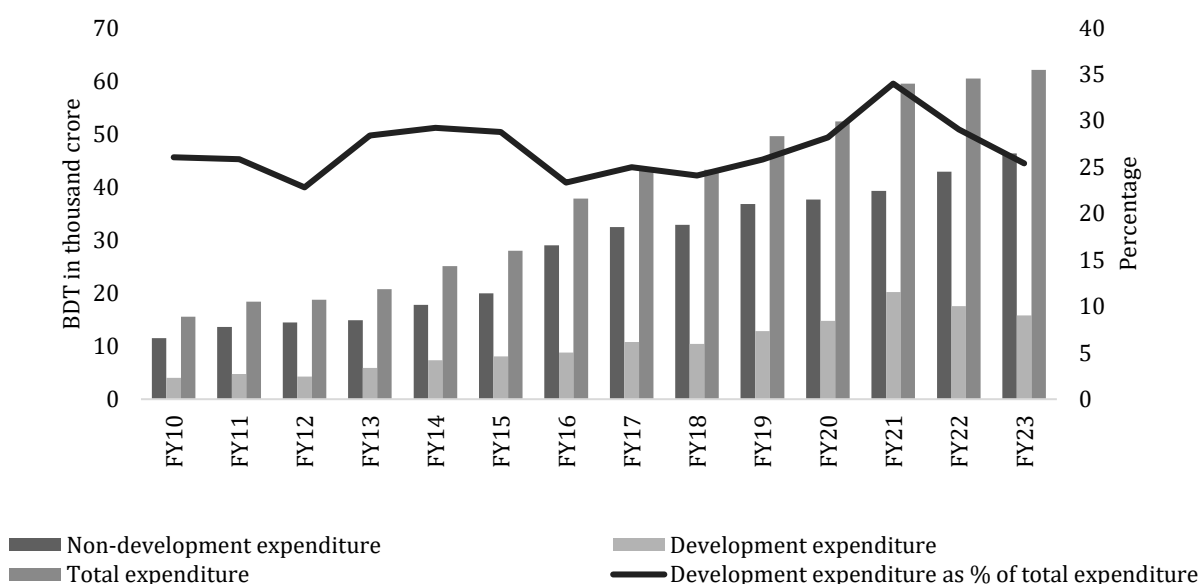
Figure 3: Revised budget allocation for education



Source: Authors’ illustration based on data from the Ministry of Finance (Ministry of Finance , 2024).

On the other hand, the total actual expenditure in FY2023 was BDT 62,079 crore, which is only a 3 per cent increase from BDT 60,431 crore, which was spent the year before (Figure 4). The increase in actual expenditure needs to be significantly higher, considering the interruption in the education system due to Covid-19. It should be highlighted that the growth in actual expenditure peaked in FY2016, accounting for about 35 per cent, followed by a rapid decline, suggesting that over the years, less priority was given to this sector. Additionally, development expenditure as a share of total expenditure decreased from 29 per cent in FY2022 to 25 per cent in FY2023. This once again highlights a lower priority in the development of the education sector. Similar to the allocation of the revised budget, the majority of the actual expenditure was catered towards operational expenses over development expenditure. In FY2023, BDT 46,310 crore was spent on non-development expenditures, whereas only BDT 15,769 crore was spent on development expenditures, a 10 per cent decline from the previous year. Given the differences in the share of development and non-development expenditures in the education sector, improving the quality of education in the post-pandemic era will be difficult.

Figure 4: Actual expenditure on education



Source: Authors' illustration based on data from the Ministry of Finance (Ministry of Finance, 2024).

6. Allocation by level of education

Compared to the revised budget for the previous fiscal year, the planned budget allocation for primary and mass education and secondary and higher education witnessed an insignificant increase in FY2025. The overall budget utilisation for primary and secondary education is declining, particularly in development expenditure. Budget utilisation for primary and mass education was 103 per cent in FY2010, plummeting to 86 per cent in FY2023. Concurrently, budget utilisation for secondary and higher education declined from 118 per cent in FY2010 to 91 per cent in FY2023 (Ministry of Finance, 2024).

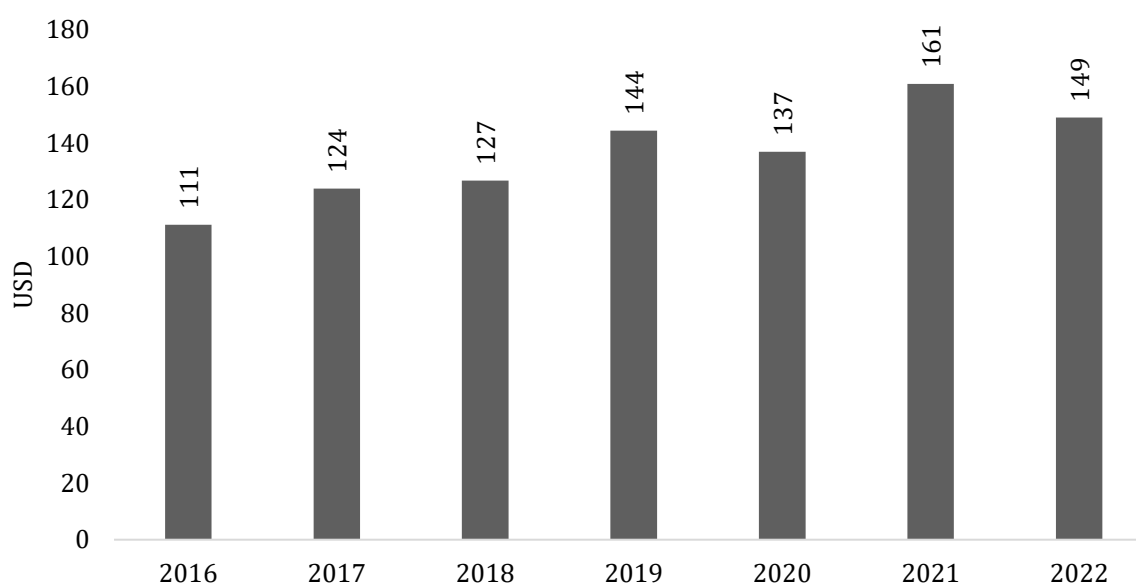
Budget utilisation on development expenditure in secondary and higher education was at its greatest in FY2010, at 123 per cent, before falling to 80 per cent in FY2023. In both primary and mass education, as well as secondary and higher education, actual expenditure on operating expenses is getting more traction than development expenditures (Ministry of Finance, 2024). As a result of the reduced spending on the development of the education sector, the quality of education may deteriorate dramatically in terms of the calibre of teachers employed, inadequate infrastructure, and elevated dropout rates.

Table 1: International comparison of government expenditure education

Country	Bangladesh	Djibouti	Senegal
GDP per capita based on purchasing power parity (PPP) for 2022 (in USD)	7,805	6,136	4,331
Government total average expenditure on education as a % of GDP from 2016 to 2023 (in per cent)	1.8	3.8	5.3
Government per capita average expenditure on primary education from 2016 to 2022 (in USD)	136	709	159

Source: Authors' compilation based on data from the Ministry of Finance (Ministry of Finance, 2024), World Bank (The World Bank, 2024), and UNESCO Institute for Statistics (UIS) (UIS, 2024).

It should also be highlighted that among other LDCs, Bangladesh was the third lowest country among 38 LDCs in terms of average education expenditure as a percentage of GDP from 2016 to 2023 (The World Bank, 2024). Haiti and Somalia were the only countries that spent less than Bangladesh. Additionally, Bangladesh's education expenditure as a percentage of GDP was 1.8 per cent in FY2019, the lowest among 28 LDCs and second lowest among 104 countries of the world. At least 33 LDCs, including countries such as Senegal and Djibouti, spent 2 per cent or more of their GDP on education from 2016 to 2023 (The World Bank, 2024). In 2022, the GDP per capita based on purchasing power parity (PPP) revealed an interesting contrast between Senegal and Bangladesh. At the same time, Bangladesh displayed a higher GDP per capita at USD 7805, compared to Senegal's USD 4331, and the allocation of resources towards education was noticeably different (The World Bank, 2024) (Table 5). On average, Senegal dedicated 5.3 per cent of its GDP to education, starkly contrasting with Bangladesh, which spent only about 1.8 per cent of its GDP on education between 2016 and 2023 (The World Bank, 2024). This disparity highlights the different national priorities and strategies in resource allocation despite Bangladesh's higher economic output per person. Furthermore, from 2016 to 2022, the government per capita actual expenditure on primary education in Bangladesh averaged around USD 136. This level of spending positioned Bangladesh as the 15th lowest among 112 countries. In comparison, during the same period, Senegal and Djibouti spent an average of USD 159 and USD 709 per capita, respectively, on primary education (UIS, 2024). In addition, Bangladesh's per capita expenditure on primary education decreased from USD 161 in 2021 to USD 149 in 2022 (Figure 5).

Figure 5: Government per capita actual expenditure on primary education in USD

Source: Authors' illustration based on data from the Ministry of Finance (Ministry of Finance, 2024).

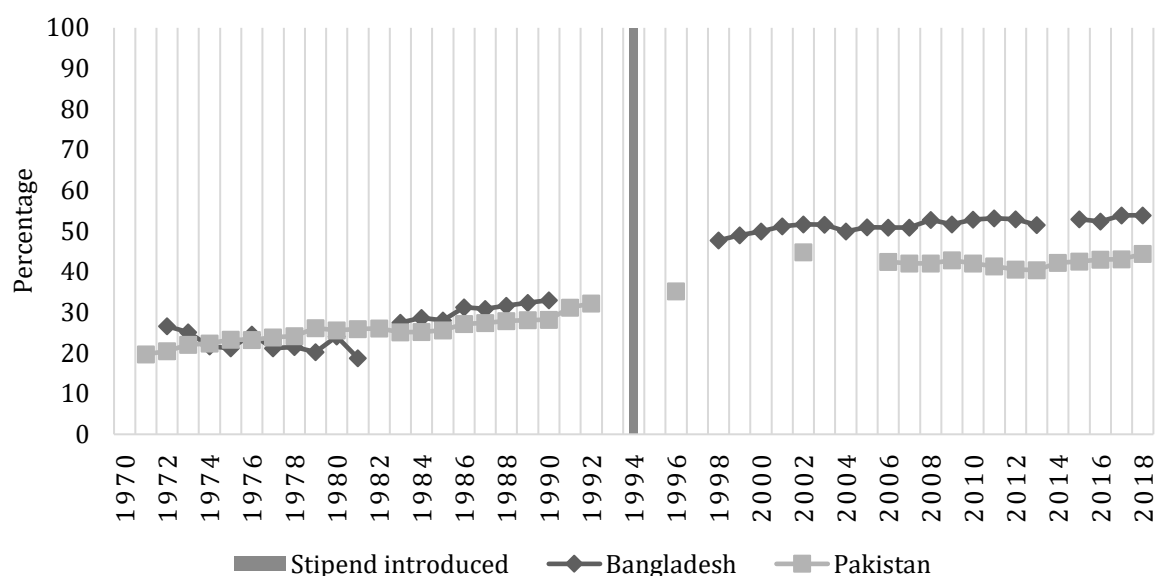
7. Quality of education

According to the Medium-Term Budgetary Framework (MTBF) for FY2025, the primary and mass education division has successfully achieved the target stipulated in the Eighth Five-Year Plan for FY2023 by attaining a teacher-to-student ratio of 1:33. The achievement is laudable and appreciated. However, the net enrolment rate was below the specified target in the Eighth Five-Year Plan for 2023. Disappointingly, there is an inconsistency in data for the key performance indicators in the MTBF, as the teacher-to-student ratio for secondary and higher education was not included (MoF, 2024). However, as per the annual report of the University Grants Commission (UGC), public universities did not fulfil the mandated objective of achieving a teacher-to-student ratio of 1:28 by 2020. Furthermore, only five private universities could maintain a teacher-student ratio of more than 1:30 (UGC, 2021). Increasing the number of students enrolled in institutions is critical because having a degree increases the likelihood of finding employment. Higher education broadens individuals' knowledge and understanding while preparing them for subsequent professional careers. Students who pursue higher education have greater alternatives in life and a deeper comprehension of various socioeconomic and cultural facets of society. However, having just a degree in a specific field is not enough. The job market is competitive, and employers continuously assess candidates based on multiple factors. Employers prefer students with excellent control over their writing, communication, and English language skills. They also prioritise candidates who can perform and excel in their subjective fields while possessing soft skills such as time management and problem-solving ability. However, according to a recent study, university students in Bangladesh obtained the lowest average scores in English language skills and communications, numeracy, and mathematical skills (Khatun F. , Saadat , Ashraf , & Taki , 2022). This indicates that the quality of higher education in Bangladesh is inadequate and needs improvement.

8. Female education stipend

Women's economic empowerment is critical to the long-term success of any society. The government, private sector and non-government organisations have all played their part in women's economic empowerment in Bangladesh. In 1982, the government of Bangladesh initiated some social safety net programmes especially targeted towards women and girls, such as the female secondary education stipend. Results from a pilot project showed that girls' secondary enrolments increased from an average of 7.9 per cent to 14 per cent in some project areas, and dropout rates fell from 14.7 per cent to 3.5 per cent (Raynor, Wesson, & Keynes, 2006). In 1994, the highly successful programme was launched nationwide. Female students received a monthly sum of money ranging from BDT 25 in Class 6 to BDT 60 in Class 10, as well as payments for new books and exam fees, on condition of a minimum of 75 per cent attendance rate, at least a 45 per cent score in annual school exams and staying unmarried until sitting for the Secondary School Certificate (SSC) or turning 18 years old.

The female secondary education stipend programme in Bangladesh was not only effective in increasing girls' enrolment in schools but also succeeded in providing a host of benefits, such as increasing the ratio of female students in secondary schools, improving the female literacy rate, lowering fertility rate, controlling population growth rate and increasing female labour force participation. As a result of the catalytic benefits of its successful female secondary education stipend programme, Bangladesh managed to advance ahead of Pakistan in terms of several key socio-economic indicators. In 2018, girls comprised on 54 per cent of pupils in secondary schools in Bangladesh, whereas in Pakistan, only 44 per cent of secondary school pupils were girls (Figure 6). In 2017, the adult female literacy rate was 70 per cent in Bangladesh but only 46 per cent in Pakistan.

Figure 6: Percentage of female pupils in secondary education


Source: Authors' illustration based on data from UNESCO (UNESCO, 2020).

9. Policy recommendations

Overall, the education budget for FY2025 was negligible in terms of the total budget and GDP. Furthermore, the share of actual expenditure in the revised budget has declined over time, indicating insufficient funds provided to the education sector. Additionally, the allocated budget is primarily used for operational expenses rather than development expenditures, which may compromise the quality of education given. In FY2025, education was among the top five priority sectors, receiving 11.9 per cent of the total Annual Development Programme (ADP) allocation. Yet, this growth was relatively marginal compared to FY2024, when the share of total ADP allocation accounted for 11.4 per cent. Thus, the revised education budget for FY2025 should be more comprehensive to combat the pandemic's spillover effects, with funds allotted towards more concrete actions. Therefore, CPD suggests the following measures to be considered in the education sector before approving the FY2025 budget at the national parliament.

9.1 Increase in education stipends

Stipends for education have been crucial in increasing the proportion of Bangladesh's population receiving primary and secondary education. CPD proposes increasing the allocation of all education stipends to be implemented in the budget for FY2025 (Table 2). In addition, CPD also proposes bringing back the stipends that were removed in FY2025.

Table 2: Proposed education stipend structure in FY2025

Name of stipend	Current stipend structure in FY2025			Proposed stipend structure in FY2025	
	Number of beneficiaries (in crore)	Total budget allocation (in crore BDT)	Allocation per beneficiary per year (in BDT)	Total budget allocation (in crore BDT)	Allocation per beneficiary per year (in BDT)
Student stipend for primary education level	1.16	1785	1539	16800	12000
Stipends for secondary, higher secondary and madrasah education level students	Removed			7204	12000

Name of stipend	Current stipend structure in FY2025			Proposed stipend structure in FY2025	
	Number of beneficiaries (in crore)	Total budget allocation (in crore BDT)	Allocation per beneficiary per year (in BDT)	Total budget allocation (in crore BDT)	Allocation per beneficiary per year (in BDT)
Stipends for undergraduate and postgraduate level students	Removed			234	18000
Stipends for students of technical education institutions	0.12	489	4072	1994	24000
Stipends for physically challenged students	0.01	114	11371	240	24000
Total for stipend programmes	1.29	2387.4		26472	

Source: CPD compilation based on data from the Ministry of Finance (IMF, 2017).

Our proposed stipend reform will benefit more than one crore students at all levels and will cost the government BDT 26,472 crore.

9.2 Removal of existing taxes on education

Education is a fundamental human right, and education should be made accessible and affordable for everyone in a country. While the government has exempted Bengali medium schools, and later private universities, from paying Value Added Tax (VAT) on tuition fees, the VAT on English medium schools remains at 5 per cent (NBR, 2019). It is often opined that English medium education is a luxury good and that students who study in English medium schools belong to affluent families and do not stay in the country long term. Regardless of source, education is a fundamental right and should not be misconstrued as a luxury good. In their early days, English medium schools might have been suited for the privileged. However, in recent years, the dynamic has changed profusely. The number of English medium schools in Bangladesh has increased over the years. Many middle-income families are admitting their children to English medium schools to allow them to study in the international curriculum and gain a competitive edge in the labour market. Parents presumably prefer English medium education to provide their children with benefits that would not otherwise be available to them (Mousymi & Kusakabe, 2017). English medium schools are privatised and not recognised as having a low tuition fee. Hence, the VAT on tuition fees of English medium schools puts an extended burden on the parents of middle-income families. Therefore, CPD recommends that the VAT on the tuition fees for all academic institutions, including English medium schools, be exempted in FY2025, and the exemption should remain in place indefinitely.

Additionally, since English medium schools follow the international curriculum, the books assigned as a part of their syllabus are all imported books written by international authors. Currently, the Total Tax Incidence (TTI) on foreign printed books is 73.96 per cent (NBR, 2022). The total tax incidence includes 25 per cent as Customs Duty (CD), 10 per cent as Supplementary Duty (SD), 5 per cent as Advance Income Tax (AIT), 15 per cent as VAT, and 3 per cent as Regulatory Duty (RD) (NBR, 2022). Such high duties on foreign books intended to provide children with quality education defeat the purpose of achieving SDG 4, which aspires to “ensure inclusive and equitable quality education and promote lifelong learning and opportunities for all” (UN, 2015). As the syllabus is revised, parents must buy new books for their children studying in English medium schools every academic year while bearing such a high tax incidence: these further strain families’ incomes, particularly those from middle-income households. Therefore, CPD recommends exempting all taxes and duties on foreign imported books in FY2025 to ensure that education remains affordable for all. Furthermore, A 15 per cent VAT was imposed on ballpoint pens in the budget for FY2024, and no change was made in FY2025 (MoF, 2023). The VAT of 15 per cent on ballpoint pens should be withdrawn in FY2025 as students mostly use it

9.3 Reduction of corporate income tax on private universities and educational institutions

The government proposed to reduce the corporation income tax for publicly traded and non-publicly traded companies. However, the corporation tax for private universities and colleges remains at 15 per cent (MoF, 2022). This corporate income tax rate applies to private universities, medical colleges, dental colleges, engineering colleges, and colleges imparting information technology education. Corporation income tax contributes to high tuition fees and increases the costs borne by academic institutions. This may lead to a compromised quality of education, poor infrastructure management, and insufficient teachers being hired, which may further decrease the teacher-to-student ratio. Therefore, CPD recommends that corporation income tax on private universities and colleges be reduced from 15 per cent to 10 per cent in the revised budget for FY2025.

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