



Women Empowerment in White Collar Career

Damaged by COVID-19 and Roll Back Through Fourth
Industrial Revolution

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Executive Summary

The COVID-19 pandemic has slowed the women's empowerment process in Bangladesh by increasing gender inequality. Concurrently, this pandemic has facilitated Bangladesh's entry into the fourth industrial revolution (4IR) and introduced the work-from-home (WFH) employment option. Because the WFH can create earning opportunities for women, many people view it as a catalyst for women's empowerment. This paper examines how the pandemic impacted women's empowerment and the possibility of fourth industrial revolution (4IR) strengthening women's empowerment. Data was collected from five tertiary-educated married women in white-collar occupations using an ethnographic research method. The participants of this study feel empowered because they can earn. However, while

earning is necessary for women's empowerment but is not sufficient. Participants lack two critical components of empowerment - decision-making power and freedom of movement. The 4IR can create opportunities for earning but fails to fulfil other conditions of empowerment. In addition, the 4IR can increase structural inequality and harm gender justice because it may confine women in the household with the option of WFH. So, the 4IR cannot confirm women's empowerment. Moreover, it is unfavorable for tertiary-educated women in white-collar occupations because it may limit their career progress. Hence a policy framework is required for the use of the 4IR that enables the utilization of time flexibility and remote working opportunities but limit the scope for misuse of this technology.

Introduction

The COVID-19 pandemic was a health catastrophe that negatively influenced socioeconomic progress in countries worldwide. The United Nations Development Program (UNDP) observed that gender inequality increased, and women's empowerment declined during the pandemic. The Gender Inequality Index (GII)¹ increased from 2019 to 2020 in all countries except South Asia; afterwards, this region experienced an increase in gender inequality during 2021-2022 (UNDP 2022). Hence, gender inequality increased all over the world after the pandemic began.

A current hypothesis is that the COVID-19 pandemic is simultaneously a setback to gender inequality but has opened a new window of opportunity for enhancing women's empowerment using information technology-based platforms and marketplaces, the fourth industrial revolution (4IR). Based on research findings (Anis and White 2017) across 200 countries, UNDP's Human Development Report (HDR) 2021-2022 accepted that access to information technology through mobile phones is associated with higher gender equality through multiple factor channels. The pandemic forced Bangladesh, like other countries, to enter into the 4IR and virtually operate the office, business, education, and healthcare through digital infrastructures (Naim, 2020).

The participation of tertiary-educated women in white-collar occupations is relatively low in Bangladesh because of various social, psychological and religious barriers. According to the Bangladesh Bureau of Statistics (BBS), the ratio of female students in tertiary institutes was around 43 percent. In contrast, female employment in administrative/management, professional and technical occupations was 11 per cent, 35 per cent and 15 per cent respectively. Along with other countries, this pandemic has also disrupted women's empowerment at all levels in Bangladesh, a country in which traditionally women are less empowered (UNDP, 2022). Recent research in Indonesia has presented interesting observations about educated white-collar women job holders. Here, white-collar working women are more strongly affected by the pandemic than men, but they feel

a moderate impact because they also have a better ability to adapt to the situation (Nurbayani and Dede, 2022).

Therefore, this paper's context rests on three assumptions. First, that the COVID-19 pandemic negatively impacted the empowerment of tertiary-educated women of Bangladesh who are in white-collar occupations. Second, as in Indonesia, women in white-collar occupations in Bangladesh felt a moderate impact on their empowerment status because of their superior adjustment abilities. Third, 4IR-dependent employment opportunities can empower women in Bangladesh and reduce gender inequalities. Hence, the primary objective of this paper is to uncover the impact of the COVID-19 pandemic on the empowerment of tertiary-educated married women in white-collar occupations and to understand whether information technology can help to enhance women's empowerment.

Evidence of COVID-19 Impact on Employed Women in Bangladesh

Research on the impact of the COVID-19 pandemic on women's empowerment is minimal in Bangladesh. However, a few studies have reported evidence of adverse impacts on women's jobs and empowerment. A rapid assessment survey by the "UN Women" observed that women suffered more than men during the COVID-19 pandemic; about 50 percent of women either lost their jobs or dealt with lower income in the informal sector in Bangladesh compared to 40 percent of men (UN Women 2020). The COVID-19 pandemic has weakened the empowerment status of educated women as well, and the white-collar executives also lost their empowerment during the pandemic. A research study observed that female employees in the banking sector dropped from 18.7 percent in 2020 to 15.8 percent in the first half of 2021 during the COVID-19 epidemic lockdowns (Das 2022). The situation became even worse when the woman was married. During the pandemic, married women experienced more conflict with their husbands and in-laws, divorce, physical abuse, and financial constraints (Iqbal, et al. 2021).

¹ According to the United Nations Development Programme (UNDP) "GII is a composite metric of gender inequality using three dimensions: reproductive health, empowerment and the labour market. A low GII value indicates low inequality between women and men, and vice-versa."

4IR, Tertiary Education and Women's Empowerment

In this situation, the future of work, digital platforms and 4IR-induced online options may create occupation opportunities for women in Bangladesh. Professor Klaus Schwab described fourth industrial revolution as an economic system that removes the line between physical, digital, and biological spheres by connecting billions of people of the world through a fusion of technology and digital devices, where people work from a distance of their organisations and independently (Schwab, 2016). Digitisation of the work process may facilitate gender equality and empowerment for higher-educated women. In OECD countries, women are losing paid jobs because of the lack of skills needed for 4IR-induced job changes, but women with tertiary education are making good progress in more skilled jobs (Rubery 2018). Higher education is valuable in a technology-driven economy as it builds capacity for technology integration, lifelong learning, and innovation skills (Djankov and Saliola, 2018). A job market study in Canada observes that traditional fixed-time jobs are changing in favour of on-demand flexible employment in the gig economy, where higher education and the ability to upgrade skills are essential for sustained success in a career (Anani, 2018). Digital platform-based careers can provide tertiary-educated married women with time flexibility, the possibility to work from out of the formal office, self-autonomy, and a match with higher education and skills. Hence, since 4IR-dependent options have the potential to open windows of employment opportunities for tertiary-educated women, it can improve women's empowerment in Bangladesh.

Framework of Research

According to The United Nations Educational Scientific and Cultural Organization (UNESCO), gender inequality indicates that women have unequal conditions, treatments and opportunities for realising their full potential (UNESCO 2014). Generally, higher gender inequality means a decline in women's empowerment because the empowerment level is a determinant of gender inequality. Women's empowerment, in general, means the capability of women to become equal to men through participation in economic activities, decision-making, education and other social activities. The four facets of women's empowerment in a country or society are women's power to make decisions, and their autonomy, status, and subjective equality with

men; and the three pillars of women's empowerment are education, the ability to earn, and security (Naim, 2021). Earning ability is a necessary but not a sufficient condition for women's empowerment. Effective women's empowerment remains elusive without decision-making power, autonomy, and subjective equality with men. Accordingly, it is an interesting question to explore whether the 4IR-dependent employment environment can enhance practical women's empowerment by fulfilling all conditions, though it has a bright potential to create earning opportunities for women. Hence, the specific objectives of this paper are three. First, to understand how the pandemic has impacted gender equality in Bangladesh by analysing its effects on women's empowerment regarding their rights to earn, have the power to make decisions, and the freedom to move. Second, to assess the effectiveness of the 4IR-dependent employment process to enhance women's empowerment. Third, to evaluate the 4IR employment environment to expose significant structural inequalities and areas of intervention for ensuring gender justice.

Methodology and Data

This study employs ethnographic research to examine tertiary-educated married women in white-collar occupations. Ethnography is a systematic method of exploring cultural phenomena from the standpoint of the research subject (Naidoo, 2012). This qualitative social research method looks at participants' behaviour in each social situation to understand their own interpretation of this behaviour (Calhoun, 2002). This methodology is appropriate for this study as it aims to provide a thorough description of the subjects' everyday life, practice, and desires regarding their empowerment status. The sample of this study consists of five employed women in five different occupations. This study identified them as study participants. The participant selection process was a snowball survey approach. The researcher collected relevant data through ethnographic interviews. The interviews were conducted using an open-ended questionnaire as a guideline for facilitating the discussions. The interviews were one-on-one discussions between the researcher and the five participants to gather data related to the impact of COVID-19 on them and to understand its impact on their empowerment status to evaluate changes in gender equality. Also, it sought participants' opinions on the effectiveness of 4IR-dependent employment on their work process.

Participants of Study

Each of the five participants had a separate profession. Therefore, this paper mentions the participants by profession, not by name. The first was a 35-year-old doctor employed in a reputed corporate hospital in Dhaka and married to a doctor. She had been married for five years, had no children, and considered her family life as a routine relationship. The second participant was a 36-year-old married banker with two children. Her husband was also a banker, and both of them had Master's degrees. Again, she considered her family life routine. The length of her married life was nine years. The third participant was a manager in an education consultancy firm. She was 30 years old, married for three years, happy in her family life and had one child. She had an MBA, and her husband was a software engineer. The fourth was a 29-year-old financial advisor. Both she and her husband had MBAs, had been married for four years, and had no children. She felt happy in married life. Her husband was a businessman. The last participant was a 35-year-old development activist, married, had no child, and was happy in her one-year married life. Her husband was also a development activist; both had Masters degrees. The doctor and banker lived in a joint family with in-laws, the manager and activist had nuclear families, and the advisor lived in a house with her mother. Among these five participants, none lost their job to pandemic-related causes. However, the advisor left her job at the beginning of the pandemic. She was dissatisfied. At a later stage of the pandemic, she joined a multinational company. In addition, the work contract of the activist expired during the pandemic.

Self-Assessments of Empowerment

Participants' self-assessments of their empowering status are presented in Table 1. The manager, advisor and activist were empowered in their self-assessments, whereas the doctor did not consider herself empowered, and the banker felt partially empowered. However, an analysis of the information available from participants against the eligibility criteria shows that their self-assessment of empowerment status could be misleading in most cases.

Participants in this study were employed and earned their income. Except for the doctor, all other participants felt financially secure and independent. Most likely, the ability to make money made them feel empowered. However, the manager and advisor could not spend their money autonomously. The banker shared her account information with her husband. The most problematic area observed here regarding women's empowerment was in decision-making power. None of the participants had absolute power to make decisions regarding family issues. The doctor, banker, and advisor stated that they had no decision-making role and that their husband or family members disallowed their decision power. The banker fiercely noted her feeble status in the family's decision-making process. She said, "I never make a decision, not even as secondary. My family members do not bother with my decision, so I never give my opinion on family matters. Mostly my husband and mother-in-law take major decisions for the family". On the other hand, the manager and activist felt that their husband or family members endorsed their decisions regarding family matters, but they made decisions with their husbands jointly. The interpretation of this situation may be that their husbands approved their decisions, and they do not have autonomous decision-making power in the family.

The doctor faced her husband's and his family's constraints in continuing her job during the pandemic. Other participants did not face restraints to do their jobs. However, except for the manager, others felt that family responsibilities were either restraints to their career or might become a restraint.

All of the participants were able to keep their relationships with friends irrespective of the friends' gender. With the exception of the activist, participants did not have the freedom to go out whenever they wished or exercise their freedom without their husband's permission. Here we most likely get a thought-provoking interpretation of the situation that matches Bangladesh's social system. Women can continue a friendly relationship with friends from some distance without spending time with them outside of the home, and they can continue their job after fulfilling the responsibilities of the family.

Table 1: Participants' self-assessments of their empowerment status

Empowerment Criteria	Participants				
	Doctor	Banker	Manager	Advisor	Activist
She is Financially Secure	No	Yes	Yes	Yes	Yes
She is Economically Independent	Yes	Yes	Yes	Yes	Yes
She is Free to Spend Her Earnings	Yes	Yes	No	No	Yes
Her Husband Has Control/Access to Her Bank Account	No	Yes	No	No	No
Any Family Member Has Control /Access to Her Bank Account	No	No	No	No	No
Husband's Restraint on Her Job	Yes	No	No	No	No
His Family's Restraint on Her Job	Yes	No	No	No	No
Barriers to Job from Family Responsibilities	Yes	Sometimes	No	Unsure	Unsure
Freedom to Go Out and Spend Time at Own Wish	No	No	If Husband Busy	Yes, But Do Not Go	Yes
Freedom to Keep Friendship Irrespective of Gender	Yes	Yes	Yes	Yes	Yes
Has Authority to Make Decisions About Family Matters	No	No	With Husband	No	With Husband
Husband Endorses Her Decision-Making Authority	No	No	Yes	No	Yes
Family Members Endorse Her Decision-Making Authority	No	No	Yes	No	Yes
Does She Feel Herself Empowered?	No	Partially	Yes	Yes	Yes

Touch of the pandemic on women's empowerment

The discussion in the previous section on self-assessment of empowerment status by participants exposes the reality that even highly educated women in white-collar occupations are not effectively empowered. They can do a job and earn after fulfilling family responsibilities but do not have decision-making power, freedom to move, and can only continue limited friendly relationships with others. However, in spite of this, they have a misjudgment that they are empowered. The discussion now focuses on whether the pandemic has further reduced this empowerment status.

The pandemic affected the economic status of some of the participants in this study. The doctor's parents suffered financially and went into a financial crisis during the pandemic, although his in-laws were unaffected. She and her spouse did not lose their employment or income. The banker had reduced income because she did not get due salary increments, although her regular salary continued. The manager suffered financial hardship because her employer initially stopped paying her salary for one month and then paid half the regular salary for three months. The advisor was in acute economic hardship because she had no income, and her husband could not operate his business during the pandemic-induced shutdown. The activist's economic situation remained the same, but her family, in general, was in financial crisis. She said, "My economic status was not hampered by the Corona pandemic, but my family was in trouble. Our primary earning source was home rent, as we are the landlord of a house. For Corona, all the tenants went to their village and [we] had no revenue from the homes". Therefore, the COVID-19 pandemic has had some impact on the economic empowerment of participants.

While in lockdown due to the pandemic, the physician continued her duties in the hospital. At first, the banker was on maternity leave, worked online for a while, and began going to the office for duties afterwards. The manager and activists worked online while the lockdown was going on. At the beginning of the pandemic, the advisor was in a job change transition period and spent idle time at home. Afterwards, she started a new job and worked from home (WFH). Nevertheless, they had received the full cooperation of their employers to carry out their professional responsibilities.

The participants experienced mixed reactions from their husbands and family members to carrying on their jobs. The doctor's familial support was very unpleasant. She explained her experiences: "My mother-in-law is the only rule maker in the home, and she did not want me to continue my work during the pandemic. So, my husband requested me not to stay at his home. It was very shocking for me and also life-changing. That was the first time I realised that this home was not mine. So, I shifted to my father's home after one month of working from my in-laws' home. It was worse with my husband and my in-law's family. I had a realisation of my position in that home. I used to spend my earnings on this home, but after that, I only started saving money". However, her husband did not encounter any opposition from the family to perform his tasks at the hospital. This is an obvious example of gender discrimination in a family regarding the right to work when both spouses are in the same occupation.

However, majority of those who worked from home and carried out official and domestic tasks together received support from their husbands and family members. The banker claims that her dominant husband supported her while she worked from home. She said, "He was supportive and caring, as I had a baby at home. There was no maid then, and all family members shared homework nicely. My husband gave time to my baby, making my life easier than at other times". Likewise, the manager found her husband supportive, motivating, and romantic. In her words, "I had only my husband at home. My in-laws stayed in the village. My husband was very supportive. He always inspired me to work from home. He used to tell me that if I did not do office, I would be mad. As I recently got married, we were having our honeymoon period at that time". The advisor and activist enjoyed full support and cooperation from their parents while working from home.

None of the participants experienced any form of physical violence during the pandemic. The doctor went through psychological violence. The dominance of their husbands and other family members was a common issue for the banker and the advisor. The activist did not face any dominance as she was not married then. The doctor experienced the worst dominance during the period. The manager felt somewhat more dominated by

her husband compared to pre-COVID time, even during her honeymoon, as she stated, "Well, one thing I can say, since we could not go out due to the pandemic restrictions, I used to talk over the phone a lot. My husband does not like that much. For that reason, he wanted me to talk less over the phone. It can be a type of dominance I felt at that time".

During the pandemic, everyone was locked in the home except those with emergency duties outside. Hence the freedom of movement of women was not an issue in general. However, the decision-making power of women did not improve during the pandemic. It was similar to the post pandemic period. Hence, the conclusion can be that women's empowerment declined during the COVID-19 pandemic as it reduced their income. However, decision-making power, freedom of movement and restraint to work remained as before the pandemic. The only positive contribution is that they learned to work in a 4IR environment also known as work from home (WFH).

The 4IR working experience

Four out of five participants experienced the 4IR environment during the pandemic. The WFH represents a new way of working for everyone. They have a mixed perception of the value and applicability of WFH. The advisor and activist considered that WFH is potentially an effective way of working in Bangladesh. They felt that this option might help to avoid traffic congestion and save time commuting to work. Thus, the nation will have higher productivity. In addition, for those working intellectually, WFH is a must for them. It is always difficult to focus on innovative work in the office. Hence, WFH may provide them with opportunities to be more innovative. Organisations can significantly save electricity, transport, rental, and many other costs if they allow WFH for their employees. Moreover, as WFH can give time flexibility in work, it may be a convenient option for women who cannot work because of family responsibilities. Women can give more time to their families.

However, the banker and the manager did not consider WFH to be suitable for every job. It is challenging for those who have to contact clients physically to communicate via digital devices. People convince others more by talking directly. Even counselling is good physically because body language is essential to understand the client and their needs. It is also not

suitable for client-based jobs like banking. Although WFH is deemed appropriate for women because it can achieve an effective work-life balance, this may not be a valid argument. WFH is unsuitable for women in Bangladesh because the primary responsibility of women in this country is to take care of children and other family jobs. Hence, they are unable to work with full attention. The life of women may be complex as they may suffer from confusion in setting priorities between profession and household responsibilities. It may affect their progression in their careers negatively.

Pandemic, the 4IR and Women's Empowerment

Women in Bangladesh are traditionally less empowered even when they can earn. Even women in white-collar occupations are not free from this restraint. The COVID-19 pandemic impacted gender inequality by further curtailing women's empowerment in Bangladesh. This pandemic had two adverse impacts on women's empowerment – earnings declined and became locked in the home through online office work. There is evidence in this paper that one participant experienced tremendous restraints in doing the job because she had to do duties in the hospital. However, other participants' husbands and family members were friendly and encouraging toward women working from home. This behaviour may be because society considers that the right place for women to stay at home and carry out their domestic and professional work. Hence, the pandemic has opened the window of opportunity for society to keep women inside the home by allowing them to telework for earnings. However, WFH did not raise women's decision-making power or freedom of movement.

There are real reasons to evaluate the effectiveness of the 4IR-dependent employment process as a true enabler of women's empowerment. The earlier section discussed the myth of false empowerment feelings among higher-educated women, probably because they are earning. However, the ability to earn is not the only criterion of empowerment. These women can earn a living but have limited power to make decisions, they do not have freedom of movement, and they have to deal with family or spousal constraints to find employment outside the home. The same applies to WFH occupations based on the 4IR. When WFH jobs dependent on the 4IR can only secure income opportunities but do not fulfil the other components of women's empowerment, they cannot reduce gender inequality.

The 4IR-dependent WFH career opportunities need to be questioned from the perspective of structural inequality and gender justice. Structural inequality means a system where dominant social institutions offer an inequitable or damaging distinction between different segments of the population in a specific society. The 4IR may inflate the structural inequality further for women. A participant in this study mentioned, "Working from home is not suitable for women in Bangladesh because a woman's primary responsibility is to take care of the children and other family jobs. That is why it always hamper[s] women from doing work from home". The society of Bangladesh is patriarchal, where prevailing religious and social norms do not allow women to go outside the household to earn. Society emphasizes that women should live under the practice of female seclusion. The 4IR-WFH opportunities may make the patriarchy stronger in this society. In this situation, women can

only take advantage of the possibility of earning and must sacrifice real empowerment. This could create gender inequalities for women with tertiary education who have the same capacities and skills as men. They may have to sacrifice regular professional careers in white-collar professions. Since they should be working as self-employed professionals, they will be deprived of authority and powers in governmental and commercial professions. These structural inequities clash with gender justice. Gender justice requires an end to all inequalities between men and women that are created and replicated in the family, community, market and state. However, the 4IR may provide a platform to create more inequalities against women if it is misused to confine women in households. For the sake of work-life balance, aspiring tertiary-educated women may have to take on more family responsibilities as WFH professionals. In this process, they could lose their desired progression in occupation.

Conclusion

The COVID-19 pandemic impacted women's empowerment unfavourably, but at the same time, it introduced a work-from-home option using 4IR platforms when working in the workplace is challenging. This option can help many women work as freelancers who cannot work because of household responsibilities or social and religious reasons. In addition, women having higher education and information technology (IT) skills may enjoy more career prospects in 4IR-enabled occupations. It is a widespread belief that WFH and freelance work may help women pursue economic careers in the Gig economy, and that as a result, income inequality between men and women may be minimised. However, these 4IR-dependent career options may not suit tertiary-educated women interested in white-collar occupations. Moreover, there is concern that the 4IR may be misused to reduce women's empowerment and that it could increase gender inequality. Therefore, feminist organisations should discharge their responsibilities by ensuring that the 4IR becomes a tool for women's incomes and reduces gender inequalities.

Feminist organisations should ensure that the principle of the 4IR work policy framework is the utilisation of

time flexibility and remote working opportunities in need. This paper has three policy recommendations. First, longer-term WFH opportunities for women in white-collar occupations when they encounter critical household responsibilities like child rearing or some family crisis like the sickness of any family member. After the end of the need for WFH, women must have the opportunity to go back to regular work. Many women leave their career during this situation because they do not have this opportunity. Second, introducing flexible work practice through a combination of WFH and work in the office allows women employees to perform some of their responsibilities at their convenience. It also will give women more opportunities to flourish in their potential. Flexible work time will broaden their horizon to give priority to both their household and professional responsibilities. Third, a gender-conscious education system should be introduced so that girls and boys can learn the meaning of women's empowerment and how gender inequality may be reduced. Women often cannot ensure their empowerment in society because they themselves do not understand the real meaning of women's empowerment.

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