

Access to Finance:

The Smart Vehicle of Empowerment

for Vulnerable Communities in Bangladesh



Bangladesh Bank

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Background

Access to financial services is a vital life and livelihood supporting vehicle that empowers individuals and communities—particularly those who are marginalised or left behind—to achieve greater economic independence, strengthen financial security, break the cycle of poverty and deprivation and overcome social and economic exclusion, thereby paving the way towards sustainable livelihoods and empowerment. The consequences of financial exclusion of the underprivileged are far-reaching across the economy and society that also hinders economic growth and perpetuates inequality. Breaking this cycle requires the policy makers to address the root causes of financial exclusion for all in society, and that is where access to financial services for marginalised and vulnerable communities comes into play. Empowering these communities and communities through financial inclusion is not only a matter of social justice but also a pathway to inclusive economic development and shared prosperity.

The consequences of financial exclusion of the underprivileged are far-reaching across the economy and society that also hinders inclusive economic growth and perpetuates inequality. Breaking this cycle requires the policy makers to address the root causes of financial exclusion for all in society, and that is where access to financial services for marginalised and vulnerable communities comes into play.

In Bangladesh, as in most other countries, there exist some communities that confront barriers forcing them to remain marginalised, vulnerable and left-behind relative to the mainstream population. These disadvantages may arise from factors such as age, gender, occupation, location, ethnicity, race, religion, disability, citizenship status, sexual orientation, or gender identity, among others. Such forms of social and economic exclusions hinder individuals and communities from leading a normal and secure life, restrict their access to social and economic opportunities, and deny them the ability to live with dignity and freedom. It is important therefore to address the root causes of structural exclusion and discrimination such that sustainable and inclusive development can be ensured.

This policy brief is based on the ‘Comprehensive Rural Finance Study’ (CRFS) undertaken by the Institute for Inclusive Finance and Development (InM) with support from the Bangladesh Bank (BB). For exploring the issues, five vastly different marginalised and vulnerable communities of Bangladesh were selected under the study: (i) ethnic minorities of hilly areas and plain lands; (ii) tea garden workers; (iii) cleaners/sweepers/Dalits; (iv) Third gender community; and (v) commercial sex workers. For each community, in-depth studies were conducted using both primary and secondary data and information to capture the testimonies, reflections and ‘stories’ of individuals from selected ‘left behind’ and excluded communities experiencing poverty and deprivations. In the process, the participants ‘wrote’ their own life stories; the biggest value added of which has been the insights into the ‘making of poverty and deprivation’ in their specific communities. They also explored how financial inclusion can emerge as an ‘entry point’ for their emancipation from deprivations and dis-empowerments. The recommendations for empowerment, social and financial inclusion and the design of policies and measures for their wellbeing and socioeconomic inclusion have been distilled through these processes.

Major Findings

The study's main conclusions show that, rather than experiencing extreme poverty, Bangladesh's disadvantaged and vulnerable populations suffer more from social exclusion and 'cruel' social attitudes and interactions as a result of prevailing sociocultural norms. They are extremely vulnerable, prone to life cycle poverty, particularly in their later years, and suffer from financial exclusion as a result of their numerous deprivations. They are also denied access to basic education, healthcare, and job prospects. Due to their social isolation, poverty, and harassment, these individuals have poor and incomplete educational attainments, which leave them with extremely few job and income-earning prospects.

Significant results show that social exclusion and 'cruel' social attitudes are more prevalent among Bangladesh's marginalised and vulnerable people.

Their lack of access to financial services is brought about more by prevailing sociocultural exclusions than by severe poverty. They are extremely vulnerable, prone to life cycle poverty, particularly in their later years, and suffer from financial exclusion as a result of their interlocking numerous deprivations. They are also denied access to basic education, healthcare, and work prospects.

Most of the members of these communities do not live in abject poverty. In fact, some earn reasonable amounts. However, their access to education, healthcare, social and financial services is extremely limited as they usually face hardships in accessing these services even if they have the affordability because of hostile social attitudes and exclusions. They mostly avail low quality services from the informal sector.

Furthermore, because they belong to disadvantaged communities, these individuals have limited involvement and voice in social and local decision-making. None of them have ever run in local or national elections because they believe that their marginal identity prevents them from taking part in societal decision-making; however, they occasionally campaign for other candidates in local elections (in exchange of money).

Access to and use of financial services

The major features of access to and use of financial products/services by individuals of selected disadvantaged and vulnerable communities are summarised in Table 1.

Table 1: Access to and use of financial products/services by marginalised communities

Marginalised/ vulnerable community	Major socioeconomic characteristics and occupation	Access to and use of	
		Formal financial products/services	Informal financial products/services
Plain land ethnic minority	These communities suffer from social exclusion that makes them extremely vulnerable. The plain land ethnic minorities also have diverse categories, cultural identities, races, livelihood patterns, social customs, and ethnicities. Income vulnerability and institutional deprivations are high among these groups while social and cultural threats make their livelihoods vulnerable and volatile. Their access to traditional livelihood activities is dwindling, while they do not get access to new livelihoods due to discrimination and their lack of access to education and	Almost no access to formal financial services; some has access to MFS; many have access to MFI services.	Many members avail informal services (loans) at relatively high interest rates especially to meet emergencies/ consumption and nonproduction requirements as

	needed skills. Their employment opportunities are extremely limited, existing livelihoods are highly fragile, and social status and identity is low and unrecognised. The remote location of the majority of ethnic groups and prejudice are the two main barriers that plain land ethnic communities must overcome in order to get basic government services and benefits. Although the government health care system is accessible to ethnic populations, the quality of care provided in medical facilities with insufficient medication and skilled physicians is subpar. Furthermore, discrimination based on class and race still occurs in the delivery of health care. Due to prejudice, faraway government offices, or excessive unlawful payments, allowances for vulnerable groups, such as the elderly, mothers, and widows, are frequently out of reach for ethnic people. The majority of women and children in these categories experience further marginalisation, rights violations, and limited access to economic opportunities, protection, justice, health care, and education.		easy to get loan within 1-2 days and without formalities.
Ethnic minority living in hilly areas	Their lack of legal recognition, physical abuse, lack of access to resources and land, political under-representation, and lack of access to health care are only a few examples of the extreme prejudice they endure. In terms of income and work prospects, poverty, housing, health, water, sanitation, education, and confidence among neighbours, these communities are particularly at risk. The vast majority of members of ethnic minorities work in agriculture. However, the hill region suffers significant environmental harm as a result of the burning of the trees (jhum agriculture). Furthermore, after a few iterations of jhum agriculture, the soil loses its ability to produce crops. In the hilly regions, the entrepreneurial position of ethnic minorities is low. Even if the economy of hilly regions is boosted by a variety of enterprises, the Bangalis have total authority over these sectors. Education is in a precarious position as well. These ethnic minorities are frequently left out of the mainstream development efforts and lack the necessary basic infrastructure since they primarily reside in isolated locations. Health services are also critically lacking for ethnic minorities living in highland areas. According to the Health and Demographic Survey (2018), Bandarban, which has one of the highest rates of ethnic minority residents in the mountainous area, has the highest newborn and under-five death rate. Out of the 1.65 million ethnic people in Bangladesh, there are around 0.99 million in the CHT area, according to the Preliminary Report of the 2022 Population Census.	A few have access to formal financial services; some has access to MFS; many have access to MFI services.	Most members avail informal services (loans) at relatively high interest rates especially to meet emergencies/ consumption and nonproduction requirements as easy to get loan without formalities.
Tea garden workers	Due to their social and economic exclusion, tea garden workers have very few options for finding other employment. Socially, they labour and reside in the tea gardens and seldom contact with the general public, who despise them due to their generally low caste status. The tea leaf workers are subjected to a very rigorous payment	Almost no access to formal financial services; some has access to MFS; many have access to	Many avail informal services (loans) at relatively high interest rates especially to meet

	structure. Workers must accomplish daily goals (usually 23 kg) in order to receive their daily pay, which can be as low as Tk 85. If they don't, they risk having their pay reduced, therefore many put in extra hours or enlist family members (such kids) to help them reach the goal. They are also further restricted to the tea gardens by a lack of educational and career alternatives. Workers in tea gardens have extremely low literacy levels. According to the FGDs, just 35% of participants are literate. There aren't many other job options for them if they lack education and abilities. The majority of tea leaf pickers are women, who often have additional mobility and childcare responsibilities.	MFI services.	emergencies/ consumption and nonproduction requirements as easy to get loan without formalities
Cleaners/ Sweepers/ Dalits	Generally speaking, Dalits, sweepers, and cleaners are not allowed in public settings like eateries and retail stores. Their access to education and land is severely restricted. According to the FGDs, over half of the Dalits, sweepers, and cleaners never went to school. The bulk of them are impoverished and have difficulty finding employment since they have traditionally been subjugated by the dominant groups in society. The occupation of "jat sweepers" or "horijons" is most frequently linked to Dalits in Bangladesh, who, like other caste-affected populations, are frequently compelled to do particular sorts of employment according to their given caste position. The majority of cleaners, sweepers, and Dalits work in the service industry, performing low-paying and stigmatised urban labour like street sweeping, manual scavenging, and funeral rites since they have little access to official employment. Even within the Hindu community, their job frequently exposes them to severe social shame, which results in alienation and loneliness. The cleaner/sweeper/Dalit community is still severely marginalised and faces prejudice from both the majority and wealthier, higher-caste Hindus, who may forbid them from engaging in specific rituals or refuse them entry to public places like temples, eateries, and marketplaces. The majority of cleaners, sweepers, and Dalits are landless, with their homes typically situated on abandoned fields or khas (state-owned) land near roads or pastures. They experience widespread poverty and food insecurity, while also being vulnerable to land grabbing, violence, and forced religious conversion. Many have lived on railway land for generations. Current estimates suggest that the total population of cleaners, sweepers, and Dalits in Bangladesh stands at between 3.5 and 5.5 million.	Almost no access to formal financial services; some has access to MFS; many have access to MFI services.	Many members avail Informal services (loans) at relatively high interest rates especially to meet emergencies/consumption and nonproduction requirements as easy to get loan and without formalities.
Third gender community	Members of the third-gender community face bullying in schools, barriers to employment, limited access to healthcare, and frequent harassment and verbal abuse in both public and private spaces, often leaving them in fear for their safety. Within educational settings, third-gender students are subjected to bullying and harassment not only from peers but also from school authorities, creating	Hardly any access to formal financial services, some has access to MFI services	Several members have access to informal (credit) services.

	a hostile environment that severely undermines their ability to focus on and benefit from their education. Some policies reinforce stereotypical gender roles and the Third gender young are unable to pursue educational opportunities and fall victim of drop out, mostly from school. With limited education and skills, one of the major barriers to employment rights for the third-gender community is the existing policy gap. There is no determined policy regarding their employment and no clarification by the state on how they will contribute to society. Educational status is very low and lack of education is a major factor for not having access to the formal job sector. Policies are needed for guaranteeing education of Third gender people and legal provisions are needed to remove discrimination and exploitation of Third gender people in the workplace. The Third gender people routinely face extreme discrimination in every aspect of their lives, from accessing healthcare to applying for a job. Society has yet to fully comprehend and acknowledge the multifaceted nature of discrimination based on gender identity, as well as the physical and emotional impacts of the stereotypes faced by third-gender individuals. Ongoing programmes and initiatives aimed at alleviating extreme poverty should prioritise their inclusion. This would enable the redesign of policies in education, healthcare, and employment—an essential step to promote social integration and reduce stigma and discrimination. There persist low and restricted opportunities for accessing education, skills and employment; deprivation from inherited property and financial exclusion hindering self-employment activities; no decent job offer and discrimination in blue collar jobs; and harassment and humiliation in workplace.		
Commercial sex workers	The primary challenges faced by this community include housing insecurity, limited access to legal protection and social support, healthcare, alternative employment opportunities, and the risk of sex trafficking. Sex workers often struggle to exercise their basic human rights, with structural violence exacerbating the discrimination they encounter. This creates a context of social exclusion and systematic denial of rights. Due to legal and societal barriers, sex workers frequently face difficulties in accessing healthcare, secure housing, and supplementary employment. Current estimates suggest that there are approximately 200,000 commercial sex workers in Bangladesh. The country has 14 officially recognised brothels, located in Dhaka, Khulna, Faridpur, Tangail, Rajbari, Jessore, Kandipara, Mymensingh, and Sylhet.	Hardly any access to formal financial services, some has access to MFS and MFI services.	Several members have access to informal (credit) services.

Source: InM, FGDs/discussion meetings on marginalised communities, 2023

Policy Implications and Recommendations

Obviously, pervasive poverty in its multidimensional form, lack of productive and decent employment opportunities, and access to basic services such as health, nutrition, housing, education, improved water supply sanitation and hygiene (WASH) services, and fulfillment of other key survival needs are the major developmental issues across all marginalised, disadvantaged, left-behind and small ethnic minority communities in Bangladesh.

The analysis highlights that access to and use of financial services is an enabler for financial wellbeing of these marginalised communities including the SDGs' pledge to ensure that "no one is left behind". Their objective conditions suggest that access to financial services is a critical enabler of improving these people's lives through a number of channels. This can be an important element of providing financial security (e.g. through accessing credit) such as the ability to meet current and ongoing short-term financial commitments, such as the basic needs and essential expenses such as food and health care. It can also give them financial resilience in terms of ability to cope with unexpected or adverse events, such as natural disasters, sudden loss of livelihood activities, death of earning member of the family or sudden health emergencies. This includes both the ability to respond to and recover from small emergencies and large shocks.

Their objective conditions suggest that access to financial services is a critical enabler of improving these people's lives through a number of channels. This can be an important element of providing financial security (e.g. through accessing credit) such as the ability to meet current and ongoing short-term financial commitments, such as the basic needs and essential expenses such as food and health care. It can also give them financial resilience in terms of ability to cope with unexpected or adverse events, such as natural disasters, sudden loss of livelihood activities, death of earning member of the family or sudden health emergencies.

In addition, financial access gives them financial control that refers to being confident in one's finances with no or limited financial distress, now and in the future. Financial control, however, is a subjective indicator because "being in control" is unique to each individual and how they are feeling about their finances. Someone in financial control will feel like they can improve their financial health. Finally, this also leads to financial freedom in terms of the ability to meet long-term financial goals and desires such as children's education, starting better livelihoods and improving wellbeing. Ultimately, the access to and use of required financial services would allow the members of these marginalised and excluded communities to rely on their family members, friends and relatives as well as their communities to provide support to each other during periods of financial distress. In addition, they would be able to contribute to society and to greater growth by supporting clean energy, reducing food waste, and becoming climate change champions (e.g. planting trees, contributing to land, water and natural conservation, etc.) and through various other local interventions.

Furthermore, targeted financial inclusion programmes are needed to address the specific constraints faced by these communities. Banks and financial institutions, including microfinance organisations, could design financial products and services tailored to their particular needs and demands. While the government and Bangladesh Bank have introduced several initiatives and are implementing a range of development interventions aimed at improving the wellbeing of these groups—positive steps in the right direction—additional measures are required to accelerate their empowerment and in order to fully integrate them into mainstream development processes.

Policy interventions by the State and Bangladesh Bank

Political commitment is imperative to install an equitable development process. Several actions by the state may be considered:

- i. Adopt new laws and policies as necessary to protect the rights of each specific marginalised community keeping its specific disadvantages and exclusionary practices in view.
- ii. Create space for inclusion of specific interests of each marginalised community in the policy framework. Ensure access to education, health, nutrition and other basic services through adopting administrative measures; adopt special measures for specifically recognising the rights/interests of these marginalised communities (e.g. inter-ministerial committee, separate ministry/division etc.); adopt specific and comprehensive life cycle based social protection/safety net programmes specific to each of these communities.

Restructuring markets

Adopt policies to make all markets (e.g. labour, credit and finance, input, output etc.) responsive to the interests of the disadvantaged and the marginalised communities through ensuring their access to efficient marketing services and providing products/services suited to their specific needs and demands.

- i. Adopt measures to create access of these communities to required education, employable skills, and capacity development.
- ii. Create scope for banks, MFIs and other financial institutions for ensuring financial inclusion of these community members and design special credit and financial products and services schemes specific to the needs of these communities.
- iii. Enhance market linkages and adopt measures for linking entrepreneurs of these marginalised communities to supply chains for procuring modern inputs, management services and technologies, and marketing outputs in domestic and external markets.
- iv. Adopt measures for accessing labour market information, skill requirements and job opportunities by these communities.

Exploring ways to improve financial health

Specific efforts are needed to improve the financial health of these communities. There are various ways such as balancing income and expenses; building and maintaining savings; managing existing debts and having access to potential resources; planning and prioritising; managing and recovering from financial shocks; and using an effective range of financial tools to improve the overall financial health of the households. The need is to explore the potential entry point for interventions for specific communities or groups of households. In addition, other key factors which significantly influence financial health include an individual's income level, their income and expenses, their social network and their status within a household (e.g. dependent, contributor or key financial decision maker). Some of the ways in which these households can improve their financial health include:

- i. Having the financial literacy to understand the pros and cons of different financial products,
- ii. Having a savings or a deposit account, for ensuring regular savingseven if in small amounts,

iii. Gradually moving towards investing in their future and retirement

The improvement in financial health will play a key role and impacts every part of their lives – improving livelihoods, realising better living conditions, investing in education, health and nutrition for future mobility, family welfare, social networking. It is therefore important to understand the enablers to encourage financial inclusion, and promote financial literacy and capabilities. This will lead to sustainable change to assist these people in reaching optimal financial wellbeing and meeting longer term financial and social goals.

Enabling to earn good returns

Good returns earned from the outputs of marginal farmers and small self-owned/home-based cottage enterprises of the entrepreneurs belonging to these communities through responsible financial inclusion and capability development can enable these poor households to achieve economic empowerment. This requires access to finance (e.g. credit) for the farmers and cottage enterprises, with a focus on women farmers/entrepreneurs. Financial education is also needed to help these people manage their money and production activities more efficiently. For the purpose, banks/MFIs will have to work to make their products/services tailored to the specific needs and demands of specific communities to make these more inclusive and responsible so they can serve the people from these communities. In this context, partnerships between Bangladesh Bank, banks/NBFIs, fintechs, MFIs, government agencies, and other development agencies can advance economic inclusion and help create systems for long-lasting solution for financial inclusion of these marginalised communities.

Introducing innovative insurance products/services

IDRA and the insurance companies may like to undertake measures to introduce innovative insurance products/services e.g. health, disaster, crop, livestock and other production losses, and in other areas as per needs of various groups of low income and marginalised/excluded rural communities and leverage digital solutions to reach these poor and underprivileged rural communities with insurance products/services. By offering insurance products and services that are suitable, accessible, fair, and equitable (SAFE) to low-income and marginalised individuals and families particularly in rural areas—insurance companies can access new markets and customer segments, generating significant benefits for the sector. However, implementing such an inclusive insurance strategy presents several challenges. To make these low-margin products viable, insurers must achieve substantial scale. Barriers in this context include difficulties in distributing insurance solutions, limited connectivity, and the high cost of digital devices and data. Additionally, this segment often requires higher levels of financial literacy.

To address these challenges, insurers need to engage in public-private partnerships, develop new SAFE insurance products tailored to these segments, and undertake other complementary measures to popularise insurance products and appreciate their usefulness. By providing insurance that meets the specific needs of marginalised and low-income communities, especially in rural areas, insurance companies have both a unique opportunity and a responsibility to promote financial inclusion and social equity, while simultaneously expanding the insurance market.

Adopting marginality-sensitive social and financial policy

Facilitate knowledge sharing on social diversity and social acceptance of marginalised communities as equal members of society as well as on building social harmony, integrations and social inclusion for all.

- i. Engage LGIs and the media to promote public opinion against social discrimination and use NGOs and civil society to promote an inclusive society.

Implementing special mechanisms for flow of funds/benefits

- i. Adopt innovative strategies and effective mechanisms to ensure flow of funds/benefits for these communities. For the purpose, earmarking of funds for the development of these communities from the general development sectors may be introduced.

To move towards a more inclusive development pathway, Bangladesh's policy framework needs to be built on four key pillars: (i) reducing socioeconomic inequalities; (ii) narrowing gaps in health, nutrition, and education; (iii) eliminating social and gender-based exclusion and discrimination; and (iv) implementing targeted and tailored development programmes for the excluded, marginalised, and left-behind communities, as well as underdeveloped regions.

In addition, action programmes need to adopt an integrated approach, including: establishing a national database and strategic, earmarked financing mechanisms for marginalised communities; developing and implementing region- and community-specific strategies to address marginalisation; formulating targeted action plans to increase incomes and access to productive resources; prioritising access to education, health, and nutrition services in lagging regions and for marginalised communities; enhancing the socio-political participation of marginalised groups through integrated measures; and ensuring that underdeveloped regions and communities receive special attention in all national development plans and strategies.

For effective empowerment of the marginalised and vulnerable communities through accessing financial services, the critical pathway would be to adopt a packaged approach covering different programmes designed according to expressed priorities and specific needs and demands of each community.

For effective empowerment of the marginalised and vulnerable communities through accessing financial services, the critical pathway would be to adopt a packaged approach covering different programmes designed according to expressed priorities and specific needs and demands of each community. Depending on specific locational, socioeconomic and cultural characteristics of these communities, the package may have to include a number of well-designed programmes, such as targeted financial inclusion programme; adoption of customised financial products and services; sustained implementation of microfinance initiatives; financial literacy and education programme; creating awareness on mobile financial services (MFS) and agent banking programme; community and social mobilisation on financial empowerment programme; affordable credit programme for housing, water and sanitation; credit programme for education, health and meeting unforeseen emergencies; community-based financial cooperatives development programme; skill development and employment support programme; entrepreneurship development programme along with business development services and access to finance; ensuring access to rural credit for agriculture and CMEs programme; developing crisis resilience fund for marginalised and vulnerable communities; financial

services for persons with disabilities programme; special credit programme for women's financial inclusion and alternative livelihood development; digital literacy programme especially for women; adoption of alternative credit scoring models; social entrepreneurship development programme; and the like for these marginalised communities.

The government needs to ensure that individuals are not subjected to discrimination on the basis of their race or identity. To ensure this, if necessary, legal measures may be enacted along with social mobilisation and financial empowerment of these communities. Such measures can create the enabling conditions for protecting these people against all forms of discrimination and give them equal status in society. What is important is to create a platform for these marginalised individuals and give them hope and respect as humans. They should be allowed to be educated and enlightened. They will be as creative as any other citizen in society; and with opportunities and compassion, these marginalised and disadvantaged communities will become equal partners in Bangladesh's future development.

For the detailed report, see “Financial Needs of Selected Marginalised and Vulnerable Communities in Bangladesh’, Background Report No.2025-02, July 2025, Comprehensive Rural Finance Study, InM.

Annex 1

List of Reports under the Comprehensive Rural Finance Study

Sl. no	Title	Reference No.
Analytical and Survey Report		
1.	Reshaping Rural Finance in Bangladesh: Key to Building Prosperous, Equitable and Inclusive Rural Society	Study Completion Analytical Report: Summary Results and Major Recommendations
2.	Pathways To Smart and Inclusive Rural Bangladesh: Key Recommendations for Reshaping Rural Finance	Comprehensive Summary of Major Recommendations
3.	গ্রামীণ বাংলাদেশে অন্তর্ভুক্তিমূলক উন্নয়ন প্রসারে আর্থিক খাতের সমস্যা ও চ্যালেঞ্জ: ভবিষ্যত যাত্রা পথের জন্য কৌশলগত সুপারিশের সারসংক্ষেপ	Analytical Summary Report in Bangla: Major Findings and Recommendations
4.	Bangladesh: Report of the Rural Finance Survey 2023	National Survey Report
Policy Paper and Policy Brief		
1.	BANGLADESH: Review of Rural Finance System and Policy Implications	Policy Paper No. 2025-01
2.	Access to Finance: The Smart Vehicle of Empowerment for Vulnerable Communities in Bangladesh	Policy Brief No. 2025-01
3.	Dynamising Rural Enterprises in Bangladesh: Access to Finance is the Key	Policy Paper No. 2025-02
4.	Financing Industry Based Clusters in Rural Bangladesh	Policy Paper No. 2025-03
5.	Rural Women Entrepreneurship and Access to Finance: Challenges and Opportunities in Bangladesh	Policy Paper No. 2025-04
6.	Access to Finance of Rural Farming Households in Bangladesh: Challenges and Opportunities	Policy Paper No. 2025-05
7.	বাংলাদেশের গ্রামীণ নারী উদ্যোক্তাঃ সফলতার পথে চ্যালেঞ্জ এবং অর্থায়নের ভূমিকা	নীতি সংক্ষেপ ২০২৫-০১
8.	বাংলাদেশে গ্রামীণ কৃষি পরিবারের অর্থায়নঃ সুযোগ, চ্যালেঞ্জ ও সম্ভাবনা	নীতি সংক্ষেপ ২০২৫-০২
Background Report		
1.	Changing Face of Rural Finance in Bangladesh: Achievements and Future Challenges	Background Report No. 2025-01
2.	Financial Needs of Selected Marginalised and Vulnerable Communities in Bangladesh	Background Report No. 2025-02
3.	Access to Finance for Rural Entrepreneurs in Industry Based Clusters of Bangladesh	Background Report No. 2025-03
4.	Access to and Use of Financial Services by Rural Entrepreneurs in Bangladesh	Background Report No. 2025-04

5.	Access to Financial Services by Rural Women Entrepreneurs in Bangladesh	Background Report No. 2025-05
6.	An Overview on Rural Finance in Bangladesh Structure, Policies and Priorities	Background Report No. 2025-06
7.	Supply Side Analysis on Comprehensive Rural Finance	Background Report No. 2025-07
8.	Access to Finance of Farming and Non-farming Households in Rural Bangladesh	Background Report No. 2025-08
9.	Penetration of Agent Banking and Mobile Financial Services in Rural Areas of Bangladesh	Background Report No. 2025-09
10.	Regional Variation in Access to Finance by Rural Households in Bangladesh	Background Report NO. 2025-10

Report Availability

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