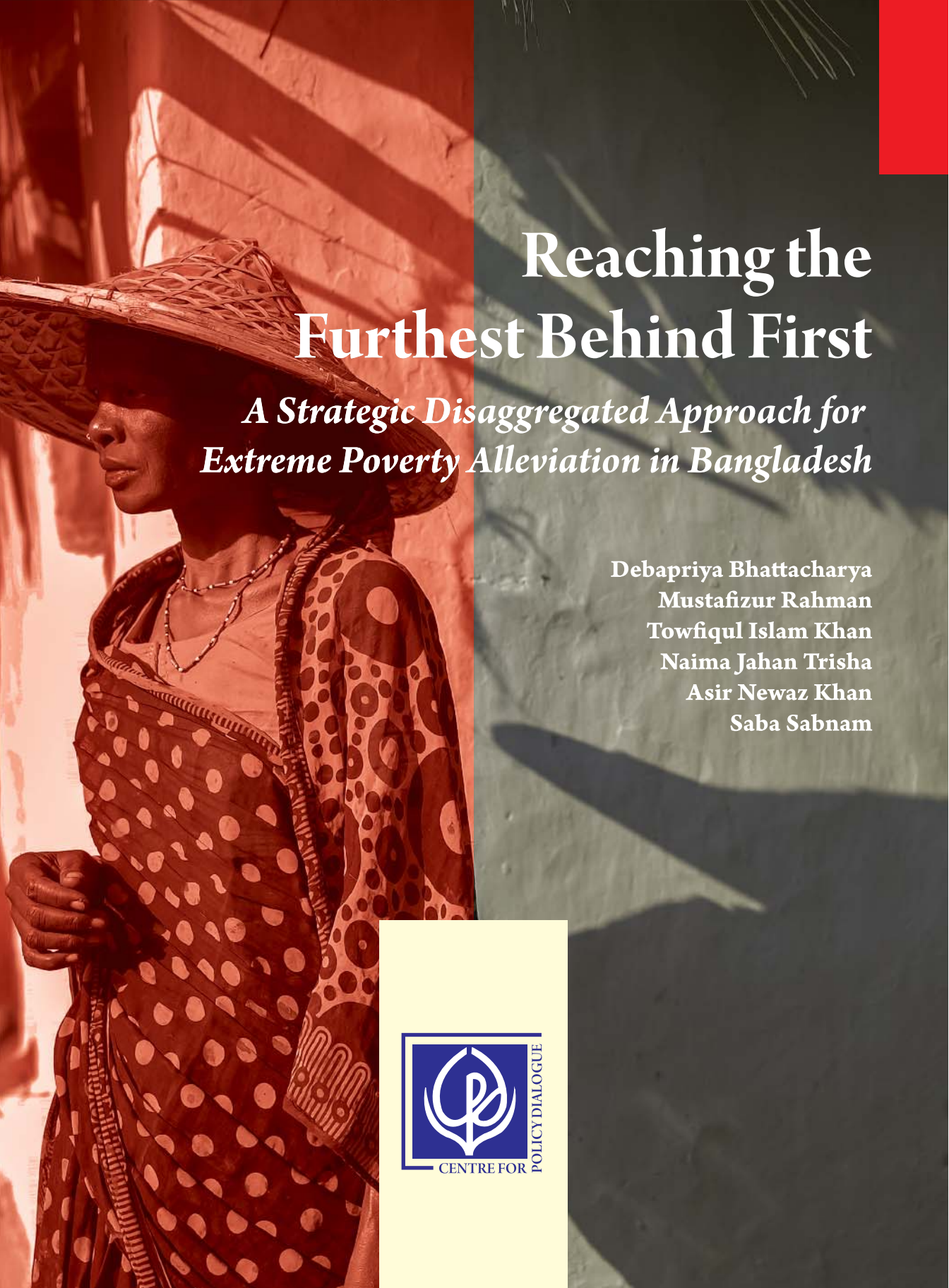


Reaching the Furthest Behind First

A Strategic Disaggregated Approach for Extreme Poverty Alleviation in Bangladesh

Debapriya Bhattacharya
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Executive Summary

The Urgency of Addressing Extreme Poverty

Bangladesh has gained significant recognition for its continued progress in reducing poverty. The national extreme poverty rate, as defined by the lower poverty line, decreased from 17.6 per cent in 2000 to 5.6 per cent in 2022. However, the nation's goal of achieving zero poverty by 2030 now encounters a more complex reality. Several factors complicate the challenge of reaching the 'last mile' in poverty eradication.

First, the sustainability of graduating from poverty may be jeopardised in the face of various shocks, whether natural or otherwise. Sensitivity analysis presented in the White Paper (2024) indicates that even a modest 10 to 20 per cent upward adjustment of the poverty line could significantly increase the population classified as poor and extreme poor, particularly among individuals just above the current threshold. A more recent World Bank estimate suggests that a decline in purchasing power between fiscal years 2022 and 2024, largely due to high inflation, may have pushed approximately half a million individuals in Bangladesh back into extreme poverty. *Second*, extreme poverty is largely concentrated within specific geographic areas and particular demographic groups in Bangladesh. Poverty Map 2022 classified 29 out of 64 districts in Bangladesh as having a 'High' level of extreme poverty. Indeed, among the eight administrative divisions, every single district in the Barisal, Rangpur, and Mymensingh divisions fell under this category, implying a geographical concentration of extreme poverty in Bangladesh. This geographical concentration is closely linked to climate-induced vulnerabilities affecting livelihoods in these regions. *Third*, a considerable portion of the extreme poor comprises the 'working poor'—individuals who, despite being employed, continue to live below or near the poverty line due to low wages, inadequate working conditions, and limited employee benefits.

The study underscores that a single income or consumption-based indicator does not adequately capture the factors that perpetuate extreme poverty. Consequently, the challenges affecting marginalised groups often fail to receive adequate attention in policy discussions related to extreme poverty, even when they are categorised separately. Thus, a renewed understanding of poverty, along with a reevaluation of policy approaches, is imperative for effectively addressing these issues.

A Fresh Perspective on Extreme Poverty

This study utilises an analytical framework that integrates two widely esteemed yet often perceived as abstract concepts: Human Rights and the Capability Approach. The objective is to evaluate the manifestation of extreme poverty beyond conventional income or consumption

perspectives. The Human Rights-Based Approach regards poverty as a violation of fundamental entitlements, thereby imposing an obligation on the state to uphold the rights of its citizens. Conversely, the Capability Approach characterises poverty as a deprivation of substantive freedoms, concentrating on the actual capabilities of individuals to achieve their potential. The framework of this study posits that rights and capabilities are mutually reinforcing rather than operating as parallel dimensions.

Anchored in the *International Covenant on Economic, Social, and Cultural Rights*, the framework identifies rights related to work, social security, an adequate standard of living, health, education, and civic participation as critical elements in the pursuit of poverty alleviation. It further asserts that formal recognition of rights is inadequate without the corresponding capabilities that empower individuals to secure sustainable livelihoods, build resilience against adversities, access essential services, and participate freely and safely in social, economic, and political realms.

The study focuses on five low-income groups in Bangladesh that have remained entrenched in poverty for generations despite their active participation in the labour market. These groups comprise female agricultural workers, tea garden workers, low-income-earning population living in climate-vulnerable *Haor* area, *Dalit* sanitary workers, and urban floating population. National data systems frequently fail to capture the realities of their lived experiences. This leads to insufficient evidence regarding these groups and resultant interventions that do not effectively address their conditions. In response to this gap, the study employs a mixed-methods analysis that combines quantitative data derived from national surveys with qualitative insights gathered from the field.

Quantitative analysis is based on a sample of 2,277 household-level observations sourced from the Household Income and Expenditure Survey (HIES) 2022. The Classification and Regression Tree (CART) technique, endorsed by UNESCAP, has been applied to identify the socio-economic correlates of poverty within each group. Qualitative data have been obtained through focus group discussions (FGDs), involving 255 participants, as well as 51 key informant interviews (KIIs). The findings have been further validated through five sub-national stakeholder consultations involving over 200 citizens across the regions of Sreemangal, Sunamganj, Khulna, Satkhira, and Dhaka.

How Extreme Poverty and Deprivation Manifest in National Data

Secondary data analysis reveals that extreme poverty rates for the selected demographic groups are consistently higher than the national average. Each of these groups exhibits lower weekly household expenditure, a higher proportion of households with uneducated heads, and a greater incidence of open defecation compared to the national figures. Additionally, a higher proportion of households within these groups face environmental or economic shocks relative to the national average. Notably, daily protein intake falls below the national average for all groups, except female agricultural workers. Furthermore, remittance receipt rates are lower for all groups than the national average, except for the *Haor* fisherfolk. The share of children aged 6 to 18 who are out of school is elevated across all groups, relative to the national average, except for sanitary workers. Utilising a composite index developed in this study, which employs unit-level data from the HIES 2022, all five groups emerge worse off than the national average.

CART analysis, based on HIES 2022 data, indicates that households across all five groups are more vulnerable to poverty when they possess larger household sizes or a greater number of children, as dependency pressures swiftly overburden limited resources. It is important to note that CART does not establish a definitive direction of causality. Nevertheless, among the five groups, the two urban populations—namely, low-income urban informal workers and sanitary workers—demonstrate a stronger association between economic shocks (e.g., healthcare expenses and loss of employment) and poverty than between environmental shocks (e.g., natural disasters) and poverty. Households that receive support from social safety net programmes exhibit lower poverty rates, emphasising the significance of such initiatives in alleviating poverty. Among *Haor* fisherfolk, households with a member who has a disability and receives a disability allowance demonstrate greater resilience to poverty, underscoring the importance of enhanced financial transfers through social protection schemes.

Voices and Realities from the Ground

Insights gathered from FGDs and KIIs reveal not only the livelihood challenges faced by marginalised groups but also the capability constraints that impede their ability to achieve economic well-being and intergenerational mobility. Six cross-cutting challenges are identified across all groups. *First*, limited endowments of assets, skills, and social capital constrain their ability to improve their livelihoods. *Second*, unequal access to essential public services—including education, healthcare, water, sanitation and hygiene (WASH), and financial services—constrains human capital development. *Third*, insufficient opportunities for decent employment and fair wages limit their economic security. Fourth, adverse social dynamics, including gender-based expectations and caste discrimination, restrict their access to opportunities and resources. Fifth, exposure to risks arising from both natural and anthropogenic externalities further compounds their vulnerability. Finally, deficits in voice, participation, and bargaining power limit their ability to influence decisions affecting their lives. While these challenges may be observed in varying degrees throughout society, this study confirms that those living in extreme poverty encounter these obstacles with greater intensity, thereby severely restricting their fundamental aspirations for a dignified existence.

Five structural barriers perpetuate the entrapment of these groups in extreme poverty. *First*, intergenerational poverty perpetuates deprivation across generations, leaving minimal scope for upward mobility. *Second*, gendered vulnerabilities increase women's exposure to wage disparities, unsafe working environments, and insufficient access to education and healthcare. *Third*, a heightened susceptibility to economic, environmental, or social shocks often reverses any progress achieved. *Fourth*, the informality and invisibility of these populations within state systems render them beyond the reach of vital services and protections. *Finally*, the absence of inclusive and intersectional policies enables the persistence of underlying causes of these challenges.

Towards a Rights-based Policy Framework

This study draws upon the *Universal Declaration of Human Rights (UDHR)* and the *International Covenant on Economic, Social, and Cultural Rights (ICESCR)* to propose a policy framework grounded in five key principles. *First*, public services should meet the standards of availability,

accessibility, acceptability, and quality (AAAQ). *Second*, policies and programmes should uphold the principle of non-discrimination. *Third*, resources should be distributed equitably in line with the principle of progressive realisation. *Fourth*, marginalised communities should have meaningful opportunities for participation and voice their concerns in decisions that affect their lives. *Fifth*, policy processes should be underpinned by transparency and accountability. Furthermore, the study prescribes four operational instruments—asset transfer, social protection, legal safeguards, and human capital development—to convert rights into tangible improvements for marginalised populations. It also advocates for group-specific policy actions aimed at addressing extreme poverty, underpinned by universal human rights principles.

The policy recommendations from the study are grounded in several human rights concerns requiring particular attention, including just and favourable remuneration and working conditions (UDHR Article 23); the right to an adequate standard of living, housing, and livelihood security in circumstances of unemployment or other uncontrollable situations (UDHR Article 25); the right to education (UDHR Article 26); equal access to public services (UDHR Article 21); protection against discrimination (UDHR Article 7); and the safeguarding of children from social and economic exploitation (ICESCR Article 10(3).

The eradication of extreme poverty in Bangladesh cannot be accomplished by merely extending existing methodologies. It necessitates a transition towards a rights-based and capability-focused framework. This transition will rely on three complementary policy strands. First, it is essential to ensure that mainstream policies are equally accessible to all individuals. Second, tailored interventions must be designed to address the specific needs of diverse groups and contexts. Lastly, it is imperative to establish a policy ecosystem founded on good governance and democratic accountability.

The fundamental rights to fair wages, decent working conditions, access to essential services, social protection, housing, education, and protection from discrimination should be articulated as legally enforceable entitlements. In practice, this entails reforming and implementing laws and policies regarding land, water, wages, discrimination, and market access. Additionally, it necessitates increased public spending on essential public services and more efficient use of public money. Above all, it requires enhanced transparency and accountability, achieved through robust public participation. Collectively, these measures present a credible pathway to reaching the most disadvantaged populations as the deadline for the Sustainable Development Goals (SDGs) approaches.

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Acronyms

AAAQ	Availability, Accessibility, Acceptability, and Quality
ADB	Asian Development Bank
ADP	Annual Development Programme
ANOVA	Analysis of Variance
BBS	Bangladesh Bureau of Statistics
BCSU	Bangladesh Cha Sramik Union
BDT	Bangladeshi Taka
BEPZA	Bangladesh Export Processing Zones Authority
BHWDB	Bangladesh *Haor* and Wetland Development Board
BTA	Bangladesh Tea Association
CART	Classification and Regression Tree
CBRMP	Community-Based Resource Management Project
CC	Community Clinics
COVID-19	Corona Virus Disease 2019
CPD	Centre for Policy Dialogue
CPI	Consumer Price Index
CPI	Corruption Perception Index
CSO	Civil Society Organisation
CSR	Corporate Social Responsibility
CUP	Coalition for the Urban Poor
DEGP	100 Days Employment Generation Programme
DMB	Disaster Management Bureau
DNCC	Dhaka North City Corporation
DSK	Dushtha Shasthya Kendra
DSR	Dynamic Social Registries
EBA	Everything But Arms
EGM	Expert General Meeting
EU	European Union

FFE	Food for Education
FFW	Food for Work
FGD	Focus Group Discussion
FSP	Female Secondary Stipend Programme
FY	Fiscal Year
FYP	Five Year Plan
GED	General Economics Division
HCR	Headcount Ratio
HDI	Human Development Index
HIES	Household Income and Expenditure Survey
HYV	High-yielding Variety
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICOR	Incremental Capital-Output Ratio
IDP	International Development Partner
ILO	International Labour Organization
IPL	International Poverty Line
KII	Key Informant Interview
LDC	Least Developed Country
LFS	Labour Force Survey
LGED	Local Government Engineering Department
MDG	Millennium Development Goals
MFI	Microfinance Institution
MICS	Multiple Indicator Cluster Survey
MoA	Ministry of Agriculture
MoL	Ministry of Land
MoWCA	Ministry of Women and Children Affairs
MPI	Multidimensional Poverty Index
MRA	Microcredit Regulatory Authority
NGO	Non-Governmental Organisation
OHCHR	Office of the United Nations High Commissioner for Human Rights
PESP	Primary Education Stipend Project
PKSF	Palli Karma-Sahayak Foundation
PMT	Proxy Means Test
PPP	Purchasing Power Parity
PWD	Persons With Disabilities

RMG	Readymade Garment
RMP	Rural Maintenance Programme
RO	Reverse-osmosis
RSS	Rural Social Service
SDG	Sustainable Development Goals
SEDS	Socio-economic and Demographic Survey
SIDA	Swedish International Development Cooperation Agency
SPL	Societal Poverty Line
SSNP	Social Safety Net Programme
SVRS	Sample Vital Registration Statistics
TCB	Trading Corporation of Bangladesh
TVET	Technical and Vocational Education and Training
UCDP	Urban Community Development Project
UDHR	Universal Declaration of Human Rights
UNDP	United Nations Development Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
UNO	Upazila Nirbahi Officer
UNRC	United Nations Regional Coordinator
UNW	United Nations Women
USD	United States Dollar
VGF	Vulnerable Group Feeding
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme
WRI	Wage Rate Index

1. Introduction

The World Bank defines extreme poverty as living below the international poverty line of USD 3.00 per person per day (2021 PPP, as of June 2025). By this measure, the extreme poverty rate in Bangladesh stood at 5.9 per cent in 2022. In the national context, extreme poverty is largely measured in reference to the lower poverty line, which corresponds to BDT 2,755 per person per month, compared to BDT 3,832 for the upper poverty line, as per the Household Income and Expenditure Survey (HIES) 2022 (BBS, 2023a). Taken together, these definitions reflect that extreme poverty has predominantly been understood through the lens of income or consumption— measured in terms of purchasing power.

Bangladesh's track record over the past two decades in reducing extreme poverty[1] has been commendable. According to the HIES 2022, the extreme poverty rate in the country was 5.6 per cent (BBS, 2023a). To note, Bangladesh has set an ambitious goal to reduce extreme poverty to 2.55 per cent by 2030 under the national poverty line, and to eliminate it altogether under the international poverty line (GED, 2022). However, meeting this target will depend on reaching those furthest behind. A closer look at the numbers reveals that the gains in poverty reduction have been far from uniform across population groups and regions within the country.

Between 2000 and 2022, extreme poverty declined marginally less than general poverty in Bangladesh. While general poverty fell by 30.2 per cent (from 31.4 per cent to 18.7 per cent), extreme poverty declined by 28.7 per cent (from 17.6 per cent to 5.6 per cent). The decline was even slower for female-headed households, where extreme poverty fell by only 9 per cent over the same period, compared to 12 per cent nationally.

Multidimensional poverty presents a more complex picture. The national Multidimensional Poverty Index (MPI) headcount ratio stood at 24.05 per cent in 2019—considerably higher than lower-income poverty figures (12.9 per cent in 2016 and 5.6 per cent in 2022). Bandarban recorded the highest MPI ratio at 65.4 per cent, followed by Cox's Bazar at 47.7 per cent and Sunamganj at 47.4 per cent. In comparison, urban-dominated districts such as Dhaka and Gazipur recorded the lowest at 9.2 per cent and 9.6 per cent, respectively. Children remain disproportionately affected by multidimensional poverty. In 2019, 28.9 per cent of children experienced multidimensional poverty, compared to 21.3 per cent of adults.

Spatial poverty has also persisted in Bangladesh. In 2010, Rangpur recorded the highest extreme poverty rate at 27.7 per cent, followed by Barisal at 26.7 per cent. By 2022, Barisal had become the most affected region at 11.8 per cent, with Rangpur following at 10 per cent. Both regions

[1]The share of people living below the lower poverty line as per HIES 2022.

remained the most affected in both years, with climate-induced vulnerability as the common underlying factor (i.e., drought-driven seasonal unemployment in Rangpur and salinity intrusion in Barisal). Compounding these challenges, since fiscal year 2023-24, the Wage Rate Index (WRI) relative to the Consumer Price Index (CPI) has fallen below one, indicating that wage growth has failed to keep pace with inflation.

Several recent studies show that the remarkable achievement of Bangladesh in reducing extreme poverty may be vulnerable to shocks (Rahman et al., 2025; World Bank, 2025b; White Paper Committee, 2024). Despite strong national commitments and impressive past gains, the lived reality of many households is actually moving in the opposite direction. These trends raise a crucial question about whether the underlying obstacles to eradicating extreme poverty in Bangladesh are fully understood. Achieving the 'last mile' remains a significant challenge that will require suitable policy interventions. Without a clearer grasp of these root causes, policies and interventions may fall short of addressing the real challenges people face. This calls for a refreshed understanding of the concept of extreme poverty so that future actions are informed, targeted, and able to reach those who continue to live at the very margins.

1.1 Rationale of the Study

The issue of extreme poverty is directly linked to the SDGs 1, 8, and 10.[2] As is known, 2030 is the terminal year of the UN Agenda for Sustainable Development. Eradicating extreme poverty is not merely a developmental concern; it is also a human rights issue and a concern for citizens' right to a decent life underpinned by decent livelihoods. Thus, issues of addressing extreme poverty ought to be understood from a development perspective and addressed by taking a human rights-based approach.

When looked at closely, it becomes clear that deeper structural constraints shape how poverty is experienced, reproduced and persists in societies and economies. Headline achievements often overlook these conditions, which are faced by millions who remain vulnerable. Understanding these constraints is essential to influencing policies to protect rights, expand capabilities, and address deprivation in meaningful ways. Recent extreme poverty dynamics in Bangladesh inform us of a few things.

First, the growing stickiness of poverty-reduction trends implies that poverty is becoming harder to eradicate with existing approaches. Between 2010 and 2016, the annual rate of poverty reduction was 1.8 per cent, while between 2016 and 2022, it fell to 1.3 per cent (World Bank, 2025b). This decline manifested itself at a time when Bangladesh's GDP growth rate was indeed on the rise. This would mean that the poverty-reduction elasticity of growth during the more recent period had slowed compared to past years. Indeed, the World Bank (2019) reported that between 2010 and 2016, the elasticity of poverty reduction to growth fell from 0.88 to 0.73. Elasticity rose during the last six years. However, Bangladesh's rate remained well below the regional average (World Bank, 2025b).

[2]SDG 1: No Poverty; SDG 8: Decent Work and Economic Growth; SDG 10: Reduced Inequality

Second, the mismatch between the numbers and the lived reality highlights the need to reassess how poverty is measured and understood. The decline in extreme poverty appears at odds with the World Bank's estimate that about 0.5 million people fell into extreme poverty between FY2022–24 due to a loss of purchasing power. Economic conditions add to the concerns. Real GDP growth has now been falling for three consecutive years, from 5.8 per cent in FY2023 to 4.2 per cent in FY2024 and to 3.69 per cent in FY2025. Inflation remains high. Both public and private investments are falling. Borrowing costs are on the rise. Political uncertainty and weaknesses in the financial sector are also present. Despite significant economic growth over the past decade, over 26 per cent of the population, or 23.6 million people, remained food insecure in Bangladesh (WFP, 2025). This is corroborated by the Bangladesh Bureau of Statistics (BBS, 2024c), which reports that 21.9 per cent of the population experiences moderate or severe food insecurity.

Third, the pattern of extreme poverty needs to be evaluated in consideration of Bangladesh's imminent LDC graduation and its long-term sustainability. The United Nations Special Rapporteur on extreme poverty, Olivier De Schutter (2023b), has termed Bangladesh's achievements in poverty reduction as 'fragile.' It has been observed from cross-country experiences that graduating from poverty may not be sustainable in the face of shocks, whether natural or otherwise. Bangladesh, together with the world, experienced this during the COVID-19 pandemic. The White Paper's sensitivity analysis reveals that a 10–20 per cent increase in the poverty threshold would sharply raise both poverty and extreme poverty rates. The current surge in prices of essential commodities, partly accentuated by price fluctuations in the global commodity market, has also posed considerable challenges in this context. These are likely to push more people into extreme poverty, given the disconnect between current wages and the living wage. According to the White Paper Committee (2024), over 20 million people are at risk of falling back into poverty if they miss just two days of work.

Fourth, extreme poverty needs to be understood in terms of demographic inequality. Extreme poverty, to a large extent, is concentrated in pockets, exacerbated by socio-economic and/or environmental vulnerabilities. It can be geographic or concern specific population groups. Empirically, it has been observed that many of the extreme poor, despite being part of the labour market, remain trapped in the vicious cycle of poverty. This originates from a host of factors consequent to their identity, limited capabilities, constrained access to labour market opportunities, particularly weak bargaining power, and poor workers' rights, to mention just a few. Even when they participate in the labour market and are engaged in gainful employment, their earnings are not adequate to help them graduate from the state of extreme poverty, and often times not enough to sustain their lives. These are the 'working poor working hard.' It is of crucial importance to investigate and dive deep to understand the structural reasons that drive and perpetuate such deprivation.

Fifth, the rising inequality necessitates looking beyond income and consumption poverty. Despite poverty reduction, the income Gini coefficient reached 0.5 in 2022. The consumption Gini reached 0.334. Both had increased from 0.482 and 0.324 in 2016. Wealth inequality is even more severe. The asset Gini stood at 0.84 in 2022, up from 0.82 in 2016. These inequalities restrict access to resources and opportunities for the extreme poor. Human development indicators have also worsened. Data from Sample Vital Registration Statistics (SVRS) 2023 shows that women

have a lower primary school completion rate of 11.33 per cent compared to 12.09 per cent for men. At the secondary level, 19.50 per cent of women completed their schooling, compared to 24.67 per cent for men. In terms of health, life expectancy has fallen while maternal and child mortality have increased between 2022 and 2023. These show worrying trends for women's empowerment and welfare in the future (BBS, 2024b). This underscores that poverty manifests across more dimensions than just income or consumption.

Sixth, national data often overlooks the most marginalised, underscoring the need for taking a disaggregated view of the most vulnerable populations. Although the importance of disaggregated data for achieving the SDGs is widely acknowledged, the paucity of data continues to hinder a thorough understanding of the causes and manifestations of extreme poverty in Bangladesh. Compounding this issue is the poor quality of HIES data, which complicates poverty mapping and makes it challenging to align poverty statistics with the broader development narrative (White Paper Committee, 2024). In view of this, capturing the perspectives of marginalised people is essential. It is reckoned that a mixed-methods approach can improve understanding of their situation and enable better analysis to address the needs of the most vulnerable populations.

Finally, the extreme poor lack representation in policy spaces, making it imperative to create channels to enhance their agency. The extreme poor and, consequently, left-behind population groups are neither seen nor heard in policy discussions and debates. These groups are often not organised as either a community or a local group. Thus, they are devoid of any space in the prevailing unequal power structure. The gradual weakening of democratic practices in the country further aggravates the situation. The prevailing practice of policymaking and the government that formulates development policies targeting these population groups does not explicitly account for citizens' thoughts and aspirations. Understanding their perspectives and creating space for them in the policy process is highly pertinent in view of eradicating extreme poverty.

In this context, the study examines the conditions of selected groups experiencing extreme poverty in Bangladesh, characterised by persistently low incomes despite their participation in the labour force. To understand the multidimensional nature of their deprivation, the analysis is guided by two theoretical lenses: the human rights-based approach and the capabilities approach. Together, these frameworks enable a comprehensive assessment of both the structural and institutional barriers that limit these groups' access to basic rights, opportunities, and resources.

1.2 Objectives of the Study

The broader objective of this study is to produce knowledge products and evidence that create a profile of the extreme poor in Bangladesh, particularly among the working poor, to make them visible in policy discourse and in service delivery on the ground.

The specific objectives of this study are

a) To frame the extreme poverty discourse through a human rights and capability lens to understand and address extreme poverty in Bangladesh
b) To generate an evidence-based profile of the extreme poor in Bangladesh, particularly among the working poor

c) To identify areas of deprivation and group-specific and cross-cutting livelihood challenges for select marginalised groups
d) To identify some champions among the aforementioned extreme poor population groups
e) To recommend national actionable policies, including for the cooperation framework of the UN system in Bangladesh

1.3 Layout of the Report

The report is organised to offer a comprehensive overview of the study. Section 1 presents the introduction and establishes the study's rationale and objectives. Section 2 sets out the analytical framework. Within this section, the conceptual framework first situates the analysis of poverty within the evolving global discourse and elaborates on the two approaches used in the study to examine the issues faced by the target groups. Subsequently, the methodological framework details and discusses both the quantitative and qualitative methods used. Section 3 reviews the current state of knowledge and trends of extreme poverty in Bangladesh. Section 4 provides a deprivation profile of the selected working groups based on national survey data, highlighting their socioeconomic conditions, vulnerabilities, and the factors linked to poverty. Section 5 explores livelihood challenges, barriers to escaping poverty, and related issues identified through qualitative findings and existing literature. Section 6 summarises the cross-cutting challenges identified across the analysis. Section 7 examines the structural barriers that contribute to the cycle of extreme poverty. Section 8 discusses Bangladesh's past policies and initiatives aimed at poverty reduction, highlights the shortcomings of these previous interventions, and suggests broader policy approaches, operational tools, and specific actions to promote more comprehensive and sustainable strategies to reduce extreme poverty. The final section summarises the report's key findings.

2. The Analytical Framework

The analytical framework is organised into two complementary parts. The first part presents the conceptual framework. It outlines the key ideas and theories that shape how the study defines and understands extreme poverty underpinned by individual capability. It also identifies the focus groups of this study. The second part presents the methodological framework, explaining data sources and detailing how the study was implemented on the ground, including sampling strategy, fieldwork tools, and the measures used to ensure the credibility and reliability of the findings.

2.1 Conceptual Framework

The conceptual framework develops an integrated analytical lens that reflects the major shifts in global thinking on poverty. It brings together a human rights approach, which affirms the inviolable entitlements of every individual, and a capability approach, which examines whether people have the real freedoms and capacities to exercise those entitlements and lead lives they value. Together, these two perspectives provide a more complete understanding of extreme poverty. The framework also explains the selection of five target groups, situating the choice within both their layered vulnerabilities and the relative thinness of evidence-based knowledge products currently available on their lives.

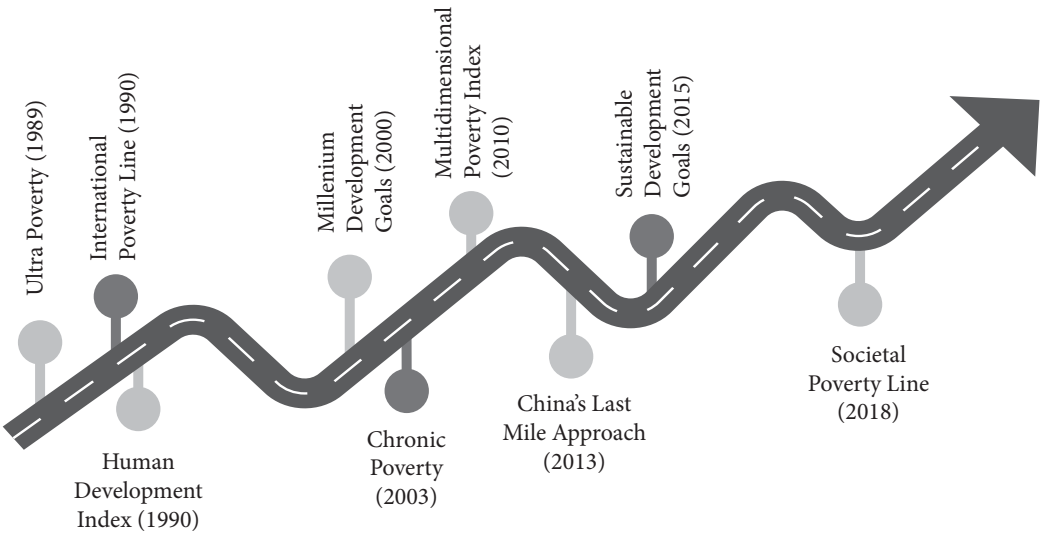
2.1.1 Evolution of Global Discourse on Poverty

The concept of extreme poverty has undergone significant redefinition in global literature and concerned discourse over the past decades. Traditionally, extreme poverty has been measured primarily using income and consumption-based indicators, for instance, in reference to the World Bank's international poverty line (Figure 1).

In more recent times, more specifically, since the late 2000s, the global discourse on poverty has shifted from an economic growth-centred approach to a more human-centred one. This departure increasingly recognised the limitations of income and consumption-based metrics as indicators of poverty alleviation and development and emphasised human well-being as the reference point against which these are to be measured and assessed. This redefinition challenged traditional measures of economic success and called for measurement approaches that capture multiple, overlapping deprivations that constrain human capabilities and inhibit individuals from attaining their potential, including their potential as labour market participants.

In line with the above, attention has turned to poverty that persists over long periods and across generations, highlighting the importance of why it happens to be so. The understanding of poverty further evolved with greater recognition that poverty must be understood in relative terms and

Figure 1: Evolution of Global Discourse on Extreme Poverty



Source: Authors' illustration.

contextual settings, not merely as a question of basic subsistence and survival. Subsequently, this led to the need for a nuanced understanding of extreme poverty, which, in turn, called for more precise and locally tailored efforts to reach the hardest-to-reach and serve populations. The adoption of global targets that framed poverty reduction as a shared international goal further reinforced this approach, resulting in commitments towards poverty alleviation as a shared commitment and global obligation. More recently, concerns about vulnerability, inequality, and the sustainability of exiting poverty have come to the forefront against the backdrop of a concrete target of eradicating extreme poverty as set out in the SDGs (SDG 1). The evolution of global discourse on extreme poverty has been traced below.

Ultra Poverty (1986). The term ultra-poor was coined by Michael Lipton of the University of Sussex (1986). It is defined as 'a group of people who eat below 80 per cent of their energy requirements despite spending at least 80 per cent of their income on food. Later in 2015, BRAC in Bangladesh developed a methodology to identify the Ultra Poor through a participatory wealth ranking process (MacMillan, 2015). This involves gathering about 40 to 50 people in the village or community to determine who is the poorest. A set of standard criteria, such as the number of meals a day and whether the house roof is thatched or tin, is used for in-person verification. This approach blends bottom-up participation with top-down oversight to ensure accurate targeting.

International Poverty Line (1990). The World Bank introduced the International Poverty Line (IPL) at USD 1 per day, primarily as an income-based measure to assess and compare the state of extreme poverty across countries and at regional and global levels. This was the first attempt to

standardise poverty measurement across countries. The IPL is based on *Purchasing Power Parity (PPP)* terms to allow for consistent, real-value comparisons of living standards across countries by accounting for differing costs of living. Since its introduction, the international poverty line has been officially updated four times to reflect changing costs of living and improved data, having been set (in PPP dollars per capita per day) at USD 1.20 in 2008, USD 1.90 in 2015, USD 2.15 in 2022, and, most recently, USD 3.00 in 2025.

Human Development Index (HDI) (1990). The Human Development Index (HDI), introduced by the United Nations Development Programme (UNDP) in 1990, focused on human attainment and capabilities rather than economic growth alone. It marked a paradigm shift, measuring a country's development based on health, education, and the standard of living rather than solely based on economic indicators such as per capita income.

United Nations Millennium Declaration (2000). Taking cognisance of the changing geopolitical landscape following the post-Cold War era, world leaders convened at the largest-ever UN summit to establish a framework for a world built on peace, development, human rights, and environmental sustainability. About 189 countries pledged to make poverty eradication one of the Millennium Development Goals (MDGs), with 2015 as the target year for significant progress in view of this.

Chronic Poverty (2003). Persistence of some forms of poverty led to a rethinking about poverty, and this then put the spotlight on chronic poverty. Chronic poverty is defined as long-term, persistent poverty (often lasting a lifetime or spanning generations), as distinct from 'transitory' poverty (moving in and out of poverty). Researchers at the Chronic Poverty Research Centre, notably David Hulme and Andrew Shepherd, defined this in 2003 as 'significant capability deprivations for a period of five years or more'. While the determination of both the implicit poverty line and the duration required to be considered long-term is debated, identifying this particular kind of poverty is considered to be important since it requires a different set of policies than the one needed to address transient poverty.

Multidimensional Poverty Index (MPI) (2010). The Multidimensional Poverty Index was developed in 2010 by Oxford Poverty and Human Development Initiative (OPHI) and United Nations Development Programme (UNDP). It is a micro-level, bottom-up approach for measuring poverty. MPI has provided a richer understanding of poverty by shifting the focus from income-alone metrics to include individual and household deprivations in health, education, and living standards. The indicators included in the 2010 MPI aligned with the MDGs (e.g., nutrition, child mortality, water, sanitation, cooking fuel). Later revisions, especially the 2018 update, lend support to monitoring SDG 1 and the 'leave no one behind' aspiration of the SDGs. The global MPI tracks overlapping deprivations across ten indicators linked to multiple SDGs.

China's Last Mile Approach (2013). A 'last-mile' approach to poverty reduction prioritises households and communities that are the hardest to reach—those facing severe deprivation, social exclusion, or geographic remoteness. In 2013, following a visit to Shibadong Village in China's Hunan Province, President Xi Jinping articulated the idea of 'targeted poverty alleviation,' emphasising differentiated support based on the circumstances of specific localities and individual households. The approach centres on precision in both diagnosis and

delivery- directing finance, technical capacity, and appropriate technologies to lagging areas, and advancing locally suitable industrial development and infrastructure improvements so that public services and livelihood support reach those households at their doorstep.

Sustainable Development Goals (SDGs) (2015). In 2015, the Sustainable Development Goals (SDGs) succeeded the Millennium Development Goals (MDGs), endorsed by all member states of the United Nations (UN). The SDGs espoused a holistic approach to eradicating poverty and extreme poverty. MDG 1 focused specifically on halving extreme poverty and hunger in developing countries by 2015. SDG 1, a key constituent of the 2030 Agenda, aims to eradicate all forms of poverty globally through comprehensive, universal, and sustainable strategies, including social protection systems. While the SDGs maintain the thematic work on poverty eradication targeted by the MDGs, they broaden the focus to inequality, gender, and sustainability, with the overarching principle of 'leaving no one behind.'

The Societal Poverty Line (SPL) (2018). The Societal Poverty Line (SPL) was developed by the World Bank. It is a hybrid measure that combines the global poverty line with a country's median income. This threshold is aimed at taking cognisance of relative poverty, offering a more localised understanding of poverty and social deprivation in the global context. The SPL differs across countries, reflecting variations in the average cost of meeting basic needs. As national income rises, the estimated cost of basic necessities generally increases, leading to a higher SPL.

Policymaking in Bangladesh focuses predominantly on numbers; it is problematic on three counts. Firstly, it often gives disproportionate attention to average numbers and no attention to the underlying dynamics. Secondly, such an approach ignores the fact that if enclaves of poverty persist, it also drags other groups into poverty traps. Thirdly, and most importantly, such an approach overlooks the fact that issues of decent living and livelihood ought to be coterminous with issues of human rights, that these are rights and entitlements of all citizens and no one should be deprived of those rights and entitlements. The global shift away from purely income-based measures of poverty, articulated above, is a reflection of this. The present study's point of departure is informed by these shifts in terms of both concepts and tools. In pursuing this particular approach, the study examines the situation of the target population by assessing their needs, barriers, distributive aspects, and opportunities using both human rights and capability approaches. These are the ethos at the heart of the SDGs agenda, when it sets out the aspiration of 'leaving no one behind' and eradicating poverty.

2.1.2 A Juxtaposition of the Human Rights and the Capability Approach

Informed by recent trends in poverty and its changing dynamics in Bangladesh, it has become essential to address the challenges faced by vulnerable groups through solutions that build resilience and strengthen their long-term, sustainable livelihoods. The structural fragility evident in poverty reduction efforts shows that progress cannot be sustained unless the underlying causes are clearly understood and then dealt with. When rights are denied or when people lack the capabilities needed to exercise those rights, extreme poverty becomes unavoidable. For example, when children in remote areas cannot access quality education, their right to learn is undermined, and their future earning potential sharply declines. These realities call for approaches that strengthen individuals' and communities' capabilities. They require methods that identify where

freedoms must be expanded, where access to rights must be enabled, and where support is needed to help people act on available opportunities. Guided by this understanding, the study employs both the capabilities approach and the human rights–based approach to examine and address the multidimensional barriers faced by the extreme poor.

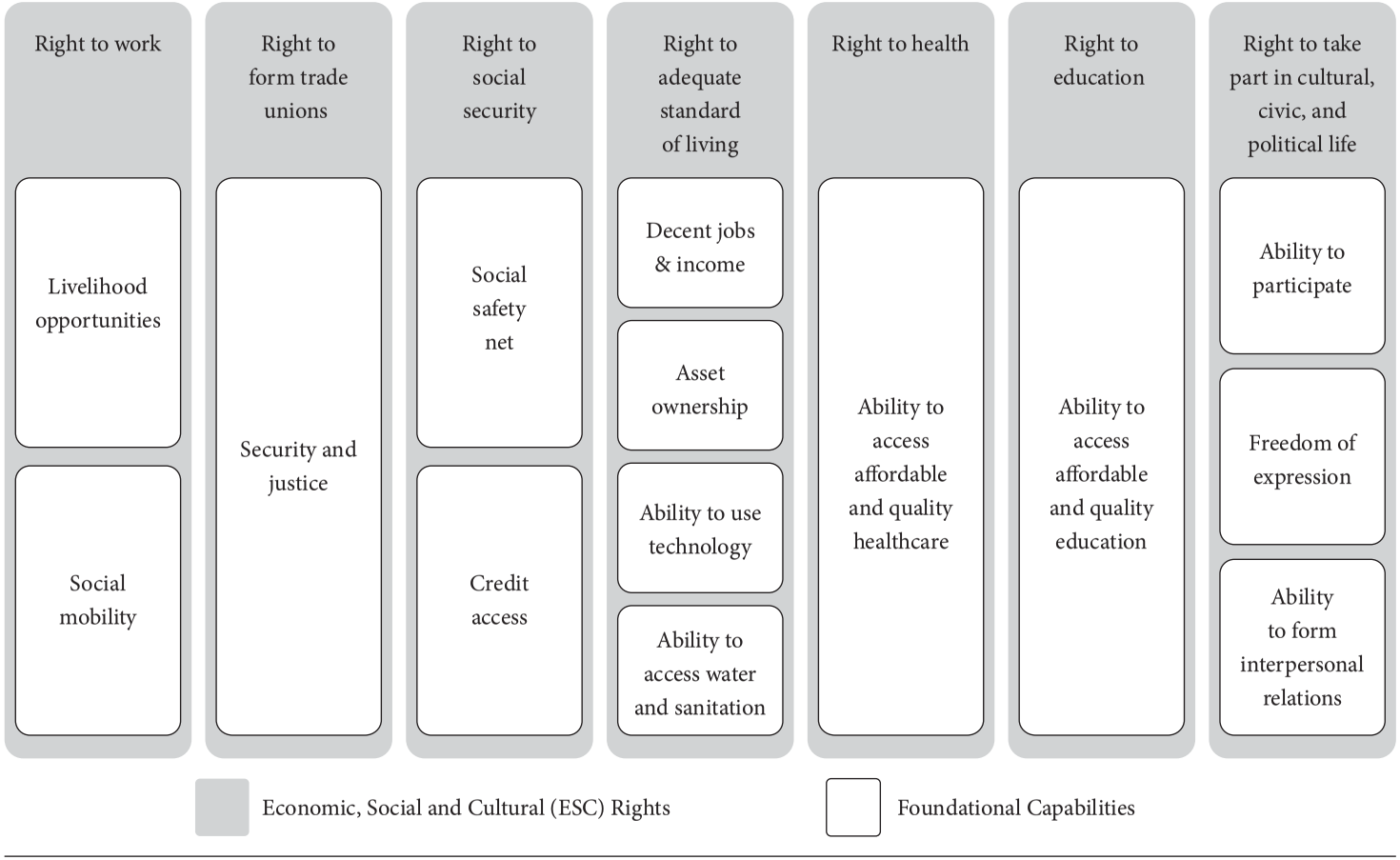
The human rights approach focuses on recognising and upholding the fundamental rights of individuals, ensuring that basic entitlements such as access to food, shelter, healthcare, and education are met. This approach emphasises the state's obligation to protect and promote these rights, thereby holding authorities accountable for alleviating poverty in accordance with the International Covenant on Economic, Social and Cultural Rights (ICESCR).[3] According to the ICESCR, states are obligated to ensure that all citizens have the right to self-determination. They must guarantee that the rights outlined in this covenant are exercised without discrimination and ensure that all citizens enjoy economic, social, and cultural rights equally (Office of the United Nations High Commissioner for Human Rights [OHCHR], n.d.; Committee on Economic, Social and Cultural Rights [CESCR], 2018; OHCHR, 2008; Programme on Women's Economic, Social and Cultural Rights [PWESCR], 2015; OHCHR, 2011). The seven basic rights recognised in the ICESCR are the right to work, the right to form trade unions, the right to social security, the right to an adequate standard of living, the right to health, the right to education, and the right to take part in cultural, civic, and political life.

The Capability Approach, developed by Amartya Sen and Martha Nussbaum, posits that mere formal rights or access to resources are insufficient for true freedom and well-being (Nussbaum, 2003). Individuals must also possess the capabilities (real opportunities) to exercise those rights and use those resources effectively. This perspective shifts attention from traditional economic metrics, such as income or resource availability, to a more nuanced evaluation of human development that accounts for personal abilities and external factors that shape one's capacity to lead a fulfilling life. By focusing on enhancing people's substantive freedoms, the capability approach seeks to provide a more comprehensive understanding of poverty and development, empowering individuals to pursue lives they have reason to value (Robeyns & Byskov, 2023).

Poverty reduction efforts in Bangladesh are rarely framed from a human rights perspective. A human rights-based approach that embeds foundational capabilities emphasises integrating principles such as dignity, non-discrimination, and empowerment into poverty-reduction strategies. This approach ensures that individuals living in poverty have the agency to make decisions concerning their lives and holds governments accountable for protecting and enjoying human rights through robust legal frameworks. It also prioritises the inclusion of marginalised and vulnerable groups, addressing poverty as a multi-dimensional issue. By focusing on sustainable, long-term solutions, this approach empowers individuals to claim their rights and improve their well-being, ensuring that no one is left behind (De Schutter, 2023a). Adopting such a framework could transform poverty reduction efforts in Bangladesh, making them more inclusive and effective.

[3] It is important to note that the ICESCR does not explicitly define all human rights principles in the same manner as the broader Human Rights-based Approach (HRBA) framework. Therefore, this study's qualitative analysis specifically examines principles such as accountability, participation, and non-discrimination. As a result, the policy recommendations align with both the ICESCR and the UDHR to ensure that broader human rights principles are appropriately reflected.

Figure 2: A Conceptual Framework Based on the Principles of Human Rights and the Capability Approach



Source: Authors' illustration.

The conceptual framework illustrated in Figure 2 posits that rights and capabilities are mutually reinforcing rather than operating as parallel dimensions.[4] The right to work enables individuals to achieve financial independence and improve their quality of life. Ensuring the right to work requires the availability of productive livelihood options. This, in turn, can be made possible when there are real opportunities to boost employability and upward mobility through education and skills development (Saito, 2003). The right to form trade unions gives workers a collective voice to negotiate wages, conditions, and protections. The right to form trade unions can only flourish under favourable working conditions and institutional backing. Social security is necessary to build resilience against shocks, and providing it is a core obligation of the state. The right to social security depends on access to safety nets and access to credit for mobilising resources and pursuing sustainable futures. The right to an adequate standard of living is rooted in access to a range of essential resources and services. Controlling one's standard of living requires not only access to decent work with fair income but also the ability to own assets. Access to technology that supports both personal and professional growth, as well as to basic services such as clean water, sanitation, and hygiene (WASH) facilities, is crucial for ensuring a healthy and dignified life. Quality healthcare, whether public or private, is fundamental to the right to health. In the same way, the right to education depends on access to affordable, high-quality learning. Freedom to participate in cultural events, civic discussions, and political processes is fundamental to active citizenship and societal development. Ensuring the right to participate in cultural, civic, and political life requires not only the opportunity to engage in these activities but also the ability to do so freely. This means individuals must have control over their environment to be able to express their opinions, beliefs, and ideas openly, without fear of repression (Nussbaum, 2011). They should also be able to form interpersonal relationships for mutual support, solidarity, and taking collective action.

2.1.3 The Target Groups

The study focuses on the lives of the working poor. It is to be recalled that many of the extreme poor and left-behind population groups are working poor. These are individuals who are employed but still living in poverty because their earnings are insufficient to lift themselves and their families above the poverty line and ensure decent living conditions (Gammarano, 2019).

The presence of the 'working poor' is a common concern for many developing countries, as highlighted by the UN Special Rapporteur on Poverty. For Bangladesh, it is perhaps doubly critically important to address the needs of the working poor as it is linked to the utilisation of the prevailing demographic window of opportunity. Bangladesh is currently experiencing a favourable demographic structure, with a high ratio of working-age people to elderly dependants. However, this ratio is projected to decline from 7.7 to 5.9 between 2011 and 2031, indicating that the demographic window of opportunity is gradually narrowing (UNFPA, 2015).

[4]The boxes under each ESC right represent substantive freedoms, also known as foundational capabilities. These freedoms reflect the genuine opportunities that individuals have to realise rights guaranteed by the state. They are influenced by various personal, social, and environmental factors that determine whether legal entitlements lead to actual outcomes (Sen, 1999; Robeyns, 2005).

The working poor are also among the groups most susceptible to shocks. They often are the least organised, with very little or no voice in civic spaces, decision-making, and public life. Their democratic representation in the public sphere remains very poor. For our study, we look into the lives and livelihoods of five such working poor groups:

i. Female agricultural workers/farmers
ii. Tea garden workers
iii. Low-income-earning populations living in climate-vulnerable *Haor* areas
iv. *Dalit* sanitary workers, and
v. Urban floating population

The wage structure, the legal framework governing their entitlements, and the enforcement of the few protections that may exist within the prevailing framework all work to disfavour working people, particularly those who live on the existential margins. The level of vulnerability and the lack of analytical, evidence-based knowledge products are two determining factors that informed the choice of the aforementioned five population groups for this study.

While the study focuses on the aforesaid marginalised groups, it needs to be conceded and acknowledged that other groups in Bangladesh also face marginalisation for a host of reasons originating from socio-economic conditions and identity. Often, they coexist; more often, these reinforce each other—for example, sexual and gender minorities, indigenous groups, sex workers, and similar groups who are also left behind and whose precarity is no less than others.

For this study, it is important to distinguish between how the select marginalised groups are generally defined in the literature (i.e., institutional classification) and how they have been operationally targeted within the scope of the present study. This distinction allows for a more contextualised analysis and targeted engagement strategy that seeks to address the lived realities of these communities.

Female agricultural workers/farmers are generally classified under 'Skilled Agricultural, Forestry, and Fishery Workers' in the Bangladesh Standard Classification of Occupation 2020 (BBS, 2020). This study narrows the focus to women engaged in market-oriented crop production, those whose agricultural work is carried out not for subsistence but for regular sale or delivery.

Tea garden workers are defined as individuals employed (skilled, unskilled, manual, technical, or clerical) for wages in a tea plantation. Their ancestors came from various regions of India, and ever since, they have been settled primarily in the hilly areas of Sylhet and Chattogram (Citizen's Platform for SDGs, Bangladesh, 2022). The study engaged with the permanent workers residing in the tea estates of Sylhet.

Haor populations residing in flood-prone wetland regions are well known for their geographic vulnerability (BHWDB, 2012). Within this group, the study focuses specifically on low-income fisherfolk, given their high dependence on natural resources, exposure to climate shocks, and limited adaptive capacity.

The *Dalit* sanitary workers are broadly defined as individuals who have traditionally been engaged in socially looked-down sanitation work, such as emptying septic pits and tanks,

transporting faecal sludge, carrying out sewer maintenance, and working in waste treatment plants (Thorat, 2021). This study focuses on the *Dalit* sanitary community, whose identity has been shaped by generations of engagement in cleaning work and who continue to reside in the isolated *Dalit* colonies and enclaves.

The urban floating population is generally defined as individuals without fixed housing who often live on streets or in temporary shelters (Afrin & Islam, 2023). In keeping with the focus on the working poor, the study scoped the informal workers in urban areas without shelter or living in *jhupris* in Dhaka, particularly those with irregular incomes and no institutional support, such as the urban floating population.

Vulnerability Assessment

Bhattacharya et al. (2017) introduced 12 criteria to identify the LNOB groups in relation to the SDG implementation in Bangladesh. The postulated framework served as a reference point to assess the vulnerability of five selected population groups. Table 1 outlines the specific criteria corresponding to each of the selected groups.

Table 1: LNOB Vulnerabilities Across the Five Groups

Selected Population Group	Vulnerability Criteria
Female agricultural workers/farmers	Income, gender, life cycle, education and skills, geographic location, shock-induced vulnerability, and civil identity
Tea garden workers	Income, gender, life cycle, education and skills, geographic location, civil identity, religion, and ethnicity
Low-income-earning population living in climate-vulnerable *Haor* areas	Income, gender, life cycle, education and skills, geographic location, and shock-induced vulnerability
Dalit sanitary workers	Income, gender, life cycle, education and skills, health, occupation, civil identity, religion and ethnicity, and shock-induced vulnerability
Urban floating population	Income, gender, life cycle, education and skills, health, civil identity, and shock-induced vulnerability

Source: Authors' classification based on Bhattacharya et al. (2017).

Income. Income is a shared dimension of vulnerability across all groups, as each of those belongs to the low-income category. They usually have limited assets and are confined to low-paid occupations.

Gender. Gender discrimination heightens vulnerability for many groups. Female agricultural workers face lower wages and weaker rights than men (Begum & Sharma, 2024). Policies have largely failed to recognise female farmers, with most not having a farmer card. This restricts their access to productive resources. Mechanised and commercial farming has displaced many women from agricultural work due to male-favoured technologies (Rahman et al., 2023; Anik & Rahman, 2021).

Life cycle. All these groups experience life cycle-based vulnerabilities, with disadvantages that accumulate from childhood to old age. As young adults, many enter low-paid, insecure work and drop out of school. In adulthood, access to land, credit, and services remains limited. In old age, these groups lack pensions, stable income, and proper healthcare. Tea garden workers, for example, live in chronic poverty, which prevents them from investing in their children's education and subsequently reduces their future occupational opportunities (Islam & Al-Amin, 2025). Similarly, for the extreme poor in the *Haor* areas and female agricultural workers, their status as extreme poor prevents them from attaining social mobility, and consequently, intergenerational poverty reinforces their condition (Maitrot et al., 2020).

Education and skills. Poverty limits access to education and long-term opportunities. It is a major barrier that constrains women in realising their potential (Mousumi, 2021). Only a small share of the urban floating population completes primary school, leaving them trapped in low-income, informal work (Afrin & Islam, 2023). Schools in tea gardens are poorly resourced, and long distances make attendance difficult. Across Bangladesh, child marriage is also a common issue that has been increasing since COVID-19. Early marriage of girls restricts them from attaining education as new responsibilities arise after marriage (Uddin, 2021). These conditions reinforce skill gaps and reduce employability.

Geographic location. Location also deepens vulnerability. *Haor* communities and tea garden workers face low incomes due to remote, underdeveloped environments (Suvra, 2021; Gain, 2024). Health facilities in poorer and remote areas are weak, especially for women (Al-Mamun et al., 2025). *Haor* residents face repeated flooding and climatic shocks, which limit mobility and access to services (Hossain et al., 2023). Schools and healthcare centres are distant and under-equipped (Begum et al., 2018). Livelihood options are limited due to a lack of equipment, storage, and transport, as well as a poor state of local value chains (Hasan & Hossain, 2024).

Shock-induced vulnerability. Climatic shocks disrupt access to essential services, including education, healthcare, and WASH facilities. Floods often submerge schools, interrupting education. Children are pulled from school to support their households. For the urban floating population, the needs of everyday survival demand most of their time (Ahmed et al., 2019).

Civil identity and exclusion. Lack of civil identity[5] restricts access to higher-skilled jobs for urban floating groups (Sohel et al., 2024). Female farmers have limited land ownership (Mahmud et al., 2021) and restricted access to formal credit due to social and policy barriers (Sultana & Hossain, 2023). *Haor* communities face exclusion from formal credit due to the *dadan system*[6] (Begum et al., 2018). Many are also excluded from common-pool resources due to local power structures, forcing migration for work (Islam, 2021). Urban floating populations lack collateral and often lack NIDs, restricting access to credit (Sarker & Khan, 2024). They face harassment, lack shelter, and have little political voice (Mondal, 2024; Afrin & Islam, 2023). *Dalit*s face

[5]Civil identity is defined as recognition of a person as a civilian within a state with proper legal identity. In the context of Bangladesh, this refers to ownership of an NID. These are restricted for certain groups.

[6]The *dadan system* is an informal verbal agreement where fishermen receive advance loans from moneylenders and repay them with harvested fish at a predetermined, usually lower, price.

similar exclusion. They have little influence in local government (Naher & Hasan, 2015). Forced evictions are common, as they are not in a position to protest (Islam & Parvez, 2013). They are also often excluded from social safety nets (Naher & Hasan, 2015). Tea garden workers struggle to negotiate benefits, as unions are weak and disconnected from national structures. Women in these unions have limited voice, and workers lack representation in local government (Ahmmed & Hossain, 2016).

Religion and ethnicity. Caste-based discrimination severely affects *Dalit* sanitary workers (Thorat, 2021). They face discriminatory treatment in schools, workplaces, and public services (International Foundation for Electoral Systems, n.d.). They lack access to formal credit and rely on high-interest informal loans (Rahman, 2016). Their social exclusion restricts mobility and economic opportunity (Islam & Parvez, 2013). Tea garden workers experience similar exclusion due to their ethnic identity and rely heavily on plantations for survival.

Health. Health risks are widespread across groups. Arsenic contamination in WASH facilities in *Haor* and tea garden areas has been widely reported (Hossain et al., 2023). Urban floating populations face high health risks due to poor living conditions, which affect women more severely. A study conducted in the Northeastern part of Bangladesh showed that limited access to health care facilities, early marriage, and conservative social norms negatively affect marginalised women's sexual and reproductive health, with complications including malnutrition, infection, and unsafe deliveries (Ahmmed et al., 2022). *Dalit* colonies are unhygienic, exposing residents to waterborne diseases, skin infections, tuberculosis, and pneumonia. High alcohol and tobacco consumption among *Dalit* men reflects coping mechanisms under stress (Kabir et al., 2018). These have also translated to cases of domestic violence within their communities (Sharif & Jabin, 2022).

Healthcare within tea plantations is inadequate, and injuries are common due to a lack of safety equipment (Citizen's Platform for SDGs, Bangladesh, 2022). WASH facilities on plantations are also poor (Razzaque et al., 2022).

Occupation. Occupational identity shapes vulnerability. Many groups are tied to specific low-status jobs. Precarious conditions, weak labour rights, and inadequate workplace standards mark their work. These occupations limit mobility, restrict alternative opportunities, and reinforce intergenerational poverty. This is especially true of tea garden workers who have lived in the tea gardens for generations and struggle to leave for better opportunities. The *Dalit* sanitary community has likewise been restricted to sanitary work, and their identity is shaped by this work (Islam & Al-Amin, 2019; Islam & Parvez, 2013). Tea garden workers are also vulnerable to injuries and health shocks, as they are not provided with proper safety equipment (Ahmad et al., 2025).

Beyond these criteria, SDG-related vulnerabilities were also mapped across the five groups. The ten SDG vulnerabilities common to all groups are shown in Table 2.

Table 2: SDG- related Vulnerabilities Common to All Groups

Sl.	Sustainable Development Goal
1	SDG 1: No Poverty
2	SDG 2: Zero Hunger
3	SDG 3: Good Health and Well-being
4	SDG 4: Quality Education
5	SDG 5: Gender Equality
6	SDG 6: Clean Water and Sanitation
7	SDG 8: Decent Work and Economic Growth
8	SDG 10: Reduced Inequalities
9	SDG 13: Climate Action
10	SDG 16: Peace, Justice, and Strong Institutions

Source: Authors' compilation.

Sustainable Development Goals (SDGs) highlight the diverse challenges faced by various groups. Extreme poverty is closely linked to SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). Limited purchasing power and restricted access to essential services create further disparities in relation to SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-Being), and SDG 4 (Quality Education). Social norms and unequal power dynamics make SDG 5 (Gender Equality) a persistent area of vulnerability for all groups. Additionally, weak public service delivery exacerbates risks related to SDG 6 (Clean Water and Sanitation). Geographic location and exposure to environmental pressures also increase vulnerability under SDG 13 (Climate Action). Lastly, issues related to human rights and the ability to participate in civic society indicate that these groups are at risk under SDG 16 (Peace, Justice, and Strong Institutions).

The identified groups are specifically vulnerable in view of attaining the following SDGs in Table 3.

Table 3: SDG-related Vulnerabilities for Each Group

Sl.	Group	Sustainable Development Goals
1	Female agricultural workers/farmers	SDG 15: Life on Land
2	Tea garden workers	SDG 11: Sustainable Cities and Communities
3	Low-income-earning population living in climate-vulnerable *Haor* areas	SDG 11: Sustainable Cities and Communities SDG 14: Life Below Water SDG 15: Life on Land
4	*Dalit* sanitary workers	SDG 11: Sustainable Cities and Communities
5	Urban floating population	SDG 11: Sustainable Cities and Communities

Source: Authors' compilation.

The *Haor* population faces significant geographic vulnerability, while tea garden workers are heavily dependent on their housing conditions. Additionally, the urban floating population often resides in makeshift settlements, putting all these groups in precarious and unsustainable living situations. For *Dalit* sanitary workers, their vulnerability is exacerbated by discrimination and social segregation, leading to insecurity and exclusion in their communities. This situation puts them at risk regarding SDG 11.

Female agricultural workers and the *Haor* population are also vulnerable under SDG 15, which focuses on protecting, restoring, and promoting the sustainable use of terrestrial ecosystems. Those who depend heavily on agriculture for their livelihoods are particularly at risk due to land degradation, desertification, and other adverse events that threaten their way of life.

Lastly, the *Haor* population is highly vulnerable in relation to SDG 16, which emphasises the conservation and sustainable use of oceans, seas, and marine resources for sustainable development. The *Haor* areas consist of large water bodies, making the conservation of these marine resources vital to the *Haor* population's livelihoods. Recent trends indicate that fish stocks in the *Haor* regions are depleting, further jeopardising their well-being.

2.2 Methodological Framework

The study employed a mixed-method approach, integrating qualitative and quantitative techniques (Figure 3). To ensure the inclusion of perspectives from the extreme poor and left-behind population groups, qualitative inputs were generated in two steps. First, focus group discussions (FGDs) with stakeholders from left-behind communities and key informant interviews (KIIs) with relevant stakeholders at the grassroots level were conducted. Following this step, group-specific initial summaries of findings were discussed and validated through multistakeholder consultations for each population group. The quantitative method involved analysing and integrating official data with grassroots inputs. This integrated approach provided a robust understanding of the factors contributing to the group-specific vulnerabilities and helped identify required targeted interventions.

Figure 3: Methodological Framework

Qualitative Method
Collecting information and opinions on the target groups

- **27 FGDs involving 255 participants from the select working poor groups**
- **51 KIIs with** Government officials, employers, community leaders, CSO representatives, academics and policy experts



Quantitative Method
Secondary data analysis from national survey dataset-Household Income and Expenditure Survey 2022

Sub-national Stakeholder Consultations
Validation of findings through five sub-national-level stakeholder consultations involving more than 200 citizens, including FGD participants, government officials, CSO representatives, academics, and policy experts

Source: Authors' illustration.

2.2.1 Quantitative Methodology

The HIES 2022 dataset was used for the quantitative analysis of the five groups. Initially, five datasets were selected for the quantitative analysis: the Sample Vital Registration Statistics (SVRS), the Labour Force Survey (LFS), the Socio-economic and Demographic Survey (SEDS), and the Multiple Indicator Cluster Survey (MICS). The HIES was selected for this study because it contains the variables we require for the analysis. The dataset provides sufficient information to properly segregate the five groups we selected. Due to a lack of ability to identify the selected groups from the other surveys, we relied on the HIES 2022 dataset.

While we have been able to utilise the dataset, the HIES nonetheless has several issues that prevent it from being ideal. Data quality and coverage are poor, and many groups were identified using proxies rather than direct selection. The HIES dataset does not identify whether a respondent is *Dalit*. The *Dalit* community is not disaggregated in any dataset as either an ethnic or religious group. Similarly, the HIES survey does not include floating people as respondents, nor does it account for homeless people. As such, identifying these two groups was difficult, and proxies were used for purposes of analysis.[7] This creates risks of exclusion as well as misclassification. Interpretation in this regard ought to consider this caveat. Including other datasets would have provided greater nuance to the study, as more variables could have been applied to the analysis; however, due to the lack of disaggregated data to identify the groups, only the HIES 2022 dataset was used.

Constructing the Sampling Frame

The sample for each group was drawn from the HIES 2022 dataset, which encompasses data from 14,395 households. Groups were classified based on their economic activities and wage employment, ascertained through the question, 'What economic activity did (name) engage in during the past 12 months?' For geographically concentrated groups, such as fisherfolk in the *Haor* region, their location was confirmed through the question, 'Where did you perform this activity?' A total of 2,277 households were included in the quantitative analysis, representing 15.82 per cent of the total sample in the HIES 2022 dataset.

A total of 797 households were identified as households of female agricultural workers, where at least one female member of the household was engaged in agricultural work.

For tea garden workers, 31 households were identified by their occupation. Households in which at least one member stated they worked as a tea garden worker were selected for the sample.

A total of 52 households were identified as fisherfolk in the climate-vulnerable *Haor* areas based on their occupation and area of residence. The selection process began by focusing on households from the seven *Haor* districts: Sunamganj, Brahmanbaria, Habiganj, Kishoreganj,

[7] Regrettably, the Bangladesh National Census does not include the *Dalit* community as a specifically identifiable group, which was a reason why these were not included in the analysis. However, as the *Dalit* traditionally work in sanitation, and since sanitary workers were covered in the analysis, it is fair to say that their concerns have received attention in the study.

Netrokona, Moulvibazar, and Sylhet. Within these districts, households in which respondents identified fishing as their primary occupation were selected for analysis.

The HIES dataset does not directly identify households from the *Dalit* community. As a proxy, all households where at least one member reported their economic activity as 'sanitary workers,'[8] were included in the sample. For sanitary workers, 68 households were selected for the analysis.

The sample for the urban floating population used for the analysis comprises 1,329 households. As the HIES 2022 dataset does not indicate whether respondents are floating, a proxy was developed based on three identifying characteristics. Firstly, to identify the group most similar to the floating population, housing conditions were considered. Households living in *jhupris*[9] with poor construction were selected. These homes were made from materials such as straw, bamboo, polythene, plastic, or canvas. Secondly, to ensure the selected households fell within the definition of low-income, the estimated national average upper poverty line of BDT 3,832 for 2022 was used. Households whose monthly expenditure fell below this threshold, as well as those within 10 per cent above it (i.e., up to BDT 4,215), were included. Thirdly, as this group generally engages in informal, precarious, and low-paying occupations, respondents were selected who reported working as agricultural day labourers, general day labourers, domestic workers, construction workers, rickshaw/auto/van pullers, carpenters, tea stall operators, street vendors, and security guards. Table 4 reflects the representativeness of the sample.

Table 4: Groups selected from the HIES 2022 Dataset

Target group	Number of Households	% of total observations of the study	% of total households in HIES
Female Agricultural Workers	797	35.00	5.54
Tea Garden Worker	31	1.36	0.22
Sanitary Worker	68	2.99	0.47
Urban Floating Population	1,329	58.37	9.23
Haor Fisherfolk	52	2.28	0.36
Total target households	2,277		15.82
Total HH in HIES	14,395		

Source: Authors' elaboration.

Based on the constructed sample, three sets of quantitative analyses were conducted to assess the vulnerabilities of these groups. These are briefly discussed below.

A. Cross-comparison with the national average

In our analysis of socio-economic conditions and vulnerabilities among five distinct groups compared to the national average, we selected nine key indicators from the HIES 2022 dataset.

[8] These are individuals who reported their occupations as activities such as 'cleaner', 'dredger', etc., in HIES 2022.

[9] *Jhupri* refers to a type of housing structure in which the floor is made of soil, wood, bamboo, or tree trunks, while the walls and roof are constructed from materials such as straw, bamboo, chhan, golpata, palm leaves, or polythene (BBS, 2023a).

These indicators offer valuable insights into various dimensions of poverty, including:

i. General poverty rate at the household level
ii. Extreme poverty rate at the household level
iii. Daily per capita protein intake (in grams)
iv. Weekly household expenditure
v. Proportion of households that faced shocks
vi. Proportion of households with uneducated heads of households
vii. Proportion of households with children not attending school
viii. Proportion of households engaging in open defecation
ix. Proportion of households receiving remittances from abroad

The measures of general and extreme poverty, along with weekly household expenditures, provide a clear picture of the economic circumstances faced by these groups. Additionally, daily protein intake, the percentage of uneducated household heads, and children's school attendance are crucial indicators of human development and well-being. The prevalence of open defecation sheds light on living standards, while the rate of households experiencing shocks highlights their vulnerability. Lastly, the share of households receiving remittances reflects mobility within each group and access to better economic opportunities in foreign markets. Together, these indicators help us understand the multifaceted nature of poverty and guide targeted interventions to improve it.

B. Indicator-wise Scorecard

To evaluate the progress of these five groups relative to the national average, we developed an indicator-by-indicator scorecard that highlights areas for improvement. We selected nine indicators and normalised them, setting the national average as a baseline of 1. When represented on a number line, these scores show the distance each group needs to travel to reach the national average.

We then used these indicators to create a composite index, transforming the data into a 1-10 scale, where 1 represents the lowest performance and 10 the highest. This transformation involved dividing the values by the national average, which serves as the reference point, allowing us to clearly understand each group's position relative to the average, as detailed in the number lines. This scorecard effectively identifies which group is lagging behind across each indicator, providing a visual comparison.

Building on the insights from the indicator-based scorecards, we constructed a comprehensive composite index using the nine indicators. This index allows us to assess the conditions of the five groups relative to each other and to the overall population. Notably, we did not assign weights to any indicators, ensuring that each contributed equally to the final score. The linear min-max transformation technique employed here calculates the composite index by taking the arithmetic mean of the normalised component indicator scores, fostering a clear understanding of where improvements can be made. The transformation may be presented as such:

$$indicator\ score = 9\times \frac{(indicator\ value — sample\ minimum)}{(sample\ maximum — sample\ minimum)} +1$$

This transformation takes the following form for indicators that exhibit worse outcomes with higher values:

$$indicator\ score = — 9\times \frac{(indicator\ value — sample\ minimum)}{(sample\ maximum — sample\ minimum)} +10$$

According to the indicator-wise scorecard, some indicators show that the target groups are performing better than the national average; however, all groups perform worse than the national average when the figures are taken into account in the composite index shown in Table 15. All five groups perform worse than the national average in terms of their extreme poverty rates and weekly household expenditures. This indicates their vulnerability and the fact that they are lagging behind in overall condition. The index ranks the unweighted scores of the five groups relative to each other as shown in Table 15.

C. Classification and Regression Tree Analysis (CART)

A Classification and Regression Tree (CART) model has been used to identify household characteristics associated with poverty (UNESCAP, 2019). CART is a decision tree method that predicts outcomes by dividing the data into increasingly homogeneous groups. It functions as a decision tree, where each split is based on a predictor variable, and each terminal node provides an estimate of the target variable. The classification trees use binary regression trees with ANOVA to determine the splits. At each node of the tree, a split is made to best reduce the variability in the outcome variable within the resulting two groups. In economics, CART has been widely applied in policy analysis and household studies, particularly with survey data, as it can classify households based on features such as asset ownership and household size.

In this study, CART is employed for exploratory purposes to highlight the socio-economic indicators of selected groups, drawing on data from the 2022 Household Income and Expenditure Survey (HIES). The analysis highlights the characteristics of households most closely associated with the incidence of poverty within each group, helping identify the group-specific issues they face.

A total of eight circumstances were evaluated for this analysis. Five of these highlighted household demographic characteristics. These were the number of household members, the number of earners, the presence of a person with a disability in the household, and the number of children. Three additional factors were considered to underscore their vulnerabilities. These were whether they received social safety-net protections, the materials used to construct their houses, and the shocks they experienced.

Box 1. Interpreting the CART Analysis Results

The Classification and Regression Tree (CART) analysis was employed to explore the relationships between the outcome variable, general poverty within a group, and a series of predictor variables by recursively partitioning the data into increasingly homogeneous subgroups. This model identifies predictor variables that most effectively split the data in order to minimise within-group variance.

The resulting tree structure functions both as an inductive tool, facilitating the emergence of patterns and potential relationships from the data, and as a deductive instrument, providing a framework for evaluating the consistency of the findings with established theories, hypotheses, or empirical expectations. Variables positioned near the top of the tree are indicative of predictors that may significantly contribute to explaining variations in the outcome; on the other hand, terminal nodes represent subgroups with distinct outcome characteristics.

The outcome variable disaggregates the sample according to whether observations fall into a general 'poor' or 'non-poor' category. The classification of the general poor is defined using the upper poverty line threshold outlined in the HIES 2022 report. Specifically, observations with an income exceeding 3,832 BDT per month are categorised as 'non-poor', whereas those with an income below this threshold are classified as 'general poor'. This disaggregation seeks to identify household characteristics that are associated with poverty status.

The node on each branch shows the proportion of households that are above the poverty line within that homogeneous group. Each branch leaving the nodes shows the variables that are being used for that particular split. Finally, the figures below the nodes show the number of households (n) in that node, and to the right is the percentage of those households in the whole sample being used.

Limitations

The primary limitation of the quantitative analysis stems from the smaller number of observations across all groups and the difficulty of accurately identifying them in the HIES dataset. Many of the study populations are not directly identified in the survey and therefore had to be approximated using proxy variables. This may have introduced proxy bias. This is particularly relevant for specific populations such as *Dalit* sanitary workers and the urban floating population.

In addition, the small number of observations, combined with limited data disaggregation, restricts the ability to comprehensively capture the characteristics and circumstances of each group. As a result, populations are likely to be underrepresented, limiting the generalisability of the findings. This issue is particularly relevant for tea garden workers, *Haor* fisherfolk, and *Dalit* sanitary workers.

It may also be acknowledged that HIES collects data primarily at the household level. Hence, HIES data could provide insights at the individual level and allow for intra-household comparisons to a limited extent.

Moreover, neither the CART analysis nor the deprivation profiles fully capture the distinct circumstances faced by tea garden workers, sanitary workers, and the urban floating population, as the findings depend on the variables available in the dataset. There is a discernible absence of clear indicators or questions within the dataset that address critical socio-economic factors, including geographic isolation and social discrimination. The limited number of observations

also increases the possibility of spurious correlations. Although eight circumstances were initially considered, the CART models were restricted to a maximum of four variables for each group to reduce the risk of overfitting.

The composite index was created using unweighted indicators, treating all indicators as equally important, without considering their differing impacts on group well-being. While one could argue for applying variable weights based on the significance of different indicators, this approach may be seen as somewhat subjective. Therefore, in this study, equal weight has been applied to all indicators.

Finally, there is a notable absence of variables that could elucidate the human rights needs of these population groups, including their opportunities for participation in decision-making, freedom of speech, freedom of movement, access to opportunities, social mobility, and dignity. Consequently, these critical factors were not integrated into the quantitative analysis, as there is no explicit indicator of these issues in the HIES. Hence, these issues were explored through qualitative methods.

2.2.2 Qualitative Methodology

Qualitative methods included FGDs with the selected groups and KIIs with relevant stakeholders. These included government officials, employers, community leaders, CSO representatives, academics, and policy experts. Following these activities, multistakeholder consultations were held at the sub-national level. Participants included FGD members, government representatives, CSOs, academics, and policy experts. The purpose was to glean relevant insights and information about the study's subject matter.

Focus Group Discussions (FGDs)

A total of 27 FGDs were conducted across five districts of Bangladesh with the target groups.[10] The FGDs explored the challenges these individuals collectively face at the household level. Observational methods and informal conversations with community members further support the discussions. A summary of the FGDs, including their numbers, locations, and timelines, is presented in Table 5.

[10]The selection of participants for the FGDs was informed by grassroots intelligence from the partner organisations of the Citizen's Platform. These organisations are established in the relevant geographical areas and have extensive experience in addressing the challenges faced by five vulnerable groups. In choosing participants, we considered both gender and demographic diversity. The insights and perceptions gathered from the FGDs and KIIs were subsequently validated through sub-national consultations with multiple stakeholders, helping ensure their credibility and relevance to the context.

Table 5: Focus Group Discussions with the Target Groups, the Locations, and the Timeline

Group	Location	Number of FGDs	Respondents	Timeline
Female agricultural labour/ farmers	Satkhira *Shymnagar*	4	24 Female 16 Male	2-4 July 2025
Tea garden workers	Moulvibazar	11	48 Female 55 Male	6-8 July 2025
Low-income-earning population living in climate-vulnerable *Haor* areas	Sunamganj *Bishwambharpur*	4	13 Female 21 Male	9-11 July 2025
Dalit sanitary community	Khulna	4	18 Female 24 Male	13-15 July 2025
Urban floating people	Dhaka	4	27 Female 9 Male	28 July 22 August

Source: Authors' elaboration

For female agricultural workers, four FGDs were conducted in the Satkhira district, three in Manikkhali and one in Ramjannagar Union. The first FGD was conducted with an all-women farmers' group; the second with a mixed-farmer cooperative; the third with a youth group composed of children of farming families in the area; and the last FGD was conducted with widowed farmers in the area.

The FGDs for tea garden workers were conducted across Moulvibazar district, with five in Sreemangal Upazila and one in Kamalganj Upazila. Of these, five were with garden workers and one with youth from the gardens. Five FGDs were also conducted with Panchayat Committee members from the gardens visited. In Sunamganj, four FGDs were conducted in Bishwambharpur Upazila, three with fisherfolk and one with a youth group composed of children of fisherfolk from the area. Four FGDs were conducted with the *Dalit* community in Khulna. Two were held in Khulna city, another one in Chuknagar, and the other one in Chalna Municipality. Four FGDs were conducted with the urban floating population in Dhaka city. Two involved low-income informal sector workers residing in the mazar and railway station areas. One discussion was held with an all-women group living in *Jhupris*, and another with a youth group from Mohammadpur.

Key Informant Interviews (KIIs)

A total of 51 KIIs were conducted with government officials, CSO representatives, academics, and policy experts, as shown in Table 6. These interviews helped validate the quantitative findings. These also offered deeper insight into challenges and current conditions facing the target groups.

Table 6: Key Informant Interviews

Group	Total	Government Officials	NGO/CSO	Community/ Union Leaders	Experts and Academics
Female agricultural labour/farmers	10	9	-	-	2
Tea garden workers	12	2	-	3	7
Low-income-earning population living in climate-vulnerable *Haor* areas	9	9	-	-	-
Dalit sanitary community	7	5	1	-	1
Urban floating people	11	6	5	-	-

Source: Authors' elaboration.

Ten KIIs were conducted with female farmers. These included seven government officials, two bankers from the Krishi Bank branch in Satkhira, and one representative from a private crop-insurance company. For tea garden workers, 12 KIIs were conducted. Two were with government officials in Sreemangal, two with managers from Patrokhola and Moulvi Tea Estates, and three with labour union leaders. In addition, five members of the Bangladesh Tea Association were interviewed in Dhaka. For *Haor* communities, nine KIIs were held with government officials, including three in Sunamganj Sadar Upazila and six in Bishwambharpur. For *Dalit* sanitary workers, eight KIIs were completed. Six were with government officials, one with the Executive Director of the *Dalit* NGO, and one with a professor from the University of Khulna. For the urban floating population, 11 KIIs were carried out with NGOs and government agencies. Four interviews were held with NGO representatives, and seven with officials from the Dhaka North City Corporation.

Coding Approach

The FGDs and KIIs were analysed by the research team employing a combination of deductive and inductive methodologies. The questions for the discussions and interviews were formulated based on the study's conceptual framework, which integrates both the capabilities approach and the human rights-based approach. The transcripts from the FGDs and KIIs were examined, taking into cognisance a priori issues that were identified before the analysis and incorporated into the data evaluation process.

As part of the deductive methodology, an initial coding framework was developed based on the study's objectives, existing literature, and the conceptual framework. This framework provided a preliminary set of codes that encapsulate key themes, as detailed in Annex Table 1. Concurrently, an inductive approach was used to facilitate the emergence of new themes from the FGDs and KIIs, thus enabling the identification of context-specific issues pertinent to each group. These

themes were subsequently categorised into four overarching categories: What challenges are each group encountering?, Why are they being left behind?, What is working, what is broken? and Measures for overcoming poverty.

Triangulation

Triangulation was employed to enhance the credibility and validity of the findings by comparing evidence derived from the HIES dataset, FGDs, and KIIs. Systematic identification of patterns, similarities, and differences across these sources was conducted. The FGDs provided community-level perspectives by capturing shared experiences and challenges associated with livelihood acquisition. In contrast, the KIIs offered additional insights into the difficulties these groups encountered from institutional and policy standpoints, along with potential policy solutions. The quantitative data from the HIES were analysed descriptively and exploratorily to reveal patterns of deprivation and key socio-economic issues afflicting and affecting these groups. This comprehensive multi-source triangulation ensured that the conclusions drawn were not reliant on a singular type of evidence, fostering a more integrated and nuanced understanding of the research context.

Bias Mitigation and Ethical Safeguards

Bias mitigation was ensured through regular reflections following FGDs and KIIs. Documentation of new findings was consistently conducted post-FGDs and KIIs, and supervisory feedback was solicited whenever feasible. Ethical safeguards were rigorously implemented at every stage of the study. Informed consent was obtained from all participants before the commencement of data collection. Participants were informed about the study's purpose, their right to withdraw at any time, and the manner in which their information would be used. Confidentiality and anonymity were maintained by omitting identifying information from transcripts and reports, along with the secure storage of all research data.

Multi-stakeholder Consultations

Five sub-national stakeholder consultations were organised (one for each target group), to validate the interim findings from fieldwork, involving more than 200 citizens. FGD participants, government officials, CSO representatives, academics, and policy experts attended the consultations.

Identifying the Enabling and Disabling Factors

A structured methodological approach was developed to identify the factors that enable or hinder social mobility, drawing on evidence from FGDs and KIIs. The analysis was grounded in the understanding that an individual's family background often shapes their educational attainment, type of work, and earning potential. These inherited factors can either significantly impede or facilitate upward mobility. Social mobility refers to the capacity to overcome the embedded constraints and help advance along the socio-economic ladder.

The World Economic Forum outlines five core determinants of social mobility: education and training (access, quality, equity, and lifelong learning); technology; workplace and productivity

(opportunities, wages, and work environment); health; and security and institutions (social protection and inclusive governance).

In line with the capability approach, these determinants may be viewed as functionings—the essential means by which individuals expand their capabilities. When opportunities to develop these capabilities are equitable, social mobility is facilitated, income improves, and inequality declines.

Transforming available resources into actual capabilities is influenced by a range of personal, social, and environmental factors. These factors may serve as both enablers and barriers to capability expansion. Insights from FGDs reveal how participants experience these conditions in practice, highlighting the key elements that support or constrain their ability to achieve essential functionings. These enabling and disabling factors are presented within the livelihood challenges identified for each group.

3. Bangladesh Poverty Trends: State of Knowledge

Poverty is multidimensional and multilayered. Understanding poverty requires analysing the different ways in which it manifests across regions and communities. This section examines the state of poverty in Bangladesh at an aggregate level. The section begins by comparing Bangladesh's poverty rate with that of countries with similar GDP per capita. It then analyses trends in income poverty at the national level, followed by a disaggregated assessment of rural and urban poverty. This discussion is further enriched through a spatial analysis of poverty across the country. Beyond income poverty, the section also explores multidimensional poverty at both divisional and district levels. In addition, it highlights disparities affecting female-headed households and children, offering a more nuanced understanding of poverty in Bangladesh.

Cross-Country Comparison with Peer Economies

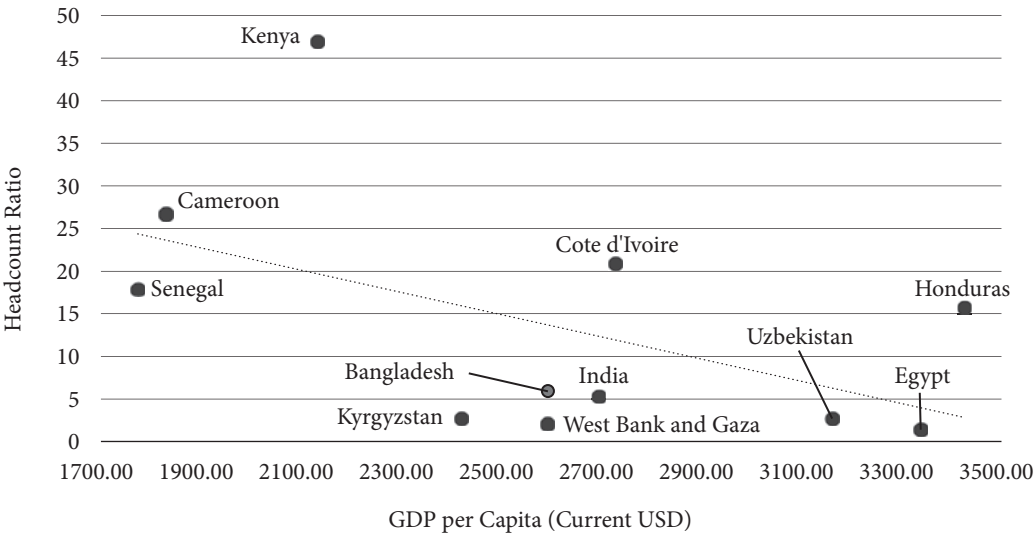
To analyse the poverty situation in Bangladesh, a comparative assessment was conducted with other countries exhibiting similar economic profiles. To identify comparable countries, the analysis uses Bangladesh's GDP per capita as the reference point. Accordingly, ten countries with GDP per capita ranging from USD 1,773 to USD 3,426 in 2024 were selected. Bangladesh's GDP per capita stands at USD 2,593, positioning it within the median range of this selection. The ten countries chosen for comparison, listed in ascending order of their GDP per capita, include Senegal, Cameroon, Kenya, Kyrgyzstan, the West Bank and Gaza, India, Côte d'Ivoire, Uzbekistan, Egypt, and Honduras. The corresponding poverty headcount ratios were sourced based on the USD 3.00 Purchasing Power Parity (PPP). A scatter plot was created alongside a trend line to illustrate the relationship between GDP per capita and the poverty headcount ratio, as shown in Figure 4.

Figure 4 illustrates a negative correlation, demonstrating that an increase in GDP per capita is associated with a reduction in poverty rates. Among the 11 countries analysed, Bangladesh exhibits a relatively low poverty rate at 5.9 per cent. In contrast, Kenya has the highest poverty rate at 46.9 per cent, followed by Cameroon with a rate of 26.7 per cent. Notably, both of these countries possess lower GDP per capita figures than those of Bangladesh.

The nations with the lowest poverty rates include Egypt, which reports a rate of 1.4 per cent, followed by the West Bank and Gaza at 2.1 per cent. It is important to note that Egypt has a higher GDP per capita compared to Bangladesh, while the West Bank and Gaza present lower GDP per capita values.

Furthermore, certain countries with higher GDP per capita, such as Honduras and Côte d'Ivoire, exhibit poverty rates exceeding that of Bangladesh. This data indicates that, although a general trend suggests that increased GDP per capita correlates with lower poverty rates, it does not fully

Figure 4: GDP per Capita (current USD) to Poverty Headcount Ratio (USD 3.00 PPP)



Source: World Development Indicators, Retrieved 2026.

capture the complexities of poverty manifestations within individual countries. Hence, while Bangladesh can be regarded as having a considerably low poverty rate relative to its peers, a more in-depth analysis of poverty trends is therefore warranted.

Income Poverty

The number of people living in poverty in Bangladesh has decreased over the years, as mentioned earlier. As shown in Figure 5 (a), the proportion of people living below the upper poverty line decreased from 48.9 per cent in 2000 to 18.7 per cent in 2022. This entailed an annual 1.4 per cent reduction in general poverty over 22 years. During this time, the proportion of people living below the lower poverty line fell from 34.3 per cent in 2000 to 5.6 per cent in 2022. That is to say, extreme poverty fell by 1.3 per cent per year between 2000 and 2022. To note, general poverty fell at a faster pace compared to extreme poverty over the period between 2000 and 2022.

Poverty rates also decreased across the urban-rural divide; however, at different rates. Figure 5 (b) shows that the proportion of the population below the upper and lower poverty lines is generally lower in urban areas in comparison to rural areas. The proportion of the population below the upper poverty line in rural areas fell from 52.3 per cent in 2000 to 20.5 per cent in 2022, indicating a yearly poverty reduction of 1.44 per cent over the period 2000 and 2022. The proportion of the population living under the upper poverty line in urban areas fell from 35.2 per cent in 2000 to 14.7 per cent in 2022. This shows a yearly reduction of 0.93 per cent from 2000 to 2022. This indicates that the reduction of general poverty occurred at a faster rate in rural areas than in urban areas.

Figure 5(a): Upper and Lower Poverty Rate Reduction at the National Level

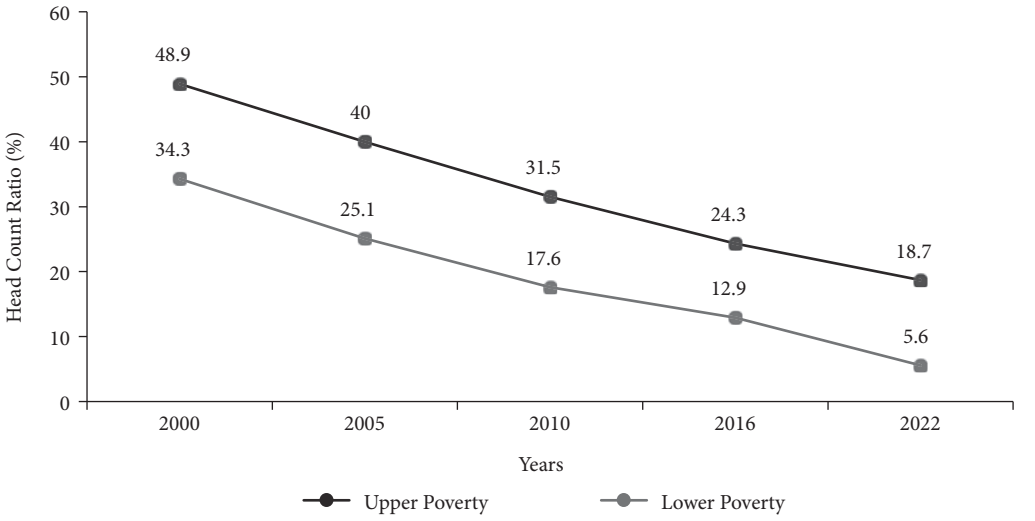
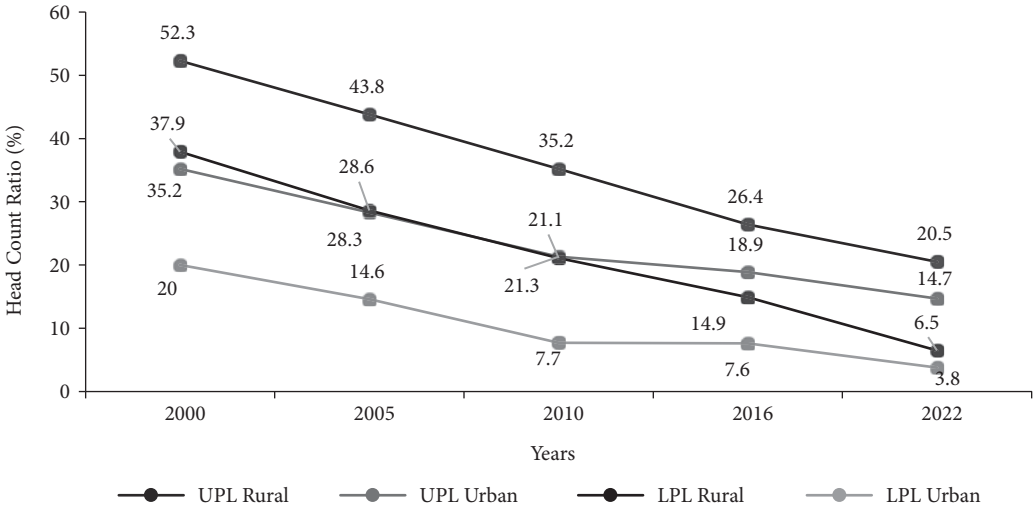


Figure 5(b): Upper and Lower Poverty Rate Reduction in Rural and Urban Areas



Source: HIES 2022.

Regarding the proportion of individuals living below the lower poverty line, in rural areas, the proportion fell from 37.9 per cent in 2000 to 6.5 per cent in 2022. This demonstrates a yearly reduction of 1.43 per cent between 2000 and 2022. In urban areas, the proportion of people

living below the lower poverty line decreased from 20 per cent in 2000 to 3.8 per cent in 2022, indicating a yearly reduction of 0.74 per cent from 2000 to 2022. Overall, the analysis shows that poverty reduction in rural areas outpaced that in urban areas. Additionally, extreme poverty declined at a greater rate than general poverty.

Spatial Analysis of Poverty

At the divisional level, as presented in Table 7, Dhaka reports the lowest percentage of individuals living below the lower poverty line as of 2022, followed by Khulna and Sylhet divisions at 2.9 per cent and 4.6 per cent, respectively. In 2010, Rangpur recorded the highest proportion of its population below the lower poverty line at 27.7 per cent, followed closely by Barisal at 26.7 per cent. By 2022, Barisal had the highest rate of 11.8 per cent, while Rangpur had decreased to the second-highest rate at 10 per cent. Both Rangpur and Barisal have remained the regions most adversely affected by extreme poverty in both years, underscoring the persistent spatial dominance of this issue. A common factor contributing to the challenges faced by both divisions is climate-induced vulnerability, which significantly impacts agricultural livelihoods. In Rangpur, the primary concern is drought-driven seasonal unemployment, while in Barisal, the issue stems from salinity intrusion (Haroon, 2023; Roy, 2026).

Table 7: Headcount Ratio of People Living Below the Lower Poverty Line (%)

Divisions	2010	2022
Chattogram	13.1	5.1
Rajshahi	16.8	6.7
Khulna	15.4	2.9
Sylhet	20.7	4.6
Dhaka	15.6	2.8
Mymensingh	-	10.0
Rangpur	27.7	10.0
Barisal	26.7	11.8
National	**17.6**	**5.6**

Source: HIES, 2022.

Upon examining the data for individual districts, it is evident that the majority experienced a decrease in poverty levels from 2010 to 2022, except for five districts. These districts are Kushtia, Chapainawabganj, Narsingdi, Panchagarh, and Madaripur, as illustrated in Figure 6(b). Conversely, Figure 6(a) highlights the five districts that achieved the most significant reductions in poverty: Mymensingh, Sherpur, Jamalpur, Shariatpur, and Sirajganj. At the district level, a total of 9 districts are classified as having very high poverty rates, defined by a poverty headcount ratio exceeding 28.1 per cent. These districts include Netrokona, Kishoreganj, Narsingdi, Panchagarh, Kurigram, Chapainawabganj, Madaripur, Jhalokathi, and Pirojpur.

Figure 6(a): Top 10 Districts with the Highest Changes in HCR (%)

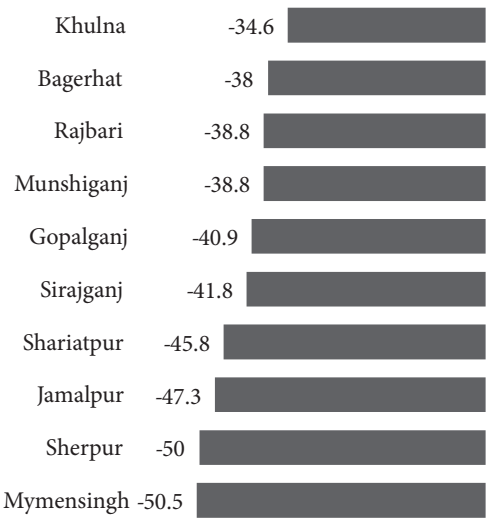
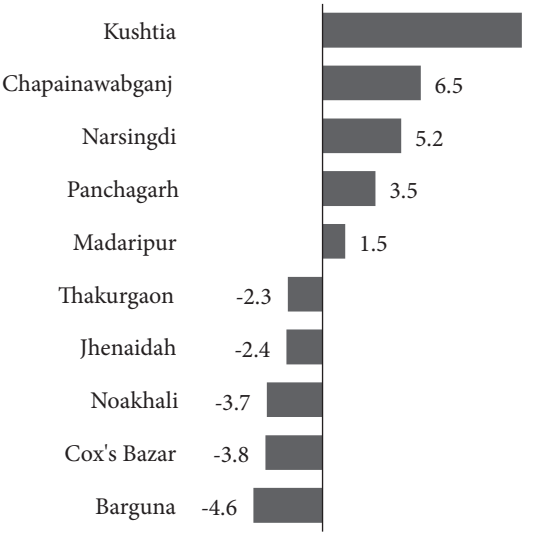


Figure 6(b): Top 10 Districts with the Lowest Changes in HCR (%)



Source: Poverty Map of Bangladesh 2022.

Multidimensional Poverty

Analysing each division through the lens of multidimensional poverty offers a clearer understanding of the circumstances present. The index assesses poverty based on deprivation in living standards, education, and health, providing a comprehensive view of the surveyed population's conditions. In terms of living standard indicators such as access to electricity, sanitation, and drinking water, deprivations have significant implications for an individual's well-being. Also, it is important to note that a lack of access to education and health services not only impacts well-being but also hinders future earning potential.

Table 8 presents a comparison of income-based poverty rates and multidimensional poverty across the eight divisions. The table compares the headcount ratio (HCR) of income poverty at the upper poverty line, the HCR of multidimensional poverty, and the value of the multidimensional poverty index (MPI) for the eight divisions. In terms of the MPI, Chattogram, despite having the lowest proportion of individuals below the upper poverty line, ranks fourth. Sylhet holds the highest MPI among the divisions, while Mymensingh ranks second. Khulna has the lowest MPI, followed by Dhaka and Rajshahi in second and third places, respectively. Khulna also reports the third-lowest proportion of individuals living below the upper poverty line, whereas Rajshahi has the second-lowest proportion according to this measure.

Table 8: Division-wise HCR, HCR of Multidimensional Poverty and MPI Values

Divisions	HCR (%) 2022	HCR of Multidimensional Poverty (%)	MPI Value[11]
Chattogram	15.8	27.23	0.124
Rajshahi	16.7	22.26	0.094
Khulna	14.8	15.22	0.060
Sylhet	17.4	37.7	0.162
Dhaka	19.6	16.95	0.069
Mymensingh	24.2	34.95	0.146
Rangpur	24.8	25.04	0.100
Barisal	26.9	31.57	0.141
National	18.7	24.1	0.106

Source: HIES 2022, National Multidimensional Poverty Index for Bangladesh (GED,2025a).

The high MPI score of Chattogram, despite its low headcount ratio, can be explained by noting the disaggregated MPI scores of its remote districts. Notably, four districts—Bandarban, Cox's Bazar, Rangamati, and Khagrachhari—are among those with the highest MPI scores, and all these are located in the Chattogram Division.

Table 9 presents the headcount ratio at the lower poverty line, the headcount ratio (HCR) of multidimensional poverty, and the Multidimensional Poverty Index (MPI) values for the ten districts with the highest MPI scores, as well as two districts with the lowest. The highest MPI score in the two districts highlights the elevated MPI value of the Sylhet division shown in Table 8. Netrokona and Kishoreganj also exhibit high MPI values, along with some of the highest headcount ratios among all districts. These two districts are located in the *Haor* region, suggesting a potential geographic influence on both income poverty and the multidimensional poverty situation. Meanwhile, the districts with the lowest MPI ratios are urban-dominated areas: Dhaka, with an HCR of 9.19 percent, and Gazipur, with an HCR of 9.63 per cent.

Table 9: District-wise HCR, HCR of Multidimensional Poverty, and MPI Values for the 10 districts with highest MPI values and 2 with the lowest

Districts	HCR (%) 2022	HCR of Multidimensional Poverty (%)	MPI Value
Bandarban	25.0	65.36	0.325
Cox's Bazar	27.8	47.70	0.229

(Table 9 contd.)

[11]The MPI value is the product of the incidence and the intensity of multidimensional poverty. It ranges between 0 and 1, with 0 indicating no poverty and 1 indicating that everyone is multidimensionally poor and deprived in all indicators.

(Table 9 contd.)

Districts	HCR (%) 2022	HCR of Multidimensional Poverty (%)	MPI Value
Sunamganj	27.2	47.36	0.225
Rangamati	14.3	45.89	0.216
Bhola	27.0	45.12	0.214
Netrokona	33.9	38.21	0.179
Habiganj	10.9	38.48	0.175
Khagrachhari	15.9	36.91	0.173
Kishoreganj	35.3	36.11	0.168
Kurigram	31.3	39.24	0.168
Dhaka	10.0	9.19	0.039
Gazipur	6.9	9.63	0.042
National	18.7	24.1	0.106

Source: Poverty Map of Bangladesh (2022), National Multidimensional Poverty Index for Bangladesh (GED,2025a).

The multidimensional aspects of poverty provide deep insights into the conditions faced by the population and enhance the understanding of the specific deprivations experienced by women and children.

Poverty among Female-headed Households

Gender-based poverty encapsulates a range of deprivations that affect capabilities, livelihoods, subjectivity, and social exclusion. In general, women experience greater levels of deprivation compared to men, which often results in a higher incidence of poverty among them, particularly among female-headed households (Chant, 2006).

In recent years, the incidence of poverty among female-headed households has shown a decline, paralleling the overall reduction in poverty rates. According to Table 10, the proportion of female-headed households living below the upper poverty line decreased from 26.6 per cent in 2010 to 19.9 per cent in 2016, reflecting an average annual reduction of 1.12 per cent. Furthermore, from 2016 to 2022, this proportion fell from 19.9 per cent to 14.1 per cent, signifying an annual reduction rate of 0.97 per cent. This decline was somewhat lower than the national average of 1.20 per cent recorded between 2010 and 2016 but exceeded the national average reduction of 0.93 per cent observed from 2016 to 2022.

The rate of extreme poverty among female-headed households decreased from 14.6 per cent in 2010 to 10.4 per cent in 2016, and further to 5.6 per cent by 2022. The annual reduction rate for extreme poverty during the period from 2010 to 2016 was 0.7 per cent, while the subsequent period from 2016 to 2022 exhibited a rate of 0.8 per cent. It is noteworthy that both periods displayed a slower pace of poverty reduction relative to national averages. Collectively, the available data indicate that the rate of poverty reduction among female-headed households is lagging behind the national average.

Table 10: LPL Headcount Ratio (%) of Female-headed Households

	2010	2016	2022
Female-Headed Households	14.6	10.4	5.6
National	17.6	12.9	5.6

Source: HIES 2022.

This phenomenon can be explained when examined from a multidimensional perspective. Research indicates that men earn 36 per cent more than their female counterparts (Wambile et al., 2024). Additionally, 66.5 per cent of women do not own land, highlighting a disparity in asset ownership (SIDA, 2025). Although Bangladesh has made notable advances in women's literacy, data presented in Table 11 show that literacy rates for women remain lower than men, contributing to long-term multi-dimensional inequality.

Table 11: Literacy Rate (%) by Sex and Locality

	HIES 2010			HIES 2016			HIES 2022		
	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban
Total	57.9	53.4	70.4	65.6	63.3	71.6	74.0	70.3	82.0
Male	61.1	56.7	73.1	67.8	65.5	74.0	75.8	72.2	83.3
Female	54.8	50.2	67.7	63.4	61.2	69.3	72.3	68.5	80.7

Source: HIES 2022.

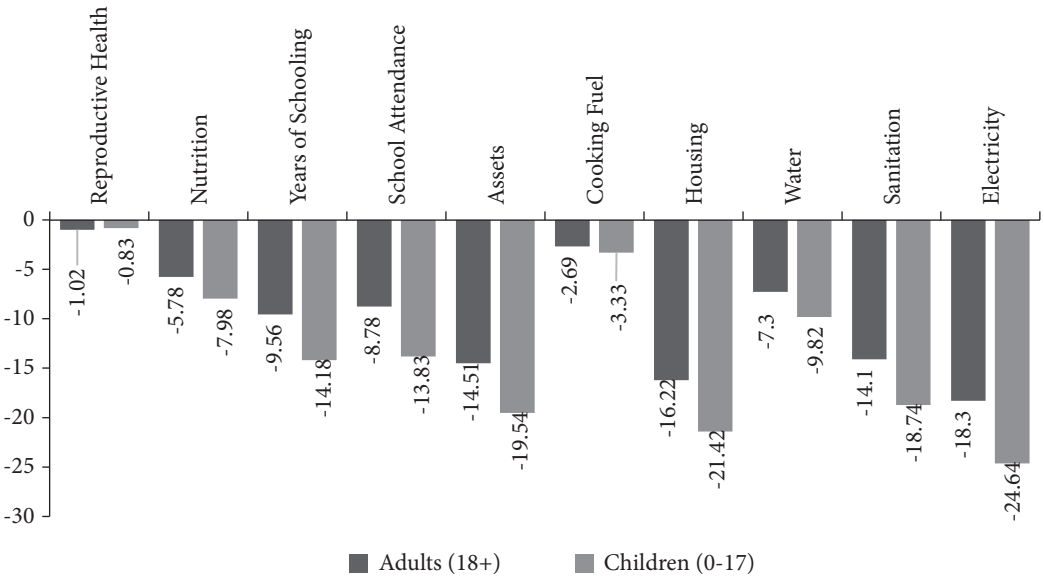
The issue of women's literacy is important from the vantage point of their capacity to earn in the future. In terms of current income and future economic prospects, this situation indicates a capability gap.

Child Poverty

Children are relatively more susceptible to poverty than adults. According to a recent report by the GED of the Planning Commission (2025a) on multidimensional poverty, there were notable reductions in multidimensional poverty for both children and adults from 2012-13 to 2019. During this period, the rate of multidimensional poverty decreased from 50.20 per cent to 28.87 per cent for children and from 37.85 per cent to 21.45 per cent for adults. However, despite progress in reducing monetary poverty and also the prevalence of stunting, multidimensional child poverty persists as a concerning issue in Bangladesh (UNICEF Bangladesh, 2025).

A higher proportion of children experienced multidimensional poverty compared to adults during the period between 2012 and 2019. Children, however, exhibited a greater reduction of 21.33 per cent, while adults saw a reduction of 16.40 per cent, according to the MPI. An analysis of the ten indicators used to calculate the MPI reveals that children had more significant reductions in nine out of ten indicators, compared to adults. The indicators showing the largest

Figure 7: Indicator-wise Headcount Ratios by Age Groups (0-17 and 18+), 2012/13–2019



Source: MICS 2012/13 and 2019.

decline, as presented in Figure 7, were deprivation in electricity,[12] followed by deprivation of housing.[13] In contrast, deprivation in reproductive health[14] showed a greater decline of 1.02 per cent for adults compared to a 0.83 per cent decrease for children. This indicates that access to modern contraceptive methods and family planning improved less for adolescents compared to those who are 18 and above.

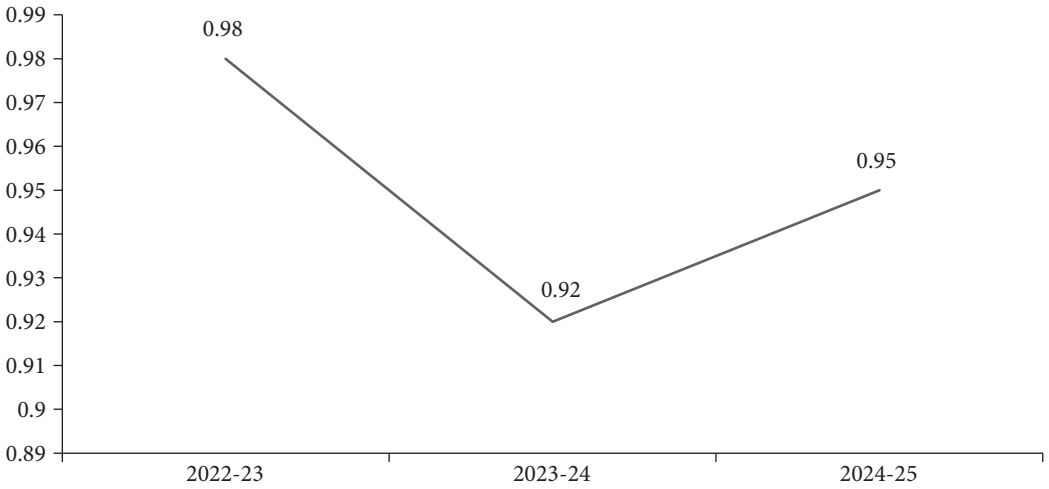
Thus, as is borne out by the above discussions, the data indicate progress in Bangladesh regarding the reduction of both income poverty and multidimensional poverty. However, the reliability of official data has been questioned by the White Paper Committee report (2024). The report highlighted that some official data provided by the government may have been manipulated upwards to present a more favourable picture of the performance of the previous government. There are notable discrepancies between the reporting standards used domestically and those accepted internationally. Notably, in the measurement of the Multidimensional Poverty MPI for 2019, five years of schooling was deemed a significant achievement for measuring educational progress, an amendment to the eight years, which was the reference point in prior estimates.

[12]Deprived if the household has no electricity.

[13]Deprived if the household has any of these: a non-improved floor, roof, or walls.

[14]Deprived if demands for family planning by any currently married women (aged 15 to 49 years) are not met by modern contraceptive methods (GED, 2025a).

Figure 8: Ratio of Wage Rate Index (WRI) to Consumer Price Index (CPI)



Source: BBS 2025.

This change resulted in a more pronounced reduction in the index, since the indicator for years of schooling has the highest contribution to the index.

Declining Real Wage

The data on multidimensional poverty were accessed from a 2019 report, which was prepared before the COVID-19 pandemic. Global disruptions due to the pandemic and the Russia-Ukraine conflict have resulted in significant production supply-chain disruptions both globally and within countries. This and other factors contributed to high inflation in various countries, particularly in developing countries such as Bangladesh (Rogoff, 2022). Since the onset of COVID-19, inflation in Bangladesh has risen substantially, whereas the rate of wage increases has not aligned correspondingly. As illustrated in Figure 8, the ratio of the wage rate index to the consumer price index remains below 1. This indicates that the rate of inflation is persistently exceeding the growth in wages. Between FY2022-23 and FY2023-24, this ratio decreased from 0.98 to 0.92, followed by an insignificant increase to 0.95 in FY2024-25. This trend indicates that the prices of essential goods are increasing at a faster rate than the pace of rise in incomes.

A recent study on the state of the real economy highlights notable reversals in macroeconomic trends (Rahman et al., 2025). The 10 per cent increase in poverty presented in the report is particularly telling. Additionally, 18 per cent of households are classified as vulnerable despite being above the poverty line. The study identifies five major sources of vulnerability. These include the rising health and financial burden of chronic illness, rising debt levels among the bottom 40 per cent of households, escalating food insecurity, a gender divide showing 24 per cent of the lowest income households are headed by females, and stalled progress towards the SDGs. For example, 36 per cent of the population still rely on non-sanitary latrines.

The upshot of the above discussion is that despite the impressive success in terms of poverty reduction, several concerning developments should arrest the attention of the policymakers- the slowing pace of poverty reduction, persistent acute poverty, a more disconcerting picture of poverty when looked at from a multi-dimensional angle, and the recent worsening of the poverty situation. If this be the case for the average situation, then the further deterioration in the situation of those who tend to be left behind cannot be overemphasised. Hence, the need and importance of the present study, which focuses on these people and these groups.

4. The Deprivation Profile Based on National Survey Data

From the perspective of the capability approach, poverty is viewed as a limitation on individuals' capacities. A group is considered to be living in poverty when its resources are insufficient compared to the average population, hindering its ability to maintain a standard of living that includes basic dietary needs and essential household amenities. As noted by Piachaud (1987), key indicators of deprivation that help define poverty encompass a lack of adequate food and nutrition, insufficient household facilities, challenging working conditions, limited access to health services, inadequate education, and vulnerabilities to environmental and climatic challenges. Recent data from the Household Income and Expenditure Survey (HIES) 2022 reveal that certain working groups face ongoing challenges across all these dimensions, indicating a pressing need for targeted interventions.

The deprivation profile has been constructed by integrating insights from three quantitative approaches, each providing valuable perspectives on the conditions these groups experience. The consolidated findings below aim to highlight these issues and inform potential solutions.

4.1 Cross-comparison with the National Average

This section draws on secondary data from HIES 2022 to conduct a comparative analysis of the five target groups against the national average. The analysis examines disparities and patterns across nine key socio-economic indicators, as presented in Table 12. Through this cross-comparison, the section highlights the varying dimensions of deprivation and vulnerability experienced by the selected groups.

Table 12: Cross-comparison of the Target Groups with the National Average Across Nine Indicators

Socio-Economic Indicators	National	Female agricultural workers	Tea garden workers	Low income population in *Haor* areas	Sanitary workers	Urban floating population
General Poverty Rate (%)	18.6	17.6	42.6	21.0	23.2	65.8
Extreme Poverty Rate (%)	5.6	7.2	22.8	9.3	8.8	20.4
Daily Protein Intake (grams per capita)	72	72.2	64.1	57.6	67.8	51.2
Weekly Household Expenditure (Taka)	7,427	6,347	3,980	5,500	6,605	3,228

(Table 12 contd.)

(Table 12 contd.)

Socio-Economic Indicators	National	Female agricultural workers	Tea garden workers	Low income population in *Haor* areas	Sanitary workers	Urban floating population
Faced Shocks (%)[15]	20.4	24.7	21.0	48.0	12.6	19.6
6-18 Years Old Not in Schools (%)	3.8	4.1	29.6	10.7	0.8	5.7
Uneducated Household Head (%)[16]	31.0	40.0	56.1	75.8	45.6	49.6
Open Defecation (%)	1.8	3.6	28.3	18.6	2.6	3.5
Remittance Recipient (%)	11.2	7.4	0	12.2	0	2.1

Source: Authors' estimations based on HIES 2022.

The indicators reveal that, in many instances, the target groups are not yet reaching the national average, though there are some positive exceptions. To effectively illustrate the gap between the target groups and the national averages, we can calculate the indicators in relation to the national benchmarks, as detailed in Table 13. This data can then be represented on a number line, which will help visualise their progress and areas for improvement.

Table 13: Normalised Values Corresponding to the National Average

Socio-Economic Indicators	National	Female agricultural workers	Tea garden workers	Low-income population in the *Haor* areas	Sanitary workers	Urban floating population
General Poverty Rate (%)	1.00	0.95	2.29	1.13	1.25	3.54
Extreme Poverty Rate (%)	1.00	1.29	4.07	1.66	1.57	3.64
Daily Protein Intake (grams per capita)	1.00	1.00	0.89	0.80	0.94	0.71
Weekly HouHousehold Expenditure (Taka)	1.00	0.85	0.54	0.74	0.89	0.43
Faced Shocks (%)[17]	1.00	1.21	1.03	2.35	0.62	0.96

(Table 13 contd.)

[15]The variable for shocks faced was grouped according to four categories: 'Faced economic shocks', 'Faced environmental shocks', 'Faced both environmental and economic shocks', and 'Faced no shocks', all of which are over the period of the last 12 months.

[16]This refers to the proportion of households whose household head has no formal education.

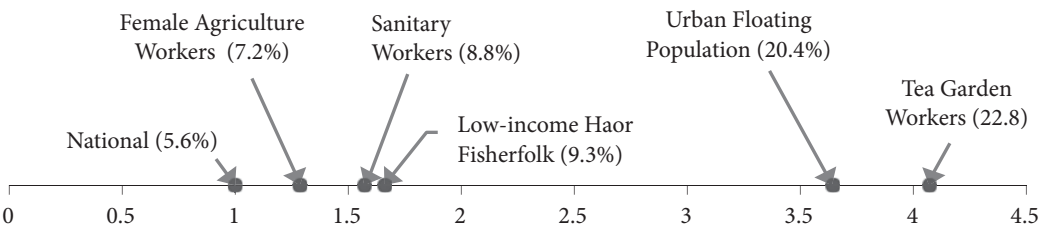
[17]The variable for shocks faced was grouped according to four categories; 'Faced economic shocks', 'Faced environmental shocks', 'Faced both environmental and economic shocks', and 'Faced no shocks', all of which are over the period of the last 12 months.

(Table 13 contd.)

Socio-Economic Indicators	National	Female agricultural workers	Tea garden workers	Low-income population in the *Haor* areas	Sanitary workers	Urban floating population
6-18 Years Old Not in Schools (%)	1.00	1.08	7.79	2.82	0.21	1.50
Uneducated Household Head (%)	1.00	1.29	1.81	2.45	1.47	1.60
Open Defecation (%)	1.00	2.00	15.72	10.33	1.44	1.94
Remittance Recipient (%)	1.00	0.66	0.00	1.09	0.00	0.19

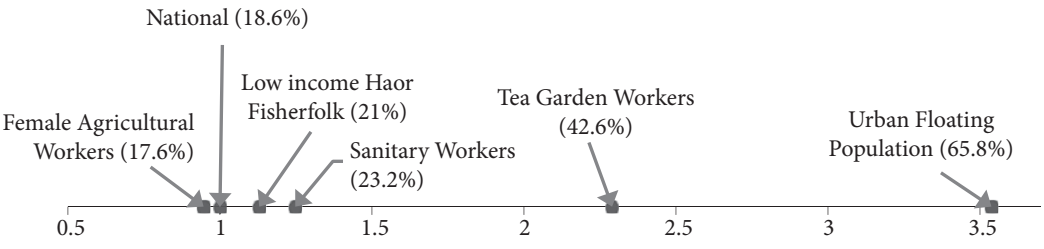
Source: Authors' estimations based on HIES 2022.

Figure 9: Rate of Extreme Poverty (%)



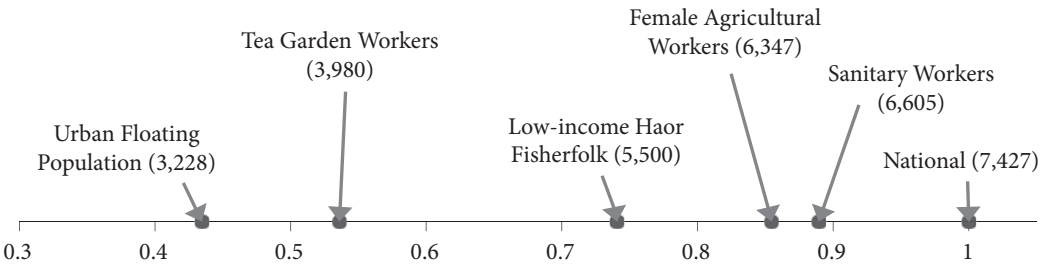
Source: Authors' estimations based on HIES 2022.

Figure 10: Rate of General Poverty (%)



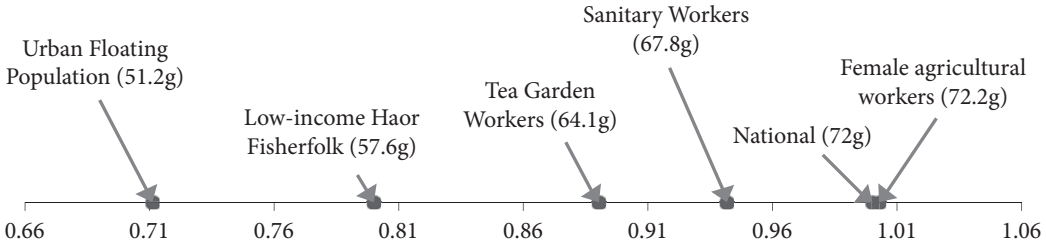
Source: Authors' estimations based on HIES 2022.

Figure 11: Weekly Household Expenditure (in BDT)



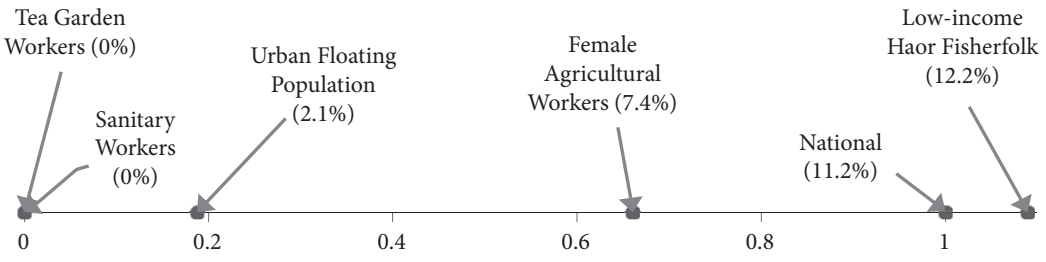
Source: Authors' estimations based on HIES 2022.

Figure 12: Daily Protein Intake (in grams per capita)



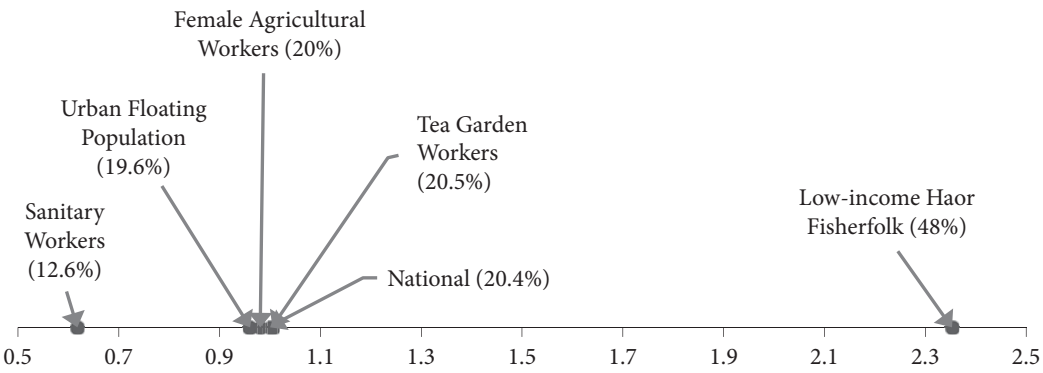
Source: Authors' estimations based on HIES 2022.

Figure 13: Receives Remittances from Abroad (%)



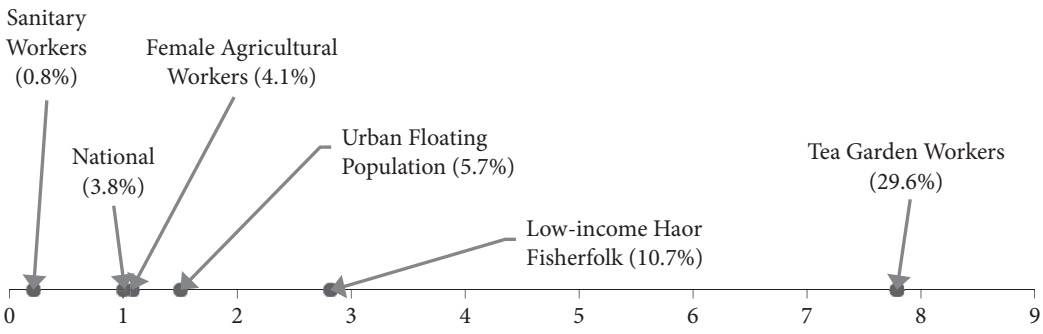
Source: Authors' estimations based on HIES 2022.

Figure 14: Faced Shocks (%)



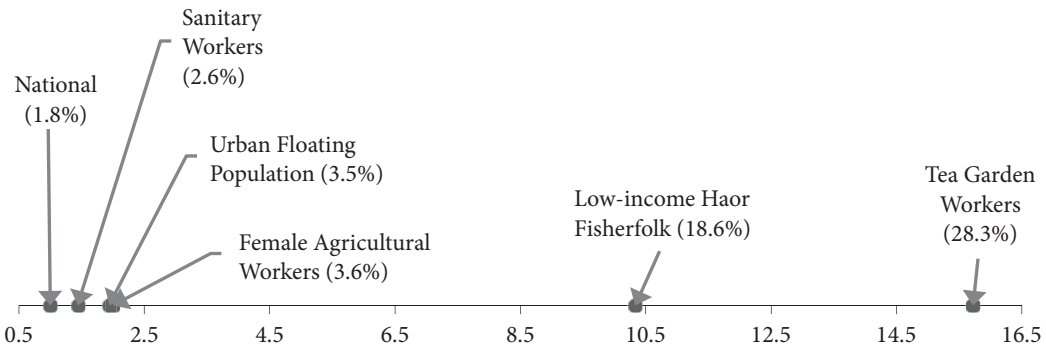
Source: Authors' estimations based on HIES 2022.

Figure 15: 6-18 Year Olds Not in School



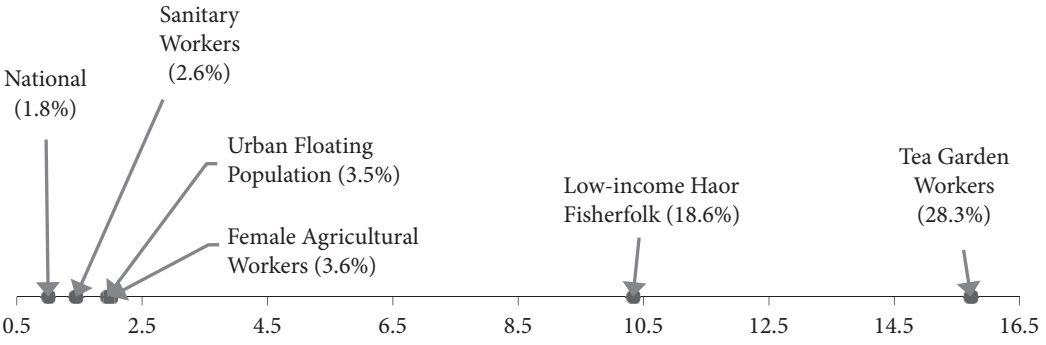
Source: Authors' estimations based on HIES 2022.

Figure 16: Uneducated Household Head



Source: Authors' estimations based on HIES 2022.

Figure 17: Open Defecation (%)



Source: Authors' estimations based on HIES 2022.

The values calculated are presented in the number lines below.

The figures (9 to 17) show the distances of each of the five target groups with respect to the national average. This allows the extent of deprivation experienced by each group to be assessed relative to the national average.

Female Agricultural Workers

Female agricultural workers are the only group within the target population that has a lower proportion of individuals living in general poverty, at 17.6 per cent, compared to the national average of 18.6 per cent. This is evident in their slightly better standing in reference to the poverty

line. However, when we examine the rate of extreme poverty, households of female agricultural workers fall behind the national average.

The vulnerability of this group becomes more apparent when we consider their weekly household expenditure. Similar to the other groups, they are spending less than the national average at the household level, highlighting their susceptibility to poverty.

In terms of daily protein intake, female agricultural workers are slightly ahead of the national average. This might be attributed to their greater access to cheaper protein sources found in rural areas. Field observations indicated that it is common for female farmers to engage in livestock and poultry rearing. Not only is this a source of income for them, but the poultry provides access to eggs, while livestock provides access to dairy; thus, it may be inferred that they have better access to protein. However, it is important to note that the average intake could be skewed higher by individuals with more resources, while those in extreme poverty may consume less protein. For all other indicators, female agricultural workers lag behind the national average but perform better than the other groups.

Tea Garden Workers

Tea garden workers are behind the national average for all indicators. However, they are not behind the other groups at all times. The majority of the indicators for which they are behind are connected to the area they live in, the tea gardens. They are the farthest behind in terms of open defecation. This is because of two reasons. First, there are no designated toilet facilities at their workplace. Second, the labour lines where they reside have poor WASH facilities. Hanging latrines are common. Most of the respondents who participated in the FGDs stated that WASH facilities in the gardens were poor and improving them required additional effort and support from the garden authorities, which was often not forthcoming.

Tea garden workers are particularly behind in terms of educational attainment; 56.1 per cent of household heads are uneducated, making them the second most behind among the groups. This was validated during the KIIs. Respondents stated that, even a generation back, most tea gardens offered no formal educational facilities. However, the educational facilities currently offered are not sufficient for all the children residing in the gardens. These mostly provide education considered low in quality, where the majority of students perform poorly in writing and mathematics. This results in most children struggling at higher levels of education, as mentioned by youth respondents during FGDs. Many gardens do not offer education beyond the primary level. Children are required to attend school in distant areas, which becomes difficult for them and has reportedly caused many children to drop out of school.

Child labour is common in households since making ends meet is paramount for survival. FGD respondents mentioned that it was common for some of their children to leave school and work in nearby fields outside the garden. It was reported that children worked in nearby betel leaf fields or in towns doing odd jobs. This is supported by a recent study that found the issue of child education among tea garden workers is exacerbated by child labour (Dey & Uddin, 2024). Many times, the work taken up by children is difficult and straining and denies them access to education. Barkat et al.'s (2010) study of tea garden workers in Sylhet found that child labour was

a common practice, as households required children to work to sustain themselves financially. Another study by Razzaque et al. (2022) highlighted that the incidence of child labour in tea gardens was higher than both the district and national rates. It was pointed out that these child labourers seek work outside the tea estates.

Low-Income-Earning Population Living in Climate-Vulnerable Haor Areas

While the *Haor* population is not as far behind in terms of its general and extreme poverty rates, it is nonetheless behind in terms of other indicators. They are the second farthest behind in children's education and the farthest behind in household heads' education. The *Haor* areas are difficult to navigate; the infrastructure is severely lacking. The lack of transport and communication infrastructure also deters government employees from working in the area. KIIs with government officials in Sunamganj revealed that the majority of education and health posts were vacant. This was because working in the area was difficult, and most chose to get themselves transferred elsewhere. This has affected the educational attainment of youth in the area. Low educational attainment is exacerbated by low income-earning potential for most. Respondents stated that it was common for youth to leave education and seek work to make ends meet. Child marriage is a persistent issue of concern in these regions. Especially following the COVID-19 pandemic, there has been a national increase in child marriage. Islam (2021) showed that the COVID-19 pandemic had considerable negative impacts on the educational attainment and child marriage of youth in the *Haor* areas. The study found that 59.2 per cent of participants permanently dropped out of school, while 40.8 per cent continued their education. Of those who dropped out, around 54 per cent were female. Among the female students interviewed—from primary to higher secondary level—about 59.4 per cent were married (child marriage), and 89.0 per cent of these married girls had permanently left school.

Geographic location also affects vulnerability to shocks. These households are the most prone to shocks among the five groups, with 48 per cent of households experiencing shocks, as shown in Figure 14. In the *Haor* areas, flooding is common during the monsoon season. Floods affect the fisherfolk and farming communities the most. They are prone to losses of livestock and livelihood, and suffer from extremely poor infrastructure, leaving them vulnerable to losses affecting livestock and agricultural land (Nayeem et al., 2018). Observations gleaned from the area also showed that the households are poorly constructed, with latrines that are easily swept away. The *Haor* population is the second farthest behind in terms of open defecation, and this is largely attributed to the inability to install fixed, durable latrines in the area. The *Haor* population also lags behind in terms of weekly household expenditures and daily protein intake. However, they are ahead of the national average in receiving foreign remittances. Respondents in the study stated that most in the area looked for work outside the *Haor* areas, in Dhaka and abroad. Indeed, those with some money actively sought work abroad.

Dalit Sanitary Workers

The sanitary workers lag behind the national average across all indicators except for children attending school. It should be recalled that the data is not properly representative of the *Dalit* community, and hence, it cannot claim to appropriately represent the community. The FGDs and KIIs revealed that incidents of dropout among members of the *Dalit* community were

common. Many reported not doing well in classes since they struggled to study outside of the classroom. Child marriage seems to be prevalent in the community. As was highlighted by Sharif and Jabin (2022), child marriage within the *Dalit* community persists due to patriarchal notions of domination. Additionally, women participating in FGDs stated that nearly all of them were married when they were still studying in school. Most dropped out following their marriage. FGD with the youth group indicated that many work alongside their studies, leaving them less time to focus on their studies. Rai and Ghimire (2025) stated that the two most prominent causes of children dropping out of school are (a) being forced to play the role of helpers in household chores and (b) having to work as daily wage workers. The number of *Dalit* community members attending university was zero. The HIES dataset shows that 44.6 per cent of household heads in this group have no formal education, the highest rate among the five target groups.

Dalit communities live in makeshift settlements on the outskirts of cities, towns, and villages. In many cases, these are in low-lying areas with no drainage and with scarce infrastructure beyond their houses. They are essentially deprived of housing and sanitation (Chandra, 2025). These areas are prone to flooding and other natural disasters. According to the secondary analysis based on the HIES 2022 dataset, 12.6 per cent of households reported facing shocks, which significantly undermined their welfare. They are also vulnerable to evictions because they do not live on their own land. The data also show that the group receives no remittances and is therefore the farthest behind in receiving foreign remittances, alongside the tea garden workers. FGDs showed that this group does move out of their settlements to find work, with one group saying they have relatives currently residing and working in Rangpur. However, none of them stated that they have relatives working abroad, showing that, despite their mobility, they are not able to take advantage of the overseas job market.

Urban Floating Population

The urban floating population is the furthest behind in the general poor indicator and the second farthest behind in the extreme poor indicator; they are only ahead of the tea garden workers. FGDs revealed that the majority of the urban floating population either works in low-income jobs or in non-permanent jobs, with low and irregular income sources (Afrin & Islam, 2023). This results in their low household expenditures; they have the lowest weekly household expenditure of any group, at less than half the national average. FGDs also revealed that they regularly struggle to meet expenses such as school fees, medical bills, and other expenses. The secondary analysis also shows that they are the farthest behind in terms of daily protein intake, consuming 51.2 grams per capita, which is only 71.2 per cent of the national average.

As regards open defecation, this group is not far behind and, in general, is at the same distance from the national average as the *Dalit* sanitary workers, and just ahead of the female agricultural workers. KIIs of NGOs and government officials highlighted that the overall rate of open defecation in cities was low, owing to government initiatives to install public toilets and NGOs' extensive work in the WASH sector. This facilitated greater access to adequate toilet facilities in cities. Some respondents reported that they were also permitted to use the toilet facilities provided to local guards. While the overall percentage of households with access to the facilities is found to be high, there are considerable discrepancies in their use, with women particularly reporting feeling insecure when using public facilities.

To sum up the findings from the secondary data analysis, the rate of extreme poverty is higher across all selected groups than the national average. All groups recorded lower weekly household expenditures, higher levels of uneducated household heads, and a greater incidence of open defecation compared to the corresponding national averages. These groups also experienced a higher share of environmental and economic shocks and lower daily protein intake, except for female agricultural workers. The incidence of overseas remittance receipt was below the national average for all groups, with the exception of low-income *Haor* fisherfolk. Four of these groups also had a higher share of children aged 6-18 out of school than the national average, except for the sanitary workers.

4.2 Classification and Regression Tree Analysis

A Classification and Regression Tree (CART) model has been used to identify household characteristics associated with poverty (UNESCAP, 2019). CART is a decision tree method that predicts outcomes by dividing the data into increasingly homogeneous groups.

The outcome variable in this analysis disaggregates the sample according to whether observations fall into a 'general poor' or 'non-poor' category. The classification of the general poor is defined using the upper poverty line threshold outlined in the HIES 2022 report. Six of the eight variables used were binary. These are: number of members in the household, number of earners in the household, number of children in the household, whether or not the household has children, receiving SSNP, and whether the household has a person with disability (PWD), with two variables having multiple categories (construction material of household and shocks faced). A summary description table for all groups is provided in Table 14.

Table 14: Summary Description Table

Variables		FAL (%)	TGW (%)	CVH (%)	SAN_W (%)	UFP (%)
n_Members	Up to 3	19.6	18.3	5.1	16.5	10.1
	More than 3	80.4	81.7	94.9	83.5	89.9
n_Earners	Up to 2	60.6	28.7	54.8	69.9	81.6
	More than 2	39.4	61.3	45.2	30.1	18.4
n_children	1 or no children	38.2	33.8	17.3	29.9	23.5
	2 or more children	61.8	66.2	82.7	70.1	76.5
Child	Child in house	89.0	97.3	96.4	95.3	95.4
	No child in house	10.1	2.7	3.58	4.74	4.61
SSNP	Receives	57.1	73.8	64.4	35.5	54.1
	Does not receive	43.0	26.2	35.6	65.5	45.9
PWD	PWD in household	22.2	26.4	42.7	20.3	22.3
	No PWD in household	77.8	73.6	57.3	79.8	77.7

(Table 14 contd.)

(Table 14 contd.)

Variables		FAL (%)	TGW (%)	CVH (%)	SAN_W (%)	UFP (%)
Const	Hemp/bamboo/ sheets	22.8	42.7	20.3	4.4	15.4
	Tin sheets	42.8	14.8	45.3	50.2	56.5
	Brick/concrete	34.4	42.5	34.5	45.5	28.1
shock	Faced no shock	72.0	79.0	44.8	87.4	80.4
	Economic shock	1.3	2.7	22.9	4.0	2.6
	Environmental shock	25.8	12.1	31.3	6.0	13.5
	Both environmental and economic shocks	1.0	6.2	1.0	2.5	3.6
Total number of observations (100%)		797	31	52	68	1,329

Source: Authors' estimations based on HIES 2022.

The CART analysis made use of all the mentioned variables, but the resulting trees only displayed those that were significant for the individual target groups. It is important to note that the number of observations for these target groups was understandably limited, specifically for tea garden workers, low-income individuals in *Haor* regions, and *Dalit* sanitary workers. This limited data may have impacted the analysis, potentially leading to spurious correlations and constraints on variable usage.

Female Agricultural Workers

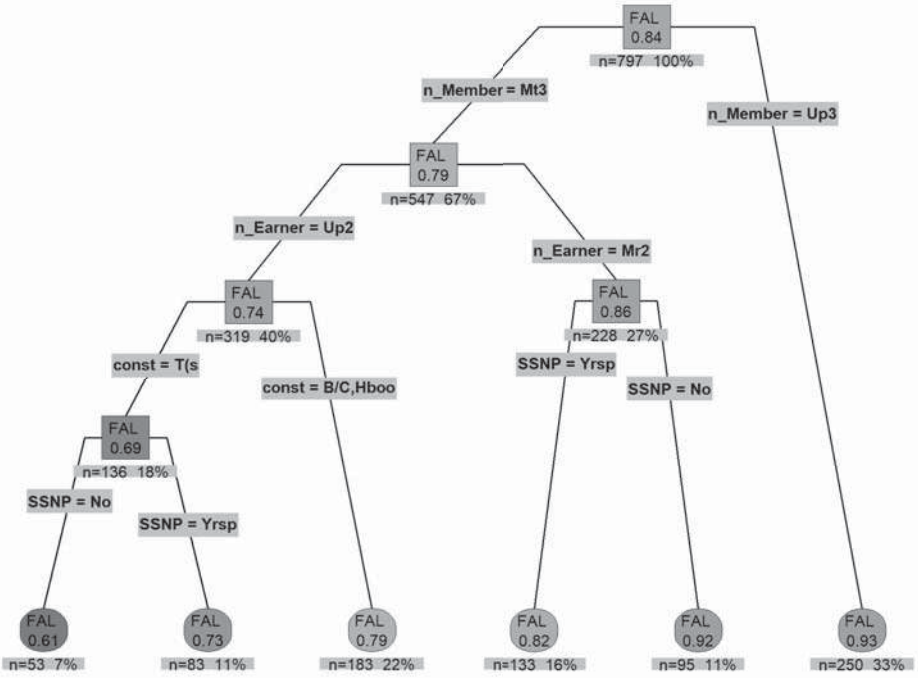
The CART was run on 797 households using several variables, with splits occurring on the number of members (n_Members), the number of earners (n_Earners), receiving social safety net protection (SSNP), and the construction material of houses (const).

The first split in the tree occurs for the Household size (n_Member) (Figure 18). Households with up to 3 members have a poverty incidence of 7 per cent, while those with more members have an incidence of 21 per cent. The second split is based on the number of earners (n_Earner). Households with more than two earners show a lower incidence of poverty at 14 per cent, compared to 26 per cent among households with two or fewer earners. Households with up to two earners, living in tin-constructed houses and not receiving SSNP support, show the highest incidence of poverty at 39 per cent.

Tea Garden Workers

The CART was run on 31 households (Figure 19) using several variables, with splits occurring on the number of children (n_Children), the presence of a PWD, and whether the household faced a shock (Shock).

Figure 18: Classification and Regression Tree of Female Agricultural Workers



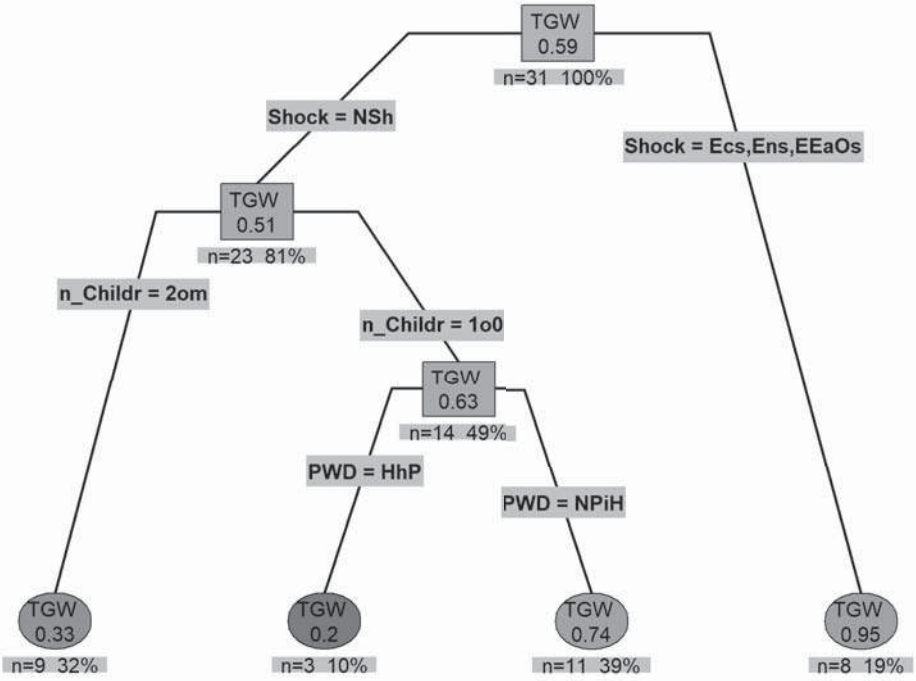
Source: Authors' estimations based on HIES 2022.

The first split in the tree occurs for households facing shock (shock); among households that had experienced a shock, 5 per cent were below the upper poverty line. Counterintuitively, households facing no shocks show a higher association with poverty at 49 per cent. However, this finding should be interpreted with caution, as only eight households (19 per cent) in the sample had experienced any type of shock, which may have introduced bias into the results. Among households that had not experienced a shock, the next split occurred based on the number of children. Households with more than 2 children showed a higher association with poverty at 67 per cent compared to households with 1 or no children at 37 per cent. This indicates that larger households have a higher association with poverty. Among households with one or no children, the presence of a PWD has the strongest association with poverty at 80 per cent. On the contrary, among households that have one or no children and no PWD, poverty stood at 26 per cent.

Climate Vulnerable Haor Populations

The CART was run on 52 households using several variables (Figure 20), with splits based on whether the household had children (child), whether a household had a PWD, and whether the household received social safety net protection (SSNP).

Figure 19: Classification and Regression Tree of Tea Garden Workers



Source: Authors' estimations based on HIES 2022.

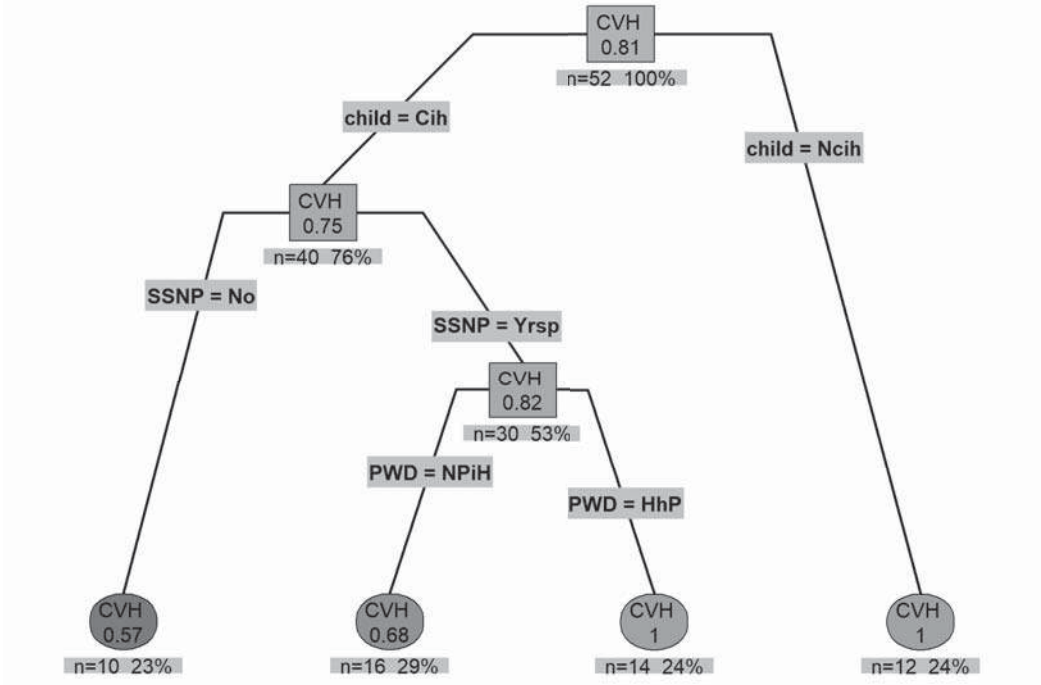
The first split in the tree occurs with the presence of children (child), where households that have children have a higher incidence of poverty at 25 per cent. Households with children receiving no SSNP have a higher association with poverty, with 43 per cent of non-recipient households having an incidence of poverty. Interestingly, households with both SSNP support and a PWD member depict no incidence of poverty. This suggests PWD-targeted SSNP may provide additional protective benefits. It is important to note that the PWD stipend is the highest stipend amount provided by the government at BDT 850 per month (Ministry of Social Welfare, n.d.).

Sanitary Workers

The CART was run on 68 identified households using several variables (Figure 21), with splits in the CART occurring on the number of members (n_Members) and whether the household faced a shock (Shock).

The first split in the tree occurs for households that faced shocks (Shock); households that faced economic shocks were found to be significantly more vulnerable to poverty, with 68 per cent of households grappling with poverty. The vast majority, i.e., 97 per cent of all sample households,

Figure 20: Classification and Regression Tree of Low-income Households in Climate-vulnerable *Haor* Areas



Source: Authors' estimations based on HIES 2022.

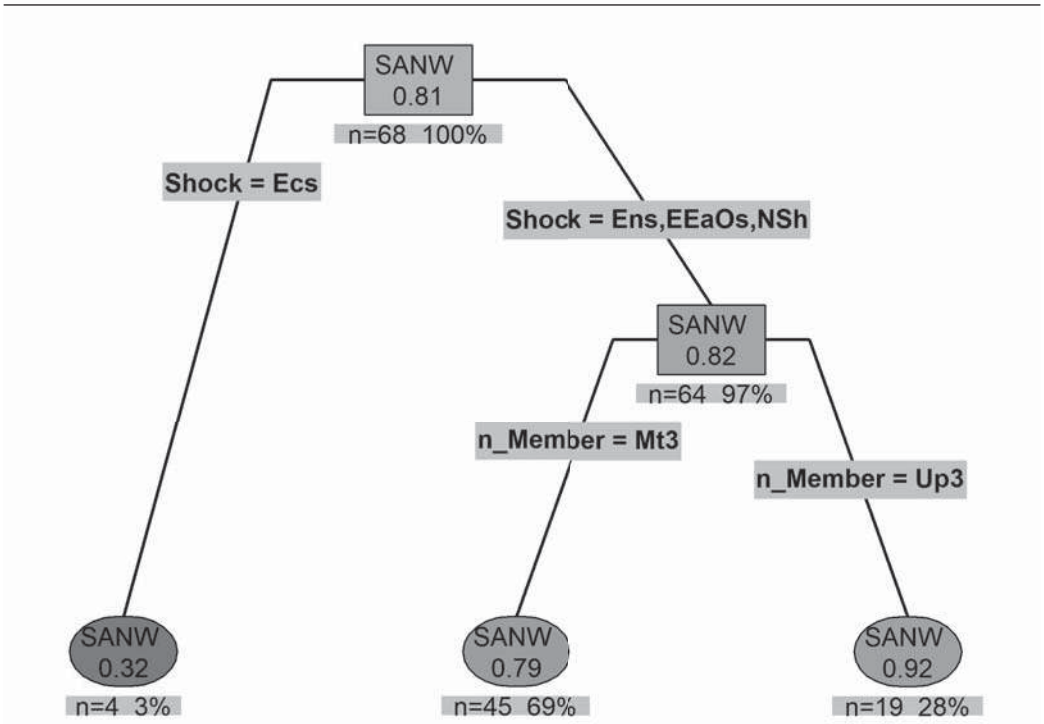
fall into the environmental or no-shock branch, with 18 per cent facing poverty. Among these households, 21 per cent of those with more than three members were living in poverty, compared with 8 per cent of households with three or fewer members.

Urban Floating Population

The CART was run on 1,329 households using several variables (Figure 22), with splits occurring on the number of children in the household (n_Children), the number of earners in the household (n_Earners), and whether the household experienced shocks (Shock).

The first split in the tree occurs for the number of children (n_Childr) — households with more than 2 children dominate the sample with 68 per cent of the households, and exhibit a higher incidence of poverty at 69 per cent. In comparison, households with 1 or no children have an incidence of poverty at 54 per cent. Counterintuitively, households with more than 2 earners show the highest association with poverty among the households with one or no children at 77 per cent. Since CART does not indicate the direction of causality, it may be the case that in households where poverty is more pronounced, more household members are required to

Figure 21: Classification and Regression Tree of *Dalit* Sanitary Workers

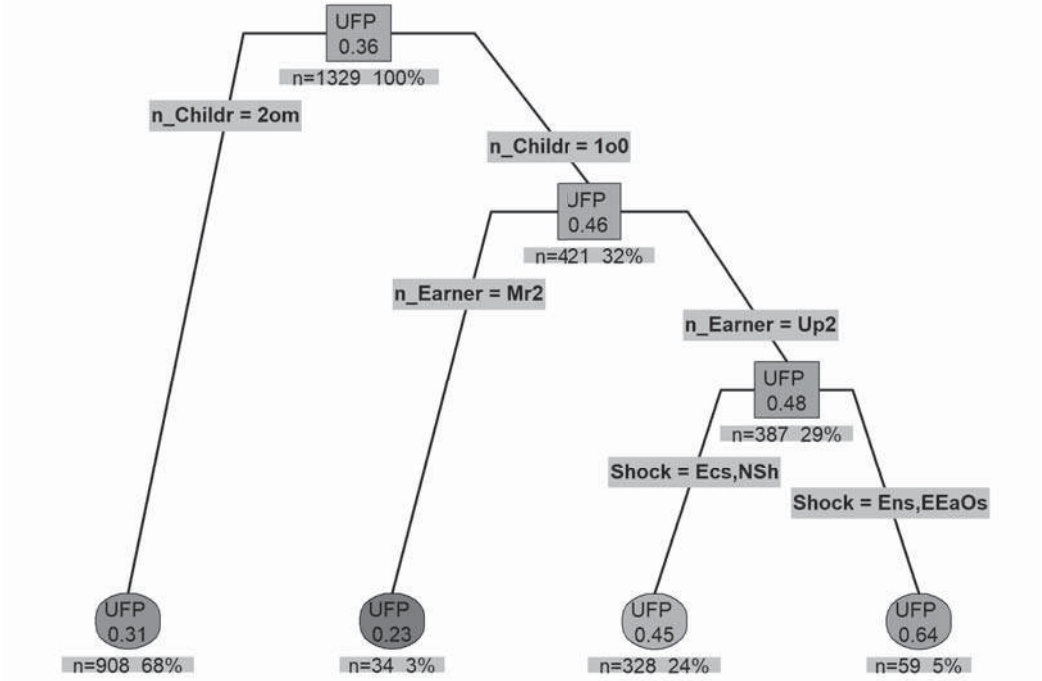


Source: Authors' estimations based on HIES 2022.

engage in income-generating activities. Among the households with up to 2 earners, households that experienced economic shocks are worse off than those facing environmental shocks. Households facing economic shocks show a significantly higher incidence of poverty, at 55 per cent, compared to 36 per cent among households affected by environmental shocks.

For all five groups, the households are more susceptible to poverty if they have either a larger household size or more children, as dependency pressures quickly overwhelm limited resources. However, the CART analysis does not indicate the direction of causality. Among the five groups, the two urban groups (i.e., low-income urban informal workers and sanitary workers) depicted a stronger association between economic shocks (e.g., health care expenses, loss of work, etc.) and poverty compared to environmental shocks (e.g., natural disasters). Azam & Imai (2012) support that idiosyncratic shocks can have a more pronounced effect on household vulnerability than covariate shocks. Households that were recipients of SSNP showed lower incidences of poverty, which indicates the efficacy of SSNPs in mitigating poverty. For *Haor* fisherfolk, when a household with a PWD receives disability allowance, their household can better mitigate poverty, highlighting the importance of higher transfers from social protection schemes.

Figure 22: Classification and Regression Tree of Urban Floating Population



Source: Authors' estimations based on HIES 2022.

4.3 The Composite Index

The values for the indicators-wise scorecard reveal that certain target groups are outperforming the national average in specific areas. However, when the overall performance is examined through the composite index presented in Table 15, it becomes clear that all groups have opportunities for improvement, as they fall below the national average. Notably, all five groups face challenges regarding their respective rates of extreme poverty and weekly household expenditures, highlighting areas where targeted support could improve their overall well-being. The index provides an unweighted ranking of the five groups, allowing the identification of relative strengths and areas for growth.

Table 15: Composite Index for Extreme Poverty

Group	Values
Tea Garden Workers	3.5
Urban Floating Population	4.5
Low-Income-Earning Population Living in Climate-Vulnerable *Haor* Areas	5.6

(Table 15 contd.)

(Table 15 contd.)

Group	Values
Dalit Sanitary Community	7.9
Female Agricultural Workers	8.7
National Average	9.6

Source: Authors' estimations based on HIES 2022.

As shown in Table 15, the groups are ranked in ascending order, with the group facing the greatest challenges positioned at the top. The index uses minimum and maximum values, averaged to create a relative score from 1 to 10, where groups closer to 1 are experiencing greater difficulties than those closer to 10. Among the five groups evaluated, the tea garden workers rank the lowest with a score of 3.49, closely followed by the urban floating population at 4.46. In contrast, female agricultural workers score the highest at 8.66, while *Dalit* sanitary workers follow with 7.93. The low-income population living in climate-vulnerable *Haor* areas falls in the middle with a score of 5.58. For comparison, the value of the national average is also given at the bottom, showing that they are, on average, better off than the other groups.

It should be recalled that the composite index does not use weighted values for its construction. The indicators showed that, when compared with each other, the five groups were behind the national average in extreme poverty rates, weekly household expenditures, uneducated household heads, and open defecation rates. The composite index indicates that tea garden workers experience the highest deprivations among the groups, with a score of 3.49. They are the furthest behind in terms of the rate of extreme poverty, receiving remittances from abroad, open defecation, and the rate of children going to school. This highlights their deprivations in income, mobility, and living standards. The low rate of children attending school particularly highlights their deprivations in capability, as low education translates into low income-earning potential in the future as adults.

The urban floating population, on the other hand, faces its highest deprivations in general poverty rates, weekly household spending, and daily protein intake. Although the index indicates tea garden workers as the most disadvantaged group, it is crucial to note that the urban floating population has lower spending capacity and lower nutritional intake. The results have been skewed due to the high distance between the tea garden workers and their rates of open defecation and remittances received from abroad, leading to a low value for the tea garden workers. The low composite index score for the urban floating population is a result of their income poverty, low spending capacity, and low nutritional intake. The index, however, does not bring to light other deprivations they face, such as insecurity and homelessness. Separate indicators used would provide different results; furthermore, it must be recalled that the samples used are not entirely representative.[18]

The low-income population living in climate-vulnerable *Haor* areas has an index score of 5.58, making them the third most deprived among the five target groups. Their relatively

[18]Recall the HIES dataset has been critiqued for its low quality of data, the data used therefore is not entirely representative.

poor performance is driven by multiple forms of deprivation, particularly the low educational attainment of household heads and their limited capacity to cope with shocks. Analysis of the HIES 2022 dataset indicates around 10.7 per cent of households do not send their children to school, and 18.6 per cent still practise open defecation. Their nutritional intake also remains below the national average. This group, nonetheless, has the highest rate of remittance receipt from abroad, at 12.2 per cent of households, indicating that they are more mobile than other groups.

The sanitary workers, with an index score of 7.93, performed better than other groups on most indicators and exceeded the national average in child education. It should be noted that the group used for analysis does not adequately capture the situation of the *Dalit* community and is susceptible to misclassification and exclusion errors. The indicators also showed that the group was ahead of the national average in terms of children's education.

Finally, female agricultural workers had an index score of 8.66, the highest among the groups. The groups perform ahead of the national average in terms of the general poverty rate (17.6 per cent of households below the upper poverty line) and protein intake, highlighting comparatively better income and nutritional intake. However, they fall behind the national average on all other indicators. This indicates that they face deprivations in spending capacity and living standards, and have a lower capacity to earn higher incomes in the future as a result of their children's lower educational attainment.

Overall, while the rankings provide a snapshot of the varying degrees of hardship these groups face, they also highlight the unique challenges each faces. It is important to note the limited number of observations for groups such as tea garden workers, the *Haor* population, and *Dalit* sanitary workers. The groups also face a variety of risks of exclusion and misclassification due to the lack of disaggregation in the dataset. To understand the challenges faced by these groups and explore ways to escape poverty, it is essential to gather in-depth insights directly from them, despite the evident deprivations in income, capability development, and mobility.

The limitations of the quantitative methodology reveal several significant challenges encountered during the study. These limitations often arise when there is insufficient data available for smaller population groups. First, the limited availability of observations in the HIES 2022 dataset may have affected the results of the analysis. Additionally, the lack of clear indicators or specific questions within the HIES made it difficult to accurately identify groups, leading to the use of proxies for populations such as *Dalit* sanitary workers and urban floating groups. Moreover, the composite index was constructed using unweighted indicators, suggesting it did not account for potential variations in impact that these variables might have across the different samples analysed. Another notable limitation is that the methodology did not capture important human rights dimensions, including such aspects as voice, mobility, dignity, participation, and insecurity. Lastly, while the CART methodology was useful in identifying socioeconomic factors strongly associated with poverty for each group, it did not provide insight into the direction of causality. This means that while relationships between factors and poverty were noted, the model could not determine what led to what. Overall, the aforesaid challenges may have limited a more nuanced understanding of the issues at hand.

5. Livelihood Challenges of the Specific Working Poor Groups

Livelihood challenges are the barriers that keep people from securing the resources needed for a stable life. These difficulties constrain their capabilities at various levels and stifle social mobility. A look at each group reveals several overarching issues, as well as specific group-related issues unique to each. This section focuses on identifying the challenges each of these marginalised groups faces, the reasons they are left behind, the existing social and institutional arrangements that are working in their favour, and those that are holding them back. The findings below draw on FGDs with members of the five groups and KIIs with experts, academics, and CSO representatives involved at the ground level.

5.1 Female Agricultural Workers

According to the Labour Force Survey (LFS) 2023, 75 per cent of the agricultural labour force comprises women, while 61 per cent of the total female labour force is engaged in agriculture (BBS, 2024a). The common perception is that women primarily engage in homestead gardening and livestock rearing. In reality, however, they spend more time than men in harvesting and post-harvest activities.

Despite this, women in the agricultural sector remain undervalued within their families, overlooked in their communities, and largely absent from policy discourse. Within households, female farmers work as unpaid family labourers. Socially, their role in agriculture is perceived as less important than men's and is associated with lower social status. In the policy sphere, the National Women Development Policy 2011 recognises the labour of female agricultural workers, while the National Agriculture Policy 2018 acknowledges the important contribution of women, particularly in homestead-based agricultural activities (Ministry of Women and Children Affairs, 2011; Ministry of Agriculture, 2018). Yet many women also cultivate the land they own or lease to support their livelihoods. When they are identified only as agricultural workers or homestead farmers, they risk being excluded from agricultural subsidies and leasing benefits of *khas land*.

Female agricultural workers face a wide range of challenges. Insights from FGDs and KIIs highlighted several issues. Major challenges are outlined below.

What are the Challenges Facing Female Agricultural Workers?

The challenges faced by female agricultural workers are closely tied to their vulnerabilities stemming from gender discrimination, lack of assets, and limited mobility. In Satkhira, climate shocks add another layer of risk. The main livelihood challenges for this group are outlined below.

Receives Relatively Lower Wages

Female agricultural labourers in Shyamnagar Upazila of Satkhira reported earnings of only BDT 250–300 per day. Men doing similar tasks earn BDT 300–450. This aligns with earlier research showing a consistent wage gap between male and female agricultural workers (Begum & Sharma, 2024).

In sharecropping households, both men and women work in the fields. Yet women's labour is often labelled as household work, and men usually control the income. Earlier studies have noted the same pattern (Yount et al., 2016).

A core problem is the absence of any recognised method for valuing agricultural workers' labour. Payments are often based on the assumption that men work more because they have greater physical strength. Women, however, reported that men sometimes sit idle and end up doing less work than they do in a day.

Are Excluded from Agricultural Subsidies

Due to limited allocations and poor management, female farmers are largely excluded from direct access to agricultural subsidies. Both FGD participants and government officials noted that favouritism is a regular occurrence in the distribution of subsidised agricultural inputs. Local elected leaders frequently reserve a portion of these inputs for people they personally recommend to protect their vote banks, and many of these beneficiaries are not real farmers. Lists of subsidy recipients are not publicly disclosed, creating an evident transparency gap.

In climate-vulnerable areas, the cost of climate-resilient inputs is too high for marginal farmers to afford, leaving them vulnerable to crop loss.

Non-use of Farmers Cards Aggravates Exclusion

A Krishi Card (Farmers Card) is an official identity card for farmers. It is meant to verify who qualifies for subsidised agricultural inputs, loans, and training programmes. However, agricultural extension officials and Krishi Bank staff reported that they do not use *Krishi Cards* to check eligibility when distributing support.

In the absence of accurate farmer lists, major inclusion errors occur in the distribution of extension benefits, and inconsistencies cannot be detected. Among the 24 female FGD participants, only one had a Krishi Card. Most women do not know how to apply, and field-level outreach is minimal. As a result, they cannot access the benefits they are entitled to. Although a Krishi Card does not automatically ensure access to subsidies or training, it is formally required to receive agricultural extension services; without it, women farmers are left with weaker claims to demand this support. An agricultural officer noted that women are less likely to receive the cards, since they are not usually recognised as household heads. Although the policy does not formally restrict women from obtaining a Krishi Card—even if they are not household heads—it is uncommon for both spouses in a family to hold one. The dynamics of cooperatives and village societies make it difficult for female farmers to receive a card. A key informant noted that

women seldom receive cards, largely because local cooperatives and farmers' groups are male-dominated, limiting women's visibility in the selection process.

Lags Behind in Financial Inclusion

Women remain far behind men in financial inclusion. High interest rates, combined with limited control over loan use, undermine both women borrowers' capabilities and their rights. Female agricultural workers primarily rely on microcredit as their source of credit. Analysis of HIES 2022 data shows that 78 per cent of female farmer households borrowed from NGOs, 3 per cent from Krishi Bank, and 3 per cent from state-owned commercial banks or other government departments. About 16 per cent borrowed from informal sources. The 24 per cent service charge applicable for MFI loans is almost 10 per cent higher than current bank interest rates (MRA, 2023). Female FGD participants reported taking microloans from MFIs and NGOs at interest rates of 25–30 per cent.

According to the publication titled '*Microfinance in Bangladesh: Annual Statistics 2024*,' MFIs allocated 49 per cent of their total lending to the agriculture sector in FY2023–24. Women account for 90.8 per cent of all microcredit and social service programme beneficiaries (MRA, 2025). Yet behind these numbers lies a less encouraging reality. The Shyamnagar Upazila Agriculture Officer noted that loans are often issued in women's names, but men typically exercise control over the use of the money.

According to Krishi Bank's policy, loans can be issued for up to five acres of cultivated land against crop collateral (Bangladesh Bank, 2024). In practice, however, landless farmers, particularly women, are unable to secure such loans due to a lack of land ownership and guarantors. Agricultural Bank officials reported that in Satkhira, group-based agricultural loan programmes for crop cultivation are not functioning effectively due to staffing shortages. Collateral-based loans generally go to large landowners, many of whom are not genuine farmers. Female agricultural workers also lack the necessary knowledge about official loan application procedures, and, due to their weak socio-economic position, banks often classify them as high-risk borrowers.

Miss Out on the Government Floor Price

Female farmers often fail to receive the minimum government price for their crops because middlemen dominate the procurement process. Government procurement centres are usually located far from villages and, in practice, are operated by brokers. For female farmers, it is difficult to travel long distances to sell paddy at these centres due to poor transportation, safety concerns, and heavy physical labour involved with the process. In most cases, politically connected intermediaries control *Krishi Cards* and supply paddy to the government on behalf of the actual producers. Farmers reported that even when their paddy meets the required quality standards, government procurement centres often refuse to buy directly from them. Consequently, marginal farmers are compelled to sell their paddy to brokers at prices lower than the government-fixed minimum.

Deprived of Land Rights

Among the 24 women in the FGDs, only two reported they received their rightful share of family assets or inherited land. Widowed women are especially vulnerable to being denied inheritance. It was elicited from the FGDs that a plot of land does not guarantee empowerment, as many times it is the husbands of the women who would directly reap the benefits of their ownership of the inherited land. It nonetheless enhances women's standing, respect, and decision-making agency within the household. Most women do not have formal partition deeds, which leaves them at risk of eviction. Jinnah (2013) similarly noted that without land rights, women struggle to secure food, shelter, and basic sustenance. Participants stated that because women hold a weak position within families and society, they are afraid to claim their rightful share of property.

The effects of landlessness extend to access to agricultural facilities as well. Participants also noted that landowners are prioritised for government training programmes. Training is often followed by distribution of inputs such as solar panels, which can be used only by those cultivating their own land. Workers who earn wages by selling their physical labour are not seen as needing these inputs. As a result, landless female agricultural workers are often left out of such support.

Bears the Brunt of Climate Crisis

Analysis of the HIES 2022 data shows that 10.61 per cent of female-headed agricultural households experienced adverse effects during natural disasters. In the south-western region, shrimp cultivation and saline-water intrusion have increased unemployment among agriculture-dependent groups, forcing many farmers to change their livelihoods. This aligns with the findings of Islam et al. (2023), to the effect that shrimp farming has replaced most agricultural and fallow lands, resulting in significant land dispossession among poorer households.

Men frequently migrate to other areas for work, but female agricultural workers often lack such opportunities due to various socio-economic constraints, such as the need to look after the household, taking care of children, and social norms requiring them to stay home (Islam & Al-Amin, 2025). As a result, they struggle to survive with their children, living hand to mouth.

FGDs also indicate a clear link between climate change and increased caregiving burdens for women. The intrusion of salinity has led to acute shortages of safe drinking water, requiring women to spend extended hours travelling to distant water collection points. This not only increases their unpaid care workload but also exposes them to social stigma, as going out for water collection is often looked down upon within the community.

No Defence Against Climate Shocks

Female agricultural workers have scarce protection when natural disasters damage their crops. They cannot afford crop insurance because the premium costs remain far beyond their financial reach. Many also lack information about how insurance operates. A KII with a specialist in the insurance market revealed that if they are unable to claim compensation, they regard the premium as an unnecessary expense.

Female-Headed Households Face Added Layers of Disadvantage

According to the Bangladesh Agriculture Census 2019, land owned by female-headed households constitutes only 4.93 per cent of all agricultural land (BBS, 2022). Women are more likely to own smaller plots of land. For land measuring 0.01 to 0.04 acres, women own 10 per cent of the land. As land size increases, their share decreases: women own 5.04 per cent of land between 0.05 and 2.49 acres, 3.82 per cent between 2.50 and 7.49 acres, and only 2.98 per cent of land larger than 7.49 acres.

Because they lack ownership, these women cannot use assets as collateral to obtain loans. It is particularly difficult for widowed and husband deserted destitute women[19] to establish rights over the property they are entitled to. Limited social and organisational engagement restricts their access to information on loans and subsidies. Female agricultural workers who work alone in the fields without a husband face social stigma and disrespect. Driven by poverty, their children are often forced into child labour and drop out of school. Financial and social insecurity also leads to early marriage of daughters, a trend that has increased since the COVID-19 pandemic (UNFPA, 2023). While children of other farming families aspire to higher education and better income, those from female-headed households must constantly struggle for survival and security.

Female-headed households also face discrimination in leasing government *khas land* for cultivation. Policy provisions allow for *khas land* to be distributed jointly in the names of husband and wife. While priority is given to widows or divorced women, this is conditional on having an 'able son' in the household. As a result, female-headed households without a male member are, de facto, denied access to this benefit.

These patterns reflect entrenched patriarchal power structures that systematically constrain women's economic agency. As Ahmed (2024) notes, 'power' shapes social vulnerability through political, economic, and social processes that create asymmetric access to opportunities. In rural Bangladesh, gendered expectations and divisions of labour reinforce these inequalities, placing men in control of land, assets, and decision-making. Women's claims, on the other hand, remain conditional on interpretations of law, social norms and customs, and even religious permissibility. Cain et al. (1979) similarly highlight how patriarchal norms institutionalise male authority at both household and societal levels. Even where legal provisions exist—such as inheritance laws or joint land allocation—social norms and male-dominated control often limit women's mobility, bargaining power, and access to resources. Consequently, restricted land ownership, limited collateral capacity, and exclusion from institutional benefits are manifestations of structural gender inequality. Patriarchy thus underpins economic disempowerment, sustaining intergenerational vulnerability and unequal power relations within households and society.

Water Scarcity in Coastal Areas

Water scarcity is a daily struggle in coastal regions. FGD participants shared that the biggest challenge they face is the lack of safe drinking water. In Khulna Division, 29.47 per cent of

[19]Those who have been divorced by their husbands or for any other reason have not been in contact with or living together with their husbands for at least two years (Upazila Social Service Office, n.d.).

households source their water from locations outside their homes (BBS, 2024b). Salinity makes both surface and groundwater undrinkable. People often have to travel 2-3 km to collect filtered water. Water from reverse-osmosis (RO) plants costs at least 50 paisa per litre, while pond-leasing traders charge even higher prices.

Use of saline water leads to an increase in uterine diseases and skin conditions. It has been reported that, due to water scarcity, many women resort to contraceptive pills to stop their periods. During floods, the collapse of embankments worsens sanitation conditions, rendering latrines and similar facilities unusable. Cleche et al. (2025) also highlighted that access to safe drinking water is scarce in the coastal region, and the situation is further aggravated by shrimp farming and climate change. As a result, communities, particularly women, report a significant rise in illnesses.

Low Opportunities for Education and Employment

Children from farming households typically have lower levels of educational attainment, and their education often does not lead to viable employment. Among the children of 24 female FGD participants, most have completed only secondary school or less. Even those who have pursued higher education often struggle to secure suitable jobs. For example, it was found that the child of a female farmer agricultural worker, despite being a local college graduate, works as a school peon.

Financial hardship, a lack of educational institutions, and an adequate number of teachers within the institutions are seen as major barriers to quality education by female agricultural workers and their children. Children of some female agricultural workers aspire to become agricultural entrepreneurs, such as by raising poultry or producing and marketing pear jelly. However, training opportunities remain limited.

Limited Awareness of Social Safety Net Programmes

Among the nine widowed participants in the FGDs, four reported receiving widow allowances regularly. All those who applied for maternity allowances had received them. However, many women do not apply due to a lack of awareness. None of the 24 women participating in the discussion was familiar with the Rural Social Services (RSS) programme. This lack of awareness was also confirmed during the regional consultation meetings.

Box 2. Myth: Landless Female Farmers Can Access Collateral-free Loans from Government-owned Banks

Fact: *Female farmers are disbursed far less credit than their male counterparts due to a lack of guarantors.*

They are often perceived as high-risk borrowers. Loans termed 'collateral-free' usually require a guarantor. Rural women, with limited social networks and lower social recognition, struggle to secure loans.

Insight: Collateral-free lending does not automatically ensure inclusion. Without a proper reality check as regards the efficacy of policy implementation, female farmers will continue to be excluded from formal credit systems.

Why are They being Left Behind?

Many of the problems identified among female agricultural workers stem from a lack of capabilities and an inability to exercise rights. These issues are intricately linked to laws and policies, institutional and constitutional arrangements, and social and religious norms.

Institutional and Policy Shortcomings

Irregularities, corruption, and poor outreach in the delivery of government agricultural services limit female farmers' access to vital resources. Lack of adequate personnel at the administrative level further restricts their ability to access these services. Various financial products offered by agricultural banks fail to meet the credit demands of landless female farmers. Moreover, inheritance laws, as well as the management and distribution policies of *khas land*, are discriminatory towards women.

Social and Legal Barriers

Due to limited social connections, women are often deprived of crucial information about agricultural services, as highlighted by Begum et al. (2025). Female farmers are looked down upon for their profession. In many cases, they have to conceal their profession when arranging marriages for their daughters. They also reported encountering resistance from their families when trying to attend agricultural training programmes.

Against the backdrop of the ongoing mechanisation of agriculture, female workers are typically the first to lose their jobs. Similar conclusions have been drawn by Rahman et al. (2023). Social and religious norms prevent women from operating machinery such as tractors and harvesters, tasks traditionally seen as male-dominated. Additionally, discriminatory inheritance laws have left most women landless, restricting their access to credit, which often requires showing land as collateral.

Lack of Union

Female farmers do not have a separate labour union of their own. Their participation in agricultural cooperatives remains rather weak. In general, the activities of agricultural cooperatives are limited, mainly due to a lack of capital. Indeed, this issue also came up in a previous study by Rahim (2022). However, opinions expressed in regional consultations indicate that some farmers' cooperatives are afflicted by corruption, particularly concerning some 'landless associations.' Examples are there when land was occupied in the name of such associations.

Lack of Awareness

Women are generally unaware of the documentation necessary to secure their property rights. Despite working alongside their husbands in agricultural fields, they are unable to claim fairness in income distribution. Many women, upon receiving loans, hand the money over to their husbands rather than using it to achieve economic independence. Female farmers also lack awareness of how to obtain information and submit applications for government agricultural subsidies and social safety net benefits.

What's Working, What's Broken?

Based on the field-level findings and observations, an analysis of the social mobility of female agricultural workers through the lens of the Capability Approach reveals that, in the domain of education and training, free government primary education and training initiatives organised by NGOs, agricultural offices, and the Department of Youth Development function as enabling elements in view of attaining capabilities. However, financial hardship, insecurity, early marriage, landlessness, child labour, scarcity of educational materials and teachers, and restrictive social attitudes act as barriers to capability formation.

In the domain of technology, the use of mobile phones and internet connectivity serves as an enabling factor, whereas the lack of awareness about how to access digitised public services acts as a barrier.

Regarding employment and productivity, agricultural subsidies and NGO-provided microcredits play enabling roles. However, the absence of a structured wage system, landlessness and lack of control over productive assets, limited access to credit, agricultural contraction due to saline intrusion in coastal areas, lack of migration opportunities, social stigma, corruption in the distribution of agricultural subsidies and procurement systems, and inaccessibility of information act as major obstacles to enhancing work-related capabilities.

In the context of health, maternity allowances serve as a primary enabler. However, scarcity of potable water in coastal regions, long distances between residences and health centres, and high out-of-pocket health expenditures pose substantial barriers to health-related capabilities.

Finally, in terms of social protection and inclusive institutions, the availability of government social safety net benefits acts as an enabling factor for enhancing capabilities. Barriers include corruption in benefit distribution, discriminatory inheritance laws and practices, and *khas land* policies; lack of access to information and services due to weak social networks; and shortages of human resources in government institutions.

5.2 Tea Garden Workers

According to the latest data from the Bangladesh Tea Board, there are 170 tea estates in the country (Bangladesh Tea Board, 2025). The Bangladesh Tea Workers' Union estimates that the tea community consists of around 0.75 million people. Although they make up a large population, the tea plantations are isolated from mainstream society, and thus often lack access to key economic and social development opportunities.

What are the Challenges Facing Tea Garden Workers?

The challenges faced by the tea garden workers are unique compared to those of other groups. They live in the labour lines of the geographically isolated tea estates. Much of their living standard and socio-economic welfare depends significantly on the decisions of the authorities, e.g., plantation owners and management. The main livelihood challenges for this group are outlined below.

Low Earnings

Monthly income of tea garden workers, including both cash wages and non-cash benefits, ranges from BDT 7,000 to BDT14,000. Following the 5 per cent annual basic wage increment policy, the daily cash wage of a tea garden worker stood at BDT 187.43 in 2025. This amounts to a monthly wage of BDT 5,622. In addition, workers receive a plucking bonus of BDT 7 per kilogram (kg) for leaves collected beyond the daily minimum of 24 kg. However, the ability to earn this bonus depends on the season and a worker's efficiency. According to FGD participants, the maximum amount of tea leaves that a typical worker can pluck in a day is around 70 kg (i.e., 46 kg extra), though this varies widely. On average, a worker may collect an additional 12 kg daily, earning a monthly plucking bonus of BDT 2,184.

Workers also receive an annual festival allowance equivalent to 52 days of wages. This is paid in two instalments during the festivals, approximately BDT 5,000 during Durga Puja and BDT 4,000 during Lal Puja. The annual monetary value of this allowance is BDT 9,746.36 (187.43 x 52), with an estimated monthly value of BDT 812.20 (187.43 x 52/12). Additionally, workers earn 14 days of annual leave, which can be converted to a monthly value of BDT 219.

Workers receive weekly rations of flour. Male workers receive 3.5 kg for themselves, 3.5 kg for their wives, and 1.5 kg per child under 12 (up to 2 children = 3 kg total). Female workers receive 3.5 kg for themselves and 1.5 kg per child under 12 (up to 2 children = 3 kg total). Workers pay BDT 2 per kg, while the market price is BDT 50, giving the ration a monthly shadow value of BDT 672–1,920. Those with homestead land exceeding one acre have part of the ration deducted, which varies by garden. According to FGDs, some gardens deduct the entire ration for those owning over 0.3 acres, while others deduct 96 per cent for holdings over 1 acre. In some cases, workers with more than 1 acre must contribute 1 maund of rice to garden management but retain full access to the ration.

Contracts specify the provision of 'Myrtlinga-type' housing for workers. Local reports indicate that a 370 sq. ft. dwelling with an adjoining 1,551 sq. ft. plot has an average monthly shadow value of BDT 3,000. However, not all workers receive housing. Temporary workers, also known as casual workers, are not provided with separate accommodation. However, they all belong to permanent workers' families.

Tea estate owners are required to contribute 7.5 per cent of each worker's basic wage to a provident fund for each worker employed for over one year (excluding those in training). This amounts to a monthly value of BDT 420 (5607 × 7.5%). Workers retiring at age 60 (after at least 15 years of continuous service) receive a pension of BDT 250 per week along with 3.5 kg of monthly rations. The provident fund and pension are not part of monthly earnings and are paid upon retirement. Although educational and healthcare facilities are nominally included in the contract, there are no clear standards, and quality varies across gardens.

Benefits for a Few, Not for All

Although contracts stipulate that temporary workers should receive the same wages as permanent workers, this is not being implemented. Workers reported that while a permanent worker earns BDT 187.5 per day, a temporary worker receives only BDT 120, with no additional benefits.

Accommodation provided to workers within the labour lines is also unequal, with some households holding more land than others. Differences also exist between the benefits received by ordinary workers and those of Panchayat Committee members. Youth groups noted that individuals with historically larger land holdings have better livelihood opportunities, as they can run shops and engage in cultivation. They highlighted that some groups among the tea garden residents who received larger endowments earlier are now better off, with several living outside the tea gardens.

The 2021–22 agreement between the Bangladesh Tea Association and the Bangladesh Tea Garden Workers' Union stipulated a joint review of land redistribution in tea estates, but this is yet to be implemented. Although initiatives were undertaken, it is alleged that internal group interests among workers have hindered progress. Tea garden workers' wages do not increase with skill or experience. Across grade categories, the maximum wage difference is only BDT 2 per day. A worker's remuneration remains virtually unchanged even after 15 years of service compared to when they first joined.

There are also complaints of delayed wage payments in some estates. Despite a contractual clause requiring payment of BDT 11,000 in wages (from January 1, 2021, to August 27, 2022) by 2023, many workers claimed they had not yet received it. Workers also reported not receiving earned leave payments.

Pay Raises Fail to Keep Pace with Inflation Surge

The policy of a 5 per cent annual wage increment does not correspond with the prevailing high inflation rate (BBS, 2025). Previously, tea garden workers' wages were determined through bilateral agreements between the Bangladesh Tea Garden Workers' Union and the Bangladesh Tea Association, held typically every two years. Following major labour protests in 2022, it was decided that wages would increase by 5 per cent annually (Table 16).

However, inflation has surged in recent years. Under the 5 per cent increment policy, wages have not kept up. Real purchasing power has grown more slowly than before.

Table 16: Increase in Wages Compared to Inflation

Year	Daily Wages (in BDT)	Annual Increase in Wages (%)	Increase in Wages (in BDT)	Annual Inflation (%)
2015	85.0	-	In two years, there was an increase of 17 BDT; That is an average annual increase of 8.5 BDT	-
2016	85.0	**0**		**5.4**
2017	102.0	**20.0**		**5.9**
2018	102.0	**0**	In two years, there was an increase of 18 BDT; That is, an average annual increase of 9 BDT	**5.5**
2019	120.0	**17.6**		**5.5**
2020	120.0	**0**	In four years, there was an increase of 50 BDT That is an average annual increase of 12.5 BDT	**5.7**
2021	120.0	**0**		**5.5**
2022	120.0	**0**		**9.5**
2023	170.0	**41.6**		**9.9**

(Table 16 contd.)

(Table 16 contd.)

Year	Daily Wages (in BDT)	Annual Increase in Wages (%)	Increase in Wages (in BDT)	Annual Inflation (%)
2024	178.5	**5.0**	Annual increase of 8.5 BDT	**10.5**
2025	186.9	**4.7**	Annual increase of 8.4 BDT	**8.3**

Source: Price and Wages (CPI, QIIP) (2025), Bangladesh Bureau of Statistics; Minimum Wage Board (n.d.); Bilateral Labour Agreements between Bangladesh Tea Association (BTA) and Bangladesh Cha Sramik Union (BCSU).

HIES 2022 estimates show that about half of tea garden workers live below the poverty line. National data also indicate a sharp rise in poverty since 2022. General poverty has increased by around 9.2 per cent and extreme poverty by about 3.7 per cent (Rahman et al., 2025). If this trend affects all groups equally, tea garden workers are now facing even deeper economic hardship.

Unprotected on the Plantation

Tea garden workers often work in the rain, soaked and in damp conditions. They also face biological workplace hazards, including snake bites, cuts and bruises, and exposure to poisonous chemicals. Yet basic protections are missing. Raincoats are not provided, and there is no nearby shelter or safety kits. Health facilities are also poorly equipped (Ahmmed & Hossain, 2016).

Mandated Childcare Missing in Practice

Mothers with young children are usually assigned to the nursery section. Yet their children's safety is hard to ensure, as there are no shelters or childcare centres. Many rely on grandparents or older relatives, but this is not always possible. When no one is available, they bring their children to the gardens while they work.

Childcare facilities are required by policy. Bangladesh Labour Rules, 2015 (Vide Rule 96) require every tea garden to establish suitable crèche facilities for the children of workers up to six years of age (GoB, 2015). These crèches must be adequately ventilated, spacious, clean, and maintained in a hygienic condition. They are to be supervised by a trained and experienced woman to ensure proper care. The facilities must provide a comfortable environment for children, include protective arrangements and fans where necessary, and ensure access to proper toilets, bathrooms, and safe drinking water. Additionally, tea garden owners are required to provide daily milk or snacks for the children, along with appropriate toys and furniture to support their well-being and development. However, the gardens do not provide these, leaving mothers to cope alone.

Inadequate Healthcare Facilities

Tea garden workers reported that dispensaries only provide medicines for fever, pain, and gastric problems. Studies also show that garden health centres offer little beyond basic drugs and a few simple beds for patients (Rahman et al., 2021; Islam & Al-Amin, 2019).

Maternity services are absent. Pregnant women must seek care outside the gardens. The facilities are not equipped for childbirth, so women are often taken to hospitals in nearby towns (Rahman et al., 2021). One female worker shared that she was transported for childbirth in a truck used

for carrying tea leaves, not an ambulance. One group of respondents stressed a simple demand: if nothing else, the gardens should at least provide an ambulance.

Workers feel it is unfair that they must report in person when ill. Some supervisors demand a leave note from the dispensary, forcing sick workers to walk long distances.

Scanty Safe Water to Drink

Lack of safe drinking water is a major hardship for workers. Many drink water contaminated with arsenic, and signs of skin disease are common.

A large number rely on a voucher system to collect drinking water, but this is not available everywhere. In one garden, three tube wells serve 200 families. In another, a single tube well serves 100 families.

Workers from a tea garden reported that even when 25–30 families applied together for a deep tube well, garden management ignored their request.

Unhygienic Sanitation Facilities

Most households also lack proper sanitary toilets. FGD participants stated that there are incidents of children aged 1 to 2 dying from diarrhoea in the tea garden community every year due to unhygienic conditions.

Female workers reported that there are no toilets at the workplace. As a result, they are forced to relieve themselves in open spaces during working hours. The literature also indicates that, despite the mandatory presence of toilets in gardens, existing facilities are substandard and open defecation is common (Citizen's Platform for SDGs, 2022).

Eroding Trust in Community Leadership

Tea garden workers say they no longer trust the Tea Garden Workers' Union or the Panchayat Committee. They are frustrated that the union failed to secure overdue wages in early 2025. Many have stopped paying membership fees as a result.

Union elections are meant to be held every two years. None have taken place since 2018. An official from the Sreemangal Divisional Labour Office reported that the union cannot afford elections without government funds. The Ministry of Finance stopped this support two to three years ago. However, there were plans to hold the election in December 2025. The elections have not been held as of yet.

A quota has been introduced to increase women's representation in the Panchayat Committee. This is commendable. However, workers remain dissatisfied. Long delays in elections have blocked changes in the Panchayat Committee leadership and reduced accountability. Many believe a patron–client relationship exists between the Panchayat and garden management. Workers allege that some Panchayat members accept bribes in the form of tea leaves and firewood.

Committee members, on the other hand, said they face pressure from the management and have even been temporarily suspended for expressing dissent on social media. Moreover, they do not receive any allowances for their additional responsibilities.

Overall, leadership structures are seen as weak and ineffective. Instead of offering support, union and Panchayat leaders have become a major source of frustration for workers. There are seven tea valleys in total—six in Sylhet and one in Chattogram. Each has a Labour Welfare Centre. Discussions revealed that only one centre functions properly, and five barely operate. One is completely defunct: its walls have collapsed, and livestock wanders inside.

Tea Industry in Crisis, Workers Pay the Price

Various stakeholders noted that the tea industry, which once flourished, is now going through difficult times. Many fear the gardens may not survive the crisis. At an FGD with the study team, leaders of the tea plantation owners' association opined that financial constraints are making it increasingly difficult for them to properly pay workers' wages and benefits. Many tea gardens are running at a loss. Sales are low, and bank loans needed to finance expansion and operations are becoming increasingly difficult to obtain, owing to the Internal Credit Risk Rating (ICRR) system. As of July 2025, defaulted loans in Bangladesh's tea sector amounted to approximately BDT 100 million (Saha, 2025). Production costs have increased. A market syndicate keeps auction prices low through collusion to fix rates. The high-interest industrial loans averaging 13.75 per cent have further left the industry in financial uncertainty (Daily Industry BD, 2025).

Low-quality tea waste is being smuggled in from India and mixed with domestic tea leaves. This reduces quality and weakens demand for domestically grown tea. The rapid, unregulated growth of 'Bought Leaf Factories' has further fuelled this black market.

Tea production costs in Panchagarh are lower, which increases supply but reduces demand for tea from the hill regions. Indeed, tea production in Panchagarh is more profitable. The Bangladesh Tea Board's Annual Report shows that Moulvibazar produces 49 per cent of the country's tea as of 2025, while Panchagarh produces only 18 per cent. However, Panchagarh has a much higher yield per acre at 2,292 kg compared to Moulvibazar's 558 kg per acre (Bangladesh Tea Board, 2025). KIIs conducted with tea garden managers brought to light that Bangladesh also lacks a strong culture of branding tea by quality. As a result, it is hard to market high-quality hill teas as geographically differentiated products.

Owners reported that they were struggling to cover production and labour costs. The annual review of the Bangladesh Tea report shows that auction prices have decreased over the years despite rising production costs (Bangladesh Tea Board, 2025). Support provided by the government is perceived to be inadequate. Although fertiliser is subsidised in the tea sector, the pesticides are not. Many gardens have shut down due to inadequate irrigation systems, yet no initiatives have been taken to address this.

Despite the lack of demand, the Bangladesh Tea Board still requires gardens to expand cultivation by 2.5 per cent each year. High production costs make it impossible to export surplus tea at competitive prices. Mechanised plucking could raise productivity but may threaten the jobs of many workers.

The tea garden population has grown sharply over the past two decades. This has increased the need for employment. However, gardens can no longer provide jobs for everyone as they once did. Many residents are now being compelled to seek work outside the estates.

Garden management claims there is potential to diversify income and create alternative employment for the tea garden community through solar energy production, tea tourism, and the cultivation of cash crops on unused garden land. However, none of this is possible without government approval. They also state that, although tea is part of the agricultural sector, it is treated like any other industrial sector. If it were treated as agriculture, they could access loans at lower rates.

Opaque Social Safety Nets

Workers reported corruption in the distribution of stipends under the 'Livelihood Improvement Program for Disadvantaged Communities.' While their names appear on the beneficiary lists, their phone numbers and bank details are sometimes replaced. As a result, stipends meant for them go to someone else. Workers alleged that Panchayat Committee members were involved in these irregularities and provided the details of their relatives or people they favoured in the forms.

They also said that tea garden workers are not well informed about available social safety net programmes. Very few tea garden families are beneficiaries of programmes such as the Trading Corporation of Bangladesh (TCB) family card scheme.[20]

Box 3. Myth: All Tea Garden Workers are Uniformly Deprived and Earn Very Low Wages

Fact: *Socio-economic conditions of tea garden workers vary across households and employment categories.*

A critically important distinction exists between permanent and temporary workers. Permanent workers receive comparatively higher wages, as stipulated in contracts, along with access to employment-related benefits. Temporary workers, often employed through intergenerational job transfers, earn lower wages and remain largely excluded from such benefits.

Inequalities also extend to housing and land access. Although contracts mandate 'Myrtlinga' type housing—370 sq. ft. dwellings with an adjoining 1,551 sq. ft. plot—actual entitlement remains uneven. Families with historically larger land endowments have been able to cultivate crops, rear livestock, or operate small shops. Some have even moved out of tea garden work altogether. In contrast, households with minimal land depend almost entirely on daily wages. Further disparities exist between ordinary workers and Panchayat Committee members (labour leaders), who often receive additional benefits and influence.

Insight: Poverty among tea garden workers is stratified, not homogeneous. Policy responses must recognise these internal inequalities rather than assume uniform deprivation. This also goes on to somewhat explain why the movement of tea workers to ensure and enforce their rights has often not seen success.

[20]The Trading Corporation of Bangladesh (TCB) Family Card is a social protection instrument that enables eligible low-income households to purchase essential commodities at subsidised prices through TCB's targeted distribution programme.

Why are They Being Left Behind?

Tea garden workers say they do not want their children to remain trapped in garden work. They see the roots of their marginalisation in a lack of rights and limited bargaining power. These are shaped by complex laws, policies, institutions, and social norms in which they are trapped.

Garden Jobs as Insurance Against Uncertainty

Workers said that a job in the tea garden guarantees a stable place to live. This feels secure, even when wages are low. Families stay in the garden across generations to keep their housing. The perks extend to secured rations and retirement benefits. These are rare for most informal workers.

However, this generational continuity of work does not lead to an entry into managerial-level jobs. Even with education, very few workers' children are hired in garden management. Some young people said they hide their qualifications to remain eligible for labour posts and keep their homes. Many leave in search of better work elsewhere. Before leaving, they often transfer their garden job to a family member to retain access to the family house.

Limited Opportunities for Alternative Employment

Participants said that those who leave the tea gardens for other occupations often become rickshaw pullers, garment workers, security guards, or employees at local tourist spots. These are all low-income professions. The main reasons are their lack of education, capital, and access to opportunities for enhancing employability.

Poor Schooling and No Skills Training

Poor-quality education in the gardens has been identified as a key cause of low social mobility and ongoing discrimination (Majumder & Roy, 2011). According to the Bangladesh Tea Association, there are 712 primary schools, 8 junior high schools, and 4 high schools in the tea industry area. The total number of teachers is 989, and there are 34,789 students, making the teacher-to-student ratio 1:35. This is comparable to the national ratio of 1:34. However, when quality of teaching and resource allocation are considered, tea garden schools tend to lag far behind (BANBEIS, 2023). The distance from home to school is a major barrier. Around 29.1 per cent of children are out of school. Many cannot afford transport and walk long distances in groups. Girls often face harassment on the way, and families, fearing for their safety, stop their education and marry them off at a young age.

Young people said that the quality of education in garden schools is poor and that teachers are insincere. Most teachers come from outside the gardens, and schools are severely understaffed. It is common for three classes to be conducted simultaneously in one room. Sometimes exam answers are written on the blackboard so that students can just scrape through. Participants said doing well in exams is impossible without private coaching.

There are no skill development programmes for youth in tea garden areas. In the sub-national multistakeholder consultation, workers demanded technical training centres in Sreemangal, Moulvibazar, Kulaura, and Sylhet. They argued that such centres would allow young people to

gain marketable skills. Training in areas like electrical work, plumbing, welding, and other trades could open job opportunities for them. Without such skills training, they said, it will remain nearly impossible to find decent employment either for domestic or for overseas markets.

Lack of Capital Prevents Entrepreneurship

Tea garden workers possess no visible assets that could serve as collateral for loans. Everything from their housing plots to the tools they use belongs to the garden owners. One respondent reported that despite receiving training in agriculture and having a business plan, he was unable to obtain a bank loan as he had no collateral to offer. Another participant noted that applying for a single job can cost up to BDT 2,000, an amount almost impossible for them to afford. These initial expenses deter many from escaping the conditions in which they are living.

Cut Off from the Mainstream

For generations, tea garden communities have known the gardens as their only home. They have no access to land or housing outside the gardens, making them hesitant to move to urban areas despite the prospect of economic betterment. Low education and limited skills hold them back further. Cultural and linguistic barriers also deepen their isolation from mainstream society (Hossain, 2021).

Workers said that Telugu-speaking community members face language-based discrimination from the Bengali community. Although they are citizens of Bangladesh, they are often labelled as 'Indian agents' because of their ancestral roots and have faced harassment as a result. In the plains, they are derogatorily referred to as 'hill people' or 'bagani' (garden dwellers). Many also mentioned that drug addiction has emerged as a negative influence involving some workers, with both alcohol and certain drugs becoming pervasive in the garden communities.

Garden Management Remains Passive in Workers' Development

Tea workers' residences are largely cut off from public spaces. As a result, they rely on garden management to provide key drivers of social mobility, such as education and healthcare.

Workers said that most people who have reached higher education come from Duncan Tea Estates. There, the owners set up the Camellia Duncan Foundation School and a residential hospital for workers. Similar initiatives are rare in other gardens. Yet owners could play a vital role in improving workers' lives.

Government initiatives and services are also highly inadequate. The Bangladesh Tea Association reports that there are only six government primary schools across all tea estates. Despite repeated appeals to local elected representatives for safe drinking water in workers' housing lines, respondents stated that no initiative was taken in this connection.

What's Working, What's Broken?

Viewed through the capability lens, tea garden workers encounter catalysing forces that can either enable or block their access to education, technology, health, decent work, and social inclusion. These capabilities are crucial stepping stones for upward social mobility.

In education and training, tea garden schools and NGO-led training programmes act as enabling factors. At the same time, poor education quality, long distances to government schools, lack of security for girls, child marriage, financial barriers, and social discrimination all work as strong barriers constraining their ability to achieve education and skill-based capabilities.

In terms of technology, mobile phones and internet access help expand opportunities. However, some estates do not have electricity as yet. Limited knowledge regarding the use and effectiveness of digitised government services deprives workers of enjoying accessible public benefits and thereby acts as a constraining factor undermining their technology-related capability.

The tea industry can be considered a semi-formal employment sector. Payment of wages and allowances is governed by policies formulated in accordance with labour laws that offer some protection. Traditional tea-plucking skills are another important asset. However, workers continue to face uncertainty over their wages. They have no land ownership, no control over resources, and constrained access to credit. Negative social attitudes and limited access to information further restrict them. Their skills are also tied to a specific location, which limits mobility.

In terms of attaining health capability, tea garden dispensaries and maternity allowances by the government offer some support. These are only partial enabling factors, and workers still face serious constraints. Safe drinking water is scarce, and waterborne skin diseases are common. Health centres are far from the settlements. Treatment costs are high, forcing families to bear heavy out-of-pocket expenses.

In social protection, a special safety net programme for tea garden workers acts as an enabling measure. Yet corruption in the distribution of allowances weakens their impact. Government services inside the estates are limited. Lack of social cohesion and connectedness further restricts access to information and services. Together, these factors hold back workers' social inclusion.

Box 4. Case Study: How Education Empowered a Tea Garden Worker's Son to Seize Opportunities Beyond the Garden

The Challenge

Rajib is a powerful symbol of resilience who was able to defy the limits put on him as the son of a tea garden worker from the hilly tea gardens of Moulavibazar. Born and raised in the labour line, he dedicated himself to working in the garden, but through unwavering hard work and determination secured a teaching position at a local primary school. One day, a golden opportunity emerged—a job offer came from a reputable company in Dhaka.

Yet, he faced a profound dilemma that many tea garden dwellers experience: Would mainstream society accept him? If he pursued this new path, would that mean he would lose the ownership of the house that the garden had provided?

(Box 4 contd.)

(Box 4 contd.)

The Intervention

Caught in conflict, Rajib sought guidance from the garden manager. He realised something vital—though he and his family had lived in the garden for years, they would never truly own it. The land was leased from the tea estate, and one day that lease would expire. While staying might offer a comforting illusion of security, it would ultimately confine his future opportunities.

The manager appreciated Rajib's remarkable turn of fate in securing a city job. Growing up in the garden, surrounded by minimal public services and scarce opportunities for personal development, he had faced significant disadvantages. Many of his peers saw garden employment as the pinnacle of success, having lacked the education and resources needed to escape the cycle of poverty. However, Rajib had a unique opportunity to pursue education and cultivate his skills. Inspired by these words of encouragement, he made the courageous decision to take the job and venture to the city.

Impact and Lessons Learned

With the education he received—an opportunity seldom granted to those in the tea garden—Rajib began to envision a life beyond the garden's confines. His journey exemplifies how an opportunity can ignite transformation. This experience highlights the critical need for providing access to educational opportunities and support systems for those in isolated and marginalised communities, empowering them to break free from poverty's grip and inherited trap.

5.3 Low-income-earning Population Living in Climate-Vulnerable *Haor* Area

Historically, the *Haor* region has been among the most underdeveloped areas in Bangladesh. Approximately 20 million people reside in the seven *Haor* districts—Sunamganj, Habiganj, Sylhet, Moulvibazar, Brahmanbaria, Netrokona, and Kishoreganj. According to the Bangladesh Poverty Map 2022, poverty rates are high or very high in *Haor*-dominant upazilas (BBS, 2024d). In Sunamganj, 7 out of 9 upazilas; in Netrokona, 9 out of 10; all 13 upazilas in Kishoreganj; and 4 out of 7 in Moulvibazar showed high poverty rates. The population in the areas primarily depends on fishing and agriculture for their livelihood. *Haor* areas remain submerged for four to six months each year. During this period, many residents have almost no work opportunities (Bokhtiar et al., 2024).

People of the *Haor* area are natural resource dependent. Crop cultivation, farm wages, and fishing in the *Haor* areas are highly seasonal. They also depend heavily on water levels. As a result, regular income is never guaranteed.

The need to balance economic development with environmental conservation creates conflicting situations for local livelihoods. Strict environmental restrictions can lead to widespread unemployment among populations dependent on natural resources.

Natural disasters add to their vulnerability. Riverbank erosion damages homes, livestock, and other assets, pushing families further into insecurity.

What are the Challenges Facing Low-Income Populations in *Haor* Areas?

Many of the challenges faced by the low-income populations of the *Haor* areas are a result of their geography. The region is highly exposed to natural disasters, and weak infrastructure

drives both social and economic deprivation. On top of this, institutional gaps and exclusion from basic services leave residents with very limited opportunities to develop themselves. The main livelihood challenges for this group are outlined below.

Real Fishermen Deprived of Leases

Although the policy promises the leasing right to be reserved exclusively for genuine fishermen only, that rarely happens in practice. According to the *Jalmahal* Management Policy, 2009, nearby fisher cooperatives can apply to lease government waterbodies, up to 20 acres or bigger. The average of the lease price from the past three years is increased by 5 per cent to determine the new leasing rate. When the nearby waterbodies are large (over 20 acres), fisher cooperatives cannot afford the lease cost. They are forced to let local influential people take the lease first and then sublease it from them, often through informal auctions. Subleasing is a legal offence, but it is widespread. Authorities often cite 'lack of evidence' as a reason for not acting.

Legal and administrative procedures for leasing are also complex. Less educated fishermen struggle to navigate them. As a result, control of leases ends up in the hands of powerful non-fishermen.

Poor coordination, weak oversight, and low awareness make things worse. Third parties often seize leased waterbodies by force. Even when poor, genuine fishermen secure a lease, political and social pressure prevent them from exercising real control.

This system encourages overfishing for quick profit. It harms the environment and reduces future fish stocks. This, in turn, threatens the income prospects of local fishermen.

The government is currently consulting stakeholders on the Draft Government *Jalmahal* Act, 2026. The draft will replace the Government *Jalmahal* Management Policy, 2009. While it retains the main objectives of the 2009 policy, it proposes several important changes. Under the draft, the government may lease selected water bodies to cooperatives of local fishers free of charge or at a nominal fee for a fixed period. This could improve poor fishers' access to fishing in the *Haor*s. If flooding or seasonal inundation changes or obscures the boundaries of open water bodies, the district administration will review and redetermine them. This could help protect open water bodies from illegal encroachment. The draft also proposes stricter penalties for environmental offences and illegal encroachment, along with the digitisation of the government *jalmahal* management system. If effectively implemented, these reforms could improve the conservation and management of the *Haor*s.

Fish Disappearing from the Haors

FGD participants said poverty often pushes fishermen to ignore sanctuary regulations. In many places, waterbodies are even dried out for catching fish. The *Haor*s in Bangladesh host around 143 fish species. Recent drops in both quantity and diversity are linked to climate change, human activity, social pressures, and weak policies (Sultana et al., 2022). Unplanned tourism, boat fuel leaks, human waste, and plastic pollution severely affect water quality. In some areas, fish are

caught using banned methods. Water levels are falling, and fry are not being released in a planned manner. Together, these factors are driving a sharp decline in fish stocks in the *Haor* areas.

No Assistance During Fishing Bans

When fishing is banned, fishermen lose their only source of income. Vulnerable Group Feeding (VGF) support is meant to provide 10–30 kg of rice during these periods, but most fishermen said they do not receive it (World Bank, 2019). There are no alternative support measures, such as livestock distribution or other income options, either.

However, the fishermen mentioned that during the ban period, the authorities never strictly prohibit fishing or enforce the applicable laws. Hence, they catch fish anyway.

FGDs and consultation highlighted a clear demand for broader government assistance. They called for compensation during bans and practical alternatives for work, especially for young people.

Inadequate Fish Preservation Facilities and Market Access

There are no fish landing centres at the upazila level. As a result, fish are often damaged during offloading. This causes direct financial losses for fishermen.

Due to geographic disconnection during the flooding, fishermen can only sell in local markets. Poor transportation and weak storage facilities prevent them from accessing larger, external markets (Suvra, 2021).

Farmers Denied Fair Prices in Government Procurement

Government procurement centres are generally located far from villages and are primarily controlled by middlemen. Farmers report that even when their paddy is clean and of good quality, procurement centres show little interest in purchasing directly from them. Politically connected intermediaries control *Krishi cards* and supply paddy on behalf of the actual producers. As a result, marginal farmers receive less than the government-determined minimum price for paddy.

FGDs revealed that many farmers do not receive government-subsidised agricultural inputs. Participants also pointed out that the list of subsidy beneficiaries is not made public. The Krishak Smart Card Policy 2025 aims to address these issues by creating an integrated database of farmers' digital profiles and offering agricultural services through smart cards, which could increase transparency in subsidy distribution (Ministry of Agriculture, 2025).

Inability to Afford Crop Insurance

The *Haor* region faces flood risks every year, and cultivated lands are often submerged. While a crop insurance initiative was initiated, its implementation remained limited.

The cost of insurance premiums is beyond the financial reach of farmers. Additionally, many farmers lack awareness about how insurance works and view the premium payments as an unnecessary expense, especially when they cannot claim compensation.

Khas Land Access Restricted for Local Communities

After the Ashrayan-2 Project[21] concluded, the then local public representative declared Sunamganj a *khas land*-free area, effectively preventing the local poor from cultivating on *khas land*. Although policies exist to widely disseminate information on *khas land* allocation and distribution, such information is not accessible to the general public. More often, local influential people seize the lands illegally. Those who previously managed to lease *khas land* noted that they had to wait 20 to 30 years and pay bribes to obtain the lease.

Women's Economic Access and Recognition Remain Limited

In the *Haor* economy, which is centred around agriculture and fishing activities, women primarily work as unpaid family labourers. They are involved in fishing tasks, fish preservation during the monsoon, and preparing dried fish (shuBDTi). In agriculture, women dry fodder, process paddy, winnow, and stack grains. These activities are considered household chores, and women do not receive any share of the income earned. Even Farmer and Fisher cards, issued by the government, are in men's names, as they are recognised as the household heads. Throughout the Indian Ocean coastline, it is common for women's work, particularly in the Blue economy,[22] to be unrecognised both by the community and by states (UN Women, 2020). The sectors are generally informal and seen as traditional at the household level. This essentially erases the hours and effort put into these roles by women and further entrenches them in an unequal distribution of income and well-being. Hiramoni (2023) also noted the lack of recognition of women in *Haor* households. While only half of the women participate in economic decision-making, only one-fifth are satisfied with their financial condition. Just thirty per cent of the respondents rated their quality of life as good or very good.

During floods, men often migrate to cities for work (Hasan, 2025), leaving women to manage income-less livelihoods while also caring for children. Women and children are the most affected by waterborne diseases in the *Haor* region. Many women lose their husbands in disasters or due to lightning strikes while fishing, leaving them and their families helpless. Besides a very low one-time compensation, they receive little support. In many cases, widow allowances cannot even be secured due to a lack of proper identification of the deceased.

[21]The Ashrayan-2 project, which was introduced in 2021, had the goal of (1) rehabilitating the landless, homeless, and poor population, (2) providing training and loans for livelihood creation, and (3) alleviating poverty across Bangladesh (Prime Minister's Office, 2022). By June 2024, the project detailed that 266,012 landless and homeless families were rehabilitated.

[22]The Blue Economy is defined as 'All economic activities related to oceans, seas, and coasts. It covers a wide range of interlinked established and emerging sectors' (United Nations, n.d.).

Barriers to Education and Healthcare

Respondents shared that many children tragically lose their lives after falling from boats while travelling to school. As a result, parents are especially hesitant to send young children to school during floods. Key informant interviews with government officials revealed that teacher shortages are a significant problem because people from other districts are reluctant to work in these geographically isolated and challenging areas.

During FGDs, participants demanded quality education for their children and recommended proper transportation for students in waterlogged areas. Participants in the FGDs also mentioned that child labour and early marriage are prevalent in the *Haor* region, with the period after COVID-19 seeing an increase in child marriage. They also mentioned that financial constraints and child labour contribute to school dropouts. Harassment and lack of overall safety on the way to school are major reasons for female students dropping out. In Sunamganj, all 11 out of 12 upazilas have health complexes. However, 123 out of 187 sanctioned positions of physicians (65.8 per cent) remain vacant. During sub-national consultations, participants noted that many people rely on pharmacy workers for medical advice due to limited access to doctors or medical consultation at community clinics. The shortage of maternal healthcare services is particularly acute.

Water Crisis is a Daily Reality

Access to clean water remains a constant challenge in the *Haor* region. During the monsoon, residents rely on surface water purified using traditional methods like 'fiBDTiri' filtration. However, in the dry season, water shortages are severe. FGDs revealed that a single water pump often serves about 20 households. Most families use hanging latrines, which are carried away during floods, and must be rebuilt anew every year. This leads to contamination and higher health risks. During floods, the inability to purchase sanitary napkins forces women to stock up during the dry season.

Lack of Transparency in Social Security Programmes

Social security programmes are afflicted by a biased selection process and a lack of transparency. Many low-income people are hesitant to apply for benefits such as stipend programmes due to the high application cost (payment of BDT 100 at local shops). Additionally, there have been allegations of collusion between school administrators and local powerbrokers in selecting children who would receive stipends. Beneficiaries also report having to pay commissions to the middlemen for receiving allowances through bank accounts. Those relying on mobile financial services (MFS) channels face irregular payments and often lack knowledge about accessing their funds.

Why are They being Left Behind?

A large number of problems faced by the extremely poor in the *Haor* areas arise from a lack of rights and capabilities. These problems are complex, rooted in laws, policies, institutions, and social norms. A significant part of the population relies on natural resources for their livelihoods, so policies regulating these resources directly impact their daily lives.

Poor Governance in Haor and Khas Land Management

The scope of income-generating activities is gradually narrowing in the *Haor* region, as access to natural resources gets restricted. In many cases, political influence and control of middlemen deny actual fishermen the opportunity to lease waterbodies. Without receiving proper security guarantees from local public representatives, fisher cooperatives cannot maintain control over leased waterbodies. In the absence of this, they often succumb to pressure exerted by powerful actors.

Oftentimes, local dominant groups take advantage of policy loopholes. *Jalmahal* Management Policy of 2009 stipulates that open waterbodies have no defined boundaries. As a result, the leaseholders occupy vast areas of waterbodies during the dry season, denying the poor fishermen access to them.

Although the leasing system was intended to protect fish resources, fish conservation measures are not effectively implemented. Many leaseholders deplete fish stocks by draining water, leading to a gradual decline in fish stocks in the *Haor*s.

Low Alternative Employment Prospect

People in the *Haor* region do not have a regular income. Many poor households work for only six months of the year and rely on borrowings for livelihood purposes in the remaining months. While the government does have various social safety net programmes, very few fishermen benefit from them. FGDs and sub-national consultations revealed widespread uncertainty about alternative income sources, which added to their insecurity.

During floods and natural disasters, domestic animals often drown, leaving families with further financial strain. Outside of agriculture and fishing, there are no employment opportunities in the region. As a result, people often resort to violating fishing bans, extracting sand and stones, or engaging in cross-border black market activities to survive. While violations of rules and regulations should not be condoned, one understands the desperate situation they find themselves in. Although many *Haor* residents are willing to seek employment abroad, opportunities, particularly for low-income households, are rather limited.

Gaps in Public Service Delivery

Access to essential services in the *Haor* region is severely limited. Due to adverse climatic conditions and geographic isolation, staffing shortages in schools, hospitals, and other government institutions citizens in the *Haor* areas are deprived of essential public services. A government official pointed out that when they fail to be transferred to a better posting from their workstation, many officials intentionally remain absent from their workstation or do not work sincerely, with the intention of creating a reason for transfer.

What's Working, What's Broken?

Viewed through the capability lens, various personal, social, environmental, and institutional factors either catalyse or work as impediments toward the transformation of resources into capabilities for the *Haor* fisherfolk. These capabilities are critical to their upward social mobility.

For education and training, one of their key capability pathways, i.e., enablers, includes free government primary education and training provided by NGOs, the agricultural office, and the Department of Youth. However, natural disasters, financial constraints, uncertainties around women's safety, early marriage, landlessness, child labour, and inadequacies as regards educational resources and teachers at schools act as major barriers.

For technology capabilities, enablers include mobile phone use and internet connectivity, whereas the lack of awareness about digitised government services remains a key barrier.

For work and productivity, access to natural resources enables local communities to sustain livelihoods and generate income through farming and fishing. Tourism in the region is already flourishing, although at a limited scale. With better regulations on littering and oil spillage, more local people can engage in services like boat transport, hospitality, and handicraft sales, which directly boost their livelihoods and reduce vulnerability. The Community-based Resource Management Project by the local government has educated communities on leasing procedures, enabling them to acquire wetlands in the neighbourhoods. Early flood warnings helped farmers to prepare in advance, reducing loss of crops. Agricultural subsidies make inputs such as seeds and fertilisers more accessible, boosting productivity. In 2020, Green Delta Insurance Company began offering a flood-index-based 'agricultural insurance' in Sunamganj. The project proved to be a success, and it has been recommended to expand further (Amarnath & Parvez, 2020). The implementation of similar insurance programmes in the *Haor* areas would provide security for farmers who are vulnerable to flood risks.

Intermediaries and political influence in the distribution of *khas land* and waterbodies severely limit fair access to productive resources. Poor implementation of policies compounds the problem. Lack of necessary capital further prevents individuals from investing in new ventures or enhancing productivity. Climate change and natural disasters disrupt livelihoods, damage infrastructure, and undermine productivity in agriculture. Weak market linkages prevent local producers from accessing larger markets, limiting their potential for earning. Lack of migration opportunities forces individuals to remain in underdeveloped areas with fewer job prospects. Corruption in the distribution of agricultural subsidies and in government procurement deepens inequality, preventing farmers from receiving the support they need. Lastly, limited access to accurate information leaves individuals unable to make informed decisions, further hindering their economic advancement.

FGD participants appreciated the receipt of maternity allowances as a positive contributor to health capability. However, barriers such as staffing shortages in healthcare centres, high out-of-pocket expenses, and limited access to medical supplies during disasters remain significant challenges.

Enablers of social protection and inclusive institutions include social safety net programmes that provide essential support and disaster shelters that give security to vulnerable populations. However, several barriers hinder social inclusivity. Corruption in the distribution of social safety nets diverts resources from those who need them most. Discriminatory policies in the allocation of *khas land* and water bodies further exclude marginalised groups from vital resources. Additionally, a lack of social connectivity restricts access to information and services, deepening

the isolation of disadvantaged communities. Staffing shortages in government institutions exacerbate these problems, reducing the effectiveness of public services and hindering the delivery of support to those who need it the most.

Box 5. Case Study: How Legal Literacy-Backed Community Resilience and Local Government Helped Stop Elite Capture in the *Haor*

The Challenge

In a small village in the *Haor* area of Sunamganj, a resilient community of twenty fishing households stood united over a crucial waterbody they had legally leased. This Beel was not just a resource but a lifeline for their livelihoods. When a powerful local figure attempted to seize control by pressuring the fishermen to surrender their rights, he initially offered enticing 'regular profits' for immediate access. This common tactic often leads to exploitation, with the elite subsequently reneging on their promises.

However, these fishermen, empowered and emboldened by their experience in the Community-Based Resource Management Project (CBRMP), which was run by the Local Government Engineering Department (LGED), recognised the offer as a manipulative trap. Instead of succumbing to pressure, they gathered the courage to reject the proposal. When intimidation followed, with the man using local musclemen to threaten them, the community stood firm, aware of the dangers posed when elite control was defied, which they had seen in neighbouring villages. Their united stand highlighted a critical truth: while the cycle of exploitation often thrives on silence, when the community chose to fight for their rights, they posed a formidable force that their solidarity was a potent drive for change.

The Intervention

Rather than succumbing to pressure, the community demonstrated remarkable social resilience and took decisive action. The fishermen filed a structured grievance with the Upazila Nirbahi Officer (UNO), their local government representative. The UNO, recognising the injustice, stepped in to take personal responsibility for the case. He conducted an on-site investigation, validated the community's legal lease documents, and issued a formal warning to the influential individual, effectively halting the appropriation in its tracks.

Impact and Lessons Learned

The intervention restored the community's rights to the waterbody, demonstrating that community-driven resilience works best when bolstered by strong local government support. This case illuminated the vital role of legal literacy and community solidarity in safeguarding access to common resources. It also underscored the importance of institutional integrity in reversing the tide of systemic failure in managing shared resources.

5.4 *Dalit* Sanitary Workers

According to the 8th Five-Year Plan, Bangladesh is home to an estimated 4.5 to 5.5 million *Dalit*s. However, there is disagreement about the exact number, as the national census does not separately identify this community. Traditionally, employment opportunities for *Dalit* communities have been limited to specific occupations, often with very low income. On the one hand, their livelihoods provided minimal earnings; on the other hand, their work was socially devalued, which denied them educational opportunities and access to other professions. These

restrictions have created a cycle of discrimination and poverty, trapping the *Dalit* community in constant struggle for livelihood and social recognition. Despite these challenges, almost nothing has been done at the policy level to address the social inequality they face or to implement necessary measures for their rehabilitation.

What are the Challenges Facing Dalit Sanitary Workers?

Challenges faced by the *Dalit* sanitary workers revolve mainly around issues of identity as 'untouchables'. The social stigma associated with this limits their opportunities, affects the types of jobs they can take, and even hinders their participation in civic activities. The main livelihood challenges that confront this group are outlined below.

Wage Disparities in Sanitation Work

Wage structure for the same work differs significantly between city corporations and municipalities. Within government institutions, there is a clear distinction between permanent and contractual employees. Contractual sanitation workers hired by city corporations are employed on a 'no work, no pay' basis, while permanent staff enjoy benefits such as bonuses. Contractual workers may receive advances labelled as bonuses, but these are later adjusted. In the FGDs, participants from *Dalit* communities expressed their aspiration for government positions, citing their historical background of working as cleaners and the security that such employment offers. However, representatives from the Khulna City Corporation and Chalna Municipality were of the opinion that it is impractical to offer government jobs to the entire *Dalit* population, as the number of available positions is limited. This situation has resulted in significant employment challenges for *Dalit* communities, who see a lack of viable options to sustain their traditional livelihoods. No targeted measures have been taken to reduce income disparities or assist those with lower earnings.

Policy Deviations in Payments under the Outsourcing System

KIIs with government officials in Khulna City Corporation and Chalna Municipality revealed that the government outsources much of their cleaning work, particularly around festivals when more hands are needed. The key reason for this is to hire a large enough workforce while keeping expenses lower. The outsourcing system is the main reason for uncertainty and exploitation as far as *Dalit* sanitary workers are concerned. As a result of this system, opportunities for permanent employment have decreased, and workers are being deprived of pension and gratuity benefits. Variation in salary structures across municipalities has rendered fair wage policies ineffective.

The Service Procurement Policy in the Outsourcing Process 2025 sets monthly wages for Category-5 workers, such as cleaners and waste handlers, at BDT 18,180 in the Dhaka Metropolitan area, BDT 17,175 in Khulna and other city corporations, and BDT 16,673 in other areas (National Pension Authority, 2025). However, according to the Khulna City Corporation, sanitation workers under the outsourcing model earn only BDT 400 per day, or BDT 9,600 per month- about BDT 7,570 less than the prescribed wage. Contractors often reduce wage allocations to avoid the 15 per cent VAT on manpower supply services, shifting the additional tax burden onto the workers.

During sub-national multistakeholder consultations, participants stressed the need for permanent recruitment of sanitation workers. They also proposed direct recruitment, bypassing contractors, and called on the Ministry of Local Government to issue a central circular establishing a fair daily wage structure.

Nepotism in Recruitment

The *Dalit* Community reported a lack of transparency in the recruitment of sanitation workers within municipalities and city corporations. Although 80 per cent of sanitation workers are supposed to be recruited from the *Dalit* community in recognition of their traditional contributions, this is rarely implemented.

FGD participants reported that permanent government positions are predominantly filled by the children of current employees, indicating a high level of nepotism. They also claimed that recruitment notices are not shared widely by local leaders, with most being directed to their close associates. Additionally, securing jobs often requires bribes that are beyond the financial reach of most community members. Some unscrupulous individuals, after securing employment through bribery, collect salaries and allowances while recruiting others to carry out their jobs, paying a small share of what they receive.

Non-Government Workers Excluded from Targeted Benefits

Although sanitation work has traditionally been performed by the *Dalit* community, with the increase in salaries and allowances, these government positions have become both lucrative and susceptible to corrupt practices. While recruitment policies state that *Dalit*s should be given priority for sanitation work, they are often unable to secure these jobs due to a lack of educational qualifications, political recommendations, and the financial means to pay bribes.

Analysis of HIES 2022 data shows that approximately 71.8 per cent of sanitation workers are employed in private institutions. In Khulna, a sanitation worker employed in the private or informal sector reported earning a daily wage of only BDT 350 while receiving no additional benefits such as allowances, pensions, or gratuities.

Field findings indicate that a large segment of the *Dalit* population is employed in the private sector as sanitation workers, van drivers, or truck drivers. In fact, almost all *Dalit* people residing on *khas land* (government-owned) or in the colonies are predominantly employed in the private or informal sectors. As landless residents, they face acute housing insecurity and the constant threat of eviction. Despite the instability arising from this situation, they are excluded from city corporation or municipal housing projects for sanitation workers, as they are not government employees.

Lack of Education, Skills, and Social Acceptance Limits Alternative Employment

The Eighth Five-Year Plan mentions reserving seats for *Dalit* students in government schools and colleges; however, this directive is yet to be implemented (GED, 2020). Although several universities in the country have reserved quotas for *Dalit* students, these remain largely unfilled

(OHCHR, 2023). In many cases, there is a lack of interest in education within this community itself. During FGDs, male participants reported that they typically enter the labour force at ages 14 or 15. While a small number manage to continue studying alongside work, the majority drop out. However, a significant number of individuals remain unemployed even after attaining an education. One respondent stated that despite holding a postgraduate degree, he earns a living by driving a van. Parents mentioned that because of high transportation costs, admission, and examination fees, they are not able to afford their children's education. Although members of the *Dalit* community expressed satisfaction with the quality of education in local schools and colleges, the government official of Chalna Municipality noted that adverse climatic conditions discourage teachers from working in the area on a regular basis.

While most rural people depend on agriculture, the *Dalit* community has traditionally been confined to specific occupations and deprived of land ownership. A survey reported that 60 per cent of *Dalit*s do not own the house they live in, preventing them from engaging in agriculture (Nagorik Uddyog, 2019). This reality holds both in rural and urban contexts. Some young *Dalit* participants mentioned receiving training through the Department of Social Services and Youth Forums; however, many stated that family responsibilities or work commitments hindered their ability to fully utilise their skills. They believe that with access to financial support or capital, they could utilise their skills more effectively.

Due to their caste identity, members of the *Dalit* community often experience social isolation and a sense of humiliation. This weakens their social capital. Many in the wider society still regard them as untouchables, restricting their participation in various activities (Siddique, 2023). While *Dalit*s sometimes do run small businesses within their colonies, they are excluded from operating in public spaces. For example, in the No. 5 Ghat colony, despite its proximity to a popular recreational area, none of the fast-food stalls were owned by *Dalit* individuals. Factors such as limited capital, negative social attitudes, and lack of political connections play a significant role in this exclusion. Opening a shop in public spaces requires not only initial capital for supplies and rent, which is difficult for *Dalit*s to secure, but also payments to local powerful figures. Furthermore, there are reports that *Dalit*-run businesses are often avoided, with locals still perceiving them as 'unclean'. Even when employed as cleaners in private institutions, *Dalit* workers feel trapped in low-status jobs, unable to transition to other professions.

Workplace Safety and Compensation Not Ensured

Dalit sanitary workers face heightened occupational health risks. According to city corporation officials, although safety gear is provided, sanitation workers often choose not to use it. Section 150 under Chapter XII of the Bangladesh Labour Act (2006) stipulates that if a worker is physically injured in a workplace accident while performing official duties, the employer is obligated to provide compensation. However, FGD participants reported that they receive neither risk allowances nor accident compensation. Moreover, health centres are usually located far from their settlements, compelling them to buy medicine from nearby pharmacies without medical consultation.

Poor Housing Conditions and Constant Fear of Eviction

Housing is the most pressing issue affecting the quality of life of *Dalit* communities. Traditionally, *Dalit* sanitary workers have lived in colonies built on government *khas land* or land owned by missionaries. Despite population growth, housing space has not expanded—two to three generations often live together in a single 10-foot room. A *Dalit* student from one colony stated, 'Sir, where am I supposed to study? Eight of us live in one room.'

According to the capability approach, an environment of freedom is essential for educational attainment; such freedom cannot exist in unsafe and overcrowded living conditions. Residents of Greenland Colony reported that they were relocated there after being evicted from railway land. However, they live in constant fear of further eviction should the government require the land and decide to acquire it.

Water Crisis Exacerbated by Social Exclusion

A severe scarcity of safe drinking water persists in the colonies. In the Khulna Division, 29.47 per cent of households have their primary water source located outside their premises (BBS, 2024b). In Greenland Colony, there is one deep tube well for twenty families.

In coastal areas, salinity and arsenic contamination make water unsafe for drinking. Many residents buy drinking water at the rate of one taka per litre. Furthermore, when *Dalit*s attempt to collect water from public city corporation taps, residents reportedly obstruct them from doing so, revealing the deep-rooted and embedded social discrimination against the *Dalit*s.

Lion's Share of Income Expended on Debt Repayment

A significant part of the *Dalit* community relies on high-interest loans due to limited access to formal credit. Data from the HIES 2022 reveal that 82.79 per cent of sanitation worker households borrow from microcredit institutions and NGOs, while 12.21 per cent rely on informal sectors, and only 5 per cent obtain loans from banks or government agencies. FGD participants noted that only government-employed sanitation workers can access formal loans, leaving others dependent on informal lenders. To secure these loans, they often pledge valuable household items ranging from gold ornaments to televisions and refrigerators as collateral. The annual interest rates of informal loans can be as high as 200 per cent, exacerbating their financial vulnerability (Rahman, 2016).

Triple Discrimination of Women Dalit Sanitation Workers

Amnesty International's (2025) report on the women belonging to the *Dalit* community observed that *Dalit* women experience multiple forms of discrimination due to their intersecting identities as women, as impoverished, and as *Dalit*s.

Dalit women face numerous challenges in the workplace. They rarely receive the leave or benefits they are entitled to, and are subjected to harassment and violence while performing their duties. Without maternity leave, many are forced to work through pregnancy.

Gender norms create further barriers, preventing them from participating in government or NGO training programmes. In Chuknagar, Khulna, some women reported attempting to achieve self-reliance through handicrafts. However, because of limited market access, they are restricted to selling to local communities at low prices and thus excluded from urban markets.

Financial and social insecurity often lead to early marriages, a trend that has worsened since the COVID-19 pandemic. Many women reported marrying around the 9th grade, which results in early exclusion from education, training, and employment. This leaves them dependent on their families. According to Chalna Municipality officials, female school enrolment rates are declining, and this trend is likely even more pronounced within the *Dalit* community.

Political, Social, and Individual Agency Severely Compromised

*Dalit*s face significant interference in exercising their political, social, and personal rights. Landlessness has created such a state of dependency that allows the external authorities to influence their most fundamental decisions. For example, a local representative in Khulna reported that many *Dalit*s converted to another religion to secure housing on missionary land.

FGD participants shared that during political or communal violence, *Dalit*s often feel unsafe. During the 2024 uprising, their settlement became a shortcut for miscreants, leading the community to lock themselves in their homes and avoid going to work out of fear. Despite being citizens, they are frequently labelled as 'agents' of neighbouring countries because of their ancestral identity and are subjected to unwarranted harassment from some sections of the political community. Many employers refuse to hire *Dalit*s due to their background.

Participants also noted that *Dalit*s have no representation as a labour group or in government, particularly in local government bodies. This is because their voices are silenced through threats of eviction. Many have reportedly faced violence from certain political entities for speaking up.

Inadequate Social Safety Net Programmes

According to an official of the Khulna City Corporation, more than 500 low-income families in Khulna receive benefits through the TCB family cards. However, residents of Greenland Harijon Colony reported that out of 80 to 90 families living there, only six households have received a TCB family card. FGD participants also mentioned anomalies in the distribution of stipends, with allegations of favouritism in selecting benefit recipients. Many beneficiaries lost access to their allowances after the July Uprising.

The interim government initiated a verification process of the existing lists to remove well-off individuals from various social safety net programmes, following the assumption of office. However, the Department of Social Services had faced difficulties finalising the beneficiary list due to the absence of local public representatives (Rahman, 2024). This may have potentially led to irregularities in disbursement. Since August last year, approximately 4.3 million TCB family cards have been cancelled on the grounds of irregularities (The Daily Star, 2025). While the Ministry of Commerce maintained that the process did not exclude any eligible beneficiaries, insights from FGD participants suggest that the situation on the ground may be a different story.

Box 6. Myth: *Dalit* Sanitary Workers in Bangladesh are Excluded due to Caste-based Hierarchy

Fact: *Caste-based exclusion has increasingly shifted into occupation-based discrimination.*

Sanitation work has moved beyond the confines of the *Dalit* community and is now being embraced by many low-income Muslims seeking and securing employment in this essential sector. While the work is still largely manual and unhygienic, it is crucial to recognise the importance of these workers, who often face social avoidance due to perceived hygiene risks, transcending matters of identity. The ongoing reliance on outdated practices perpetuates stigma linked to the occupation rather than caste. To foster a future where dignity, safety, and rights are upheld for sanitation workers, we must modernise sanitation systems and demonstrate a commitment to change.

Why are They Being Left Behind?

The challenges faced by *Dalit* sanitary workers are primarily rooted in a lack of rights and capabilities. This issue, however, is complex, driven by interconnected factors such as legal and policy frameworks, institutional structures, constitutional arrangements, and social and religious norms.

Landlessness and Lack of Decent Employment

Intergenerational landlessness has undermined the economic security of *Dalit*s, depriving them of the basic assets required for permanent housing. This deprivation, compounded by discrimination, has forced *Dalit*s into hazardous occupations and isolated, unhealthy living conditions. The meagre income earned from precarious labour is insufficient for savings, asset accumulation, or access to financial services, thereby trapping families in a vicious cycle of poverty.

Internalisation of Social Discrimination

FGD participants noted that those who have managed to move out of the colonies tend to show signs of improvement in their lives. Social discrimination undermines the self-confidence and self-respect of *Dalit*s, making it extremely difficult for them to envision or strive toward a better life. Although some *Dalit*s engage in small businesses within their respective colonies, they generally feel uncomfortable conducting income-generating activities outside these boundaries. Due to a lack of social support and past experiences of violence, they have become accustomed to remaining silent and fearful rather than raising their voice against injustice and exploitation.

Backwardness in Education and Skill Development

Dalit children remain excluded from education for several reasons, including poverty, parental indifference, unemployment among educated *Dalit*s, and deprivation from fair employment opportunities. FGD participants shared that they experienced little discrimination from peers at school. However, they struggled academically due to limited opportunities for independent study. Living conditions in *Dalit* colonies are so cramped that focusing on education or personal development becomes extremely challenging. Men shared that having to start work at a young age made it difficult for them to focus on their education.

What's Working, What's Broken?

When viewed through a capability-based framework, the social mobility of *Dalit* sanitary workers depends on a range of enabling and constraining socio-economic and institutional factors.

In the case of education and training, government-provided free primary education and NGO initiatives act as enabling factors. Conversely, existing practices of child labour, lack of security for girls, child marriage, financial difficulties, lack of educational resources and teachers, parental indifference, and limited vocational education opportunities serve as significant constraints.

In the technological sphere, the use of mobile phones and access to internet connectivity serve as enabling factors. However, a lack of awareness about the use and effectiveness of digitised government services deprives them of available public services and thus acts as a constraint on technological capability.

In the work environment and productivity domain, preferential hiring for sanitation jobs provides an enabling factor for *Dalit* workers. Additionally, microcredit facilities offered by NGOs create opportunities for financial empowerment and improved productivity. Constraining factors include the absence of a formal wage structure, a corrupt recruitment process, caste-based social discrimination, inaccessibility to other professions, lack of skills for emerging employment sectors, insecurity in informal work, landlessness, and limited access to credit.

In terms of health, the supply of protective equipment acts as a partial enabling factor for *Dalit* sanitary workers, given their limited health capabilities. Most women reported receiving maternity allowance upon applying and considered it an enabling and empowering factor. On the other hand, unsafe working conditions, unhygienic accommodation, lack of awareness about the use of protective gear, long distances from settlements to health centres, high out-of-pocket healthcare expenses, and scarcity of safe drinking water act as formidable constraints.

In terms of social protection and inclusive institutions, social safety net programmes serve as important enabling factors. However, corruption and lack of transparency in benefit distribution, limited access to information, selective patronage of only a particular segment of *Dalit*s (mainly government sanitation workers), lack of accessibility to public services due to social discrimination, and weak political and organisational representation act as notable constraining factors in this domain.

5.5 Urban Floating Population

According to the Population and Housing Census 2022, nearly 22,000 people in Bangladesh are considered floating or homeless. Beyond this, around 1.8 million people live in urban slums (BBS, 2023b). The floating population refers to individuals who have no permanent place of residence. Many of them came to the cities after natural disasters destroyed their homes, drawn by the hope of better work opportunities. Others have lived for generations in makeshift shacks or on the streets.

In many families, one generation works in the city and returns to the village only in old age, while the next generation comes to the city to earn and send money home. However, despite this

continuous cycle, they remain trapped in low-income occupations across generations. For this group, social mobility remains largely out of reach.

What are the Challenges Facing Urban Floating Populations?

The urban floating population faces several challenges, many of which stem from its vulnerable floating status. While Bangladesh's urban population has grown, the services, policies, and resources needed to serve this highly vulnerable community have fallen behind. This gap has deepened the deprivation of the urban floating population. The main livelihood challenges for this group are outlined below.

Low Wages, Unstable Livelihoods

A significant share of the urban floating population comprises farmers who migrate seasonally to cities in search of work and better wages. Their movement highlights the seasonal nature of employment in rural areas.

Estimates from the HIES 2022 show a diverse mix of livelihoods among the urban floating population. About 29 per cent work as agricultural labourers, 20 per cent as day workers, 19 per cent as carpenters, 15 per cent run small tea stalls or micro-businesses, 9 per cent drive rickshaws or vans, 4 per cent work as domestic helpers, 2 per cent sell goods on the streets, and 2 per cent work in construction.

FGDs show that income varies widely by occupation. Some earn daily wages, while others earn a monthly income. Domestic workers earn about BDT 6,000–12,000 a month. Carpenters earn about BDT 15,000–16,000 a month. Street vendors selling seasonal fruits, noodles, or jhalmuri make about BDT 5,200–18,200 a month. Rickshaw pullers earn about BDT. 5,200–15,600 monthly. Some women support their families by doing beadwork, sewing, or stonework for just BDT. 1,500 a month. Porters earn about BDT 10–20 for each load they carry. A day of illness or a sudden disaster leaves them with no income for that day.

Shelter That Fails to Protect

The number of floating people in the urban areas is rising. Existing makeshift slums can no longer accommodate this growing population.

People living near mazars (religious shrines) pay BDT 40 a night to rent a thin mattress and a pillow. They pay BDT 10 each time they use the toilet. Men and women share the same public facilities, which are not only unhygienic but often unsafe for women. Drug users frequently occupy these spaces, exposing others to harassment and crime.

In the Tejgaon Railway Colony staff quarters, some families pay about BDT 600–2,000 a month for a room. Many have lived there for generations. Residents report that the environment has become extremely unhygienic. When the city corporation had an active mayor, waste removal and mosquito control were at least functional. Now conditions have deteriorated again.

Safe drinking water is also scarce in Tejgaon Colony. Many rely on nearby 'water ATM booths' for their daily supply. During the consultation, participants repeatedly highlighted the severity of the water crisis.

Receives Poor Quality Services Despite Paying

Residents of Adabor slum reported that, like other city residents, they access water from WASA's legal lines. However, the water is often foul-smelling and contaminated. FGD participants indicated that supply from WASA lines is insufficient, forcing residents to fetch water from nearby deep tube wells. Some purchase water at BDT 0.80–2 per litre. There is also a tendency to use illegal water lines. A study in three Dhaka slums found that slum residents using illegal lines paid 7–14 times more than households using legal connections (Rahaman & Ahmed, 2016). FGD participants informed that for waste disposal, residents pay BDT 80–120 per month, yet waste accumulates along roadside drains, and roads flood during monsoons. Stagnant water in various locations increases mosquito infestations, raising the risk of dengue among these populations.

Life Amid Crime and Fear

Shelters of urban floating populations have become centres of criminal activity, including drug abuse, violence, theft, robbery, extortion, harassment, and even murder (Dhaka Tribune, 2025). Residents frequently feel unsafe and allege that law enforcement provides no protection. A resident of the Mohammadpur Geneva Camp stated that they feel extremely insecure when drug dealers engage in armed conflicts over territory. Another concern is that after the fall of the previous government, some floating and slum residents involved in illegal activities stole firearms from police stations and never returned them. Participants during consultations noted that influential people control the drug trade and exploit slum children, adolescents, and youth for these activities. Driven by livelihood needs, they often become involved in such criminal activities.

Limited Access to Affordable Education

Floating populations largely rely on various NGO-run schools for the primary and secondary education of their children. In the slums of Dhaka, schools are scarce, and NGO-run schools provide education to children who cannot access formal education (Sara & Mridha, 2021). This reliance is primarily due to the scarcity of government primary schools in urban areas and the poor quality of education in existing schools. In Mohammadpur Beribadh, there is no primary school nearby. A respondent from Adabor shared that, where schools exist, it takes about 30 minutes to reach them.

Many parents send their children to madrasas because the costs are lower and the children can stay longer. Some madrasas also provide residential facilities, making them a more appealing option for families struggling to find safe shelter for their children. Kindergarten admission fees remain out of reach for most households, and additional coaching fees make schooling even more expensive. One mother explained that paying school fees means cutting down on groceries, and she worries about educating her second child.

Youth representatives noted that most students drop out after class 8. Children from poor households often begin working early to support their families. Participants reported that child labour has been on the rise, especially after COVID-19. This trend is reflected in the latest MICS report, which shows child labour increasing from 6.8 per cent in 2019 to 9.2 per cent in 2025 (UNICEF & BBS, 2025).

Floating Children in Multidimensional Risks

Floating children grow up in environments shaped by instability, limited protection, and constant uncertainty. Without stable homes or supportive networks, these children navigate challenges far beyond what their age should require. Their vulnerabilities cut across multiple dimensions, outlined below.

Street Children Left Outside the Schooling System

Children without guardians face major barriers to enrolling in school. Current admission rules require birth certificates for both the children and their parents- documents that street children do not have. Even in many private or NGO-run schools, enrolment is based on the household conditions of slum residents, which automatically excludes children living on the streets.

An organisation working with street children explained that while some schools do accept 'guardianless' children, the number is very small, and many children do not even know these options exist. Another key challenge is that children without guardians are more likely to drop out, and it is harder to track them for regular attendance.

Rising Trend of Child Marriage

Child marriage is increasing among urban floating boys and girls. Insecurity, superstition, and the absence of proper guidance all play a role. Recent MICS data show an intriguing picture. While the share of girls married before 18 has slowly declined from 52.3 per cent in 2013 to 47.2 per cent in 2025, marriages among 15–19-year-olds have risen sharply, from 32.9 per cent in 2019 to 38.9 per cent in 2025.

In floating households, adults spend long hours working, leaving children without supervision. As a result, many adolescents elope and marry early. Girls, especially those living on the streets, are at particular risk. Some enter exploitative relationships, seeking protection through older male partners. Superstitions also persist. Some families believe it is sinful to keep unmarried girls at home, which further fuels early marriage.

Child Labour is Common to Survive

Key informant interviews with civil society organisation (CSO) members revealed that it is common for street children to work in order just to survive. Many of these children are seen working in restaurants as waiters, in the construction sector, and in the transport sector, or helping out in local bazaars. It is also frequent for them to engage in rag picking, which exposes them to hazardous materials. The interview respondents emphasised that this work often comes at the expense of their education, hindering their ability to develop the skills necessary for social mobility in the future.

The wages from these jobs are low, and many children resort to taking on additional odd jobs when available. Furthermore, drug abuse is prevalent among this demographic, which makes them more vulnerable and susceptible to recruitment by urban crime groups.

Children Caught in the Crime Web

Poverty is driving many floating children and youth to crime. Urban communities are now gripped by fear as Kishore Gangs (adolescent gangs) drive a surge in violence. Dhaka has especially been struggling in this connection (Mollah & Khan, 2025). These groups comprising children are often used for political violence, land grabbing, carrying weapons, drug trafficking, extortion, and even murder.

FGD participants claimed that many of these networks grow under local political and administrative patronage. Children are reportedly paid BDT 200 a day and given free meals to work for political actors. Some do not live with their parents and use drugs, which makes them easier to control. They are increasingly drawn into the drug trade, political clashes, and other criminal activities.

Participants also noted that government and NGO efforts to prevent crime in slums remain minimal. During major incidents, police may detain a few offenders, but many return to crime soon after bail. Residents alleged that these arrests often occur in collusion with gangs, who know they can secure release. This creates a climate of fear and signals deep corruption within the security and administrative systems, discouraging ordinary people from speaking out.

Healthcare Out of Reach

A significant share of the floating population's income goes to healthcare. Hazardous work and unhygienic living conditions expose them to frequent illness, and studies show that out-of-pocket expenses remain a constant burden (Afrin & Islam, 2023). Many are unable to recognise their own health problems due to low awareness. A woman in Tejgaon Colony, for instance, insisted she was fine despite having the visible symptoms of cataracts. Some people living near shrines even believe they stay healthy because the place is sacred.

FGDs revealed that most rely on pharmacies for advice rather than trained medical professionals. Some receive free treatment at government hospitals, but many still end up paying. A large number depend on NGO-run health services.

Dhaka currently has 36 urban health centres, but this is far from enough to serve all disadvantaged people. Staffing shortages make the situation worse. Among those taking part in the Tejgaon Railway Colony discussion, only two of sixteen participants had received a 'red card,' which is provided to poor households that allow them to receive free treatment. Authorities reported irregularities in the distribution. Many who need them do not get them, while politically connected individuals often hold cards they never use.

Data from Dhaka North City Corporation shows that 44,639 red cards were issued in work areas 1 to 6, but only 18,543 are active. This means 58.5 per cent of the cards are inactive, suggesting that many beneficiaries never seek care at the centres. Residents also mentioned favouritism and

money exchanges during card distribution. Some said NGO workers give cards to people they know, ignoring those who need them the most.

Inadequate Support for Urban Floating Mothers

Pregnant and postpartum women in floating communities face high health risks. Home births are common, and maternal care centres in urban areas are inadequate. A recent study of Dhaka's slums found that adolescent pregnancies are frequent and access to safe birthing facilities is scarce (Haque et al., 2024). The study brought to the forefront that women in slums often rely on untrained providers or older family members, such as mothers-in-law, placing them at greater risk than non-slum women. After the closure of the Tejgaon Delivery Centre, women in the colony have been forced to give birth at home. FGDs revealed that many have never seen a doctor during pregnancy or after delivery.

Women in the Adabor slum also reported that the urban work environment is harsh. Institutional jobs require long shifts, and daycare facilities are limited. Many mothers leave their young children with neighbours while they work. Several women said they received training in electronics or tailoring, but they cannot take up paid work because they lack family support and remain confined to household duties.

Exclusion from Social Safety Nets

Social safety net programmes targeting the urban population are far more limited than those in rural areas. For instance, there is no provision for the Allowance for the Widow and Husband Deserted Women in Dhaka. A widow in Tejgaon Railway Colony said her application was rejected at the Social Welfare Office because such programmes do not exist in the city. The elderly allowance is available through city corporations, but the coverage is extremely low.

In many cases, eligibility for social safety net programmes requires permanent residence. This is challenging for the floating populations as they are constantly on the move.

Awareness is another barrier. Women in the Tejgaon Railway Colony focus group said they had never heard of mother-and-child support schemes and had never applied for any benefits. Even where allowances exist, the monthly amount is often too small to make a meaningful difference.

Dhaka North City Corporation reports that around 600 thousand people hold TCB family cards in its jurisdiction. However floating populations are hard to reach because they often shift locations, making distribution difficult. Identifying eligible beneficiaries is also more challenging in urban areas due to high population density and low social familiarity. The government-run Urban Community Development Project (UCDP) struggles with staffing shortages, limiting its ability to serve vulnerable groups effectively.

Foreign Aid Cuts Causing Hardships to Grow

Foreign aid for services targeting marginalised urban populations has been shrinking. Until fiscal year 2024–25, the Urban Primary Health Care Services Delivery Project was funded by the Asian Development Bank (ADB). A key informant from Dhaka North City Corporation noted

that after ADB support ended, the government took over funding and added five new services. Yet the budget for FY2025–26 has dropped sharply to BDT 54.25 crore, down from BDT 180.13 crore in the previous year (BDT 317.68 crore after revision).

Probably, to cope with the shortage of funds, service costs at urban health centres have been raised. Dhaka North City Corporation reports that prices for 41 services have increased by 78 per cent. Medicines and pathology tests that were once free now require patients to pay at least half the cost. Normal deliveries now cost BDT 1,200, and caesarean sections cost BDT 7,000. These services were previously free. These changes have made healthcare harder to access and increased risks for women during childbirth. Consultation participants noted that healthcare support has declined overall. Many reported difficulties accessing government offices or engaging with local commissioners.

In education, reports from NGO-run schools indicate that the reduction in foreign aid has jeopardised efforts to improve educational opportunities for floating populations. Furthermore, no new government primary or secondary institutions have been established in urban areas for an extended period. This highlights a serious gap in public provision.

Box 7. Myth: Urban Areas Offer Better Educational Facilities and Opportunities

Fact: *Urban advantage in education is income-dependent.*

Education facilities, including infrastructure, teaching materials, and teacher quality, are no doubt better in urban areas compared to rural ones. However, access to these relatively better opportunities often tends to be income-dependent. For children from poor families, not to speak of children without families, the street children, the compulsion of daily survival overrides the luxury of attending school with a hungry belly. So, street children are compelled either to go without education or to drop out after some time.

Insight: Mere availability of educational facilities and access to education, as is the case in Bangladesh's urban areas, does not necessarily mean that left behind children, such as street children, will be able and willing to attend school. Providing education to street children will call for support all along the education chain. Often, the provision of mid-day meals decides whether a street child will go to school or not. We will need to design customised and comprehensive support so that schools, rather than the streets, become the places where street children see their future.

Why are They Being Left Behind?

Many of the problems identified for urban floating populations stem from a lack of rights and capabilities. Their challenges are multidimensional, involving laws and policies, institutions and governance, and social norms and discipline. The main causes of their marginalisation are summarised below.

Inadequate Rural Employment and Resettlement Opportunities

Limited employment opportunities in rural areas force many people to migrate to cities for livelihoods. Khanam et al. (2024) note that economic and environmental pressures drive this migration, yet the poor and precarious nature of urban work prevents people from improving

their situation. Natural disasters, such as floods, render a significant part of the population homeless, who then seek shelter in urban areas. On arrival, they are often compelled to take low-income jobs and live in livelihood insecurity. Low wages, high rents, and rising living costs in urban areas create barriers to meeting basic needs.

Essential Services are Neither Affordable Nor Easily Accessible

Services essential for human development, such as education, healthcare, and various capacity-building training programmes not easily accessible for these people. Even when such services exist, many are unaware of them. There is also a lack of coordinated effort among the various service providers.

Mobility Becomes a Barrier

Government services and social safety programmes in Bangladesh rarely account for the unique circumstances of floating populations. Because they do not stay in one place for long, they are often excluded from social security, education, and healthcare services. Planning and coordinating support specifically for them is extremely challenging. Both government and private initiatives remain limited in addressing their needs.

Socially and Politically Disorganised

Because floating populations do not live in one place for long, they struggle to form lasting relationships, mutual cooperation, or social organisations. As a result, they remain socially and politically marginalised. To survive in informal settlements, they depend on 'slum owners' and 'syndicates,' often paying high prices for poor-quality services. Many are pressured into taking part in political campaigns or criminal activities. Daily wage earners have scant opportunity to claim their rights through labour organisations.

In some cases, community-based organisations raise their concerns to local representatives, but participation in governance remains very limited. Social cohesion is also uneven. Long-term residents can build some ties with neighbours and local groups. Those who move frequently remain completely disconnected from such networks.

What's Working, What's Broken?

Conversion of resources into real capabilities depends on personal, social, and environmental factors. These influences can enable people to build capabilities or prevent them from doing so. For the urban floating population, the key enabling and disabling factors across the five critical domains are summarised below.

Analysis of the floating population's social mobility through a capability-based framework reveals that NGO-run schools and training programmes act as important enablers. But several barriers limit progress. Government schools are inadequate, many floating children lack guardians, and families face financial constraints. Safety concerns for women, rising child marriage, and high dropout rates driven by child labour further restrict their opportunities.

In terms of technology, the enabling factors include mobile phone usage and internet access. Barriers include a lack of awareness about the various digitised government services.

For work and productivity, a few factors support the floating population. Non-formal urban jobs, NGO microcredit programmes, and informal lending offer some opportunities. But major barriers remain. Many lack the skills needed for better work, have little capital, and cannot access formal credit facilities. Microcredit programmes are often inadequate, and limited information further limits their ability to build capabilities in the workplace and productivity.

In health, urban primary health care services and free treatment in government hospitals provide core support. But the barriers are significant. High out-of-pocket costs, unsafe living and working conditions, and staff shortages in urban health centres limit access. Irregularities and corruption in service allocation further weaken the system and undermine people's ability to stay healthy.

For social protection and inclusive institutions, existing safety net programmes offer some support. But many barriers limit their impact, for instance, allowances are too small. Floating populations live in temporary and shifting settlements, making it hard to reach them. Corruption in the distribution of benefits, weak social cohesion, and limited access to information further restrict inclusion. Essential service provision for the urban floating population often depends on the availability of foreign aid. Staffing shortages in government institutions exacerbate these challenges and undermine the effectiveness of social protection.

Box 8. Case Study: How Tailored Support Programmes Changed an Urdu-Speaking Bangladeshi Girl's Life

The Challenge

Nabila, a proud representative of the second generation of the Urdu-speaking Bihari community in Bangladesh, was born and raised in a Bihari camp. Her parents, like many others, faced the challenges of making ends meet. Despite the social stigma associated with her ancestral lineage and the difficult environment she lived in, Nabila remained resilient. Financial pressures led her to make the tough decision to drop out of college, yet amidst limited opportunities, she discovered a glimmer of hope that inspired her to break free from the cycle of poverty and pursue a bright and more promising future.

The Intervention

Nabila's transformation began with the chance to access a free diploma course in baking offered by a local NGO. This opportunity provided her with a valuable skill that became the foundation of her future. After completing the course, Nabila gathered courage and hope and launched her own bakery.

While her journey was filled with challenges, including borrowing money from a loan shark to fund her business, the support from the training programme empowered her to generate a steady income through the sale of cakes, which allowed her to pay back the loans.

Driven by a willingness to enhance her personal growth, Nabila enrolled in a hospitality course run by a local initiative aimed at empowering women from marginalised backgrounds. This inspiring opportunity opened doors for her, eventually leading to a position in one of Dhaka's top hotel chains—a career she once thought was beyond her reach.

(Box 8 contd.)

(Box 8 contd.)

Impact and Lessons Learned

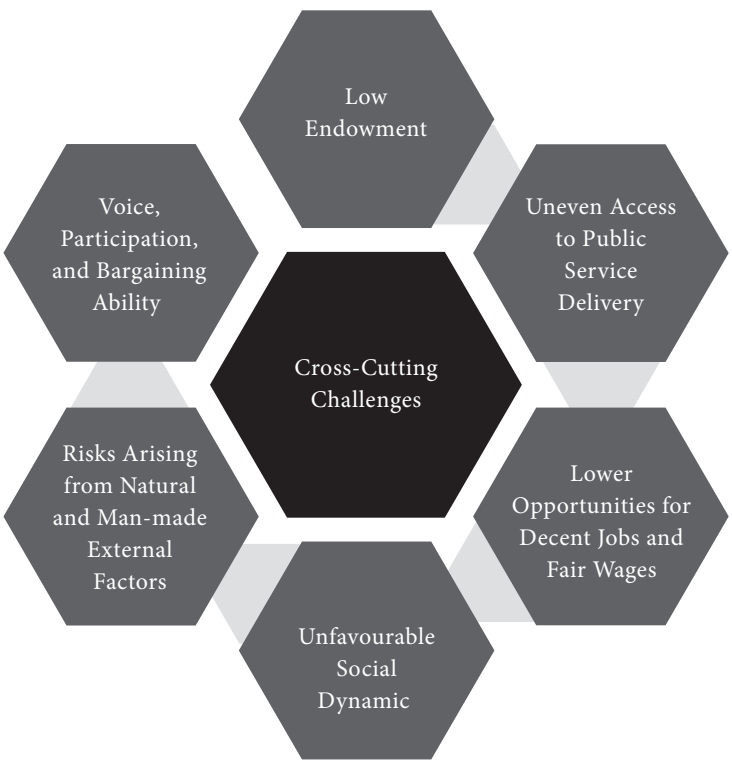
The skill development programme empowered Nabila to transform her life, overcoming numerous challenges along the way. Her journey is a powerful reminder that, with the right support systems, individuals from marginalised communities can forge a brighter future. Nabila's success highlights the positive impact that targeted interventions could have, in terms of access to education and skills development programmes, which could be powerful tools to break the shackles of disadvantage and impoverishment.

6. Cross-Cutting Challenges

The findings point to a set of cross-cutting challenges that shape the lived realities of extreme poverty across the five groups. These challenges span multiple domains, including access to resources, delivery of public services, regulation of labour markets, complex social relations, exposure to external risks, and voice and participation. These shared challenges reveal that poverty is driven by more than income deprivation. It is reinforced by systemic exclusion of institutions, policies, and power structures. Limited and fragmented interventions have done little to address the common deprivations faced by the left-behind population. Lack of access to basic human rights and economic opportunities creates a cycle that restricts individuals' potential and perpetuates poverty.

Figure 23 captures the various cross-cutting challenges that afflict all the identified extremely poor groups. Unless embedded impediments are removed through policy interventions and implementational changes, these groups will not be able to overcome those barriers.

Figure 23: Cross-Cutting Challenges in Alleviating Extreme Poverty



Source: Authors' illustration.

6.1 Low Endowment

Resource endowments, such as wealth, skills, and social capital, are not uniformly distributed, and their unequal allocation significantly impacts individuals' ability to escape poverty and achieve socio-economic mobility. It has been observed that not everyone, even within a group, is on equal footing.

A lack of adequate resources deepens poverty. As noted by Barrett and Swallow (2006), low initial endowments can trap households in a low-level equilibrium. Their study argues that even with small transfers, only minor, short-lived gains may result; eventually, the group will revert to its initial state of poverty. In the context of tea gardens, those with more land enjoy better food security and livelihoods. Conversely, individuals with limited or no land often struggle to make ends meet. In the remote *Haor* areas, the high cost of travelling to distant schools means that only those with financial means can continue their education.

Limited or non-transferable skills restrict people's ability to diversify their livelihoods. Tea garden workers depend on highly specialised skills passed down through generations that are not easily deployable in other sectors. This situation traps workers within the tea garden industry, and the poor education they receive further constrains their skill development, leaving them trapped in a cycle of poverty.

Weak social networks and limited access to institutions increase vulnerability. Among *Dalit* communities, disparities in social endowment are starkly evident. Those fortunate enough to secure government employment gain access to housing benefits and other social protection measures. However, the majority of *Dalit*s lack similar institutional advantages and remain vulnerable to housing insecurity, potentially facing forced eviction.

6.2 Uneven Access to Public Services

Access to public services is a crucial factor in determining human development outcomes. However, evidence shows that persistent structural inequities are present across various domains. These disparities negatively impact the well-being, resilience, and upward mobility of disadvantaged groups. Firstly, geographic inequality affects access to essential services such as education, healthcare, and trade opportunities. This spatial divide creates significant economic disadvantages for rural and remote populations, who face higher costs and longer travel times to obtain basic services. Secondly, governance capture and regulatory inefficiencies hinder equitable access to resources and public services, thereby reinforcing social and economic inequalities. Together, these challenges create significant barriers, continuing cycles of poverty and marginalisation for already vulnerable groups.

Access to Water and Sanitation

The Human Rights to Water and Sanitation framework emphasises that states have the primary responsibility to provide adequate water and sanitation services for everyone (OHCHR, 2010). However, simply having physical access to water and sanitation is not enough if those resources are unaffordable, unreliable, unhygienic, unsafe, unsuitable for persons with disabilities or children, or not gender-segregated for toilets and washing facilities. Inadequate access to safe

drinking water was consistently recognised as the most pressing daily challenge faced by all target groups. Furthermore, the need for segregated toilets for women was highlighted by nearly all those surveyed.

Access to Health

Many individuals in these communities depend on pharmacy consultations for their healthcare needs. This reliance is largely due to the considerable distance to medical facilities and the high out-of-pocket costs associated with formal healthcare services. Unfortunately, this dependence on informal healthcare providers restricts the quality of care available and can result in untreated conditions and worsening health outcomes over time. Additionally, public healthcare facilities face a significant shortage of healthcare professionals, and the distribution of free healthcare facility cards often involves nepotism, further hindering access to medical services.

Access to Education, Skills, and Training Programmes

For many individuals, education often stops where financial constraints begin. Most participants in FGDs reported attending school only up to Class 5, the upper limit for free schooling. A significant number of individuals could not complete secondary education, and very few are able to pursue higher education. Developing human capital is essential for sustainably breaking the cycle of poverty, which requires access to education and the cultivation of employable skills (United Nations Millennium Project, 2005). This educational gap severely restricts future employment opportunities and the ability to escape poverty.

In addition to financial barriers, geographical disparities in educational infrastructure and quality of education further limit access to education, exacerbating inequalities. In the *Haor* areas, travel to schools is an everyday struggle due to poor infrastructure. Similarly, workers in tea gardens located far from populated areas face difficulties sending their children to school.

It has been observed that educational challenges disproportionately affect children from female-headed households, with boys in particular being more likely to drop out of school to earn an income. Bureaucratic and regulatory constraints also hinder access to education. For example, the requirement for birth certificates for school enrolment effectively excludes street children from formal education, perpetuating the marginalisation of vulnerable youth.

Moreover, for these groups, mainstream education is not always a guarantee of decent employment. For instance, a female farmer's son who graduated is still employed as a school assistant, while a *Dalit* postgraduate has resorted to driving a van for a living. There is no denying that this is the general picture in Bangladesh, which highlights the disconnect between formal education and labour-market demands. However, for people in extreme poverty, the situation is doubly precarious. While technical education is widely recognised as crucial for employability, remote areas often lack sufficient institutions offering technical training.

Access to Social Security

In urban areas, social safety net coverage remains minimal. This situation leaves low-income groups, particularly those in the informal sector, without access to protections that could shield

them from economic shocks and hardships. The procurement process for agricultural products also faces significant challenges. Distant procurement centres and the interference of middlemen often prevent farmers from receiving the minimum price for their produce, thereby reducing their income and perpetuating poverty.

The extreme poor groups suffer both from inclusion and exclusion errors. Corruption within public service delivery systems, including social safety nets and agricultural extension services, leads to widespread errors of inclusion and exclusion. The beneficiary selection process is often discriminatory, especially regarding extension services. An issue to note is that farmer and fisher identification cards are often registered in the names of male household heads. This practice disadvantages women in sectors vital to economic livelihoods.

Access to Common Resources

Historically, corruption has restricted poor people's access to common resources. Approvals for *khas land* leases are often plagued by inefficiency and corrupt practices. The process can take between 20 and 30 years and typically involves paying bribes, which creates a barrier for disadvantaged groups who cannot afford to pay them. Due to mandates in the *Jalmahal* management policy, many fishing groups resort to illegal subleasing, as the direct costs of leasing resources are often unaffordable. This informal practice reflects the broader lack of accessible and affordable resources, further entrenching the economic marginalisation of particularly those in the group who belong to weaker sections.

Access to Finance

Access to formal financial channels remains largely out of reach for many individuals due to low income and landlessness. Approximately 90 per cent of these individuals rely on informal sources of credit, such as microfinance institutions (MFIs), where service charges can be as high as 30 per cent. In contrast, only 5 to 6 per cent have access to banking services.

The collateral-free credit facility, intended to support marginalised farmers, remains ineffective mainly due to a lack of guarantors. This limited access to credit severely restricts economic opportunities and reinforces their exclusion from productive economic activities.

Gender biases within the banking sector further exacerbate these inequalities, particularly for women. Women are often seen as high-risk borrowers since only 4.93 per cent of the country's agricultural land is owned by women. To note, ownership of assets is closely connected with legal issues such as inheritance laws.

The inability to invest in productive capacities or entrepreneurship due to credit constraints keeps many of these groups trapped in poverty. Most individuals in the target groups face credit limitations and have very little savings.

6.3 Lower Opportunities for Decent Jobs and Fair Wages

Many individuals in the workforce are employed for low wages and often work under poor conditions. This exploitation is exacerbated by weak regulatory enforcement, a lack of decent job opportunities, limited employability, and restricted mobility.

Contractual employment has become increasingly prevalent in the private and informal sectors, systematically excluding workers from the benefits they would otherwise be eligible for as permanent workers. Those in such arrangements are frequently denied healthcare coverage, pensions, and job security, which heightens their vulnerability and reinforces exploitative labour relations. This discrepancy is evident in the wage disparities within the same labour market. Workers performing similar tasks often receive unequal compensation; for instance, in tea gardens, permanent workers earn BDT 187.5 per day while temporary workers make only BDT 120. Similarly, in sanitation services, permanent workers earn BDT 28,000 per month, whereas outsourced workers receive only BDT 10,000. Informal sector workers often lack basic employment benefits, such as sick leave, maternity leave, festival allowances, or provident funds. The absence of social protection exposes them to financial instability, especially during illness or economic shocks, deepening their long-term vulnerabilities.

Weak labour protections in the private sector contribute to job precarity. Consequently, the demand for secure government employment has intensified. This increased competition can lead to corruption and rent-seeking, making access to public-sector jobs increasingly reliant on informal payments and personal networks rather than merit.

Concerned groups often live paycheck to paycheck and sometimes struggle to afford basic necessities, such as school fees. They are essentially too poor to save, unable to accumulate capital, and thus cannot engage in more productive work, as their limited income forces them to focus on meeting daily needs. This creates a behavioural poverty trap in which immediate challenges take precedence over future opportunities (Shah et al., 2012).

Occupational safety remains inadequate in many low-wage sectors. Workers report a lack of sufficient safety equipment, inadequate sanitary facilities, and frequent exposure to biological and physical hazards. Compensation for work-related injuries is minimal or non-existent, reflecting a systemic neglect of workplace safety standards.

6.4 Unfavourable Social Dynamic

Part of the problem stems from social dynamics that significantly impact different demographics. For many workers from Scheduled Caste communities, the lack of viable fallback options creates conditions akin to invisible servitude. For instance, tea garden workers often remain in low-paid employment because their housing is tied to their jobs. These gardens are situated in areas of geographic poverty where migration is challenging due to subsistence-level incomes and remoteness. Leaving the gardens would mean losing their housing, which is their only option for shelter. The assumed high costs of migration deter many from seeking alternative employment outside the gardens, a challenge also faced by many subsistence agricultural families (Bryan et al., 2013).

Caste-based labour norms further restrict the move to alternative occupations, limiting opportunities for diversification and upward mobility. Within *Dalit* communities, systemic social exclusion constrains access to markets. Small businesses can only operate internally since social stigma prevents mainstream customers from purchasing from them. On the other hand, within the community, buyers often have limited purchasing power, forcing *Dalit* vendors to sell their products at very low prices.

For women, the barriers to economic autonomy are complex. Invisible labour, rigid gender expectations, and limited control over land combine with weak social networks and restricted mobility, making it challenging for women to demand fair wages or secure equitable work opportunities.

The youth demographic also faces growing social challenges. Issues such as child labour, early marriage, exposure to online dangers, and recruitment of minors into organised crime are driving many young people into a state of disengagement, and sometimes crime. Collectively, these challenges are contributing to an alarming increase in the NEET population, posing a significant threat to society's future.

6.5 Risks Arising from Natural and Man-made External Factors

Depletion of natural resources, climate hazards, and mechanisation are displacing labour across multiple sectors. However, job creation is not keeping pace with the growing population, and existing resources remain limited.

For instance, in the southwest, worsening salinity has aggravated rural unemployment, leaving many without viable livelihood options. Similarly, in the *Haor* region, environmental conservation efforts often come at the expense of local livelihood opportunities, forcing communities with the dichotomy to choose between preserving their environment and sustaining their income. Climate risks include the increasing frequency of flooding. In both the agricultural and fisheries sectors, growers typically lack insurance against environmental shocks and seasonal fluctuations, leaving them highly exposed to risks and deepening their vulnerability. Women are particularly vulnerable to climate risks, as their lower mobility restricts their ability to adapt to changing environmental conditions.

Mechanisation in the tea industry presents a dual-edged challenge. While it has the potential to boost exports, it also threatens to displace up to a million workers, exacerbating job insecurity. Economic shocks continue to undermine household stability, particularly in vulnerable communities. Fluctuating market prices and external economic crises have a disproportionate impact on those with limited resources, pushing them further into poverty. Price shocks are a key concern, increasing the likelihood that households will fall back into poverty. Lack of social safety nets and financial resilience leaves many families struggling to cope with these shocks, leading to increased debt, income losses, and even displacement. These economic pressures not only affect immediate livelihoods but also have long-term consequences for children's education, health, and overall well-being.

A matter of grave concern is the increasing prevalence of early marriage, particularly in rural areas and among marginalised communities. This practice often curtails educational and economic opportunities for young girls, trapping them in cycles of poverty and dependency. This growing trend poses significant challenges to achieving gender equality and economic mobility for young women.

CSOs have been pivotal in addressing the issues faced by marginalised people. Their interventions in credit access, water, sanitation, and hygiene (WASH) facilities, education, skills training,

and awareness building have significantly contributed to the human capital development of marginalised groups. However, a decline in foreign aid is increasingly limiting CSOs' capacity to carry out their critical role.

6.6 Voice, Participation, and Bargaining Ability

One of the structural challenges faced by marginalised communities is the suppression of their voices, participation, and bargaining power. A pervasive state of dependence, disconnection, and resignation—fueled by social stigma—limits the agency of these groups, making it difficult for them to assert their rights or influence decisions that affect their lives.

In tea gardens, Panchayat leaders who advocate for workers' rights often face harassment and intimidation. Similarly, slum dwellers are frequently coerced into criminal activities due to a lack of economic opportunities and social support. This exploitation further marginalises them and limits their ability to resist or challenge the system.

The common challenges these groups face extend beyond the socio-economic level to the institutional level, trapping them in cycles of poverty. Their limited resources and lack of savings hinder their ability to develop human capital through education and skill development, as well as their capacity to engage in entrepreneurial activities. Populations in *Haor* regions and tea garden workers are further ensnared in a geographic cycle of poverty due to their remoteness and poor infrastructure. Additionally, poor social capital is widespread among the target groups. Women face additional challenges related to their limited social networks, while *Dalit*s also experience discrimination due to weak social connections. Young women struggle with rising instances of child marriage, which leave them embedded in a perpetually dependent situation. All these issues are exacerbated by their exclusion from government programmes, limited civic participation, and susceptibility to external environmental shocks. While the challenges mentioned may be argued to be broadly shared across society to varying degrees, this study confirms that the extreme poor experience these challenges more intensely, to the extent that they constrain even their most basic aspirations for a dignified life.

7. Structural Barriers to Overcoming Extreme Poverty

Interpersonal differences could prove to be determining factors in identifying who experiences extreme poverty and who is able to overcome it. Often, inherited disadvantages or situations beyond one's control could trap people in extreme poverty and make escaping the trap exceptionally difficult. These are structural barriers to escaping extreme poverty. From our analysis, the following five stand out against this backdrop.

7.1 Intergenerational Poverty

Persistent poverty often spans generations, with structural barriers limiting social and economic mobility. The phrase 'poverty begets poverty' captures this notion, suggesting that past poverty leads to present poverty, and present poverty, in turn, causes future poverty. This dynamic often leaves communities trapped in a state of below-poverty low-level equilibrium, creating a poverty trap (Azariadis & Stachurski, 2005). Akram et al. (2020) also support the view that poverty is passed down across generations in Bangladesh. However, this does not affect everyone in the same way. Instead, these inherited disadvantages are influenced by ongoing deprivation, discrimination, and a household power structure that is deeply shaped by gender dimensions. Asadullah (2012) demonstrates that although occupations may change across generations within a household, such shifts do not necessarily translate into increased wealth in Bangladesh. This limited wealth mobility is largely attributed to the persistence of low educational attainment across generations. To make things worse, educational mobility in Bangladesh in terms of fathers' education has significantly decreased between 2005 and 2016 (Murshed & Uddin, 2024).

7.2 Gendered Vulnerabilities

Women face wage gaps, safety issues, and limited access to assets, education, and healthcare, and these enhance risks of falling into poverty. On average, women in Bangladesh earn 12.2 per cent lower wages than men, and about half of this gap is attributable to labour market discrimination (Rahman & Al-Hasan, 2019). Among rural households that own agricultural land in Bangladesh, only 13 per cent of women have sole or joint ownership, compared to 70 per cent of men (Kotikula et al., 2019). Layton et al. (2021) indicate that Bangladeshi households tend to allocate more resources to boys' education beyond the primary level, while girls are more often engaged in household duties and income-generating activities during their schooling. This dual burden contributes to higher absenteeism among girls and weaker educational outcomes. The fact that girls are subjected to marriage at an early age is also a key reason. In Bangladesh, about 8.2 per cent of girls are given in marriage below the age of 15 (BBS, 2024b). In Bangladesh, 66 per cent of women faced at least one barrier in accessing healthcare (Sen et al., 2023). The four key barriers identified were obtaining permission, obtaining money, distance to facilities, and

requiring companionship, all of which reflect women's subordinate position in the household and in society.

7.3 Vulnerable to Shocks

The gradual progress in eliminating extreme poverty is also vulnerable to economic, environmental, and social shocks. Literature supports that Bangladesh's poverty reduction has been precarious, and this risks being stalled or reversed amid intersecting crises such as climate-related disasters, political violence, and economic shocks (Diwakar & Brzezinska, 2024). After the first nationwide lockdown in 2020, over three-quarters (77 per cent) of surveyed individuals in urban informal settlements who were below the median income, though not initially poor, fell into poverty (De Schutter, 2023b). Because the social protection system in Bangladesh relies on proxy-means tests that reflect long-term poverty but fail to capture sudden changes in people's situations, it often struggles to respond quickly to shocks (Bastagli & Holmes, 2014).

7.4 Informality and Invisibility

Informal work and lack of recognition exclude vulnerable groups from receiving essential state services and protections. Informal employment accounts for 85 per cent of jobs in Bangladesh, leaving workers without social protection from external shocks (International Labour Organization, 2024). They remain excluded from enjoying formal rights since the Bangladesh Labour Act 2013 (with its subsequent amendments) does not cater to their needs and recognition. Lack of formal contracts and weak regulation accentuate their deprivations. These all lead to precarious conditions, including low wages, long working hours, poor safety, and minimal social protection (Mallik, 2025). Alam (2012) noted that the defining feature of the informal economy is the absence of rights and social protection for the workers involved. As a result, they are compelled to live in extensive poverty, are exploited with no place to go for protection and grievance redress, lack access to basic social services, and hold little or no hope that life could be better. Within and beyond the left-behind groups considered in this study, a broader constellation of invisible groups falls outside state reach entirely. Together, they comprise around five million people (Business & Human Rights Resource Centre, 2026). These communities face acute discrimination, wage deprivation, hostility, indignity, and various forms of human rights violations due to their religion, occupation, or ethnic identity. Yet they are not even recognised as rights-bearing citizens in the first place.

7.5 Absence of Inclusive Policies

Holistic, intersectional approaches are essential to tackle the root causes of deprivations and promote the cause of inclusive development in Bangladesh. Devine et al. (2017) argue that Bangladesh will need a new growth path that is more inclusive and redistributive, and will have to introduce innovative policies that are nuanced, blended, and sustained. World Bank (2016) similarly concludes that achieving the goal of reducing extreme poverty to less than 3 per cent by 2030 will require more inclusive economic growth, with the poorest 40 per cent of society receiving a relatively larger share of benefits from development in Bangladesh. Groups that do not fit this template are often filtered out by design and not merely because of implementation failure. This is precisely the intersectional gap that needs to be plugged in order to foster

inclusivity. A broad-based strategy of inclusiveness needs to empower all citizens to benefit from the development process. If eligibility rules are not redesigned by reassessing financial barriers and if identity requirements are not recalibrated to better reflect intersecting vulnerabilities, the population belonging to the group of the extreme poor population in Bangladesh will continue to be structurally locked out of development outcomes.

8. Policy Approach

To varying degrees, successive policies in Bangladesh did acknowledge the existence of extreme poverty. However, these efforts have remained inadequate in addressing the attendant challenges comprehensively. This section reviews Bangladesh's anti-poverty interventions from the post-Liberation War period to the present. It examines why past initiatives fell short in translating economic growth and social protection into sustainable, rights-based inclusion of left-behind and marginalised groups. The section concludes by outlining key policy principles, instruments, and actionable measures for a strategic pathway out of poverty for groups that have been covered in this study.

8.1 Bangladesh's Track Record in Dealing with Poverty

Bangladesh's experience with extreme poverty can be elaborated within a broad spectrum of transformation, transitioning from what was referred to in the 1970s as a 'bottomless basket' to, at later stages, being recognised as a 'poster child' of development. The journey has seen repeated shocks, against the backdrop of the dire post-independence period (for most people), which thereafter saw significant alleviation over several decades of steady, albeit uneven, pace of poverty reduction. The reduction in poverty was primarily driven by agriculture, labour-intensive manufacturing, remittances, advancements in human development, the growth of safety net programmes and significant contributions of non-government organisations (NGOs). However, experience of recent years indicates that these gains remain sensitive to shocks, with inflationary pressures and labour-market stress leading to reversals of some of the earlier gains and progress.

During the 1970s, Bangladesh's strategy to address 'extreme poverty' was significantly influenced by initiatives focused on food relief, rehabilitation, rural development programmes, and early community-based services. To recall, following independence, Bangladesh encountered severe food insecurity and heightened vulnerability to natural disasters. The First Five-Year Plan (FYP) for 1973-1978 placed a strong emphasis on poverty alleviation (Hyder, 1995). A pivotal moment in this context was the 1974 famine, which played a defining role in shaping and redesigning the state's relief capacity and promoting the development of large-scale NGO service delivery models. In response to the famine, the Food for Work (FFW) programme was initiated in 1974 to address starvation caused by rising foodgrain prices and rural unemployment. The government's efforts at addressing food security and alleviating poverty were significantly boosted by large-scale migration from rural Bangladesh for overseas jobs beginning in the mid-1970s. This resulted in rising remittance flows to the country. The government also implemented the Vulnerable Group Feeding (VGF) programme in 1975 to support those in need. That same year, the Department of Social Services piloted the first interest-free microfinance initiative, known as the Rural Social

Service (RSS) programme. The concept of collateral-free microcredit was first introduced in Bangladesh in 1976, which eventually became institutionalised.

The 1980s saw a significant transition in Bangladesh, characterised by a shift from a state-dominated economy to one that encouraged private sector participation and labour-intensive export growth, particularly in the export-oriented ready-made garment (RMG) industry. The Second Five-Year Plan of Bangladesh, spanning 1980-1985, aimed at accelerating agricultural growth, diversifying the export base, and enhancing basic infrastructure. In 1980, the Bangladesh Export Processing Zones Authority (BEPZA) was established to attract foreign direct investment and generate employment opportunities in the manufacturing sector. Women's participation in the labour force received a boost through job opportunities in the export-oriented RMG sector. The New Industrial Policy introduced in 1982 encouraged private sector investment and broadened the scope for labour-intensive, export-oriented industries. These enhanced employment prospects and income levels for a large part of the hitherto economically disadvantaged households (The World Bank Group Archives, 1986). The Female Secondary Stipend Programme (FSP) was launched in 1982 with the objective of encouraging retention of girls in the school system. A positive outcome of the above was the gradual fall in fertility rates. In 1983, the Rural Maintenance Programme (RMP), a 'cash-for-public works' initiative, was piloted to provide year-round employment for rural women in dire financial situations. Furthermore, the government endorsed the formalisation and expansion of the Grameen Bank, which introduced collateral-free credit access for the impoverished population, particularly for rural women.

The interventions of the 1990s placed a strong emphasis on fostering resilience and the comprehensive development of human capital. The Fourth Five-Year Plan, covering the years 1990-1995, prioritised poverty alleviation, human resource development, and environmental sustainability. The Fifth Five-Year Plan, which spanned 1997-2002, set the objective of meeting the basic needs of all citizens, generating new employment opportunities, and enhancing infrastructure to stimulate production, primarily driven by the private sector. In 1990, primary education was made free and compulsory. The Annual Development Plan of 1992 incorporated 40 investment projects designed to improve land and labour productivity, as well as raise farmers' incomes (Hyder, 1995). In response to the catastrophic events of the 1991 cyclone and the 1988 floods, the Disaster Management Bureau (DMB) was established in 1993, marking a transition from a focus on relief efforts to proactive, comprehensive risk reduction. Over time, key social assistance programmes expanded significantly. Notably, in 1993, the government launched the inaugural Food for Education (FFE) programme; the Female Secondary School Assistance Project received approval in 1994; and the Old Age Allowance was introduced in 1998. Additionally, the same year saw the introduction of allowances for widowed, deserted, and destitute women. Furthermore, Community Clinics (CCs) and Urban Primary Health Care Centres were established in 1998, contributing to enhanced health access for people with low incomes. The inauguration of the Jamuna Bridge in 1998 facilitated regional integration by connecting the less-developed northwest and the more prosperous eastern region, helping to reduce the east-west socio-economic divide over the subsequent years. The Palli Karma-Sahayak Foundation (PKSF), established in 1999, has expanded the reach of microfinance services along with hundreds of microfinance institutions, to individuals residing in remote and climate-vulnerable areas through partnerships and on-lending to various organisations.

Between 2000 and 2010, the effectiveness of earlier alleviation measures became increasingly pronounced. Noteworthy reductions in poverty were closely associated with the above-mentioned direct interventions, as well as advancements in agriculture, labour-intensive manufacturing, demographic changes, investments in education and health, and developments in infrastructure and digital connectivity. The country also took advantage of the duty-free, quota-free market access provided, thanks to the Everything But Arms (EBA) initiative of the European Union (EU), as well as other schemes in place for the least developed countries (LDCs), such as Bangladesh. This preferential treatment for exports significantly boosted garment exports and created millions of jobs, predominantly for women. During this decade, several social safety net programmes were initiated and expanded. In 2002, a comprehensive school feeding programme was implemented for families in Jashore affected by flooding, serving as an emergency response. The Primary Education Stipend Project (PESP) was launched in 2003 with the aim of increasing primary school enrolment and attendance, and reducing dropout rates. The Disability Allowance programme was instituted in 2006. This was followed by the introduction of the 100 Days Employment Generation Programme (DEGP) in 2008 to address poverty and food insecurity in northern districts during the pre-harvest lean period. The 2010 academic year saw the rollout of the first nationwide free textbook distribution initiative, alongside enhancements of the Maternity Allowance scheme to better support underprivileged pregnant women in rural communities. Adoption of high-yielding variety (HYV) seeds, chemical fertilisers, pesticides, and modern irrigation methods led to a rise in agricultural productivity, which peaked in 2010-11. Additionally, aquaculture production more than doubled between 2000 and 2010, resulting in reduced prices and a significant increase in per capita annual fish consumption nationwide, while the expansion of pond fisheries created further employment opportunities (Rashid & Zhang, 2020).

Between 2011 and 2020, initiatives aimed at poverty alleviation included the introduction of various reforms and an expansion of social protection measures, alongside adaptive strategies to address unforeseen crises. The Sixth Five-Year Plan (2011-2015) was designed to reduce poverty and attain the Millennium Development Goals (MDGs). In 2011, the government expanded the School Feeding Programme across 104 impoverished upazilas in an attempt to enhance child nutrition and attendance rates. In 2015, the government introduced the National Social Security Strategy, which aimed to transition from fragmented safety nets to a coordinated, lifecycle-based system. In 2016, the Primary Education Stipend Project was extended to all government primary schools and digitised for improved efficiency. Following 2016, poverty reduction efforts became increasingly rural-focused, with the agriculture sector recovering at an impressive pace. In 2020, the government provided cash assistance to five million low-income families to mitigate the adverse impacts of the COVID-19 pandemic.

The Eighth Five-Year Plan (2020–2025) emphasised recovery in the aftermath of COVID-19 and attempted to achieve faster economic growth through a pronounced 'big-build' strategy. In 2021, the government approved stimulus packages totalling BDT 2,700 crore to support cottage, small, and medium enterprises and enhance living standards at the grassroots level. Compared to the previous decade, this period marked a significant shift toward large-scale projects, predominantly centred in urban and metropolitan areas, with a focus on city infrastructure serving as both a key growth engine and a symbol of modernisation. The Dhaka Metro Rail commenced operations in

2022, coinciding with the inauguration of the Padma Bridge. Additionally, the Airport–Farmgate section of the Dhaka Elevated Expressway was inaugurated in 2023, marking the launch of the country's first elevated expressway.

8.2 Why Previous Interventions Fell Short

No doubt, significant progress in poverty reduction has been achieved in Bangladesh over the years, thanks to economic growth and direct measures. However, despite the government's introduction of various policies and measures, as articulated above in brief, extreme poverty has proved to be obstinate; indeed, the pace of its decline has slowed in the recent past. The policy interventions implemented during the 1980s and 1990s provided immediate benefits and also had positive footprints and impacts in the post-1990 era. However, over time, the marginal effectiveness of these interventions had diminished.

This stalling is not accidental. As evidence suggests, and this was noted earlier, since the mid-2010s, the link between economic growth and poverty reduction has experienced a notable weakening, resulting in a marked slowdown in the pace of poverty alleviation. In essence, economic growth became less inclusive after 2016, with advantages increasingly accruing to wealthier households (World Bank, 2025b). Income inequality witnessed a sharp increase between 2016 and 2022, as evidenced by the rise in the income Gini Coefficient from 0.483 to 0.499 (BBS, 2023a). This trend highlights the growing disparities in wages, earnings, and returns on assets. Not all households and regions were able to take advantage of remittances, an important leveller insofar as income inequality was concerned. During the same period, while rural consumption inequality saw only a marginal decline (with the Gini coefficient decreasing from 29.2 to 28.2), urban inequality saw a rise (from 33.1 to 34.5) (World Bank, 2025b). In more recent times, the heightened vulnerability to economic shocks has translated into rising poverty levels, particularly amid elevated inflation and job losses during the period from 2022 to 2025. Slow rate of job creation and the stagnation in real earnings growth for less-skilled workers further exacerbated the decline in labour incomes and led to a fall in wage share in GDP.

The inability to address the accumulating and emerging crises can be attributed to public interventions designed without a demand-side orientation. Poverty is both multidimensional and context-specific. However, those left behind have neither adequate participation in informing policy design nor access to proper mechanisms for interaction and course correction when interventions do not work (Chambers, 1997; Narayan et al., 2000). Two and a half decades ago, Schneider (1999) argued that empowerment of the poor, demand-driven participation, and accountability constitute the 'missing link' in poverty reduction. Without them, even well-funded programmes produce disappointing results. The institutional avenues or infrastructure for surfacing and acting on the voice of the left behind, for instance, grievance mechanisms, participatory planning, community monitoring, and meaningful consultation, have remained largely symbolic in Bangladesh.

Nowhere is this gap more visible than in social protection, the instrument most directly aimed at the extreme poor. While the number of SSNPs has expanded, Bangladesh allocates only 0.9 per cent of its GDP to social protection, significantly lower than the South Asia average of 3.8 per cent (ILO, 2024). Stakeholders have repeatedly voiced concerns about whether programmes

correspond to what the extreme poor themselves identify as priorities, and whether spending levels reflect those priorities (Qayum & Samadder, 2013). Between 2010 and 2022, social protection programmes contributed only 0.6 percentage points to the reduction in extreme poverty and 0.8 percentage points to a reduction in moderate poverty (GED, 2025b). The benefits provided through these programmes are relatively modest and are often not indexed to inflation, leading to a gradual erosion of their real value. For instance, monthly transfers from major schemes such as the old-age allowance and widow allowance correspond to approximately 14 per cent of the national poverty-line income per person; the disability allowance reaches about 22 per cent. Although the FY2026-27 budget proposes some rise in these allowances, by any measure it is not going to alter their situation significantly. Data from HIES 2016 indicate notable targeting inaccuracies, with approximately 76 per cent of beneficiaries in seven programmes in rural areas being incorrectly included, against 32 per cent in urban areas (World Bank, 2021). Similarly, MICS 2019 data reveal that rural inclusion errors for allowance schemes, food support, and maternity benefits are 51 per cent, 54 per cent, and 62 per cent, respectively, compared to 49.2 per cent, 45.4 per cent, and 65.5 per cent in urban areas. Rigid eligibility criteria linked to administrative records often contribute to exclusion errors, as many individuals have inaccuracies in their national identification documents (Rahman et al., 2021). Centralised redesigns of programmes tend to overlook local knowledge. Additionally, grievance redress and accountability systems continue to remain underdeveloped. Consequently, while coverage has improved on paper, the overall impact on poverty reduction appears to be limited.

The labour market illustrates the same pattern in a different register. Following 2011–12, there was a noticeable slowdown in agricultural productivity growth in Bangladesh. This decline contributed to stagnation in rural incomes, which adversely affected a key traditional driver of poverty reduction in Bangladesh, and led to increased rural–urban migration. The influx of migrants into urban areas outpaced job creation, resulting in increased labour supply. This particularly affected low-skilled workers by dampening wages. Concurrently, the rise of automation and capital-intensive industrial growth limited labour absorption. In the early 1990s, approximately 545 jobs were generated for every USD 1 million in garment exports; by 2023, this figure had decreased to fewer than 90 (Razzaque, 2025). Additionally, firms displayed a tendency to rely on flexible work arrangements and informal adjustments rather than expanding their payrolls due to weak enforcement of regulations (Garment Worker Diaries, 2022). With about 85 per cent of employment in the informal sector — where collective voice is structurally absent — workers have had no organised means to press for decent wages, secure contracts, or safer conditions. Productivity gains have accrued disproportionately to capital rather than labour (Rahman, 2000). This has led to a situation where economic growth has not produced secure and adequately paid employment for lower-income populations. Not surprisingly, labour market dynamics have contributed to rising inequality in Bangladesh.

The left-behind populations have had few channels through which to demand better schools, clinics, or accountability for service failures. To note, Bangladesh allocates less than 2 per cent of GDP to education and under 1 per cent to health, well below regional and global benchmarks. Though the FY2026-27 budget has made an attempt to raise allocations for both health and education sectors, these remain significantly below the required share recommended by concerned global institutions such as WHO and UNICEF. Also, much will depend on the efficiency of utilisation of resources and the delivery of quality services.

Out-of-pocket health spending exceeds 79.3 per cent of total health expenditure, pushing low-income households toward impoverishment (World Bank, 2026). High reliance on foreign aid has compounded the problem. Project-based interventions tied to funding cycles have crowded out locally articulated priorities. Sobhan (1998) and Hasan (2025) argue that in the absence of a cohesive domestic development vision, ownership of the poverty agenda shifted toward development partners and NGOs. This resulted in the intervention design being more distant from the people it was meant to serve. This has also weakened policy coherence. Akram et al. (2024) similarly conclude that sustainable impact to reduce extreme poverty for marginalised groups in Bangladesh requires long-term, rights-based engagement with the extreme poor rather than episodic project cycles.

Governance failures close this vicious loop. All Five-Year Plans have prioritised poverty alleviation, but weak accountability, rent extraction, and politicised institutions have corroded delivery. Core institutions, including law enforcement and the judiciary, are alleged to be politically influenced, weakening the oversight that citizens — especially the poor — might otherwise exercise. Between 2009 and 2023, illicit financial flows averaged approximately USD 16 billion annually, exceeding combined net inflows from foreign aid and FDI (White Paper Committee, 2024). Large projects have experienced average cost overruns of roughly 70 per cent and delays of more than five years. An estimated USD 14–24 billion of the approximately USD 60 billion spent through the ADP over the past 15 years was lost to extortion, bribery, and inflated budgets (White Paper Committee, 2024). Bangladesh scored 23 in the 2024 Corruption Perceptions Index, its lowest in 13 years (Transparency International Bangladesh, 2025).

Mansuri and Rao (2013), reviewing the global evidence on participatory development, note that without a downward accountability mechanism, participation itself becomes captured by local elites and produces fewer gains for the poor. Bangladesh's trajectory fits this pattern; in the absence of a functioning accountability framework through which the left behind could demand responsiveness, losses have continued largely unchecked, and programme capture by politically connected intermediaries has persisted. Kamal and Saha (2014) have also identified this precise dynamic in the case of social service provision in Bangladesh and reemphasised the need to take concrete measures to reverse the course.

8.3 The Way Forward

The discussion around extreme poverty in Bangladesh necessitates a different approach, not merely for the sake of novelty per se, but because of the persistence and levels that have come to characterise the phenomenon. It is against this backdrop that a reevaluation from the perspectives of rights and capabilities has been proposed and argued in this study, with an emphasis on identifying solutions through this lens. The Constitution of Bangladesh affirms that sovereignty resides with the people and endows them with a framework of fundamental rights that must be acknowledged as such. However, when the state treats these rights as discretionary services or welfare provisions, they lose their character as constitutional entitlements.

The realisation of these rights is contingent upon fiscal capacity and institutional competence. Once these rights are recognised as obligations owed to citizens—particularly to marginalised populations—the prioritisation of policy and distributive equity becomes imperative. The

justification for resource allocation must shift from convenience and visibility to a framework that assesses whether it enhances the capabilities of low-income groups by providing adequate and high-quality services. In light of this, the section proposes five guiding principles that should inform the design of future policy interventions in Bangladesh in support of left-behind groups. It also puts forward four policy instruments to support the transition of the extreme poor out of poverty. Finally, the section outlines specific and actionable recommendations to pave the way for strengthening the capability of the selected groups examined in this study.

8.3.1 Five Guiding Principles

A more robust commitment is required to integrate excluded groups into mainstream policy and implement targeted measures that address their unique and specific vulnerabilities. This would require structuring policy designs around five strategic pillars relating to economic, social, and cultural rights, alongside principles of good governance. These pillars are: Availability, Accessibility, Acceptability, and Quality (AAAQ) of Services; Non-discrimination and Equality; Progressive Realisation and Resource Distribution; Participation, Voice, and Agency; and Transparency and Accountability.

a. Availability, Accessibility, Acceptability, and Quality (AAAQ) of Services

Bangladesh's history shows that expanding coverage without ensuring quality produces diminishing returns. The AAAQ framework, therefore, emphasises that essential services—healthcare, education, WASH, and social protection—must be locally available, economically accessible, socially acceptable, and of adequate quality.

Findings from this study, presented in the preceding sections, show that marginalised communities face systematic exclusion from these basic guarantees due to geographic isolation, high out-of-pocket costs, inadequate public provisioning, and low institutional outreach. In light of the AAAQ principles, it is essential to expand access to local, affordable healthcare facilities, particularly for high-risk and geographically isolated communities. Strengthening WASH services is also crucial; this can be achieved by directing a larger share of public resources towards local service providers. Investments in climate-appropriate filtration systems, sanitation facilities, routine maintenance, and efforts to lower user costs will significantly benefit these communities.

In education, the emphasis must shift from enrolment to learning, skills, and employability. Technical and vocational training aligned with domestic and overseas labour markets should be scaled up. Targeted enrolment opportunities for orphan children must be ensured. Financial support for low-income students must be expanded to prevent early dropout and intergenerational poverty.

Improving economic accessibility is equally important. Strategies such as lowering fees for microfinance services, broadening collateral-free and group lending options, and enhancing outreach for government support programmes, particularly for individuals with lower digital literacy, can make a significant difference.

Finally, enhancing the remit of government service delivery is vital. This can be accomplished by strengthening human resources and capacity to serve rural communities and remote institutions. In doing so, it must be ensured that locally elected representatives actively advocate for the rights of marginalised communities. Together, these steps can create a more inclusive and equitable framework that supports the needs of all individuals.

b. Non-Discrimination and Equality

Promoting non-discrimination remains a critical priority, as underscored by the Constitution of Bangladesh, the ICESCR, and the ILO Convention on Discrimination (C111). While significant progress has been made, persistent inequalities based on caste, gender, occupation, and geographical location necessitate focused efforts at their reduction and subsequent elimination. Addressing these structural disparities can enhance access to factor markets such as land and labour and guarantee social protection and safe working conditions for all.

Passing and implementing the Anti-Discrimination Bill is critically important, alongside enforcing decent work standards across both formal and informal sectors. Additionally, extending labour rights protection in the form of job security, periodic wage increments, risk allowances, sickness benefits, and pension schemes to informal and private-sector workers will not only guarantee their rights but also ensure their livelihoods. Access to essential safety equipment, sanitation facilities, and compensation for work-related injuries or illnesses should also be prioritised.

Creating fair recruitment practices in public employment is crucial for fostering inclusivity. Addressing gender-based harassment and improving safe commuting routes for women, through the enactment and implementation of the Sexual Harassment Prevention and Protection Ordinance 2025 and ILO Convention 190, will further empower their participation in the workforce. Raising public awareness can help challenge the entrenched stigma faced by women, tea garden workers, scheduled caste employees, and other marginalised groups. Expanding workplace childcare centres, as mandated under Section 94 of the Labour Law, along with community-based daycare services, will support working parents and help raise women's participation in the labour market.

To ensure equitable access to common resources, it is important to prevent elite capture by addressing loopholes in the *Jalmahal* Management Policy 2009 (Ministry of Land, 2009) and the *Khas Land* Settlement Policy 1997 (Ministry of Land, 1997). Moving from household-based to individual worker identification systems can also improve fair access to extension services and social protection.

Urban inequality demands particular attention in view of recent trends. Phased implementation of the National Urbanisation Policy is necessary to address housing, services, livelihoods, and safety for slum and floating populations.

c. Progressive Realisation and Resource Distribution

Bangladesh's experience highlights that poverty reduction could not be up to the mark because spending levels and benefit sizes were often below the scale needed to shift outcomes. Under

the ICESCR, the state is obliged to use the maximum available resources to progressively realise socio-economic rights. To enhance the impact of existing programmes and effectively address extreme poverty, there is a need for strategic public investment and budget reprioritisation to expand social services, livelihood resilience, infrastructure, and human capital development for marginalised populations. A few frontier initiatives may be implemented and expanded progressively.

Firstly, it is crucial to focus on empowering marginalised communities who often lack access to productive resources and adaptive supports. Providing targeted capital assistance to small-scale workers and micro-entrepreneurs can significantly enhance their productivity, resilience, and opportunities for upward mobility.

In agriculture, access to climate-smart inputs, crop insurance, and transparent subsidy delivery are essential to revive rural income growth. During seasonal bans (as in the case of fishing) or climate disruptions, timely support through VGF or similar schemes should be automatic, not ad hoc.

By implementing these measures, a more inclusive framework could be put in place that addresses immediate needs and fosters long-term resilience and prosperity for all communities. To improve allocative efficiency, budget tagging can be institutionalised to track whether public spending is progressive, pro-poor, and aligned with poverty eradication goals.

d. Participation, Voice, and Agency

Evidence repeatedly shows that systematic exclusion silences people by stripping them of voice and influence. Strengthening participation rights, so that affected communities can shape decisions that govern and influence their livelihoods, is therefore essential. Yet informal workers, tea garden workers, domestic workers, female workers, and caste-based communities often struggle to raise concerns, largely because collective bargaining institutions and protective frameworks remain weak and unevenly enforced.

To enhance workers' agency, it is essential to expand institutional and financial support for unions, cooperatives, and worker associations. Special initiatives should be put in place to promote inclusion, representation, and leadership of women in these organisations. Additionally, fostering social networks among dispersed informal-sector workers, such as domestic workers and day-wage workers, can significantly strengthen their collective voice and bargaining power.

Promoting fair treatment of union activities is crucial, and enforcement measures must align with the Bangladesh Labour Act and comply with relevant ILO Conventions on freedom of association and collective bargaining. Through these efforts, we can create a more inclusive and empowered workforce.

The amended labour law introduces a number of provisions aimed at strengthening workers' rights, including freedom of association, profit-sharing, and other labour entitlements. There should be an adequate monitoring mechanism to ensure these are implemented and applied in full.

e. Transparency and Accountability

Bangladesh's experience demonstrates that governance failures can undo even well-designed policies. Transparency and accountability must therefore anchor all anti-poverty efforts. Promoting transparency and accountability is also central to achieving the goals outlined in SDG 16 and enhancing national governance frameworks. To effectively strengthen accountability, it is essential to address challenges such as opaque beneficiary selection processes, exploitative intermediation, inadequate inspections, and poor oversight of labour rights protection and supply chain practices.

Ensuring transparent and streamlined selection processes for SSNPs, agricultural extension services, and other government benefits is crucial. Developing digital, disaggregated, and open-access databases for beneficiaries and resource allocations, including SSNPs and *khas land* leases, can significantly reduce opportunities for corruption and make monitoring efforts more effective. To achieve sustainable land and water governance, we must focus on reinforcing administrative oversight and raising community awareness through targeted initiatives. Deployment of digital tools, social audits, and recipient report cards could help put in place an accountable system that enhances both accessibility and quality of services delivered.

Rigorous enforcement of inspections is necessary to protect against child labour, early marriage, and involvement of children in organised crime. Government oversight should also prioritise compliance with labour laws and emerging Human Rights Due Diligence Frameworks. Conducting regular audits of labour practices across production and supply chains is vital to safeguard workers' rights. Employers should be encouraged to verify age documentation and keep accurate records in line with Labour Law Chapter 3. Concerned labour dispute and factory inspection systems must be strengthened through adequate human resources and enhanced accountability.

8.3.2 Four Operational Instruments

This study identifies four critical instruments for directly addressing extreme poverty among the five groups under consideration. These are asset transfer, social protection, legal protection and human rights, and human capital development. Taken together, they map concrete policy directions for achieving sustainable poverty reduction across each of the five groups.

a. Asset Transfer

Access to productive assets— land, waterbodies, and agricultural inputs is foundational to escaping extreme poverty, yet this access remains systematically denied to the five groups under consideration. A robust body of literature establishes that asset ownership is not merely a marker of welfare but a structural determinant of poverty exit. Carter and Barrett (2006) demonstrate that asset thresholds create poverty traps, whereby households below a critical asset level are unable to accumulate resources and remain locked in low-productivity equilibria regardless of their best efforts. Evidence from rural areas of Bangladesh confirms that individuals below an asset threshold are engaged in low-return casual labour and trapped in poverty. Those who cross it can transition into higher-return occupations such as livestock rearing and land cultivation (Balboni et al., 2022). The BRAC Graduation Approach has demonstrated that a one-time

transfer of productive assets to ultra-poor women in Bangladesh enabled sustained occupational change, income growth, and poverty exit (Abdul Latif Jameel Poverty Action Lab, n.d.).

For female farmers, who contribute substantially to agricultural production while remaining largely excluded from formal land rights, asset transfer is a prerequisite for economic agency. For *Haor* fisherfolk, the asset in question is access to waterbodies. The Bangladesh Department of Fisheries leases *Haor*s through competitive bidding. This often sidelines local fishers who lack the capital to compete (Stockholm Environment Institute, 2025). Tea garden workers face a distinct form of asset deprivation. Workers live on plantation land without ownership rights, leaving them with no choice but to continue working in the gardens simply to retain their homes (Business & Human Rights Resource Centre, 2026). For *Dalit* sanitary workers, landlessness is similarly structural: the majority of *Dalit*s are landless, with their homes often located on abandoned fields or *khas land* near roads, leaving them subject to land grabbing and forced eviction (International *Dalit* Solidarity Network & Nagorik Uddyog, 2018). The urban floating population faces a parallel reality- displaced from informal settlements without compensation and rendered ineligible for most government and non-government support due to their lack of a fixed address (Rashid, 2009). Across all five groups, targeted asset redistribution, particularly of land and common pool resources, represents the most direct mechanism for breaking structural poverty traps.

In view of this, access to *khas land* and water bodies must be made fair, regular, transparent, and expedited. Policies on *khas land* distribution and waterbody management, including the Agricultural *Khas Land* Management and Settlement Policy 1997 (Article 11c) and the Government *Jalmahal* Management Policy 2009, need to be revisited to ensure equitable distribution. Agriculture input distribution programmes should be designed to sustain livelihoods and generate alternative employment, particularly in the face of climate vulnerability and seasonal unemployment. Implementation of the Farmer's Card should be prioritised for marginalised groups, including female agricultural labourers and farmers. Urban khas (government-owned) land should be used to extend housing facilities to the urban poor. Agro-entrepreneurship and Agriculture Entrepreneurship Platform initiatives should prioritise women, the extreme poor, and climate-vulnerable areas such as *Haor* regions.

b. Social Protection

Barrientos and Hulme (2009) argue that in developing countries, social protection has evolved from a narrow focus on risk management to a broader framework that addresses basic needs and capabilities. This shift reflects a growing recognition that social protection should address structural causes of poverty rather than merely cushioning its immediate effects. Evaluations by the Chronic Poverty Research Centre (2008) have shown that social protection, particularly social assistance, has an important role to play in reducing chronic poverty in low-income countries. For groups facing climate shocks, as all five groups do above the national average, social protection can function as a critical stabiliser that prevents temporary crises from becoming permanent impoverishment (Heltberg et al., 2009).

Microsimulation analysis indicates that expanding the Mother and Child Benefit Program (MCBP) to cover all pregnant women and mothers of young children in tea garden worker

communities could reduce extreme poverty by approximately 4.6 percentage points (Razzaque et al., 2022). The urban poor population in Bangladesh is highly mobile, yet access to social security remains contingent on a fixed address, meaning that climate migrants carrying rural identity cards are effectively excluded from urban support (De Schutter, 2023b). Moreover, towns and cities account for only one-fifth of the total beneficiaries of government social protection schemes (Razzaque et al., 2025). *Haor* fisherfolk, subject to severe seasonal unemployment during flash floods and crop failures, similarly require shock-responsive protection that current targeted programmes do not provide.

Drawing on the growing evidence base, Bangladesh should progressively expand social protection by moving from targeted to universal coverage. A universal basic income model can be piloted and gradually scaled up in accordance with fiscal viability (Bhattacharya et al., 2024). The recently piloted Family Card programme marks a step in this direction. However, a few considerations demand attention. As the programme expands, vulnerable population groups must be prioritised. The Proxy Means Test (PMT) should be reviewed to improve targeting, with self-enrolment options being considered. Beneficiary tracking systems and data infrastructure should be strengthened accordingly. Implementation of Dynamic Social Registries (DSR) should be closely monitored. Displaced beneficiaries must be retained if eligible. Community involvement in this process will help raise the efficacy of the system.

c. Legal Protection and Human Rights

Without enforceable legal protection, the other three instruments risk delivering only partial gains. The five groups face a spectrum of legal exclusions, from the denial of occupational identity to the absence of anti-discrimination legislation that embeds poverty in the structure of law itself. The human rights and development literature consistently finds that legal exclusion and discrimination are independent drivers of poverty, not merely its correlates. In Bangladesh, the UN Special Rapporteur on extreme poverty and human rights noted that economic progress has been uneven, leaving marginalised groups behind. He called for legal and institutional reforms to protect them from discrimination (De Schutter, 2023b).

Social stigma attached to sanitation work can form a multigenerational poverty trap. Dismantling it requires legal protection against occupational discrimination (Amnesty International, 2025). Women fisherfolk face a related problem of institutional invisibility. Although the Fisherfolk Identity Card Guidelines 2019 contain no scope for gender discrimination, social and family barriers prevent many women from accessing identity cards and associated benefits. As a result, 96 per cent of cardholders are men (Badabon Sangho & ICSF, 2024). Without formal recognition, these women cannot access state waterbody allocations, secure tenure, or targeted support. Deininger (2003) supports that secure, enforceable property rights reduce vulnerability and enable the poor to access credit markets—a pathway that is currently unavailable to these groups.

The (Draft) Anti-Discrimination Bill 2022 should be carefully reviewed, enacted, and made enforceable to provide all citizens, including the extreme poor population groups of Bangladesh, with justice, education, public services, healthcare, and secure housing. The proposed Act will also be useful in developing an institutional framework to overcome social discrimination (e.g.,

against female farmers, *Dalit* sanitary workers, and tea garden workers). Implementation of the Labour Reform Commission's reform proposals should not lose its way. Creating a permanent wage commission, setting and revising national and sectoral minimum wages regularly, and enforcing standards to prevent precarious employment, wage disparities, and barriers to occupational mobility based on gender and community-based identity are necessary. Bangladesh National Party (BNP) has also pledged to introduce a review system every two years to set minimum wage for all sectors, considering a 'fair, price-index-based wage structure', 'ensuring fair price food for workers', and 'equal pay for equal work'. Materialising these pledges will need a push from non-state actors, including the international development partners (IDPs).

d. Human Capital Development

Poverty among these groups is not only a function of material deprivation but also of capability deprivation- the inability to access education, health, skills, and financial services that would enable upward mobility. Sen's (1999) capability approach provides the theoretical foundation for human capital investment as an anti-poverty strategy. Heckman (2006) demonstrates that investments in human capital, particularly early in life, generate the highest returns for the most disadvantaged. Alkire and Foster (2011) argue that measuring poverty requires looking at multiple, simultaneous deprivations, spanning health, education, and living standards. This highlights the need for multidimensional responses to alleviate extreme poverty, of which human capital development is a central component.

To enhance the capabilities and agency of the extreme poor, access to WASH, education and skill development, healthcare, and financial services needs to be both ensured and enhanced. Reliance on foreign aid for social sector spending needs to be reduced while exploring alternative financing mechanisms such as Corporate Social Responsibility (CSR). Interventions should be based on actual demand and need. The newly elected government has made a number of pledges to improve education (including TVET) and healthcare, which are expected to be gradually implemented, such as school feeding, school dresses, etc. In the course of implementing these measures, the extreme poor population groups and marginalised and climate-vulnerable areas should be prioritised.

8.3.3 Specific and Programmatic Policy Actions

The matrices in this subsection translate broad human rights commitments into concrete, actionable recommendations for five marginalised working poor groups under consideration. Grounded in the capability approach and aligned with the Universal Declaration of Human Rights (UDHR) and the International Covenant on Economic, Social, and Cultural Rights (ICESCR), the recommendations are structured around four previously discussed policy instruments.

Each entry in the matrix is organised across six components. The Human Rights Basis identifies the relevant provisions from the UDHR and ICESCR that underpin and justify each recommendation. All recommendations fall under one of the following domains- Just and Favorable Remuneration and Wages, Favorable Conditions of Work- UDHR Article 23; Adequate Standard of Living, Housing, Social Service and Livelihood Security during Unemployment and Circumstances Beyond One's Control- UDHR Article 25; Education- UDHR Article 26; Equal

Access to Public Services- UDHR Article 21; Protection from Discrimination- UDHR Article 7; Protection of Children from Social and Economic Exploitation- ICESCR Article 10(3). The Action Point specifies a targeted recommendation addressing the structural causes of poverty for a given group. The Policy Instrument suggests the modality of intervention, encompassing asset transfers, social protection measures, legal and human rights protections, and human capital development. The Means of Verification identifies measurable indicators and data sources that allow progress to be tracked against each recommendation. The Implementing Agency designates the responsible government institutions, regulatory bodies, or partner organisations charged with execution. The Indicative Feasibility offers a qualitative assessment of each action's viability, taking into account fiscal constraints, institutional readiness, existing policy momentum, and the likelihood of political or social resistance. The Timeframe categorises the expected implementation horizon as short-term (within one year), medium-term (one to three years), or long-term (beyond three years). The five matrices may function both as a reform advocacy tool and a monitoring framework for policymakers, civil society, and development partners working toward the elimination of extreme poverty in Bangladesh.

Tables 17-21 show the policy matrixes.

Table 17: Policy Matrix (I): Female Agricultural Workers

Human Rights Basis	Intervention	Policy Instrument	Implementing Agency	Means of Verification	Indicative Feasibility	Timeframe
Equal Public Services Access UDHR Article 21	Revise the priority criteria for beneficiary selection under the 1997 Agricultural Khas Land Management and Settlement Policy to ensure that all widowed and divorced women are prioritised, irrespective of whether they have 'able' sons.	Asset Transfer	Ministry of Land	Disclosure of disaggregated beneficiary data	Moderate	Short- term
Livelihood Security UDHR Article 25	Implementation of the Farmer's Card initiative should be complemented by demand-driven uptake, dedicated provisions for women, and wider dissemination of information. Use farmer's cards for subsidy distribution and tracking.	Asset Transfer	Department of Agricultural Extension	Disclosure of disaggregated beneficiary data	High	Medium-term
	In line with the government's proposed agricultural insurance initiative, introduce crop insurance with a premium refund mechanism and provide premium subsidies to protect farmers from climate risks.	Social Protection	Department of Agricultural Extension/ Ministry of Social Welfare	Insurance enrolment and claims processed data	Low	Medium-term
Fair Wages ICESCR Article 7	In line with the proposal of the Labour Commission, encourage the formation of a permanent wage board and ensure equal rights in all areas of the labour sector, including wages, trade unions, and decision-making processes, irrespective of gender, race, religion, caste, and group	Legal Protection and Human Rights	Department of Labour	BBS Survey (Agriculture and Rural Statistics)	Moderate	Short- term
Education UDHR Article 26	Expand training programmes by the Department of Youth Development to promote agricultural entrepreneurship for women.	Human Capital Development	Department of Youth Development	Number of beneficiaries enrolled	Moderate	Medium-term

Source: Authors' Compilation.

Table 18: Policy Matrix (II): Tea Garden Workers

Human Rights Basis	Intervention	Policy Instrument	Implementing Agency	Means of Verification	Indicative Feasibility	Timeframe
Equal Access to Public Services UDHR Article 21	The government should guarantee equal access to essential public services—particularly education, health, and WASH—for tea garden communities, ensuring standards comparable to those enjoyed elsewhere in the country despite their geographic isolation. To this end, public–private accountability mechanisms and partnerships should be revisited and clearly defined to ensure full compliance with the service provisions for tea garden workers stipulated in Schedule 5 [Referred to Rule 96] of the Bangladesh Labour Rules 2015.	Human Capital Development	Ministry of Labour; Ministry of Education; Ministry of Health; Department of Public Health Engineering; Bangladesh Tea Association	Verification by an appointed Welfare Officer; Utilisation of National Records by District portals, BANBEIS; School enrolment rates and Health service coverage	Moderate	Medium-term
Adequate Standard of Living UDHR Article 25	Permit tea estate owners to utilise unused estate land for diversified income activities and alternative employment for the tea garden community, conditional upon full compliance with legally guaranteed wages and benefits under the Labour Law and the agreements between the Bangladesh Tea Association and the Bangladesh Tea Garden Workers' Union.	Legal Protection and Human Rights	Ministry of Land; Ministry of Commerce	Verification by an appointed Welfare Officer or workers' representative; Circular published, allowing the use of tea garden land for non-tea purposes	High	Long-term
Education UDHR Article 26	Expand training and collateral-free loan programmes to foster entrepreneurship among the next generation of tea garden workers' families.	Human Capital Development	Bangladesh Krishi Bank	Number of beneficiaries	Moderate	Medium-term

Source: Authors' Compilation.

Table 19: Policy Matrix (III): Low-income-earning Population Living in Climate-Vulnerable *Haor* Area

Human Rights Basis	Intervention	Policy Instrument	Implementing Agency	Means of Verification	Indicative Feasibility	Timeframe
Security in the Event of Unemployment UDHR Article 25	Enhance allowances to fishermen, the same as those of Family Card beneficiaries, during periods when fishing is prohibited.	Social Protection	District Fisheries Office	Disclosed and verified list of beneficiaries who are genuine fishermen; Utilisation of BBS survey (HIES)	Moderate	Medium-term
Livelihood Security UDHR Article 25	Maintain the boundaries of leased areas and ensure that fishermen's rights to fish outside leased areas are protected.	Legal Protection and Human Rights	District Cooperative Offices; Ansar Bahini; Village Defence Party	Grievance Redress System	High	Short- term
	Conduct technical sessions to strengthen poorer fishermen's organisational capacity on waterbody leasing and enable them to resist political interference in the leasing process effectively.	Human Capital Development	Local Government Division; District Cooperative Offices; Local CSOs	Addition of relevant questions within the BBS survey (HIES, LFS)	High	Medium-term
	In line with the government's proposed agricultural insurance initiative, introduce crop insurance with a premium refund mechanism and provide premium subsidies to protect farmers from climate risks.	Social Protection	Department of Agricultural Extension/ Ministry of Social Welfare	Insurance enrolment and claims processed data	Low	Medium-term
Favourable Conditions of Work UDHR Article 23	Improve landing centres, storage facilities, and market linkages to bolster the market participation of small and medium fishermen.	Asset Transfer	Bangladesh Fisheries Development Corporation	Infrastructure completion reports	Moderate	Medium-term

(Table 19 contd.)

(Table 19 contd.)

Equal Access to Public Services UDHR Article 21	The implementation of the Farmer's Card initiative should be complemented by demand-driven uptake, dedicated provisions for women, and wider dissemination of information. Use farmer's cards for subsidy distribution and tracking.	Asset Transfer	Department of Agricultural Extension	Disclosure of disaggregated beneficiary data	High	Medium-term
Equal Access to Public Services UDHR Article 21	Facilitate registering and easier access to farmer and fisher cards for women.	Legal Protection and Human Rights	Department of Fisheries; Department of Agricultural Extension	Gender disaggregated data of cardholders; Addition of relevant questions in BBS surveys (HIES, LFS)	Moderate	Short-term
Adequate Standard of Living UDHR Article 25	Ensure comprehensive coverage of education, health, and WASH services in the *Haor* areas, with particular emphasis on guaranteeing access to safe drinking water and hygienic sanitation.	Human Capital Development	Department of Public Health Engineering	Utilisation of ADP data and BBS survey (MICS)	Moderate	Medium-term
Right to Education UDHR Article 26	Expand dedicated opportunities and facilities in technical and vocational education and training (TVET) for *Haor* people to enable them to pursue alternative careers.	Human Capital Development	Bangladesh Technical Education Board	Number of people enrolled from the *Haor* region; Utilisation of BBS surveys (HIES, LFS)	High	Medium-term

Source: Authors' Compilation.

Table 20: Policy Matrix (IV): *Dalit* Sanitary Workers

Human Rights Basis	Intervention	Policy Instrument	Implementing Agency	Means of Verification	Indicative Feasibility	Timeframe
Just and Favourable Remuneration UDHR Article 23	In line with the Labour Commission's proposal, encourage the establishment of a permanent wage board and ensure equal rights across all areas of the labour sector, including wages, trade unions, and decision-making processes, irrespective of gender, race, religion, caste, or group.	Legal Protection and Human Rights	Ministry of Labour	Official gazette notification on establishment of a permanent wage board	Low	Short- term
Adequate Standard of Living UDHR Article 25	Gradually scale up housing support programmes for *Dalit* sanitation workers.	Asset Transfer	National Housing Authority	Verified, occupation-disaggregated data of beneficiaries	Moderate	Medium-term
Equal Access to Public Services UDHR Article 21 **Education UDHR Article 26**	Ensure comprehensive coverage of education, health, WASH, and all government services for the *Dalit* Community. Prioritise *Dalit* sanitary workers' children in TVET to enable them to pursue alternative careers.	Human Capital Development	Ministry of Education; Bangladesh Technical Education Board; Ministry of Health; Department of Public Health Engineering	Disaggregated data of school enrolment rates and health service coverage	Moderate	Medium-term

Source: Authors' Compilation.

Table 21: Policy Matrix (V): Urban Floating Population

Human Rights Basis	Intervention	Policy Instrument	Implementing Agency	Means of Verification	Indicative Feasibility	Timeframe
Adequate Standard of Living, Housing, Social Service UDHR Article 25	Adopt inclusive urban land-use planning to provide affordable and sustainable housing, utilise government-owned land, and develop subsidised dormitory-style units for slum residents.	Asset Transfer	Rajdhani Unnayan Kartripakkha; Urban Development Directorate; National Housing Authority; Local Government Engineering Department (LGED), City Corporation; Ministry of Land	Utilisation of BBS survey (HIES)	Moderate	Medium-term
	Expand urban primary healthcare services, particularly to ensure adequate healthcare for pregnant women and postpartum mothers; To ensure consistency, reduce reliance on foreign aid, and encourage private and corporate support as well.	Human Capital Development	Directorate General of Health Services under the Ministry of Health and Family Welfare	Number of urban health centres; Health service delivery data from the Directorate General of Health	High	Medium-term
	Provide public toilets, bathing facilities, and at least one meal a day for people sleeping on the streets. Local governments can finance and manage these services, potentially through individual-level financing and management, including mobilising Corporate Social Responsibility (CSR) funds.	Social Protection	Local Government Division; Private sector	Utilisation of BBS survey (MICS)	Moderate	Medium-term

(Table 21 contd.)

(Table 21 contd.)

	Establish temporary shelters with minimal daily fees, providing shared spaces and basic facilities for short-term accommodation.	Social Protection	City corporations and Municipalities; Private sector	Records of the number of individuals accessing the facilities	Moderate	Medium-term
Equal Access to Public Services UDHR Article 21	Ensure quality WASH services for Jhupri dwellers and the wider urban population, while addressing area-based disparities in service provision.	Human Capital Development	Water and Sewerage Authority; City Corporations and Municipalities;	Utilisation of BBS survey (MICS; Census of Slum Areas and Floating People)	Moderate	Medium-term
	Reassess the scope of social safety net programmes in urban areas to ensure a fair share for the urban poor. Reform eligibility rules so that beneficiaries are not required to reside permanently in a specific location to access their entitlements.	Social Protection	District Social Service Offices	Utilisation of BBS survey (HIES); Disaggregated SSNP beneficiary lists	Moderate	Medium-term
Favorable Conditions of Work UDHR Article 23	Expand rural employment programmes linked to rural infrastructure development and rationalise wages under these programmes.	Human Capital Development	Rural Development and Cooperative under the Ministry of Local Government; Ministry of Environment, Forest and Climate Change	Utilisation of BBS Survey (HIES, LFS)	Moderate	Medium-term
	Establish area-based daycare centres for children of working mothers across both formal and informal sectors, including exploring public-private partnerships.	Social Protection	Ministry of Social Welfare; Ministry of Women and Children Affairs	Number of operational public daycare centres and maternity hospitals	Moderate	Medium-term

(Table 21 contd.)

(Table 21 contd.)

Education UDHR Article 26	Reassess the educational needs of low-income groups in urban areas and establish an adequate number of government primary and secondary schools accordingly.	Human Capital Development	Ministry of Education; Local CSOs	Utilisation of BANBEIS reports (Upazila level school data); School enrolment data; Utilisation of BBS survey (HIES, Census of Slum Areas and Floating people)	Moderate	Medium-term
Protection of Children from Social and Economic Exploitation ICESCR Article 10(3)	Increase investment to expand dedicated shelters for street children. Establish foster homes so children can receive family-based care rather than institutional settings. Introduce special provisions to ensure their enrolment in government schools.	Human Capital Development	Ministry of Social Welfare; Ministry of Women and Children Affairs; Ministry of Education	Number of child shelters; Occupancy records; Number of school enrolments of street children	High	Medium-term
	Strengthen law and order and community-based prevention measures in urban areas to prevent children's involvement in Kishore Gang activities and other slum-based crimes, while also enforcing laws to eliminate child marriage.	Legal Protection and Human Rights	Metropolitan police	Number of instances reported in slum areas; Periodic crime statistics and monitoring reports from the metropolitan police. School re-enrolment and retention rates of at-risk children in urban slums	Moderate	Short- term

Source: Authors' Compilation.

9. Concluding remarks

The preceding sections have articulated the challenges facing five specific groups that are afflicted by a wide range of vulnerabilities. The discussion in the preceding sections has gone beyond mere interventions and incremental measures, offering a rights-based approach complemented by capacity building.

Elimination of extreme poverty in Bangladesh, in light of the Human Rights-based principles, is an approach, the spirit of which is embedded in Bangladesh's constitution. The preceding discussion takes these as points of reference, as well as arguments for departure. Indeed, the July Charter and proposed reforms endorsed in the Referendum have reinforced this perspective and approach. Securing the right to food, adequate income, and fair minimum wages for all citizens ought to be seen as non-negotiables, as has been re-emphasised in the discussion in the preceding sections.

To eradicate extreme poverty decisively, policy must move beyond a growth-centric focus and anchor itself in the protection of rights and the expansion of citizens' capabilities. The new policy approach should rest on three foundations. Mainstream policies must be cross-cutting and equally accessible to all. Alongside these, tailor-made and targeted policies are needed to address group- and context-specific needs. Both must operate within a policy ecosystem that adheres to good governance and democratic accountability.

Building on these foundations, four strategies demand priority attention and specific actions. First, fundamental human rights must be guaranteed as legally enforceable entitlements. These should include fair wages, decent work conditions, access to services, social protection, housing, education, and protection from discrimination. Second, laws, regulations, and policies shaping livelihoods must be reformed, and if required, reformulated, to ensure fair access to land and water resources, wages aligned with the cost of living, and stronger support for agriculture and fisheries sectors through inputs, credit, and market access. Third, allocations for public services must be expanded, prioritised, and utilised—strengthening frontline institutions and infrastructure in education, healthcare, and sanitation, ensuring climate resilience, and expanding financial inclusion. Fourth, transparency and accountability must be strengthened through accessible feedback systems, digital service delivery, improved data management, regular monitoring through disaggregated data, digital beneficiary tracking, and stronger accountability concerning political commitments.

The various reform commissions set up by the previous Interim Government have put forward important policy measures and actions that can significantly change the lives and livelihoods of the five identified groups. The Labour Reform Commission and Women's Affairs Reform

Commission, to name a few, have proposed several measures in support of marginalised groups and weaker sections of society. Civil Society groups could play a critically important role here and keep the issues alive, in line with the recommendations. Manifestos of the political parties and the agendas of the elected government are important in pursuing the cause of the left-behind people, particularly because they contain many promises towards the betterment of the poorer sections. Political parties must be held responsible for delivering these (for those in power) and ensuring that these remain alive in the public domain and are regularly maintained. These could serve as important reference points for civic activism in this context. Budget tagging for monitoring resource allocation and the work of relevant agencies to assess allocative efficiency should be at the center of parliamentary oversight and civic activism.

Bangladesh at present stands at a critical juncture in its transition. As the country prepares to graduate from the LDC status, it is essential to design new policies that respond to the challenges ahead. LDC graduation, Trump's reciprocal tariffs, and shifting geo-economic and geo-strategic scenarios will confront Bangladesh with many new challenges in competing in overseas markets and in ensuring domestic compliance in view of rising obligations. If businesses, commerce, and industries face difficulties because of these, it is highly likely that a larger share of those will be passed on to the workers and weaker sections of society. Bangladesh must be prepared to help those who are afflicted in the process. All these call for calibration of attendant policies in a dynamic manner.

The poor do not need sympathy. They need empowerment and entitlements. As Bangladesh enters the last lap of its SDG journey, policymakers must renew their commitment to ensure that the SDG spirit of 'leave no one behind' is realised on the ground, in essence and substance.

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Annexes

Annex Table 1: Comparison of Non-poor, General poor, and Extreme poor

Aspect		Non-poor	General poor	Extreme poor	Comment[23]
Economics Aspects	**Income Level**	Stable, sufficient income from formal employment, business, or remittances	Low, irregular income from informal jobs, day labour, or small-scale farming	Extremely low, unstable income, often below the poverty line	Significant difference
	Asset Ownership	Own valuable assets such as land, housing, and vehicles	Limited asset ownership, typically small plots of land or livestock	Minimal or no asset ownership, sometimes leading to homelessness	Significant difference
	Access to Credit	Easy access to formal financial institutions	Limited access to formal credit, often reliant on informal lenders or NGOs	No access to formal credit, reliant on informal sources or NGOs	Moderate difference
Social Aspects	**Access to Quality Education**	Higher educational attainment, access to private schools and tertiary education	Basic or incomplete education, often limited to primary or lower secondary levels	Low educational attainment, many not completing primary education	Significant difference
	Healthcare	Access to private healthcare facilities, better health outcomes	Reliance on public healthcare facilities	Poor access to healthcare, unable to afford basic medical services	Significant difference

(Annex Table 1 contd.)

[23]Difference in the condition of the aspects between the general poor and extreme poor.

(Annex Table 1 contd.)

Aspect		Non-poor	General poor	Extreme poor	Comment[23]
	Social Mobility	Greater opportunities for upward mobility through better education and job prospects	Restricted due to limited educational and employment opportunities	Almost nonexistent due to severe economic constraints and social exclusion	Highly significant difference
Human Rights Aspects	**Security and Justice**	Better protection of legal rights, more access to legal aid	Vulnerability to exploitation, inadequate access to justice	High exposure to human rights abuses, including exploitation and discrimination	Highly significant difference
	Participation in political and civic activities	Active participation in political and civic activities, influence in local governance	Limited participation in political and social decision-making processes	Marginalised from political and civic participation, often excluded from community decision-making	Significant difference
Capability and Functionality Aspects	**Livelihood Opportunities**	Diverse livelihood options, including entrepreneurial ventures	Dependence on seasonal or low-paying jobs, little job security	Engaged in precarious, low-paying, and hazardous jobs	Highly significant difference
	Technological Access	Greater access to technology, internet, and digital services	Limited access, hindering economic and educational opportunities	Little to no access to technology, severely limiting prospects	Significant difference
	Quality of Life	A higher standard of living, access to quality infrastructure and utilities	Modest living standards, basic infrastructure, and utilities often lacking	Poor living conditions, lacking basic Necessities like WASH conditions, and reliable shelter	Highly significant difference

(Annex Table 1 contd.)

(Annex Table 1 contd.)

Aspect		Non-poor	General poor	Extreme poor	Comment[23]
	Social Safety Net Programme	Minimal or no reliance on social safety net programmes	Access to targeted social safety net programmes such as food subsidies, employment guarantees, and health assistance	High dependence on social safety net programmes like food distribution, cash transfers, and housing support to meet basic needs	Moderate difference

Source: Authors' elaboration based on literature review.

Annex Table 2: Distinction between the Human Rights-Based Approach and the Capability Approach

Aspect	Human Rights-Based Approach	Capability Approach
Basic Foundation	Grounded in human rights principles	Based on individual freedoms and capabilities to achieve well-being
Primary Focus	Ensures that all individuals can enjoy their basic human rights	Focuses on what individuals can actually do and be (functionings) and their opportunities (capabilities)
Key Principles	Dignity, non-discrimination/ equality, participation, accountability, and sustainability.	Enhancing substantive freedoms and opportunities for well-being
Perspective on Poverty	Views poverty as a violation and deprivation of access to basic rights	Considers poverty as a deprivation of capabilities and freedoms
Measures to Assess Extreme Poverty	Uses legal and institutional frameworks to ensure access to human rights such as education, health, and housing - Legal frameworks ensuring rights (e.g., right to food, health, education). - Inclusion and participation of marginalised groups. - Accountability mechanisms	Assesses the range of capabilities available to individuals, such as the ability to live a healthy life, be educated, and participate in society - Multi-dimensional poverty indices (e.g., health, education, living standards). - Functioning and capability evaluations.
Role of the Authority/ Government	Responsible for ensuring and upholding human rights	Facilitator of opportunities and removal of barriers to capabilities
Participation	Emphasises active participation of the poor in decision-making processes	Focuses on the individual's ability to pursue life goals based on available opportunities

Source: Authors' elaboration based on literature review.

Over the past two decades, Bangladesh has made remarkable progress in reducing poverty. At the national level, the extreme poverty rate fell from 17.6 per cent in 2000 to 5.6 per cent in 2022. However, the pace of poverty reduction has slowed since 2016. Regrettably, the gains also appear to be fragile. Behind the national average are people whose circumstances, vulnerabilities, and opportunities differ sharply; development has not delivered gains for them in equal measure. The poor are also not a homogeneous group. They differ according to the depth and nature of their deprivation. Despite growing recognition of the importance of disaggregated data for delivering the SDGs, limited data continue to inhibit proper assessment of the causes and manifestations of extreme poverty in Bangladesh.

This publication looks beyond headline consumption-based poverty numbers to ask who remain furthest behind, why they remain there, and what it will take to break the vicious cycle. It brings into focus five groups of 'working poor', viz., *female agricultural workers, tea garden workers, low-income earners in climate-vulnerable Haor areas, Dalit sanitary workers,* and *the urban floating population*. These illustrate the diverse realities of people who participate in the job market yet remain in extreme poverty. Their experiences reveal how poverty is shaped not only by income, but also by inherited and embedded disadvantages, including gender, exposure to economic and environmental shocks, insecure and informal work, and institutional invisibility. The challenge, therefore, is not simply to push the extreme poor above the income- or consumption-based poverty line. It is to ensure that those furthest behind acquire the capabilities and opportunities necessary to overcome poverty sustainably.

Informed by the universal human rights framework and drawing on the capability approach, the study calls for a fundamental shift in policy. This entails treating rights as constitutional guarantees rather than services provided at the discretion of authorities. The study recommends that the state take appropriate measures and initiatives to ensure left-behind people have fair access to resources and services, equal treatment, progressive realisation of rights, participation and voice, and transparency and accountability in policy formulation and implementation. It identifies social protection, asset transfers, legal and human rights protection, and human capital development as key pathways and enablers towards achieving a sustainable end to extreme poverty.

This publication is intended for development practitioners, policymakers, development activists, and researchers seeking to better understand extreme poverty and interested in promoting more inclusive and effective policy responses. Indeed, readers will find that the analyses and findings of the present study have relevance for a large number of low- and middle-income countries (LMICs).

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