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Inequality in Bangladesh *Causes and Consequences*

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Author's Introduction

AKM Mustaque Ali – A.K.M. Mustaque Ali is the Executive Director of INCIDIN Bangladesh, a non-profit advocacy and research based organisation. His work focuses on Rights issues like Worker's Rights, Peasant Rights, and Rights of Indigenous People. His work also encompass child trafficking and sexual exploitation of children. He is also involved in various rights related researches at regional level.

1.1. Income Inequality: Paradox of Bangladesh Economy

The economy of Bangladesh has been able to maintain sustained economic growth even in the face of global financial crisis. UNDP in its Development Report- 2016 ranked Bangladesh at 139th among 187 countries. According to the final estimate of Bangladesh Bureau of Statistics (BBS),

Top 5 per cent of households earn 27.9 per cent of total income which is 121 times the income going to the bottom 5 per cent households in 2016 relative to 32 times in 2010.

the GDP growth of FY2016-17 stood at 7.28 percent healthier than the previous fiscal year which was 7.11 percent. In FY2015-16 per capita GDP was US\$1,385 which rose to US\$1,544 in FY2016-17. In the same FY per capita national income increased to US\$1,610 from previous fiscal year 1,465. Domestic saving stood at 25.33 percent of GDP in FY2016-17; which was 24.98 percent in preceding fiscal year. However, national saving slightly decreased to 29.64 percent in FY2016-17 from 30.77 percent of FY 2015-16. In FY2016-17, Contribution of agriculture, industry and service sector in national GDP stood at 14.74 percent, 32.42 percent and 52.85 percent respectively. The contribution of Industry Sector to GDP is progressively increasing in Bangladesh. The broad industry sector to GDP has been estimated at 32.42 percent in FY2016-17 which was 31.54 percent in FY2015-16. Total labor force employed in agriculture stood at 42.70 percent. Contribution of agricultural sector in national GDP at 14.74 percent. In FY2016-17, food grains production stood at around 388.14 lakh metric tons (MT).

In order to accelerate the pace of industrialization of the country the government announced the 'National Industrial Policy-2016'. As on June 2017, 464 enterprises in operation and 127 industries are in their different stages of implementation in the 8 EPZs of Bangladesh. The investment target in the last FY2016-17 was US\$300 million whereas US\$343.71 million was invested in the EPZs. In FY2015-16, the country's total exports amounted to US\$34,257.18 million but In FY2016-17, total export earnings moderated at US\$34,846.84 million, up by 1.72 percent from the previous fiscal year. In FY2015-16, the country's total import amounted to US\$43,122.5 million (based on the Customs records) but In FY2016-17 the total value of import (c & f) provisionally stood at US\$47,005.2 million, up by 9.00 percent from the previous year.

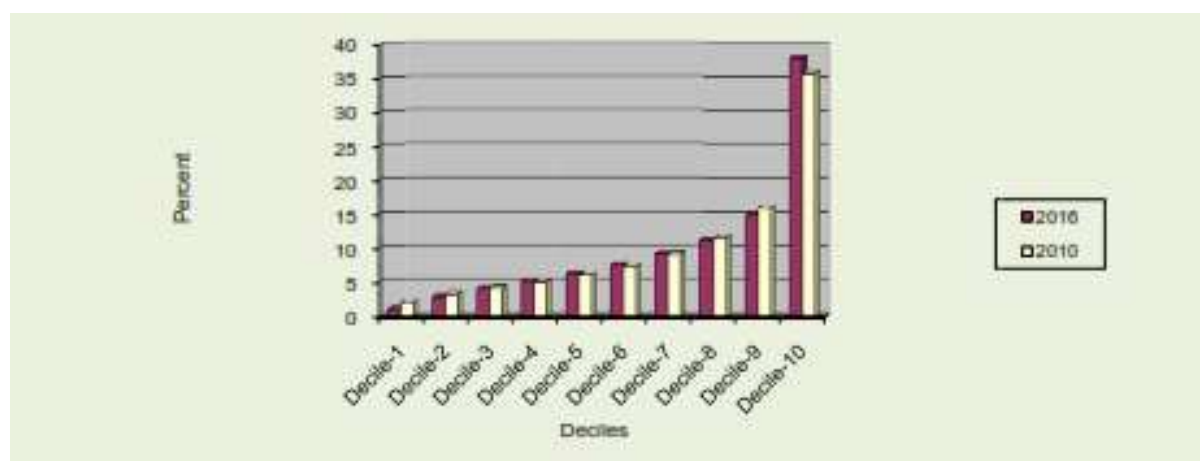
1.1.1. Income Inequality

Bangladesh is striding through sluggish economic momentum to achieve the status of a middle-income country by the end of year 2024. Meanwhile; Bangladesh has attained the rank of lower middle-income country in 2015. The country

The income inequality in the urban areas has risen faster than in the rural areas. Data shows that the Gini coefficient in urban areas was recorded 0.498 in 2016 against 0.452 in 2010.

has been globally praised when the economy achieved over 7.0 per cent growth rate in 2016 breaking the trap of 6.0 per cent growth stagnation for over one and a half decade. With all this positive vibes, the gap between the rich and poor is perpetuating and getting bigger.

Bangladesh has been able to reduce poverty rate by 1.8 per cent during the 2000-2005 periods, by 1.7 per cent between 2005 and 2010, and by 1.2 per cent from 2010 to 2016 each year. In the last Household Income and Expenditure Survey (HIES) 2016 Report, the head count poverty rate under upper poverty line has been registered at 24.3 per cent and for lower poverty line the rate is 12.9 per cent. The headcount present poverty rate is 24.3 percent and hardcore poverty rate is 12.1 percent. An estimated 63 million people i.e. estimated 38 per cent of people in the country live below the poverty line (i.e. people earning US\$ 2.00 a day at 2011 Purchasing Power Parity (PPP) of which almost a third live in extreme poverty.¹ Income inequality in Bangladesh has widened further despite decline in the rate of poverty. Poverty level dropped to 24.3 percent in 2016 from 31.5 percent that of 2010 but the Gini coefficient, which measures income inequality within a country's population, increased to 0.483 in 2016 from 0.458 that of 2010.



The income inequality in the urban areas has risen faster than in the rural areas. Data shows that the Gini coefficient in urban areas was recorded 0.498 in 2016 against 0.452 in 2010. The rate of increase in Gini was comparatively lower in the rural areas as the HIES 2016 recorded the data at 0.454 from and 0.430 in HIES 2010.² Conversely, in rural areas where 70 per cent of the population live is witnessing an increasing economic polarization, which is evident from rising income Gini coefficient.

According to the Household Income and Expenditure Survey (HIES) carried out by the Bangladesh Bureau of Statistics recently, poor people's share in national income eroded further in the past six years, with the richer segment having bigger stakes. The poorest five per cent had 0.78 per cent of the national income in their possession back in 2010, and now their share is only 0.23 per cent. In contrast, the richest five per cent, who had 24.61 per cent of the national income six years back, now has a higher share of 27.89 per cent. It shows the extent of concentration of household income by the higher household income group.

¹BBS, Household Income and Expenditure Survey (HIES) Report 2016

²BBS, Household Income and Expenditure Survey (HIES) Report 2016

The latest HIES also shows that top five per cent of the households of the country now enjoy around 28 percent of the total national resources which was 24.61 percent six years back. At the same time, the lower five per cent of the households drastically lost their entitlement on national resources. It came down to 0.23 per cent in 2016 from 0.78 per cent in 2010.

Table: Percentage Share of Household Income

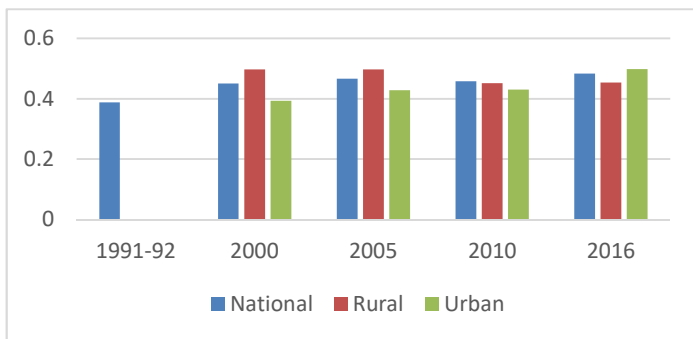
	2016			2010			2005		
	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Bottom 5%	0.23	0.25	0.27	0.78	0.88	0.76	0.77	0.88	0.67
Decile-1	1.01	1.06	1.16	2.00	2.23	1.98	2.00	2.25	1.80
Decile-2	2.83	3.00	2.99	3.22	3.53	3.09	3.26	3.63	3.02
Decile-3	4.04	4.33	4.18	4.10	4.49	3.95	4.10	4.54	3.87
Decile-4	5.13	5.47	4.99	5.00	5.43	5.01	5.00	5.42	4.61
Decile-5	6.23	6.63	5.91	6.01	6.43	6.31	5.96	6.43	5.66
Decile-6	7.51	7.95	7.17	7.32	7.65	7.64	7.17	7.63	6.78
Decile-7	9.12	9.44	8.35	9.06	9.31	9.30	8.73	9.27	8.53
Decile-8	11.13	11.78	10.49	11.50	11.50	11.87	11.06	11.49	10.18
Decile-9	14.84	15.49	13.31	15.94	15.54	16.08	15.07	15.43	14.48
Decile-10	38.16	34.84	41.44	35.85	33.89	34.77	37.64	33.92	41.08
Top 5%	27.89	24.25	32.12	24.61	22.93	23.39	26.93	23.03	30.37
Gini Co-efficient	0.483	0.454	0.498	0.458	0.430	0.452	0.467	0.497	0.428

Source: Various Report on Household Income and Expenditure Survey 2010.

The Gini coefficient has been trending upward since the mid-1990s with some fluctuations around the trend. According to an estimation the top 5 per cent of households earn 27.9 per cent of total income which is 121 times the income going to the bottom 5 per cent households in 2016 relative to 32 times in 2010.³

³Policy Research Institute (PRI) in Dhaka

Chart: Trend of Income Inequality

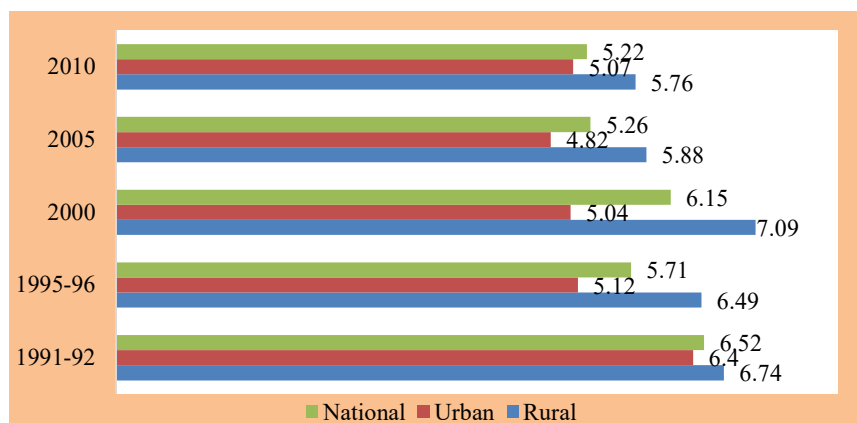


Source: Based on HIES reports (various years).

This clearly indicates economic growth over the last three decades in Bangladesh largely benefitted the very rich thus incomes of the rich have been rising at a much faster rate than that of the poor. In fact, the share of the bottom 20 percent has decreased between 2000 and 2010 both in national level and at rural areas.

The share of the bottom 20 percent has decreased between 2000 and 2010 both in national level and at rural areas.

Chart: Share of the Poorest 20 Percent Households in National Income (Percent)



Source: Based on HIES reports (various years).

The recent accelerated growth in economy failed to reduce poverty due to reduction in employment generation, meager public expenditure on education and health. The annual average number of generation of employment declined from 1.7 million in 2000-2005 to 1.3 million in 2005-2010 and further to 0.9 million in 2010-2016. The annual average share of public expenditure on education in GDP remained frustratingly unchanged at around 2.0 per cent throughout 2000-2016 and the annual average

About 86.2 percent of the total employed persons aged 15 or older is employed in informal sector, while only 13.8 percent were employment in informal sector.

share of public expenditure on health in GDP declined from around 1.0 per cent in 2000-2005 to 0.9 per cent in 2010-2016.⁴

1.2. Employment and Unemployment

According to Labor Force Survey in 2015-16 a total of 59.5 million people are engaged in a number of professions. Among them 41.8 million are male and 17.8 million are female. The number of employed people regardless of gender has increased in last six years. From the year 2010 to 2016 number of employed people had increased by 5.4 million. In 2010 and 2016 the number of employed person were 54.1 million and 59.5 million respectively

Table: Trends of employed persons by year and sex (BBS LFS 2015-16)

Sex	2010	2013	2016
Both sex	54.1	58.1	59.5
Male	37.9	41.2	41.8
Female	16.2	16.8	17.8

The survey also found that about 86.2 percent of the total employed persons aged 15 or older is employed in informal sector, while only 13.8 percent were employment in informal sector. There is an increase in employment in formal sector in 2015-16 when considering the population involved in formal sector in 2010. Yet the size of population involved in formal sector remains high.

Table: Trends of formal/ informal employment rate by year (BBS LFS-2015-16)

Sector of employment	2010	2013	2015-16
Formal	12.6	12.6	13.8
Informal	87.4	87.4	86.2
Total	100.0	100.0	100.0

A study pointed that among the 63.7 million totals employed in Bangladesh in the 2017, 36.6 million were in vulnerable employment condition.⁵ Vulnerable employment is defined as jobs that are unlikely to have formal work arrangements, and therefore more likely to lack decent working conditions, adequate social security and

A study pointed that among the 63.7 million totals employed in Bangladesh in the 2017, 36.6 million were in vulnerable employment condition.

⁴Dr. Selim Raihan, The arithmetic of poverty in Bangladesh, <https://thefinancialexpress.com.bd/views/views/the-arithmetic-of-poverty-in-bangladesh-1513614135>

⁵World Employment and Social Outlook: Trends 2018, ILO, 2018

representation. The high incidence of informality continues to undermine the prospects of further reducing working poverty. Informality affects around 90% of all workers in India, Bangladesh, Cambodia and Nepal. Informality in these countries also remains pervasive in the non-agriculture sectors, such as construction, wholesale and retail trade, and accommodation and food service industries.

1.2.1. Trend of Unemployment

At present more than 65 percent of the population is of working age, between 15 and 64. Bangladesh's economy has been doing well for the last several years but currently its job growth is the slowest in two decades.⁶ According to BBS labor force survey 2015-16, unemployment rate is 4.2. The unemployment rate is higher for female (6.8 percent) than the male (3.0 percent). Most interestingly it is found that unemployment rate is higher among the educated population (5.2 percent) than that of uneducated (2.1 percent).

Table: Unemployment LFS-2015-16

Unemployment rate (%) (BBS LFS-2015-16)			
	Male	Female	Total
	3.0	6.8	4.2
Unemployment rate aged 15 or older, by literacy, area and sex (BBS LFS-2015-16)			
Sector	Male	Female	Total
Literacy	3.8	8.6	5.2
Illiteracy	1.3	3.8	2.1
Total	3.0	6.8	4.2

Unemployment Rate in Bangladesh averaged 3.83 percent from 1991 until 2016, reaching an all-time high of 5.10 percent in 1997 and a record low of 2.20 percent in 1991. According to the latest data of Bangladesh Bureau of Statistics' Labour Force Survey the country could add only 1.4 million jobs between 2013 and 2015-16 fiscal year, and 4 million jobs added between 2010 and 2013. According to a latest projection by International Labor Organization (ILO) the unemployment rate in Bangladesh will remain static at 4.4 per cent in 2018 and 2019,. It estimated that the unemployed people in Bangladesh in 2018 would increase to around 3.0 million from 2.9 million which was in 2017.⁷

⁶<https://www.thedailystar.net/frontpage/unemployment-problem-in-bangladesh-big-opportunity-passing-economic-growth-1431280>

⁷World Employment and Social Outlook: Trends 2018, ILO, 2018



Source: <https://d3fy651gv2fhd3.cloudfront.net/charts/bangladesh-unemployment-rate.png?s=bangladeshur&v=201707031755v>

The employment challenge is particularly acute among youth; despite gains in educational attainment (the percentage of youth completing secondary education increased from 9 per cent in 1990 to 35 per cent in 2010). In fact, in 2010 the gap between youth and adult employment rate stood at roughly 20 percentage points and has risen further in recent years. More troubling is the fact that unemployment increases with educational attainment. For instance, in 2010 the unemployment rate was 14 per cent among youth with secondary education, rising to 25 per cent for youth with a postgraduate degree. And despite the considerable progress with respect to female engagement and empowerment, the gender gap in employment rates in 2010 was still a disappointing 32 percentage points in 2010 – for men the employment rate was 90 per cent, while for women it was 58 per cent. Moreover, counter to the prevailing trend in the region, the evidence in Bangladesh points to the fact that this gap has widened in the recent years.⁸

Unemployment increases with educational attainment. For instance, in 2010 the unemployment rate was 14 per cent among youth with secondary education, rising to 25 per cent for youth with a postgraduate degree.

1.2.2. Trend of Underemployment

The underemployment rate in the country stands 3.0 percent in 2015-16. Among them, 2.8 percent were employed male and 3.4 percent employed female. Under employment rate is higher in rural area (3.2 percent) compared to urban area (2.2 percent).

By sectors chart, more than two-third of the time-related underemployed (less than 40 hours) persons was engaged in agriculture (64.0 per cent), while one-fourth worked in service sector (25.0 per cent) and the rest 11.0 per cent was engaged in the industry sector

⁸Studies on Growth with Equity Bangladesh Seeking Better Employment Condition For Better Socioeconomic Outcome, ILO, 2010

Table: Distribution of Underemployed Persons by Broad Economic Sectors (BBS LFS-2015-16)

Agriculture	Service	Industry
64	25	11
Total= 100%		

More than two-third of the underemployed (less than 40 hours) persons was engaged in agriculture (64.0 per cent), while one-fourth worked in service sector (25.0 per cent) and the rest 11.0 per cent was engaged in the industry sector.

Table: Underemployment Rates in Bangladesh

Underemployment rate (%)	1995-96	1999-2000	2005-06	2010		
				Male	Female	Total
Bangladesh: Total	17.6	16.6	24.5	14.40	34.15	20.31
Rural	-	17.8	27.8	16.66	36.64	22.67
Urban	-	12.2	13.9	6.86	25.62	12.40

Source: BBS; LFS (various years).

Underemployment – increased from 16.6 per cent in 1999–2000 to 20.3 per cent in 2010. In other words, more than one-fifth of the labour force works for a limited number of hours. Moreover, there is a huge – although decreasing – gap between male and female underemployment rates – at 14.4 and 34.5 per cent respectively in 2010. Also, underemployment is generally higher in rural than urban areas due to its prevalence in the agriculture sector.⁹

Dhaka, the capital of Bangladesh is ranked 144 among 150 cities with 4.81 percent jobless people.

1.2.3. Employment Opportunity

The data from Bangladesh Bureau of Statistics (BBS) has presented that sustained economic growth over the past few years was unable to deliver employment opportunities.

As we see in 2016 only 1.4 million jobs been added between 2013 and 2015-16 fiscal year decreased from 4 million jobs it had previously added between 2010 and 2013. The Global Least & Most Stressful Cities Ranking Report of 2017, ranked Dhaka, the capital Bangladesh capital 144 among 150 cities with 4.81 percent jobless people. The rural Bangladesh has far worst condition than urban areas where reside 1.82 million unemployed people, more than double the number of those 0.77 million in urban areas too Between 2016 and 2013, non-agriculture sectors like industry, trade and other services absorbed a higher number of people than the farming sector.

⁹ Ibid.

As a result, the proportion of jobs in the agriculture sector declined to 42.7 percent in 2016 from 45.1 percent in 2013. The unemployment rate is remaining stagnate at 4.4 percent and decreasing trend in job creation denotes a bleak future for the new-comer in the job market.

A study showed that an inconclusive association between real GDP growth rate and youth unemployment rate in Bangladesh (in fact, there is a very low overall positive correlation coefficient!). During 1991 and 1994, both these rates moved along. During the years between

Movement for Quota Reform

Quota is usually a system put in place to give preference to members of minority groups. In Bangladesh, it was introduced to ensure inclusion of all communities into mainstream education and development. Bangabandhu Sheikh Mujibur Rahman introduced quota for freedom fighters in 1972 but it was scrapped three years later after his assassination. There was no quota for freedom fighters for the next 24 years. Prime Minister Sheikh Hasina, the daughter of Bangabandhu, re-introduced the system of quotas for freedom fighters in 1996. The current system reserves 56% government jobs for some selected groups, depriving many deserving candidates from entering the public service sector and universities. At present, 30% seats are reserved for the descendants of the freedom fighters. There is also 10% "zila quota." Another 10% is reserved for women and 5% for the ethnic minorities. If the 55% quota is not filled, 1% goes to the physically challenged. However, these government posts remain vacant if candidates from these selected groups fail in the recruitment tests.

Particularly students and job seekers, think that the inequitable quota system should be reviewed to make the whole process of government job recruitment more rational. Currently only 44% of government jobs are accessible for the ordinary job seekers. A total of 56% of government job recruitment under Bangladesh Public Service Commission (BPSC) is done via quotas as there are 30% quotas for children and grand children of the freedom fighters, 10% posts are allotted to the women, district quota counts another 10%, small ethnic groups' quota is 5% and 1% quota is available for the physically challenged persons. Consequently it is the regular job aspirants who have been struggling while trying to get a government job.

Even though the movement to reform quotas started in University of Dhaka, it had spread to universities all over the country. Students from Rajshahi, Khulna, Kushtia, Chattogram, Cumilla, Mymensingh, Barisal, etc. are also mobilising for quota reform. On April 12, 2018, students and job seekers had taken over the streets all over the country with a demand for necessary reform in the quota system in public service recruitments. The police and the government supported student wing came down brutally on the activists. Prime Minister Sheikh Hasina has criticized the manner of the protests but has declared the abolishment of the quota system. The prime minister said in parliament: "Frequent protests cause trouble. So, it is better to abolish the system." After the declaration of PM, students ceased their movement. But no action has been taken to declare it on qadqet to make it government order.

1995 and 1999, with a moderate upward trend in real GDP growth rates, the youth unemployment rates fluctuated quite a lot. During 2000 and 2002, youth unemployment rate declined along with a downward trend in the GDP growth rates. However, during 2003 and 2007 both these rates had upward trends. Also, during 2009 and 2014, with an overall rising trend in the GDP growth rates, youth unemployment rates saw a rising trend. All these suggest that economic growth in Bangladesh is yet to be conducive for youth employment.¹⁰

There are more than 30 percent unemployment rate amongst the educated class. According to the University Grants Commission, there are 33 lakh students now pursuing higher education. Among the educated youth the rate of unemployment is raising. The result is an excess of number of qualified jobseekers are competing for a limited number of posts in public and private sector. High level of youth unemployment is leading to economic, social and political costs, such as foregone output, increased poverty and social exclusion, and fueling social and political unrests.

A recent survey carried out by popular national daily on the youth's perception about the country and their future brought out some interesting facts about job prospects in Bangladesh. Although 74 percent of the respondents expressed overall satisfaction with the economic situation, 82 percent are unsure about securing a job in today's economy. Given the global recession and a lack of growth of jobs in the country a large number of youth are very pessimistic about their future.¹¹

1.2.4. Jobless Growth

The previous accounts of facts elucidate the point that, economic growth is not a guarantee in cutting down the rate of unemployment. Bangladesh is in a state of jobless growth. Between 2013 and 2015-16, share of industry and manufacturing in employment declined for the first time in Bangladesh and employment generation was negative in agriculture

During 2010-2013, when one percentage point GDP growth was able to produce an employment growth of 0.39 per cent but between 2013 and 2015, this figure declined to 0.18 per cent.

as well as employment generation in industry was very small but there was a large employment generation in the services sector. Employment of female in industry declined whereas there was a feminization of agriculture. The private sector creates more employment opportunities than the public sector in the country. There is less job opportunity in the public sector, as investment in the private sector remains stubbornly low over the past few years is exuberating high unemployment rate.

With the increasing rate of GDP - from 6.2 percent per annum during 2010-2013, to 6.8 percent per annum during 2013-14 to 2015-16 we are observing half a decade of economic growth with a reverse relation to employment growth. During 2010-2013, when one percentage point GDP

¹⁰Dr. Selim Raihan, Executive Director, South Asian Network on Economic Modeling (SANEM), 2017

¹¹ Prothom Alo. Youth Survey

growth was able to produce an employment growth of 0.39 per cent but between 2013 and 2015, this figure declined to 0.18 per cent.

For fast pacing ambitious economy like Bangladesh; striving to reach the status of upper middle-income country, should be placing focus on rapid growth of manufacturing as well as maintaining growth in the textile and readymade garments industries. Between 2013 and 2015-16, total number of employment in manufacturing has declined - from 9.5 million to 8.5 million. Total employment in textile and readymade garments industries together declined from 4.85 million in 2013 to 4.56 million in 2015-16 - a decline of nearly 3.0 per cent per annum. It put a heavy toll on women employment status. The total number of women employed in that industry has declined from 1.7 million to 1.44 million. Taking the textile industry together, the number of women employed declined from 2.59 million to 2.02 million - a sharp decline of 11.78 per cent per annum. Looking at the supply side, the labour force figures of the 2015-16 LFS imply a growth of only 1.15 per cent per annum compared to 2.3 per cent per annum for the 2010-13 period shows a sharp decline in the growth of labour force.¹²

1.2.5. Labour Force Migration

Bangladesh country has emerged as a major exporter of skilled, semi-skilled and unskilled labour but most of the export to more than 22 countries is unskilled labour. The number of Bangladeshi nationals migrating to different countries around the world has seen a 34.15 percent increase this 2017.

In 2016, 11.22 percent of households reported any kind of migration from their household either within the country or abroad, such percentage had increased to 12.28 percent in 2017. Among these households, 8.27 percent households reported migration abroad in 2016 which was 8.60 percent in 2010. Within that year the proportion of rural households belonging at least one migrant is much higher (12.98 percent) than that of the urban households (6.72 percent).

Table: Percentage Distribution of Households Reporting Migration of any Member by Residence HIES 2016 and HIES 2010

Residence	Total	Within Country	Abroad
2016			
National	11.22	2.95	8.27
Rural	12.98	3.59	9.39
Urban	6.72	1.32	5.40
2010			
National	12.28	3.97	8.60
Rural	13.72	4.84	9.25
Urban	8.33	1.62	6.85

¹²<https://thefinancialexpress.com.bd/views/has-bangladesh-entered-a-period-of-jobless-growth>

At the national level 95.44 percent of the people migrated was male and the rest of 4.56 percent was female. The migrants were 83.79 percent from rural areas and 16.21 percent from urban areas. The percentage of male and female migrants was 97.17 percent and 2.83 percent at the national level.

Table: Percentage of Migrated Persons by Sex and Residence HIES 2016 and HIES 2010

Residence	Both Sex	Male	Female
2016			
National	100.00	95.44	4.56
Rural	83.79	95.49	4.45
Urban	16.21	94.91	5.09
2010			
National	100.00	97.17	2.83
Rural	82.49	97.08	2.92
Urban	17.51	97.60	2.40

According to the Bangladesh Bureau Statistics (BBS), 26 percent of the rural population is living under the poverty line. SDC and RMMRU survey found that only 13% of international migrants' family is living under poverty line, whereas 40% of non-migrant family and 46% internal migrants' family live below poverty line. A current research study by RMMRU and RPC found that migrants' households spend much more money for primary and secondary level education than non-migrants' household. But for higher education they spend less money comparing to non-migrants' household. From this finding, it could be assumed that migration is one kind of disincentive for higher education.

A comparative study among both migrant and non-migrant households shows that annual income of the household with international migrant is Tk. 2, 60,000. And annual income of non-migrant household is Tk. 1, 14,000 while national rural annual average income is Tk. 1, 15,000.

The cost of migration is becoming higher than the return; research book titled 'Impact of Migration on Poverty and Local Development' published by SDC and RMMRU in 2015 shows that in the period of 2014 and 2015 migration cost in average for male is about Tk. 3,80,000, whereas female migrants spent about Tk. 1,00,000 as migration cost. The report also reveals that male migrants remit about Tk. 2, 00,000 a year. On the other hand, female migrants remit Tk. 80,000 a year. While female migrants earn less than male migrants but they (female) remit 90 percent of their total income; male migrants remit 50 percent of their income.¹³

¹³<https://www.dhakatribune.com/bangladesh/2017/12/28/rmmru-remittance-migration-labour/>

1.3. Employment Disparity and Wage Inequality

Wage gap is one of the determinants of growing inequality. Wages provide a crucial link to living standards, ability to save and capacity to purchase services from the marketplace— particularly for the poor who rely solely on the earnings derived from their labour for survival.¹⁴ Employment is the main

The unadjusted wage gap between the public sector and the private sector was 60.0 percent, 53.7 percent for males and 84.6 percent for the females.

source of earning income and livelihood for most of the people of Bangladesh. Employment and poverty are closely related with each other. Poverty reduces with the augmentation in employment. Employment creates earning capacity and ensures workers entitlement on goods and services. Employment greatly depends on investment. Investment is the most vital factor for economic growth and development. Investment generates employment. Creation of employment opportunities is important for poverty alleviation and sustainable development. The income gap between rich and poor, male and female as well as wage gap within different sectors perpetuate the overarching inequality in micro, macro and meso-level.

According to the latest survey of BBS titled Quarterly Labour Force Survey (QLFS), 2015-16, the number of economically active population above 15 years is 62.1 million. The survey findings place the labour force participation rate of the population aged 15 or older at 58.5 percent and leaving 41.5 percent of the population aged 15 or older outside the labour force. The rate of labour participation by area was nearly equal, at 56.0 per cent in urban areas and 59.6 per cent in rural areas.

According to the ILO report "Women at Work: Trends 2016"; between 1995 and 2015, the global female labour force participation rate decreased from 52.4 to 49.6 per cent. In Southern Asia and Eastern Asia, the gap has grown even wider.¹⁵ In Bangladesh, the recent employment scenario shows 81.9 percent male and 35.6 per cent of participation in labour market.

The survey found an estimated 2.6 million persons aged 15 or older who were unemployed. By sex, the number of unemployed males was 1.3 million, compared with 1.3 million unemployed females. A total of 0.77 million persons in urban areas and 1.82 million persons in rural areas were unemployed. The survey findings place the unemployment rate at 4.2 percent, which was 3.0 for males and 6.8 for females. People living in urban areas were unemployed, at 4.4 per cent, than rural-based persons, at 4.1 per cent.¹⁶

The data reveals a distinct gender difference exists in sectoral employment to males and females in Bangladesh. In 2015-16, 43.7 percent of total males were engaged in the service sector, followed by agriculture 34.0 percent and the industry sector 22.3 percent. In contrast, 63.1 percent of total females were employed in the agriculture sector, followed by service 20.8

¹⁴The Gender Wage Gap in Bangladesh, Steven Kapsos, ILO, 2008.

¹⁵Ibid.

¹⁶BBS, Quarterly Labour Force Survey (QLFS) 2015-16,

percent and the industry sectors 16.1 percent. In the formal sector male employees are more concentrated in Agriculture, forestry and Fishing (40.18 percent), wholesale and retail trade, repair of motor, motor (17.24 percent), manufacturing (12.75 percent), Transportation and Storage (9.87 percent), construction (6.31 per cent). On the other hand, females are mostly concentrated in the Agriculture, Forestry and Fishing (64.84 percent), manufacturing (11.77), wholesale and retail trade, repair of motor, motor (6.34 percent) and activities of households as employers (5.22 percent). Female participation in public administration and defense is only one-sixth of male participation.

Table: Employed Population Aged 15 above, by Major Industry, Sex and Area

Major Industry	Bangladesh			Urban			Rural		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Agriculture, Forestry and Fishing	47.57	40.18	64.84	24.01	13.57	48.90	54.59	48.17	69.51
Mining and Quarrying	0.20	0.25	0.10	0.19	0.25	0.03	0.21	0.24	0.12
Manufacturing	12.46	12.75	11.77	20.48	19.38	23.11	10.06	10.76	8.46
Electricity, Gas, Steam and Air Conditioning Supply	0.18	0.24	0.03	0.39	0.51	0.11	0.11	0.16	0.01
water supply, sewerage, waste management and remediation act	0.05	0.06	0.02	0.10	0.11	0.05	0.04	0.04	0.01
construction	4.84	6.31	1.40	6.59	8.75	1.42	4.32	5.58	1.40
wholesale and retail trade, repair of motor, motor	13.97	17.24	6.34	16.70	21.97	4.12	13.16	15.82	6.99
Transportation and Storage	7.36	9.87	1.51	9.49	13.03	1.06	6.73	8.92	1.64
accommodation and food service activities	1.54	2.05	0.35	2.04	2.73	0.41	1.39	1.84	0.33
information and Communication	0.10	0.14	0.02	0.17	0.24	0.03	0.08	0.11	0.02
financial and insurance activities	0.67	0.83	0.32	1.84	2.22	0.95	0.32	0.41	0.14
real estate activities	0.06	0.09	0.01	0.20	0.29	0.00	0.02	0.03	0.02

professional, scientific, and technical activities	0.21	0.25	0.14	0.50	0.65	0.14	0.13	0.13	0.14
administrative and support services	0.90	1.17	0.27	2.29	2.98	0.65	0.48	0.62	0.16
public administration and defence;	1.00	1.33	0.22	2.07	2.66	0.65	0.68	0.93	0.10
Education	2.38	2.54	2.01	3.38	3.15	3.92	2.08	2.35	1.45
human health and social work activities	0.80	0.70	1.02	1.18	1.17	1.23	0.68	0.56	0.97
arts, entertainment and recreation	0.12	0.16	0.04	0.11	0.14	0.05	0.13	0.16	0.04
other service activities	4.36	4.33	4.43	5.52	5.83	4.77	4.02	3.88	4.32
activities of households as employers;	1.86	0.43	5.22	3.19	0.99	8.42	1.46	0.25	4.28
activities of extraterritorial organizations and bodies	0.01	0.01	0.00	0.02	0.03	0.00	0.00	0.00	0.00

Using the Labour Force Survey 2005-06, results suggest that both males and females earn more in the public sector than in the private sector. The unadjusted wage gap between the public sector and the private sector was 60.0 percent for the full sample, 53.7 percent for males and 84.6 percent for the females.

1.3.1. Gender Wage Gap

Development has closed gender gaps in educational enrolment, life expectancy, labour force participation though gaps still persist, such as unequal access to economic opportunities, low profile at home and in society. Lack of empowerment persists where women and girls face disadvantages. For poor women, gender gaps remain and disparities are even larger when poverty combines with other forms of exclusion, such as remoteness, ethnicity and disability. According to World Economic Forum's Global Gender Gap

In 1990-96 rural women received 57 percent of the male wage. In 2005-06 this ratio reached to 66 percent of male earning, which was 9 percentage point increase in the relative female to the male day labourer wage ratio.

Report 2017, Bangladesh ranks 47th among 144 countries in Global gender Gap index 2017. In 2016, Bangladesh was at the 72th position which means the country has moved 25 notches up within a year in gender gap index. But it is ironical that average woman in Bangladesh earns about 60 per cent of what her male counterpart earns for the same amount of work.

Regarding gender wage gap, using LFS 2005-06 data; a study suggests that gender variation exists in the monthly income distribution of salaried workers in Bangladesh. At the national level, the highest percentage of salaried workers are in income group Tk. 3000 to 12499 which covered 78.3 percent of total salaried. Among them 79.3 percent were male 6.3 percent more than the female (73.0 percent).¹⁷

According to 2010 survey income group Tk. 10,000-12499 covered 21 percent of salaried workers. In the same year, at the national level, the highest percentage of male salaried workers was 21.9 percent was in the group Tk. 10,000-12,499 and 17 percent female were in the same income range. Within the income range of Tk. 3,000 - 12,499, the male (79.3 percent) are more concentrated than the female (73.0 percent).

In 1990-96 rural women received 57 percent of the male wage. In 2005-06 this ratio reached to 66 percent of male earning, which was 9 percentage point increase in the relative female to the male day labourer wage ratio. In terms of hourly wages, the largest gender gap is in construction, where the average hourly wage for women is approximately 60 percent that of men; followed by hotels & restaurants (69 percent); financial intermediation (71percent) and manufacturing (76 percent).¹⁸

Within the Garments sector, there is gender discrimination, with women having lower grades and therefore lower pay than men. For example, Rahman (2007) found that in the readymade garment industry, “monthly wage of a female worker was 28.04 percent less than that of a male worker with identical characteristics” and Miller (2012) reports that operating knitting machines, which pays relatively high wages was “an almost exclusively male preserve ... even though the effort is probably no different than that expended by a female handloom weaver.”

The gap between the minimum wage in public sector and private sector is 3 folds.

1.3.2. State of Minimum Wage situation in Bangladesh

Under new GoB pay scale the minimum salary for a government employee is Tk 15,250 but the minimum wage in private sector is Tk 5,300 (i.e. in Garments Sector). The gap between the minimum wage in private sector and public sector is 3 folds. The severity of poverty among the garments worker is apparent when we consider the average monthly family expenditure (which is estimates in HIES2010) Tk.11200 with the minimum wage of they draw. The minimum wage

¹⁷ Nafisa Anjum, The Gender Wage Gap in the Public and Private Sector in Bangladesh, February 2016.

¹⁸ ILO

for a garments worker is insufficient to allow “one to lead a better life than what is called subhuman”.

From 1985-2009, the real value of the minimum wage in garments sector fell substantially despite increases in 1994 and 2006. By 2009, the minimum wage was worth around 35% less than it was worth in 1985 in terms of the goods and services it could buy (and had been worth roughly 50% less in 2005). From 2010-2016, the real value of the minimum wage increased substantially because of very large increases in 2010 in response to the many strikes, lockouts and demonstrations that occurred in 2010 (81% increase) and in 2013 in response to the Rana Plaza disaster that occurred that year (77% increase). According to World Bank data the real value of the minimum wage was around 30% higher in 2016 than it was in 1985 – which is very little given that real per capita income in Bangladesh increased by 257% in this period.

1.4. Wealth/Asset Inequality

Land is considered as the most valuable asset in Bangladesh. It has the lowest land-man ratio in the world, which was estimated by the FAO in 2013 to be 0.06 hectares per person. Recently in both rural and urban areas land price is sky-rocketing due to land scarcity relative to its demand.

- In rural areas, 1 percent of landowners own more than 7.5 acres.
- 10 percent of landowners own between 2.5 and 7.5 acres and
- 89 percent of landowners own less than 2.5 acres.

Bangladesh has a long history of inequitable access to land. In rural areas, one percent of landowners own more than 7.5 acres, 10 percent of landowners own between 2.5 and 7.5 acres and 89 percent of landowners own less than 2.5 acres. The number of landless households is growing in a fast pace; 13 percent of rural households in Bangladesh own absolutely no type of land, including for housing. A recent study on rural land has estimated that 69.5% rural households lost their land in the past 10 years for various reasons among which grabbing and acquisition were two major contributors.¹⁹

The land rights of religious minorities have been to a large extent denied by the draconian Vested Property Act, which has been used to dispossess almost three-quarters of 9.2% of the total population of their ancestral lands.²⁰

In Bangladesh, only 3.5 percent of land is titled in the name of women as of 1996, and out of these female headed households, only 0.18% own land above 7.5 acres.²¹

¹⁹Prof AbulBarkat, Rural Land Market in Bangladesh: A Situation Analysis, Human Development Research Centre (HDRC).

²⁰International Land Coalition, Promoting people centred land governance Bangladesh

²¹ZEF Working Paper Series, The role of Land Rights in Ethiopia, Ghana, India and Bangladesh

Among the indigenous communities, 55 percent land holdings falls under the category of traditional - customary property, 52 percent of the land property has been categorized as 'registered ownership' for Bengali which is remarkably higher than that of indigenous people (21percent). A 67 percent households of CHT are landless (registered individual ownership of land; Apart from this, customary ownership, rights). On the contrary, plain-land indigenous landless. The plain-land indigenous peoples, among whom the degree of landlessness is very high indeed, mentionable are Patro (92percent households are functionally landless), Pahan (85percent), and Santal (75percent).²² The recent increase of landlessness is directly related to land grabbing and land accusation by the real estate elites and the development interventions of Bangladesh Government.

Only 3.5 percent of land is titled in the name of women

there is traditional- and universal ownership 69 percent households of peoples are functionally

1.5. Access to Basic Amenities

1.5.1. Access to Drinking Water

It is observed from the table that only 12.01 percent households used supply water in 2016. Still the highest proportion (85.18% of household) reported to use tube well water. There exists a rural-urban disparity in the sources of drinking water. A negligible percentage of household (2.14 percent) rural households use supply water compared to 37.28 percent urban households. In the rural areas 94.94 percent households use tube-well water compared to 60.18 percent urban households. Still it is observed that 2.93 percent households in rural areas and 2.53 percent households in the urban areas use water from other sources (mostly unsafe) beyond supply water and tube well.

Table: Source of drinking water (in percentage)

Key Findings	HIES 2010			HIES 2016		
	Total	Rural	Urban	Total	Rural	Urban
Supply	10.62	1.47	35.57	12.01	2.14	37.28
Tube well	85.37	94.97	59.18	85.18	94.94	60.18
Others	4.01	3.56	5.25	2.81	2.92	2.54

Nationally 2.69 percent of the tube-wells used for drinking water are contaminated with Arsenic. The rate of contamination of arsenic is 3.08% in rural area and 1.12% in urban area in 2016.

²²Prof AbulBarkat, Political Economy of Unpeopling of Indigenous Peoples: The Case of Bangladesh

Table: Percentage of Arsenic Test

Key Findings	HIES 2010			HIES 2016		
	National	Rural	Urban	National	Rural	Urban
Arsenic Test (Yes)	56.62	56.47	57.28	40.87	41.28	39.2
Arsenic Found	7.32	8.08	4.03	2.69	3.08	1.12

1.5.2. Access to Electricity and Natural Gas

The total distribution of electricity increased 20.66 percent during the period of 2010-2016. But the table shows the inequality of electricity distribution between the rural and urban areas. According to the BBS HIES-2016, 68.85 percent electricity distributed in rural areas where as 94.01 percent in urban areas.

Table: Access to Electricity (in percentage)

Key Findings	HIES 2010			HIES 2016		
	Total	Rural	Urban	Total	Rural	Urban
	55.26	42.49	90.10	75.92	68.85	94.01

Only 6 percent of the entire population has access to natural gas for cooking primarily in urban areas. Biomass fuels, collected mainly from the local environment only two decades ago, are fast becoming a marketed commodity as access to local biomass becomes ever more difficult. The stark reality is that many rural residents are dependent on such fuels as agricultural residues, dung, and even leaves and grass for cooking.

1.5.2. Access to Health Service

The HIES 2016 shows that the highest proportion of patients (33.11 percent) received treatment from pharmacy/ dispensary/ compounder followed by non-qualified doctor's chamber 22.51 percent and only 15.44 percent by qualified doctor's. There exist a noticeable variations between rural-urban service providers of treatment. In rural areas, the highest proportion of patients received treatment from pharmacy/dispensary/ compounder 32.79 percent followed by non-qualified doctor's chamber 25.06 percent and qualified doctor's chamber 14.43 percent. In the urban areas the highest 34.09 percent received treatment from pharmacy/dispensary/compounder followed by qualified doctor's chamber 18.49 percent and non-qualified doctor's chamber 14.81 percent. Patients received treatment from private clinic/hospital was 7.99% for rural area as against 10.47% for urban areas. Patients received treatment from qualified doctor's chamber was 14.43% for the rural areas as against 18.49% for the urban areas.

Table: Distribution of Method of Treatment by Sex and Residence

Type of Treatment	HIES 2010								
	National			Rural			Urban		
	Both Sex	Male	Female	Both Sex	Male	Female	Both Sex	Male	Female
Govt. health worker	2.41	2.38	2.43	2.57	2.50	2.64	1.70	1.85	1.57
NGO health worker	0.37	0.31	0.43	0.31	0.28	0.33	0.64	0.41	0.84
Homoeopathic doctor	3.44	3.18	3.68	3.49	3.19	3.75	3.26	3.12	3.37
Kabiraj/Hekim/Ayurved	1.00	1.28	0.75	1.13	1.44	0.86	0.41	0.55	0.29
Peer/Fakir/Tantric/Ojha/ Boidya	0.36	0.40	0.32	0.31	0.37	0.26	0.56	0.55	0.57
Govt. Doctor (Govt. Institution)	9.28	0.14	0.41	8.52	8.59	8.45	12.53	11.58	13.34
Govt. Doctor (private practices)	14.34	13.43	15.16	13.11	12.22	13.92	19.57	18.72	24.31
NGO Doctor	0.20	0.20	0.20	0.22	0.23	0.20	0.13	0.08	0.17
Private Doctor	24.46	24.37	24.54	25.00	24.80	25.21	22.00	22.25	21.79
Pharmacy/dispensary/ Compounder	40.21	41.35	39.20	41.20	42.19	40.30	36.05	37.68	34.66
Family Treatment	0.88	0.89	0.87	0.90	0.93	0.89	0.78	0.75	0.80
Self Treatment	0.61	0.56	0.65	0.58	0.56	0.59	0.74	0.57	0.89
Other	2.43	2.50	2.37	2.62	2.64	2.60	1.63	1.89	1.42
Total	100	100	100	100	100	100	100	100	100

1.5.3. Access to Toilet Facilities

The HIES 2016 shows the households' access to different types of toilet. The survey reveals that, only 25.61 percent households use sanitary latrine, 18.09 percent use pucca (water sealed) and 17.67 percent use pucca but not water sealed latrine.

There exists an urban-rural variation in access to toilet facilities. In the rural areas, only 19.32 percent households have reported to have sanitary latrine while 41.73 percent households reported the same in the urban areas. Water sealed pucca latrine is reported to be used by 25.25 percent by urban households compared to 15.30 percent rural households. Pucca (not sealed) is reported by 15.14 percent urban households as against 18.65 percent rural households. Use of open space is 3.75 percent in the rural areas as against 0.94 percent in urban areas.

Table: Access to toilet facilities to households (in percentage)

Key Findings	HIES 2010			HIES 2016		
	Total	Rural	Urban	Total	Rural	Urban
Sanitary	18.37	13.90	30.56	25.61	19.32	41.73
Pucca (Water sealed)	17.14	12.99	28.48	18.09	15.30	25.25
Pucca (Not sealed)	15.54	14.98	17.08	17.67	18.65	15.14
Kancha (permanent)	24.51	27.93	15.17	22.28	26.53	11.39
Kancha (temporary) 13.39 20.03	13.39	24.46	7.94	13.39	16.45	5.55
Open Space	4.40	5.73	0.77	2.96	3.75	0.94

Source :BBS HIES 2016

1.5.4. Access to Education

Children attending at Primary Level

In HIES 2016, at the national level 80.20% of the students attended government primary schools, 10.45 percent in government subsidized primary schools, 4.60 percent non-subsidized primary schools, 0.98 percent in NGO run schools, 2.29 percent government approved madrasas and 1.49 percent in Qaomimadrashas.

The share of attendance in Govt. primary schools has decreased to 80.2 percent in 2016 from 81.64 percent in 2010 and the share of Govt. subsidized school has gone down from 10.45 percent in 2016 to 11.89% in 2010. The proportion of attendance in Non-Govt. school increased to 4.60 percent in 2016 from 1.77 percent in 2010. It is notable that the attendance of Madrasas (Recognized) has increased to 2.29 percent in 2016 from 1.72 percent in 2010, while the share of NGO run schools decreased to 0.98% in 2016 from 2.52% in 2010.

Table: Percentage of Children Attending Different Types of Schools at Primary Level by Sex

Key Findings	HIES 2010			HIES 2016		
	Both Sex	Boys	Girls	Both Sex	Boys	Girls
Government	81.64	80.73	82.53	80.20	79.63	80.8
Govt. Subsidized	11.89	12.46	11.34	10.45	10.10	10.82
Non-government	1.77	1.79	1.74	4.60	4.90	4.27
NGO Run	2.52	2.32	2.73	0.98	0.98	0.98
Madrasha (Recognized)	1.72	2.02	1.43	2.29	2.64	1.92
Madrasha (Qaomi)	0.45	0.69	0.23	1.49	1.75	1.21

Secondary and Tertiary Level

The gross enrolment rate of boys and girls increased significantly from 2010-2015. In 2010, the gross enrolment rate of boys and girls was 49.59 percent and 62.62 percent and reached to 67.75 percent and 77.84 percent respectively in 2015. But the completion rate of boys was higher than girls except the starting year in 2010. On the other hand, during the period the highest completion rate of boys was 65.82 percent and for girls that was 54.08 percent in 2015. Comparing between two groups the progression rate of boys was better than girls from 2011 to 2015. Now, we need to analyze here that why girls were completed less than boys and what factors influenced behind that.

Table: Gross and Net enrolment rate in secondary education 2010-2015

Year	GER (%)		NER (%)	
	Boys	Girls	Boys	Girls
2010	49.59	62.62	44.45	55.09
2011	57.04	66.91	51.94	59.94
2012	57.37	71.31	51.64	63.58
2013	59.63	71.86	54.05	64.16
2014	62.94	75.88	57.04	67.74
2015	67.75	77.84	62.16	71.85
Completion rate in secondary level 2010 – 2015				
Year	Girls		Boys	
2010	46.43		42.71	
2011	43.57		53.27	
2012	47.64		65.10	
2013	51.11		65.82	
2014	52.33		65.48	
2015	54.08		66.28	

Source: BANBEIS report 2015

According to Bangladesh Education Statistics, BANBAIS data 2015, gross enrollment rate in higher education of male (30.25) is higher than female (26.24). In 2015, Completion rates of upper secondary education of male (83.17) are higher than the rate of female (75.40).

1.5.5. Access to Food and Nutrition

According to a publication by the International Food Policy Research Institute (IFPRI) in 2011 depicted that fifty million people in Bangladesh still live in extreme poverty, and 36 million are chronically hungry or malnourished. Bangladeshi children suffer from high rates of micronutrient deficiencies, particularly vitamin- A, iron, iodine and zinc deficiency. Anemia is also highly prevalent among children in Bangladesh and few programs have been initiated to improve their iron status. Malnutrition among women is also extremely prevalent in Bangladesh. More than 50 percent of women suffer from chronic energy deficiency and studies suggest that there has been little improvement in women's nutritional status over the past 20 years.²³

Table: Food intake (grams)

Key Findings	HIES 2010			HIES 2016		
	National	Rural	Urban	National	Rural	Urban
	1000.0	1005.2	985.5	975.53	974.32	978.74

It appears from the table that per capita per day intake of food items has decreased to 975.53 grams in 2016 from 1000.00 grams in 2010 showing a decrease of 2.45 percent at the national level. The rates of decrease in rural and urban areas are 3.07 percent and 0.69 percent respectively in 2016 compared to 2010.

Table: Food intake Calorie (k.Cal/capita/day)

Key Findings	HIES 2010			HIES 2016		
	Total	Rural	Urban	Total	Rural	Urban
	2318.3	2344.6	2244.5	2210.4	2240.2	2130.7

The overall calorie intake per capita per day has decreased to 2210.4 K.Cal in 2016 from 2318.3 K.Cal in 2010. This decrease may be due to substantial decrease of rice consumption in 2016 compared to 2010. Similar decrease also observed in rural as well as urban areas of the country during 2016 compared to 2010. On the other hand the table shows that urban households took less calorie than rural and the result was same in 2010 and 2016.

Table: Average protein intake in grams

Key Findings	HIES 2010			HIES 2016		
	Total	Rural	Urban	Total	Rural	Urban
	66.26	65.24	69.11	63.80	63.30	65.00

²³ http://www.fao.org/ag/agn/nutrition/bgd_en.stm.

Per capita per day protein (in grams) has decreased to 63.80 grams in 2016 from 66.26 grams in 2010. In the rural areas it reduced to 63.30 grams in 2016 from 65.24 grams in 2010. In the urban area, the protein intake reduced to 65.00 grams in 2016 from 69.11 grams in 2010.

- The level of stunting declined from 51 per cent to 36 percent, underweight from 43 percent to 33 per cent, but wasting only from 16 per cent to 14 percent. Stunting, underweight and wasting are higher in rural areas, and among those whose mothers are less educated and belong to poor households.
- The percentage of ever-married women with Body Mass Index (BMI) below 18.5 (below the normal BMI classification of 21.4) declined from 34 percent in 2004 to 19 percent in 2014.
- Anemia is a major health problem among young children and pregnant women, especially in rural and remote areas and among the less educated and poor households.
- The country has achieved the MDG 4 target for under-5 mortality. However, infant and under-5 mortality rates are higher in rural areas, and among those whose mothers are less educated and belong to poor households.
- Maternal health has improved, with the maternal mortality ratio declining from 322 deaths per 100,000 live births in 2001 to 194 in 2010; however, it is higher in rural areas, among less educated women, and those who belong to poor households.

Barkat-e-Khuda, Development in Bangladesh: How inclusive? The Financial Express, 20 July 2017.

1.5.6. Access to Information and Communication

Mobile and Internet

Currently the penetration of telephone users especially the number of mobile subscribers is increasing beyond prediction, where the total number of subscriber exceeded 136 Million in June 2017 where as it was just 44.6 Million in 2008. A large number of internet users are increased from 2012 to 2017. In 2012 the total number of internet user was 28.4 Million but in 2017 it increased to 73.3 Million. Table shows that the percentage of yearly tele density increased 27.91% to 87.32% during the period of 2010 to 2017.

Table: Subscriber Number, Growth and Tele density of Mobile and Fixed Phone²⁴

Subscriber Number, Growth Rate and Tele density	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017*
Mobile Subscriber (Crore)	4.46	5.24	6.87	7.30	8.66	9.74	11.48	12.19	12.64	13.60
Fixed phone subscriber (Crore)	0.13	0.17	0.17	0.17	0.10	0.10	0.11	0.11	0.07	0.06
Total Subscriber (Crore)	4.02	4.71	5.64	7.47	8.76	9.84	11.59	12.30	12.71	13.67
Internet User (Crore)	-	-	-	-	2.84	3.10	3.55	4.28	6.66	7.33
Yearly Tele Densituy (%)	27.91	31.95	38.05	44.6	60.9	63.91	76.44	78.79	81.48	87.32

* Up to June 2017

According to the Bangladesh Tele Communication Regulatory Communication (BTRC) the total number of Internet Subscribers has reached 83.141 million at the end of February, 2018. It shows that more the half of the total population use internet.

Table: The Internet subscriber²⁵

Operator	Subscriber
Mobile Internet	77.495
WiMAX	0.086
ISP + PSTN	5.560
Total	83.141

According to the World Bank web site, in 2015, 14.4 per cent of Bangladeshis have internet access whereas only 2.41 per cent people have fixed broadband subscription. Currently, there are about 119.087 million mobile subscribers in the country whereas only 66.862 million of people are being subscribed to the internet. There are millions of people still being disconnected irrespective of geographic regions in Bangladesh. This unequal access to broadband connectivity and internet in general essentially facilitates the phenomenon of 'information poverty'. Digital inequality further reinforces pre-existing socio-economic inequality. The term 'digital divide' does capture

²⁴<http://www.btrc.gov.bd>

²⁵<http://www.btrc.gov.bd/content/internet-subscribers-bangladesh-february-2018>

only the difference and disparity between the ‘haves’ and the ‘have-nots’ determined by proper access to information technology, especially the internet.

1.6. Education

The rampant commercialization of education has excluded the children of poor and marginalized households from quality education. The profit mining attitude could be seen at every level of education system; from higher & secondary education level or even primary education. The Government boast to increase the budgetary allocation in education sector but it is evident that the quality education in government run education institutes are at the rock bottom level. Education budget in Bangladesh is one of the lowest in the world both as a share of the GDP and of total budget. The education budget is mere 1.9 percent of the GDP whereas World Education Forum 2015 had set a benchmark and pledge government to spend 2-4 percent of total GDP or 15-20 percent of total government expenditure.

Still education is cheap to avail from the government run school, colleges and public universities but the number of students in public schools are diminishing. From 2010 to 2016 the number of students in Govt. primary schools has decreased from 81.64 percent to 80.2 percent and also the number of students in Govt. subsidized school has gone down from 11.89 percent to 10.45 percent. During this period the number of students in Non-Govt. school increased from 1.77 percent to 4.60 percent. It is notable that the share of Madrashes (Recognized) has increased also from 1.72 percent to 2.29 percent.

Table: Percentage of Children Attending Different Types of Schools at Primary Level By Sex

Key Findings	HIES 2010			HIES 2016		
	Both Sex	Boys	Girls	Both Sex	Boys	Girls
Government	81.64	80.73	82.53	80.20	79.63	80.8
Govt. Subsidized	11.89	12.46	11.34	10.45	10.10	10.82
Non-government	1.77	1.79	1.74	4.60	4.90	4.27
NGO Run	2.52	2.32	2.73	0.98	0.98	0.98
Madrasha (Recognized)	1.72	2.02	1.43	2.29	2.64	1.92
Madrasha (Qaomi)	0.45	0.69	0.23	1.49	1.75	1.21

More than half of the primary school age population is classified as poor but they only receive 47 percent of public primary recurrent expenditure. At higher secondary only 11% of public spending goes to the poor despite the poor representing 31% of the higher secondary school age population.

Capture in the education sector has a large impact on inequality because it tends to be more detrimental to the poor than the non-poor. In Bangladesh, primary school students from the wealthiest households are 2-4 times more likely to pay for extra tuition compared to the poorest students. Poor households also have fewer exit options from the government supported

education system and will therefore more affected by declines in access and quality associated with corruption.²⁶ Corruption in the education sector starts at the very beginning of a child's schooling. As per our constitution, every child is supposed to receive free education up to the secondary level. But in reality, it is not so, especially when it comes to children from poorer households in rural areas. Numerous studies show that poor parents have to pay bribe at every step of their child's schooling. They have to pay bribe to ensure their children get admission to school, secure good grades and graduate. This practice of extorting money from poor parents prevails among about half of government schools in our country.²⁷

Out of the pocket education expenditure by household had increased during the period of 2000-2010 particularly in urban areas. Per household educational expenditure reached to Tk. 925 per month nationally while in urban areas it stood Tk. 1,796 per month. Out of pocket educational expenditure had increased 5 folds during 2000-2010. Although government primary education is free but the hidden cost attached to it pushing out the children from poor and marginalized households. These hidden

- Despite improvement in school enrolment over time, there are, according to a recent UNESCO report, about 10 million out-of-school children, adolescents and youth.
- Bangladesh has the fifth highest number of out-of-school adolescents and the third largest number of out-of-school youths in the world.
- Between 2008 and 2015, the secondary school net enrolment rate increased from 51 per cent to 72 per cent for girls and from 40 per cent to 62 per cent for boys.
- At the tertiary level, the net enrolment rate is quite low (12 per cent), with only 45 per cent being females.
- The enrolment in technical education continues to be extremely low (8.0 per cent), and males outnumber females.
- The grade completion rates are higher among females and in rural areas in the junior classes, while the reverse is the case in urban areas and in the higher classes.

Barkat-e-Khuda, Development in Bangladesh: How inclusive? The Financial Express, 20 July 2017.

cost include examination fee, private tuition, uniform, logistics etc. An estimation done in 2010 showed that yearly cost for a student to attain primary education was Tk. 3,812. A study found that households earning less than Tk. 2000 per month would send 25 percent fewer children to school than that of households with monthly income of Tk. 8,000 or above.²⁸ Failing to meet the hefty cost involved in attaining primary education result in poor performance of the students from poor and marginalized households. According to the World Bank, less than 70 percent of primary school students continue to secondary education, while below 60 percent pass class 10.²⁹

Capture in the education sector has a large impact on inequality because it tends to be more detrimental to the poor than the non-poor.

²⁶ **Samer Al-Samarrai**, Governance and Education Inequality in Bangladesh, UNESCO, 2008

²⁷ <https://www.thedailystar.net/lifestyle/perspective/why-collapse-education-the-collapse-nation-1549213>

²⁸ **Education Budget in Bangladesh: An Analysys on Trends, Gaps and Priorities**, Mustafizue Rahman, Toufiqul Islam Khan and Mostofa Amir Sabbih, CPD-CAMPE Bangladesh, 2016.

²⁹ <https://bdnews24.com/bangladesh/2017/12/19/wb-gives-510m-to-bangladesh-to-improve-secondary-education-for-13-million-students>

According to Action Aid Bangladesh, women are lagging behind in education and literacy, 'where enrollment does not reflect the real scenario.' The percentage of literacy of women in Bangladesh is 54 per cent. But the ratio of female students at secondary and higher secondary level is very low. Child marriage is one of the reasons of drop out of female students. According to Bangladesh Bureau of Statistics (BBS), due to child marriage, two in every five girls aged between 15 and 19 drop out from school. According to UNICEF report 2016, 52 per cent girls got married off before the age of 18 that year.

Private universities are a new phenomenon from 1992 mostly owned by party leaders, MPs and businessmen which promotes commercialization of education. According to the University Grants Commission Report, in 2017, the total number of private universities reached 85. Bangladesh Bureau of Statistics (BBS) estimated the per capita private cost for education in a public university is Tk. 31,614 per annum; in contrast, the per capita private cost for education in a private university is Tk. 51,608 per annum.

1.7. Health

Compared to many other developing countries, Bangladesh has a relatively developed public infrastructure of health facilities as well as a relatively extensive human resource base for the delivery of health and family planning services. There is an extensive network of hospitals, health centers, dispensaries and training centers in Bangladesh. This network at the district level and below, comprises 64 district hospitals, 402 health complexes at the upazila level (UHCs), about 4,000 health and family welfare centers (HFWCs) at the union level and thousands of community clinics (11,000-13,000) at the ward level.³⁰ There are an estimated 3.05 physicians per 10,000 population and 1.07 nurses per 10,000 populations (estimates based on MoHFW HRD 2011). Health workers are concentrated in urban secondary and tertiary hospitals, although 70% of the population lives in rural areas.³¹

There is a major disparity of distribution of specialized treatment facilities in the country. Most of the specialized hospitals sited in the urban areas while 70 percent of the population reside in rural areas. Statistics shows that only 44 percent of the major government facilities are rural based compared to 56 percent in the urban areas; 28 percent of private clinics are rural based, while 72 percent are based in urban areas.³²

One study observed that the overall public health care services have declined between 1999 and 2003, while the rate of utilization of private health care facilities has increased for the same period.³³ Available evidence suggests that poor governance in the health sector is negatively influencing service delivery mechanism in Bangladesh. Non-availability of drugs and commodities, discrimination against the poor, imposition of unofficial fees, lack of trained

³⁰ Mannan, M.A., M. Sohail and K.J. Hossain. *Public Health Services Utilization Study. Final Report submitted to HEU, MoHFW.* 2003

³¹ <http://www.who.int/workforcealliance/countries/bgd/en/>

³² M.A. Manna, Access to Public Health Facilities in Bangladesh: A Study on Facility Utilisation and Burden of Treatment, Bangladesh Development Studies, Vol. XXXVI, No.4, 2013,

³³ Ibid.

providers, weak referral, feedback and monitoring systems, unfavorable opening hours and interdepartmental difficulties contribute to low use of public facilities. A survey showed that members from the poorer section have higher utilization of government health facilities; the share of the poorest quintile is 26.2 percent of total utilization, while the share of the poorest two quintiles is 47.7 per cent of total utilization (Figure 3). It can be calculated from the survey that in the case of utilization of government health facilities poor utilize 73.9 percent and rich utilize ... percent. The rich does not use government health facilities due to poor management and lack of quality services; they prefer to visit a private clinic or qualified private physician in the hope of getting better care and treatment.

In Bangladesh, 60 per cent of total health expenditure in 2000 was in the form of out-of-pocket payments by individuals. Expenditure incurred for health care is increasing. The findings of HIES 2010 to HIES 2016 shows that it has increased 1.63 percent from 2010 to 2016.

Table: Percentage Distribution of Average Monthly Household Consumption by Major Expenditure Groups, HIES 2010 to HIES 2016

Year of Survey and Residence	Avg. Cons. Exp.	Major Expenditure Groups								
		Total	Food and Beverage	Cloth & Foot wear	Housing & House Rent	Fuel & Lighting	Household Effect	Medical	Education	Misce.
2016										
National	15420	10	47.6	7.12	12.43	6	2.93	4.5	5.4	13.8
Rural	13868	10	50.4	7.50	9.80	6	2.88	4.6	4.9	13.1
Urban	19383	10	42.5	6.42	17.25	5	3.03	4.3	6.3	15.0
2010										
National	11003	10	54.8	4.95	9.93	5	1.68	3.7	5.6	13.5
Rural	9436	10	58.7	5.12	7.29	6	1.85	4.0	4.1	12.7
Urban	15276	10	48.1	4.67	14.41	4	1.40	3.3	8.2	14.8

The higher cost of treatment makes it unaffordable for the poor and marginalized households to seek better and specialized sources of treatment from the cities. Findings from Mannan et al. (2003) showed for poor households expenditure on health has reverse effect on other household consumptions, resulted in withholding of other subsistence resources like reduced food consumption, less expenditure on children's education, etc. Thus, illness requiring treatment and

hospitalization has significant adverse implications for the economic well-being of affected households, particularly for the poor. Any hospitalization involves a lot of expenditure so it is but obvious that the households belonging to lower income category would rely on different sources to finance their health care needs. Considering HIES 2016 and HIES 2010 survey result it become apparent that expenditure related to health is pushing more people into debt. The household indebtedness has increased 3.69 percent within 2010 to 2016. For the poor families it further perpetuate poverty and deprivation.

Table: Percentage Distribution of Reasons for Taking Loan, HIES 2016 and HIES 2010

Source	Total	Education	Health	Agriculture	Business	Housing	Food	Marriag	Other
HIES2010									
Total	100.0	1.91	4.12	21.09	23.73	12.53	11.04	3.99	
HIES2016									
Total	100.0	3.17	7.79	18.03	22.13	17.09	12.43	4.2	15.16

1.7. Socio-political Exclusion

1.7.1. Social Exclusion

According to National Strategy on Social Security (NSSS) of Bangladesh; the socially excluded population includes the indigenous people, dalits (lower caste), and people with HIV/AIDS, disable, destitute women, old aged people etc. They are various forms of social exclusion which include exclusion from participation in decision-making and political processes, exclusion from access to employment and material resources, and exclusion from integration into common cultural processes. All these exclusions, when combined, create acute forms of exclusion that find a spiral manifestation in particular neighborhoods and this involves discrimination against individuals and groups based on one or many different social attributes or elements of social identity.³⁴

Socially Excluded People	% of Population	Share in National Budget
indigenous people	1.1 according population census-2011	--
Dalits (lower caste)	3.95 (NSSS 2015)	Tk.1.8 Million 0.006%
People with HIV/AIDS	>0.1 (NSSS 2015)	--
Disable	8.9 (NSSS 2015)	Tk. 3600 million 0.121%
Destitute women	7.45	Tk.5340.34 Million

³⁴National Social Security Strategy, July 2015, General Economics Division (GED), Planning Commission, Government of the People's Republic of Bangladesh

	(out of total Married women, census-2011)	0.181%
Old aged people	7% (CPD(2017), Analysis of national budget for FY2017-18)	Tk. 14400 million 0.487%

1.7.1.1. Indigenous People

According to the 2011 Census there were 1,587,141 indigenous people in Bangladesh, which is 1.8% of the total population. However, Indigenous sources estimate the total Indigenous population between 2 million and 5 million.³⁵ There are over 54 ethnic groups of indigenous peoples in Bangladesh who live in various regions across the country and speak at least 35 languages.³⁶ The Chittagong Hill Tracts (CHT) is a hilly region home to 11 ethnic groups of indigenous peoples who collectively refer to themselves as Jumma people, which means “highlanders.” The other 40+ ethnic groups of Indigenous Peoples are located in the plains of Bangladesh in the northwest (Rajshahj-Dinajpur), northeast (Greater Sylhet), central north (Mymensingh - Tangail) and south/southeast (Cox’s Bazar - Barisal.) The Santal make up approximately 30% of the plains indigenous peoples, and the Garo, Hajong, Koch, Mani puri, Khasi, and Rakhain follow in size, as well as several other peoples.³⁷ The existence of indigenous groups and their diverse cultural practices, has remained unrecognized both by the State and its mainstream population, on account of ignorance, discriminatory perspectives or chauvinistic mindsets, or a combination of them. This has resulted in the exclusion of indigenous peoples from governance and development, except in a very marginal manner.

However, the indigenous peoples’ contributions in this regard are often unacknowledged or under-valued, and their individual and collective human rights, under national and international law (including core human rights to which Bangladesh is a party), are routinely violated, and often with continued impunity to those responsible for such violations.³⁸ According to Human Rights Report on Indigenous People year 2017; there were 10 killings, 141 arrests of indigenous rights activists and innocent villagers, filing of fabricated cases against 161 persons. Numerous atrocities and communal assaults were committed leaving 203 people injured (of them 9 belonged to indigenous peoples from plains) while 79 houses came under unceremonious searches. A total of 46 cases of violence against indigenous women were reported from 1 January 2017 to 31 December 2017. Out of 46 such cases, 19 were reported in the plains and 27 in the CHT. As of January 2017, 56 indigenous women were sexually or physically assaulted. At least 12 women were raped, 8 were killed after rape while attempt to rape was made on 9 other women.

³⁵ Dhamai, Binota Moy, An Overview of Indigenous Peoples in Bangladesh

³⁶ Dhamai, Binota Moy. “Bangladesh.” Ed. Vinding, Diana, and Caecilie Mikkelsen. The Indigenous World 2016. N.p.: International Working Group for Indigenous Affairs, 2016. 314-320. Print.

³⁷ Dhamai, Binota Moy, An Overview of Indigenous Peoples in Bangladesh

³⁸ Human Rights Situation of Indigenous Peoples in Bangladesh, edited by Prof. MongShanoo Chowdhury, Asia Indigenous Peoples Pact and Kapaeeng Foundation, August 2014.

Among other incidents recorded during this reporting period include 4 gang rape and 8 kidnapping.

A significant portion of the indigenous population are suffering from multi-dimensional economic problems ranging from poverty to unemployment, deprived from basic socio-economic rights, including education, healthcare, food and nutritional security, access to safe drinking water, electricity, and so forth. The situation of indigenous women, youth, elders and persons with disability, is many times worse, as their contexts are often ignored. The prevalence of absolute poor and hardcore poor among indigenous peoples are 65 percent and 44 percent respectively. Households living below lower and upper poverty lines are 78 percent and 89 percent respectively among indigenous people. Only 7.8 percent of all indigenous people in Chittagong Hill tracts (CHT) people completed primary education and 2.4 percent completed secondary education. 'Food Poverty' is widespread in CHT. It was estimated that 85% of indigenous peoples in the plains were landless, and only 9% were literate, about one quarter of the then national literacy rate. Most of these people are employed as sharecroppers - working on others' lands - or as wage labourers.

Indigenous people in Bangladesh face violence and discrimination in many facets of their lives, including attacks on their physical safety (especially Indigenous women), disregard for their ownership and cultural connection to land and resources, infringement upon the safety and sanctity of their homes, and barriers to equal access to healthcare, fair and safe employment, political participation, and education.

1.7.1.2. Dalits (Lower Caste)

Caste-based discrimination is prevalent among Hindu and Muslim populations in Bangladesh. Dalits populations, estimated to be 6.5 million, are caught in a vicious circle of poverty with extremely limited access to health services, education and jobs. Due to extreme poverty and marginalization, they are confined to 'colonies' where the housing and sanitation are very poor. They work in some of the lowest paid and humble service sector, such as street sweeping, cleaning, manual scavenging and burying the dead. A large number of child workers in Bangladesh are Dalits. They are excluded largely from decent jobs, let alone holding official positions by virtue of caste identity and low access to education and opportunities. They are hardly covered with mainstream social protection initiatives of the government.

Because they are treated as the lowest caste populations doing the most disgraceful jobs, Dalits are exposed to usual discriminations. They have been ignored in the mainstream development and their fundamental human rights as well as constitutional rights as citizens of the country are often violated. Only recently the government has taken a development project for betterment of the lives of Dalits including Harijans.

In the Dalit community, women suffer from multiple forms of discrimination and violation of human rights. They are still mostly disempowered and yet to play any active role in the economy,

polity and society at large. Women and girls from Dalit communities are victims of prostitution, trafficking and bonded labor.³⁹

Dalits are deprived of property and major assets, and excluded from political participation, community development and employment, and experience violent attacks during elections. Tolerated and patronized as long as they remain in their traditional social roles, they are openly threatened and insulted, and beaten while attempting to bring changes among them. Dalit girls are at the crossroads of caste- and gender-based discrimination for long.⁴⁰

Dalits usually do not get equal treatment and legal protection in the case of criminal offense against them. Being the most deprived and backward, they are forced to child-marriage, dowry, severe and become victims of forms of human rights violations, including abduction, rape, torture, destruction of houses, land grabbing, eviction from land, threats and intimidation.⁴¹

1.7.1.3. People with HIV/AIDS

Although Bangladesh is still considered to be a low prevalence country. According to UNAIDS' estimation in 2016 Bangladesh had 12,000 living with AIDS. Due to dire poverty, overpopulation, gender inequality and higher degree of procurement of commercial sex it is exposed to HIV epidemic. According to GoB estimation that without any intervention the prevalence in the general adult population could be as high as 2% in 2012 and 8% by 2025.⁴²

Table: HIV and AIDS Estimates 2016⁴³

Adults and children living with HIV	12 000 [10 000 - 14 000]
Adults aged 15 and over living with HIV	11 000 [9900 - 13 000]
Women aged 15 and over living with HIV	3900 [3400 - 4400]
Men aged 15 and over living with HIV	7500 [6500 - 8800]
Children aged 0 to 14 living with HIV	<500 [<500 - <500]
Orphans due to AIDS aged 0 to 17	7900 [6400 - 9400]

Injecting drug users, sex workers and men having sex with men are considered most-at-risk groups to HIV infection in Bangladesh. Men buying sex from other men rarely use condoms and many continue to have sex with their wives. Migrant workers are another important group identified as a priority in the Bangladesh National Strategic Plan for HIV and AIDS 2005-2010. Approximately 25 million go abroad from the country for employment every year. The risk is that they will get infected during their stay in broad and return to Bangladesh where they may transmit the virus to others especially their wives who could in turn infect their babies. HIV and AIDS is also a gender issue since women are frequently the victims of HIV due to gender inequity

³⁹The Human Rights Situation of Dalits in Bangladesh, Joint NGO Submission related to Bangladesh for the 16th Universal Periodic Review, prepared by BDERM, BDEWF, NagorikUddyog and IDSN, 2012.

⁴⁰Discrimination against Dalits in Bangladesh, IDSN Briefing Note Bangladesh 2015.

⁴¹Khan Ferdousour Rahman, "The Dalits in Bangladesh", *The Daily Star*, Dhaka, 19 January 2016.

⁴²Government of Bangladesh World AIDS Day Report 2008

⁴³www.unaids.org/bangladesh/data

and male dominance. Violence against female sex workers still remains a big threat in terms of AIDS. Sex workers are among those who are most vulnerable to HIV infection, as it spreads rapidly among them. In many cases, sex workers have no access to condoms or are not aware of their importance. They are simply powerless to negotiate safer sex. Clients may refuse to pay for sex if they have to use a condom, and use intimidation or violence to force unprotected sex, and in many cases, they are raped. But because of the social stigma and marginalization, they can't even bring charges against their attackers. Criminalization of sex work contributes to an environment in which violence against sex workers is tolerated, leaving them less likely to be protected from it. Many sex workers

consider violence "normal" or "part of the job", and do not have information about their rights. As a result, these contribute to their vulnerability to HIV.

- Financial disparities and intimate partner violence in relationships often hinder a woman's ability to negotiate condom use and protect herself from HIV.
- Gender inequality in education and restricted social autonomy among women is directly linked to lower access to sexual health services, including HIV testing and treatment.
- Although commitments to reduce the effects of gender inequality have been made by the international community, there is a need to significantly scale up efforts as social injustices and violence against women continue to persist across the globe.

1.7.1.4. Person with Disability

Within the policy domain the issue of disability is in a 'blind spot'. The person with disability are still influenced by others' ignorance, fear and superstition, resulting in exclusion from normal economic, social, educational and political activities in their families and communities, and from access to essential services.

Disability can occur at any stage of life. Around 8.9 percent of the population – 8 percent of males and 9.3 percent of females – has some form of disability, although those who could be regarded as severely disabled comprise 1.5 percent. 5 As Figure 2.3 indicates, disability prevalence varies over the lifecycle, with a significant increase from around age 50. By far the highest rates of disability are among older people. Prevalence is also higher among women than among men. A significant proportion of households 31 percent have a disabled member, while 6.3 percent have someone with a severe disability,

However, the numbers of people with disabilities in each age group shows a different pattern, as seen in Figure 2.4. The highest numbers of disabled people are among those aged between 40 and 65 years, at an age when they would hope to engage actively in the labour market. Indeed the number of people with disabilities increases by 300 percent between ages 20-25 years and 50-54 years, with women significantly more affected. However, the number of severely disabled people is highest among the elderly aged between 60 and 75 years.

The poverty rate of households with disabled members is similar to the national poverty rate, at 31.5 percent, but the poverty rate of households with a severely disabled member is higher – at 34.7 percent– suggesting that disability can place a greater burden on households. Furthermore, poverty rates vary between different age groups from among the severely disabled (Figure 2.5). It is evident that if a working age adult is disabled, it has a significant impact on the household. Indeed, the poverty rate for this group reaches almost 40 percent.

In 2012, 298,000 people received a monthly allowance of US\$3.80. The Government of Bangladesh estimates that 1.5 per cent or 2.3 million are severely disabled, and that 6.3 per cent of households have a member with a severe disability. The national budget for the fiscal year 2014-2015 allocated Tk139.74 billion (5.6% of the total budget) for Safety Net and Welfare Schemes generally, but increasing funds for special stipend programmes for physically challenged students and allowances for insolvent disabled persons. It also put more emphasis on persons with disabilities and allocated Tk. 200 million (2,572,614 USD) to the Trust for Persons with Neuro-Development Disorders and another Tk. 50 million (65,000 USD for those who are physically challenged. The budget also proposed to increase the tax exempted income threshold for physical challenged disabled people from Tk. 0.3 million (approx. 3,858 USD) to Tk. 0.35 million (4,504 USD).

The social protection programme has several shortcomings, including inadequate procedures for identifying disability, transfer levels that are too low to provide the level of support required; and, the exclusion of a high proportion of deserving people with severe.

1.7.1.5. Destitute Women

Particularly in the rural areas, most of the rural women of Bangladesh those who are not involved in market related activities are basically housewives and their husbands are the only earning members of their families. Death, separation or divorce with their spouses' specially for women from lower economic strata compel them in to and abject poverty and thus exposed to uncertain future leading to a harsh livelihood. At present, widowed, divorced, and abandoned women constitute about 11.29 percent of total married women in the country (BBS, 2009).

Due to patriarchal cultural practices and exclusion from economic sphere female heads find it very difficult to run the family with insufficient income earn by unskilled in-farm or out-farm works. As a corollary their children have to abandon education and engaged to earn some money as child laborer to support their family.

Their miserable economic conditions are attributed to the fact that they have a lack of assets, low level of education and skills, limited employment opportunities, and a discriminatory structure of labor force. Being deserted, they lose both husband and his property. As this largely happens among a low-income group, parental property ownership is not seen among them.

To cope with this harsh reality they either have to take loans from others, join as laborers or migrate to the cities. This also increases their vulnerability and trap them to “a vicious cycle of

poverty. These women who are ultra-poor, distressed and struggling for survival for her selves and family are identified as a distinct group in social protection programs as fall with in the lowest poverty quartile. An important programme designed for these women is Vulnerable Group Development (VGD) programme, which accounted for only 2.75% to the FY 15 Social protection programme (SPP) budget.

Allowance Tk. 400 per month which is equivalent to less than \$4 with this benefit, a beneficiary cannot even buy 6 or 7kg of rice. As inflation rate go high the amount of benefit is never adjusted for last five years. (A Review of Social Safety Nets Programs for Women).

Along with other safety net programme the programmes for destitute women are highly criticized for its miniscule budgetary allocation and its microscopic size of beneficiaries. Many reports, journal articles, paper news highlighted improper eyewitness, enlistment, corruption, harassment of beneficiaries in terms of getting proper and timely services etc. linked with the program.

The noted weaknesses include (a) Limited coverage (b) Inadequacy of the grants per beneficiary and (c) Leakage. It also took note of the lack of an integrated national policy and inadequate understanding of the gender dimensions of poverty.

Asian human rights commission in a report. "Corruption promotes food and health insecurity for elderly widows in northern Bangladesh" mentioned that, elderly widows suffering from food and health insecurity. There has been no assistance from the government despite them being entitled to be beneficiaries of the Social Security Programmes. Another study showed that almost all the safe net programmes in Bangladesh are suffering from improper targeting, illicit political influence, corruption, lack of coordination among implementation agencies, lack of monitoring and evaluation etc.

The Safety Net Programmes in general is a mean to end for the political elites to co-opt and trickle down benefits to their partisans. In rural areas of Bangladesh, many of the opportunistic people through political and other connection try to capture many of public resources. The local political leaders who have the hold on these public resources also try to satisfy their supporters these benefits. Different government funds are some major sources of this patronage distribution by the local political leaders.

Even one of the GoB report concluded "given the good initiatives, the coverage of social protection programmes is low compared to needs and still there are complains about targeting and leakages.

Table: Social Safety Nets Programs for Women in Bangladesh

SSNs Programs for below 14 age	Qualifying Condition	Benefits
Primary Education stipend	Attendance and result	Stipend, free tuition and
Female Secondary School Assistance Program (FSSAP)	Attendance, examination, marriage	Stipend, free tuition, and book allowance, examination fee
SSNs Programs for (14-64) age		
Allowance to the Widowed, Deserted and Destitute Women	Widowed, Deserted and Destitute Women	BDT300
Vulnerable Group		30kg rice
Food For Works(FFW)	Destitute ,widow, landless women	Food transfer
Rural Employment Opportunities for Public Assets(REOPA)	Destitute ,widow ,landless women	Food, training,(multi-component)
Maternity Allowance for the Poor Lactating Mothers	Poor women	BDT350
Fund for Rehabilitation of Acid Burnt Women and the Physically Handicapped	Acid Burnt, the Physically Handicapped poor women	Treatment, Counseling and Rehabilitation
Rural Mother Centre	Rural poor women	Free treatment, medicine
SSNs Programs for 65+ age		
Old Age Allowances	65+ Man and	BDT 300
Old Age Home	65+ people	Residence and Livelihood

1.7.1.6. Old aged People

The United Nations uses 60 years to refer to older people. According to the United Nations Population division (2013,) the size of population of Bangladesh aged 65 years or more has reached about 8 million in 2010 from 4 million in 1990. This pattern of increase is for casted to be steeper in the coming years. As result of declines in mortality and fertility rates, this percentage will increase population steadily to about 9% by 2025 and 17% by 2015⁴⁴. Among the elderly, the highest proportion (39.8 percent) lives in a household belonging to 1st and 2nd

⁴⁴Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat, *World Population Prospects: The 2006 Revision and World*

quintile⁴⁵ and the least proportion (18.81 percent) lives in a house hold belonging to fifth quintiles⁴⁶. Their limited assets and lack of regular independent income mean they have few reserve to cope with crises such as sudden ill health or natural disaster. most are heavily dependent on their children, especially older women, 57% of whom are widowed, divorced or abandoned, compared to only 4% of Males⁴⁷.

Table: Percent of elderly by asset quintile⁴⁸

Quintile	%of elderly	%ofelderlyintotal population	Withinquintile% ofelderly	Male	Female	Rural	Not Rural
First	19.84	1.53	8.16	8.03	8.29	8.16	8.17
Second	19.96	1.54	7.82	8.12	7.52	7.86	7.32
Third	20.26	1.56	7.66	8.01	7.31	7.70	7.27
Fourth	21.13	1.63	7.85	8.38	7.31	8.12	6.57
Fifth	18.81	1.45	7.08	7.68	6.48	8.42	6.06

There is a low proportion of economically active elderly people in Bangladesh, notably one forth are self- employed in agriculture (16 Percent) but about two-third (68 percent) of the elderly are economically inactive. The percentage of inactive is as high as 95 percent among the female elderly while the corresponding percentage for the male is 43.89 percent among the male.

In the rural areas elderly citizens receive old-age allowance program (Boyoshko Bhata Karmashuchi) from the revenue budget from 1998. Beneficiary of the old age allowance must have the age of 65 and above but the women recipient is having the right to get the same allowance when they are 62 years old. In the financial year 2011-2012 the Bangladesh Government assigned 8910 Million for 2.475 million beneficiaries. Beneficiaries are get Tk.400 monthly per head (From January 2015) which is receivable in every months.

Table: The rate of the old age allowances in Different Period ⁴⁹

Year	Monthly
1997-2002	100
2002-2003	125
2003-2004	150
2004-2005	165
2005-2006	180
2006-2007	200
2007-2008	220
2008-2009	250
2009-2014	300
2015	400

⁴⁵ A quintile is a statistical value of a data set that represents 20% of a given population, so the first quintile represents the lowest fifth of the data (1-20%); the second quintile represents the second fifth (21% - 40%) and so on.

⁴⁶Elderly Population in Bangladesh: Current Features and Future Perspectives, BBS 2015.

⁴⁷Paul-Mjumder, PandBegum, S. 2001. *The Old Age Allowance Programme for the Elderly in Bangladesh: A Review*. Bangladesh Institute of Development Studies.

⁴⁸Ibid.

⁴⁹Ministry of Social Welfare Webpage 2015

The old age allowance program started in the fiscal year 1997-98 with a monthly allocation of taka 100 per month per head. The amount remained the same till the year 2001-2002 and then increased gradually in the following years. Although the change in the amount of monthly allocation per head was positive, but the amount is inadequate to even meet the basic needs for an elderly person.

1.7.1.7. Lesbian, Gay, Bisexual and Trans Gender (LGBT)

Different surveys around the world have found that between one and ten out of 100 people are sexually or romantically attracted to members of the same sex. Using the lower end of this range, it can be assumed that more than 2 million people in Bangladesh are homosexual or bisexual. Despite this large number – which is roughly equivalent to the entire population of Qatar and could actually be up to ten times as high – LGB people are an invisible minority. Many face discrimination at school, university and their workplace, are denied access to health care and justice and, being torn between fear, confusion and guilt, find little support from family members and friends. Consequently, only few are open about their sexual orientation, while most are forced to live a life of secrecy and lies, conformed to bigotry, misguided notions of honour and caricatures of justice and morality. With heterosexual marriage still being considered a woman's nirvana, the level of tolerance for lesbian women is particularly low – they are doubly marginalized.

Sexual activity between men, whether consensual or not, is illegal. Section 377 of the Bangladesh Penal Code, originally enacted by the colonial government in India in the 1860s, provides: 'Section 377: Unnatural offences: Whoever voluntarily has carnal intercourse against the order of nature with man, woman, or animal, shall be punished with imprisonment for life, or imprisonment of either description for a term which may extend to 10 years, and shall also be liable to fine. 'Explanation: penetration is sufficient to constitute the carnal intercourse necessary to the offence described in this section.

At present, there are 10,000 hijras living in Bangladesh. Hijras already have voting rights and now they can get passports as well. In November 2013, the Government of Bangladesh took the policy decision to officially recognise the hijra, popularly considered in Bangladesh as neither men nor women, as a third gender. This recognition by government was hailed as a major achievement by civil society and the international community. In 2015 by the Ministry of Social Welfare to recruit 14 hijra as low-ranking 'office assistants' or clerks. After an initial selection of 12 hijra through interview, in which very general questions about the educational qualifications and geographic origins of the applicants were discussed, they were all asked to undergo a medical examination.

According to a Global Human Rights Defense report of 17 June 2015, enabling legislation establishing hijra rights as a third gender had not been introduced in Parliament; although the need for such legislation was not explained in the report. A news paper reported on 24 July 2016 that the Election Commission had not yet enrolled Hijra voters as a third gender, and a third gender category had not yet been included on the NID (National Identity) card.

1.7.2. Political Exclusion

A democratic parliament not only represents popular will, it is also expected to reflect social diversity, and debate and negotiate differences between different groups.⁵⁰ Bangladesh politics is no longer represented by diverse political party or political representation from different class but by a single party and affiliated group of small parties. The profile of MPs depicts their settings within the affluent class and heavily gender biased. In the current Parliament (10th) a majority of the MPs (193 out of 300) have categorized themselves as businessmen in their affidavits submitted to the EC before the 10th Parliamentary election. Astonishingly there are a total of 71 women lawmakers, among them only 21 are directly elected and 50 of whom occupy reserved seats.

Table Composition of the national parliament⁵¹

	Individual characteristics	National Parliament		
		8th	9th	10th
National average within elected MPs	Women	2	6	6
Women as % of elected MPs in:				
AL		4	6	6
BNP		2	10	.
JP		7	8	9
JI		0	0	.
National average within elected MPs	Dynastic	17	19	.
Dynastic as % of elected MPs in:				
AL		16	17	.
BNP		19	17	.
JP		14	20	.
JI		0	0	.
National average within elected MPs	Businessmen	59	62	64

⁵⁰Rounaq Jahan and Inge Amundsen, The Parliament of Bangladesh: Representation and Accountability, Centre for Policy Dialogue (CPD), 2012.

⁵¹BRAC Institute of Governance and Development, The State of Governance: Bangladesh 2013

Businessmen as % of elected MPs in:				
AL		59	60	65
BNP		61	77	.
JP		50	68	63
JI		47	100	.
National average within elected MPs	Legal charges	.	52	43
Legal charges as % of elected MPs in:				
AL		.	52	44
BNP		.	79	.
JP		.	44	26
JI		.	50	.
National average within elected MPs	Corruption charges	.	14	11
Corruption charges as % of elected MPs in:				
AL		.	12	12
BNP		.	33	.
JP		.	16	9
JI		.	0	.
National average within elected MPs	Educated	89	84	82
Educated as % of elected MPs in:				
AL		95	85	84
BNP		89	77	.
JP		77	77	77
JI		88	100	.
National average within elected MPs	Lawyer	12	17	15
Lawyer as % of elected MPs in:				

AL		17	17	15
BNP		13	17	.
JP		0	12	20
JI		0	0	.
National average within elected MPs	Military	5	5	2
Military as % of elected MPs in:				
AL		5	5	3
BNP		6	0	.
JP		0	4	3
JI		0	0	.

1.7.2.1. Representation in Parliament

Democratic parliaments these days are expected to represent social diversity of the population in terms of gender, religious, ethnicity and other politically significant markers of differentiation⁵².

In the current Parliament there is absolutely no opposition (although Jatiya Party (Ershad) holding 34 seats acts as “stamp Pad” opposition bench but also part of the Awami League led cabinet)! Awami League holds 234 seats (excluding reserve seats) out of 300 seats. Among the 66 seats 16 seats are held by small parties those who are member of Awami league led election alliance. The other 16 seats are held by “independent candidates”, almost all of them are ex-Awami League party members who had contested independently due to dispute with the party regarding availing nomination for the election. Here is to mention that as many as 154 candidates were declared elected unopposed without a single vote being cast. This means, more than half of the 300 parliamentary constituencies got their representatives denying voters their right to choose their own representatives The polling in the remaining 146 seats were (will be) mere formality.⁵³

1.7.2.2. Representation of Ethnic Minorities

Ethnic minorities constitute barely over 1 percent of Bangladesh’s total population. The following shows on average 4 MPs from the indigenous communities have been regularly elected to the parliament from fifth parliament. The constituencies from which indigenous

⁵² Ibid

⁵³ <http://www.thedailystar.net/fragile-state-of-democracy-exposed-4964>

minorities have consistently elected are located in chittagong Hill Tracts (CHT) and Mymensingh. In the current parliament 3 Indigenous MOs belong to Awami Leagues (AL) and 1 MP elected independently.

Table: Representation of Ethnic Minority (Adivasi)⁵⁴

Parliament	Total	Awami League (AL)	Bangladesh Nationalist Party(BNP)	Other Parties
Fifth	4	4	0	0
Seventh	3	3	0	0
Eighth	3	2	1	0
Ninth	4	4	0	0
Tenth	4	3	1	0

1.7.2.3. Representation of Religious Minorities

Among the minority groups, Hindus constitute 10.00 per cent, Buddhists 1.00 per cent, Christians 0.50 percent of the total population, but they are consistently underrepresented or non-represented in Bangladesh Parliament. The following table shows that in the fifth Parliament the number of Hindu MPs was 6, which dropped to 5 in the seventh, and 3 in the eighth, and increased to 10 in the ninth National Parliament (3 percent).⁵⁵ In the Tenth Parliament there are 11 elected MPs from Hindus but no representation from other religious minority groups.

Table Religious Minority (Hindu) Representation⁵⁶

Parliament	Total	Awami League (AL)	Bangladesh Nationalist Party (BNP)	Other Parties
Fifth	6	5	0	1
Seventh	5	4	1	0
Eighth	3	3	0	0
Ninth	10	10	0	0
Tenth		10	1	0

⁵⁴ ibid

⁵⁵ ibid

⁵⁶ ibid

1.7.2.4. Representation of Resource Poor

The presence of business men in politic has always raised concern among political and social scientists. This is because “while politicians are expected to serve public interest diligently personal business interest might create conflict of interest.

In the current parliament only 17 MPs (5.7 percent) declared their occupation as agriculture, 54.3 percent (163 MP) reported business, 4.3 percent (13 MP) are involve in service, 13.7 percent (41 MP) are lawyer, 1 percent (3 MP) are housewife, 1.7 percent (5 MP) didn't mention their occupation and 19.3 percent (58 MP) are related to others occupations.

Table: Professions of Member of Parliamentarians

Parties	Agriculture	Business	Service	Lawyer	Housewife	Non Mentioned	Others	Total
Bangladesh Awami League (BAL)	15	129	7	32	3	2	46	234
Jatiya Party/ National Party	1	18	4	5	0	1	5	34
Workers Party of Bangladesh	0	1	1	4	0	0	0	6
Jatiya Party(JP)	1	0	1	0	0	0	0	2
Jatiya Samajtantrik Dal	0	3	0	0	0	0	2	5
Independent	0	12	0	0	0	1	3	16
BNF	0	0	0	0	0	0	1	1
Bangladesh Tarikat Federation	0	0	0	0	0	1	1	2
Total	17	163	13	41	3	5	58	300
Occupation based (%)	5.66	54.33	4.33	13.66	1	1.66	19.33	100

Considering the previous Parliament the presence of business man is very apparent. Both from AL and BNP in the 8th and 9th National Parliament it is seen that more than half of the elected law makers were businessmen. In the 9th National Parliament more than three-fourth of elected MPs from BNP were businessmen. For JP, the ratio varies between 50 to 68 percent in the 8th, 9th and 10th National Parliament.⁵⁷

⁵⁷ibid

Moreover, among the MPs of current parliament 2.3 percent of MP's (7 MPs) declared their yearly income as less than Tk. 200,000, 14.3 percent of MP's(43 MPs) earn Tk. 200,001 to Tk. 500,000 per Annam , 53.99 percent of MP's (162MPs) showed their yearly income within Tk. 500,001 to 5,000,000 bracket, 27.3 percent of MP's (82MPs) reported their yearly income Tk. 2,500,001 to 5,000,000, 9.3 percent of MP's (28 MPs) annual income is Tk. 5,000,001 to above 10,000,000 and 2 percent of MP (6MPs) didn't mention their yearly income.

Table: Yearly Income of the Member of Parliamentarians

Parties	Under 2 lac	2 lac and 1 taka to 5 lac	5 lac and 1 taka to 25 lac	25 lac and 1 taka to 50 lac	50 lac and 1 taka to 1 crore	Above 1 Crore	Non Mentioned	Total
Bangladesh Awami League (BAL)	3	26	90	41	27	43	4	234
Jatiya Party/ National Party	4	7	11	6	1	4	1	34
Workers Party of Bangladesh	0	4	2	0	0	0	0	6
Jatiya Party(JP)	0	1	0	1	0	0	0	2
JatiyaSamajtantrik Dal	0	1	3	1	0	0	0	5
Independent	0	4	6	0	0	6	0	16
BNF	0	0	0	0	0	0	1	1
Bangladesh Tarikat Federation	0	0	1	0	0	1	0	2
Total	7	43	113	49	28	54	6	300
% of MP's	2.33	14.33	37.66	16.33	9.33	18.00	2	100

According to their declaration the lowest average monthly income of a MP is Tk. 16,666.00 and highest average monthly income is above 1,666,666.00.

According to the table 5.33 percent (16 MPs) hold Assets valued less than Tk. 500,000 (0.5 Million), 37.32 percent of MP's (112 MPs) have assets valued above 500,000 (0.5 Million) to Tk. 10,000,000(Tk.10 Million), 55.99 percent of MP's (168 MPs) have assets valued more than Tk. 10,000,000 (Tk.10 Million) to Tk. 50,000,000 (Tk. 50 Million). Only 1.33 percent (4 MPs) did not disclose their asset valuation.

Table: Asset Valuation of Member of Parliamentarians

Parties	Under 5 lac	5 lac and 1 taka to 25 lac	25 lac and 1 taka to 50 lac	50 lac and 1 taka to 1 crore	1 crore and 1 taka to 5 crore	Above 5 Crore	Non Mentioned	Total
Bangladesh Awami League (BAL)	5	19	15	49	91	53	2	234
Jatiya Party/ National Party	6	7	4	4	6	7	0	34
Workers Party of Bangladesh	2	2	0	1	1	0	0	6
Jatiya Party(JP)	1	0	0	0	0	1	0	2
JatiyaSamajtantrik Dal	0	0	2	2	0	0	1	5
Independent	2	3	2	2	2	5	0	16
BNF	0	0	0	0	0	0	1	1
Bangladesh Tarikat Federation	0	0	0	0	1	1	0	2
Total	16	31	23	58	101	67	4	300
% of MP's	5.33	10.33	7.66	19.33	33.66	22.33	1.33	100

Considering declared profession, income and asset value of the MPs' it can safely conclude that none of the MPs are from the resource poor but only 2 to 4 percent MPs are from lower middle class economic background.

The cost for election campaign had sky rocketed although there is cap set by the Election Commission. During the 9th Parliamentary Election only 10 percent Awami League respondents said that they had spent five to ten lacs taka while 20 percent BNP respondents claimed to spend similar amount of money in an election year. 5 percent Awami League respondents reported that they require 16 to 20 lacs taka while 7.5 percent BNP respondents reported to spend 21 to 40 lacs taka in an election year. It is worth mentioning that 7.5 percent BNP respondents reported to have spent over 10 million (100 lacs) taka in an election year. Almost all of the Awami League candidates taken care of their own election cost and two thirds of BNP respondents reported that their electoral candidates take care of the expenses.⁵⁸ The cost of election as well as the mechanism of organizing the resource for election makes it impossible for resource poor even candidate from middle class economic background to participate in MP election.

⁵⁸ ibid

1.7.3. Gender Inequality and Politics

The Millennium Development Goals Report (MDG Report 2015) of the UN indicates that women have gained ground in parliamentary representation in nearly 90 percent of the 174 countries within past 20 years. The average proportion of women in parliament has nearly doubled during the period. In Asia, the situation has also improved in past one decade. Bangladesh stands eighth among the Asian countries in terms of women's parliamentary representation with women occupying 20 percent of the seats in the national parliament.

The Asian Development Bank (ADB) 2001 refers conventional Bangladesh as a patriarchal and patrimonial social system and indicates that the life of a woman in the country is, therefore, dominated by patriarchal values. The social positioning process in the family does not give chance women to take a leading role. Male dominated situation adds to women's dependency on men and men have substantial restrictions regarding women in leadership and management positions. Socio cultural factor is one of the key factors which determine the women's participation in politics thus the dual role of women as mother and wife may limit their movement in politics.⁵⁹

The percentage of women representation in Bangladesh parliament is 6.3 percent which state 19 out of 300 seats. It seems we are far away from meeting the target of 30 percent women's involvement in the parliament, which was fixed by United Nations in Beijing Platform for Action in 1995.

Table: Women in Bangladesh Parliament⁶⁰

Parliament	Quota	Directly elected	Total	Representation (%)
First (1973-75)	15		15	4.8
Second (1979-82)	30	2	32	9.7
Third (1986-87)	30	5	35	10.6
Fourth (1988-90)		4	4	1.3
Fifth (1991-1995)	30	4	34	10.3
Sixth (1996-96)	30	3	33	10
Seventh (1996-2001)	30	8	38	11.5
Eighth (2001-2006)	45	7	52	15.1

⁵⁹Farjana Rahman, Patriarchy and Women's Parliamentary representation in Bangladesh, Lund University, 2014

⁶⁰Rounaq Jahan and Inge Amundsen, The Parliament of Bangladesh: Representation and Accountability, Centre for Policy Dialogue (CPD), 2012

Ninth (2009-14)	45	19	64	18.6
Tenth (2010-	50	17	67	19.1

Source: Amundsen and Jahan (2012)

1.7.3.1. Internal Party Politics

The role of women in politics is very instrumental. It has been observed that women are used primarily for community mobilization purposes at the grass roots level, while the higher levels in party hierarchies and policy making are relegated to their male counterparts⁶¹. A study of five major political parties in Bangladesh (Awamileague, BNP, Jatiya Party, Samajtantrik Dal, Jamaat-E- Islam) conducted in 2013, show that only five to seven percent of the top leaders are women. The table presents the current situation of women in leadership positions within these five major political parties.

Table: List of Women Members in Party Hierarchy of Different Major Parties in Bangladesh⁶²

Name of party	Name of preparation	Total member	Women member
BNP	Advisory Committee	32	0
	National Executive	38	2
	Standing Committee	21	2
	Divisional Organizing	6	0
AL	Secretaries	31	3
	Presidium Member	12	4
	Advisory Committee	33	2
	Members	24	1
JP(Ershad)	Presidium Member	41	2
	Central Executive	23	1
	Advisory Committee	14	2
	Executive Member	89	4
JI	Majlish-e-Shura	141	-
JSD	Executive Committee	15	1
	Advisory Committee	31	1

⁶¹BRAC Institute of Governance and Development, The State of Governance: Bangladesh 2013

⁶²ibid.

1.7.3.2. National Elections

Male resistance against female candidates, and workers within the political parties, create an adverse climate for women to rise up the party ranks. In an interview with a national newspaper Ms. Lutfa Taher, reserve seat MP from Jatiya Samajtantrik Dal said “Our male colleagues are not supportive enough to see us grow and take leadership roles in politics.”⁶³ The number of independent women candidates is also very small in the national election. In 2008, 43 women from different political party contested as candidates, only 19 got elected.

Table: Number of women candidates in different parliamentary elections⁶⁴

Name of the party	1991			1996			2001			2008		
	Total	Women	Elected women	Total	Women	Elected women	Total	Women	Elected women	Total	Women candidate	Elected women
BNP	300	4	1	300	3	2	252	4	3	260	13	3
AL	264	8	3	300	4	2	300	9	2	264	17	15
JP (Ershad)	272	5	-	293	3	1				49	2	1
JI	222	-	-	300	-	-	31	-	-	39	-	-
JSD	161	-	-	67	1	-	76	-	-	45	1	-

The Election Commission proposed direct elections in reserved seats, a reservation of 33% of the seats in the parliament and a 33% representation of women within the political parties in 2008. The political parties objected to these provisions, arguing that the number of qualified female leaders was insufficient and asked that the time period to meet these goals be extended to 2020. The existence of reserved seats at the national and local level ensures women's numerical presence in these formal political spaces but “.. rarely allows women to develop their own constituency”.⁶⁵

⁶³ <http://www.dhakatribune.com/bangladesh/2018/03/08/women-parliament-impressive-number/>

⁶⁴ *ibid*

⁶⁵ *ibid*

2. Structural Causes of Inequalities

2.1. Corruption in Bangladesh

Corruption is basically an institutional failure. It has been perceived as a cultural problem where existence of power and/or position of power and/or protection of powerful persons, existence of opportunity to use power, absence of an accountability and watchdog agency are behind the corruption. It can be increased when economic conditions are not controlled by the authority and the abuse of power is not punished properly. According to the TIB, Bangladesh ranked 143rd out of 180 countries in the ascending order on the list of the most corrupted countries in the world in 2017. Bangladesh has progressed by two positions in the Transparency International's corruption perception index from the previous year. From the below of the list Bangladesh was ranked 17th where it was 15th, 13th, 14th, 16th, and 13th in 2016, 2015, 2014, 2013, and 2012 respectively. Among the South Asian countries Bangladesh placed the lowest place except Afghanistan.⁶⁶

A report titled 'Corruption in service sector: National Household Survey 2015' shows 67.8% households became victim of corruption. The most corrupted sector among the service sectors is passport. Then law enforcing agencies, education (Government and under MPO), BRTA, land administration, judicial services and health were taken place respectively. TIB reported that the national estimate of bribery was around \$1.04 billion which was 0.6% of the 2014-15's GDP and 3.7% of national (supplementary) budget. Ordinary people suffer the most, as they are unable to stand up for their rights and stand against when their basic needs are not met. Similarly, journalists who investigate the abuse of power and activists face serious problems by the exploiter.

Not only service sector but also banking, power, construction, public procurement and other sectors are corrupted. According to the report of Global Financial Integrity, a total amount of \$61.63 billion was siphoned from 2015 to 2014. And the highest \$9.66 billion was siphoned off in 2014. This amount was equivalent to nearly all the major head of development in 2016-17 fiscal budget allocation. From the total illicit capital \$56.16 billion was siphoned off through trade mis-invoicing and rest of \$4.8 billion could not traced in the balance of payments data.⁶⁷

2.1.1. Corruption in Banking Sector

Banking Sector is one of the most important components of the financial system that mobilizes resources for productive investment in a country, which in turn contributes to economic development. Total 57 commercial banks in Bangladesh among them 6 state owned commercial bank and 2 State owned specialized bank, 40 national private commercial bank and 9 foreign commercial bank. In 2011 total asset of the banking sector was 74.6 percent, and of non-banking financial institutions (NBFIs) 3.4 percent of the gross domestic product (GDP).

⁶⁶ <http://www.theindependentbd.com/post/138389>

⁶⁷ <https://www.dhakatribune.com/bangladesh/corruption/2017/05/02/illegal-capital-laundered-bangladesh/>

In recent years, the banking sector of Bangladesh facing serious problems because of corruption. Bad loans, nepotism, lack of enforceable regulation, default loans, lack of existing policy, political influence are the main cause of corruption in banking sector in Bangladesh. Nepotism is one of the root causes of corruption. Board of director's interferes with the management board for disbursing bad loans and other illicit money related issues. The Bank Company Act- 1991 (Amended in 2013) stipulates that a director cannot take loans more than 50% of his stake in the banks. But some directors sidestep the rule by taking loans from other banks through mutual understanding. The country's banking sector is in dire straits due to lack of good governance. Under pressure of bank owners, the government has initiated a move to bring amendments to the Bank Company Act. The ownership of bank will go to the pocket of several families if the amendment is passed. As per proposed amendments, four members from a single family can remain on a bank board, and they can continue for nine years at a stretch. This law has opened an avenue to siphon public money to private utilization, bankers are now handicapped to the board as the disbursement of loans are now very easy to influence by the board members.

The legacy of corruption and malpractice in the banking sector of Bangladesh can be traced back to the pre-liberation era. After the independence of Bangladesh, all private banks, except the foreign ones, were nationalized and brought under the direct control of bureaucrats. Bribes collected by bank officials in case of project loans were sometimes shared with local-level project officers. In case of commercial loans, the bankers not only collected outright bribes (1.0-5.0 per cent of the loan amount), but also received occasional gifts, hospitality or entertainment from the clients. Bribes ranged from 1.0 per cent to 5.0 per cent in case of term loans depending on various attributes of the project. Working capital loans involved a payment of 1.0 per cent to 5.0 per cent of the credit to bank managers, employees and trade union leaders. According to the National Household Survey 2007 on Corruption in Bangladesh conducted by TIB, 32 per cent among the loan recipients from banks had to pay bribes for getting loan. However, bribery was reported to be much higher in government-owned banks (36 per cent) than private banks (7.0 per cent). Borrowers paid Taka 5,071 on an average as bribes while receiving loans, which was 7.6 per cent of the loan amount. Among the bribe-payers, 43 per cent reported that they had paid bribes to concerned officers, 18.1 per cent reported having paid bribes to branch managers, while 19.9 per cent made payments to employees of the banks; another 18.7 per cent channeled bribe payments through brokers or middlemen.

Inefficiency and corruption in the country's banking sector caused a loss of Tk. 100 billion (10000 million,) in 2016-17 fiscal year, according to private research organization SANEM. This loss is equivalent to one per cent of the year's gross domestic product (GDP) and measured on the basis of value of GDP in the year. This state of the banking sector has been reflected in SANEM's (South Asian Network on Economic Modeling) quarterly review of the Bangladesh economy. "A combination of factors contributed to causing one per cent GDP loss a year.

Bad Loans: Total bad loans in the banking sector increased by 23 percent towards the end of September 2017 to more than Tk.803.07 Billion (USD 9.47 billion) from Tk.657.31 Billion (USD 7.75 billion).According to a report in Dhaka Tribune, "People involved in the sector say bad debts

have increased as loans are sometimes approved on political consideration while directors of the banks take loans from each other's institutions." According to a report in South Asia Monitor, "There is a general perception that the central bank is unable to probe into these irregularities due to political intervention. According to sources, a certain business group well known for its powerful political standing, has about Tk.680 Billion (USD 8.02 billion) in loans. The group directly and indirectly controls about 10 banks and financial institutions in the country.

Default loans: The banking sector is also struggling with defaults on loans. At the end of September this year (2017), the amount of default loans had reached a staggering Tk.800 Billion (USD 9.43 billion); most of the bad loans were made to nine banks that came into operation only after 2013. Loan defaults of National Bank stands at Tk 24.43 billion (USD 0.2882 billion) till June 2017, which is 11 per cent of total loan. The bank is unable to recover the loan and take legal action. The persistent increase in bad loans has crippled Bangladesh's banking sector, mostly affecting the state-owned banks. As of June this year, the amount of accumulated default loans stood at around Tk.190 Billion (USD 2.24 billion), which is 12% of Bangladesh's GDP. To give a more vivid parallel, the sum is enough to construct four Padma bridges.

- **Hall-Mark**

Sonali Bank Limited revealed that as on 31 May 2012 total outstanding loans and advances related to international trade was Tk. 36.9953 Billion (USD 0.4364 billion), of which funded and non-funded unauthorized loans and advances were Tk. 3,606.48 crore (Tk. 36.0648 Billion (USD 0.4254 billion). These unauthorised bank loan facilities were given to Hall-Mark Group Tk.26.6745 Billion (USD 0.3147 billion), T and Brothers Group Tk. 6.8563 Billion, Paragon Group Tk. 14.444 Billion (USD 0.1704 billion), DN Sports Group Tk. 280.54 Million (USD 3.30 million), Nakshi Knit Group Tk. 650.3 million (USD 7.67 million), and others Tk. Tk.150.12 million (USD 1.77 million).

The Value of Tk. 3,606.48 Crore? (36.0648 billion /USD 0.4254 billion)

- 320.6 per cent of Sonali Bank's paid up capital!
- 6.6 per cent of Annual Development Programme (ADP) of FY2012-13
- 15.9 per cent of allocation for social safety net programme in FY2012-13
- 38.6 per cent of allocation for health in FY2012-13
- 16.8 per cent of allocation for education in FY2012-13
- 0.3 per cent of projected GDP of FY2012-13
- 15.0 per cent of the finance requirement of the Padma Bridge
- 42.9 per cent of the envisaged support by the World Bank for the Padma Bridge

These loan and advances were given by disregarding the rules and regulations of the bank. Besides branch officials did not maintain relevant documentation properly on purpose. A significant fund was misappropriated through the inland bills of trading. It is also alarming to observe that Sonali Bank limited disbursed an amount equivalent to almost 237 percent of the paid up capital of SBL only to Hall –Mark Group Tk. 26.6745 billion (USD 0.3147 billion). This was an utter violation of the Single party Exposure Limit. Bangladesh Bank has determined that banks cannot give loan more than 35 percent of its capital to any individual, enterprise or group, of

which funded loan should not exceed 5 percent of bank's capital. In case of the export sector, a client can be granted a loan up to 50 percent of banks capital, of which funded loan has to be kept within 15 per cent of bank's capital

2.2. Privatization and In-formalization of Labour Force

2.2.1. Privatization

Bangladesh is one of the pioneers in the privatization of public enterprises. In mid-70's Bangladesh started privatization of State Owned Enterprises (SOEs) which was nationalized just after its independence. The nationalization programme led not only to the transfer of ownership of the abandoned private enterprises of the Pakistani period, but to significant enlargement of government ownership in the industrial sector, which shot up from 34 per cent in 1969-70 to over 90 per cent in 1972. However, the nationalisation policy was unsuccessful because the losses of SOEs were substantial. The privatization of public enterprises started with the advice of the Bretton wood brothers (World Bank and IMF) to reduce the fiscal burden of losses and their subsidisation imposed on the country. The World Bank and IMF created Structural Adjustment Programmes (SAPs) for the developing countries in the 1980s as a new financing mechanism and introduced in Bangladesh in 1986 which also required the Bangladesh government to privatize SOEs. After the 1980s, privatization of SOEs was a unbendable condition to get foreign aid and loans from all of the bilateral monetary agencies. The IMF provided about US\$ 954.4 million to Bangladesh under the Poverty Reduction and Growth Facility (PRGF) arrangement between 1990 and 2007, and the principal condition of the PRGF arrangement comprised privatization or closure of state-owned enterprises.

The present government has also extend that of private sector participation in previously considered public sector initiatives .The government has encouraged private sector power generation companies to set up, produce and sell power to the government. The natural gas and oil exploration business has been offered to the private sector entirely and welcoming substantial foreign investment. The telecommunication sector is also being privatized and a number of private sector telecom operators (mobile only) are already opening. The government has opened Airline operation in the domestic routes by the private sector. The government is gradually also considering private sector participation in improving the existing ports, developing new ports and extend the handling container services in the ports. Steps are taken to further privatizing public sector banks and insurance.

The empirical findings suggest that privatization in Bangladesh has been ineffective. Sobhan and Mahmud (1991) analyze and compare the performance of nationalized and privatized firms in the jute and the textile sectors. They find that there is no convincing evidence of superior performance of privatized firms. Forty to fifty per cent of the privatized units in Bangladesh closed down after privatization. Sen's 1997 study found that of the 205 industrial enterprises which were privatized since 1980, only 112 (54.6%) were operational, 83 (40.5%) had closed, and 10 (4.9%) were not traceable. Among the 112 operational enterprises, only 5.6% claimed that they

were highly profitable, 33.8% said that they were profitable, 6.7% reported breaking even, 16.3% said they were making a loss and 43.6% reported high losses.

One of the motivations of the political leadership and bureaucracy was to appropriation of national wealth and self-perpetuation through privatization, instead of the creation and equitable distribution of national wealth. The nature of political leadership from the inception of privatization was predatory. The privatization programme has been deliberately designed and executed to reward and promote the interests of key groups which developed into the main support base for all successive regimes. In Bangladesh, this environment is dominated by five important sets of actors: politicians, business interests, bureaucrats, organized workers, and foreign aid donors. In Bangladesh, under the successive regimes—a military dictatorship and different democratic governments the public enterprises are sold to well-connected persons who funded their purchases with money borrowed from state-owned banks. In most of the cases, they then declined to repay those loans, and got away with it because they had close ties to politicians. Privatization in Bangladesh, like many other countries of the world, created more avenues for the ruling politicians to distribute patronage among their friends and supporters. Thus, what is called 'privatization' actually entailed the recycling of public funds.

2.2.2. In-formalization of Labour Force

Thousands and thousands of workers of SOEs were retrenched. The retrenchment process began since 1991 as there was no instance of privatization between 1986-1990. Large-scale retrenchment occurred during 1991 and June 1996 involving 61,844 workers or representing 68.7 per cent of the total. The rest 28,127 or 31.3 per cent of the employees were retrenched during July 1996 and June 1997. While reduction of previous over-staffing and closure of some of the units after divestiture might be the important reasons for employment loss, this has adverse impact on the welfare of the workers.

The social effects of privatization in Bangladesh have resulted in: worker redundancy, retrenchment of workers, stagnation of employment in the organized sector, dismantling of organized working class and growing casualization of labour.

2.2.3. In-formalization of Labour Force in Construction Sector

The formal work environment of Bangladesh has undergone a process of rapid transformation in the context of globalization leaving the majority of the workforce in the informal sector. Work in the informal economy is characterized by low or irregular incomes, long working hours, small or undefined workplaces, unsafe and unhealthy working conditions, and lack of access to information, markets, finance, training and technology. Like most countries, women are disproportionately employed in such informal jobs in Bangladesh.

The number of employed labour (15+ years) in informal sector increased to 47.3 million in 2010 from 29.3 million in 1999-2000 with an annual rate of increase of 6.14 percent. The annual increment rate of female employees is three times higher than their male counterparts. The annual rate of increase in informal sector for male was 4.27 percent from 22.7 million in 1999-2000 to 32.4 million in 2010,

Construction Sector			
	Male	Female	Total
Number of Construction Workers	2.3 Million	0.3 Million	2.6 Million
Percentage of Construction Workers in total labour force			04.8 Percent
Urban construction workers			06.6 Percent
Rural construction workers			04.3 Percent
Growth Rate of number construction workers	13.0 Percent	19.5 Percent	13.5 Percent

whereas female employees had grown from 6.6 million in 1999- 2000 to 14.9 million in 2010 with a rate of increase of 12.58 percent per annum. The formal sector witnessed a decline by 3.40 percent per year during the period from 1999-2000 to 2010. On the other hand, informal sector increased at an annual rate of 4.90 percent during the same period and consequentially every year a significant number of 1.8 million people had to join informal sector. In rural areas, 97.0 per cent of the females are in informal sector employment whereas it was 90.6 per cent in urban areas. At the national level, only 4.6 per cent females engaged in formal employment and it was 17.7 per cent for the male counterparts.

Employment by informality(million)	National	Urban	Rural	Percentage
Total	51.3	12.9m (78.1%)	38.4m (89.3%)	86.2
Male	30.8			82.3
Female	37.6	4.0 (90.6%)	12.9 (97%)	95.4

Construction industry, the 6th largest economic sector in Bangladesh contributes more than 9.1 per cent to the national GDP. The sector comprises three main components - Infrastructure, Industrial Construction and Housing run by developers, contractors, professional organizations and material suppliers. Construction sector is one of the 15 major sectors that contribute to the GDP. Construction sector of the country is set to post double digit growth in the current fiscal year, FY18. Provisional estimation of the Bangladesh Bureau of Statistics (BBS) showed that the sector is set to post 10.11 per cent growth in FY18, which was 8.77 per cent in the previous fiscal year. The sector's share in the Gross Domestic Product (GDP) is also estimated to increase to 7.53 per cent in the current fiscal, which was 7.36 per cent in FY17. The value of the economic activities of the sector is estimated tk. 137.17 billion for FY18.

Former President of Bangladesh Association of Construction Industry (BACI) said that in this decade (2010-2020), the construction sector is projected to grow at an annual rate of 7.3 per

cent AND in the next decade as more than \$ 100 billion worth of infrastructure will be required to be built for achieving the country's economic objectives to become a middle income one. Meanwhile, the latest labour force survey showed that some 3.43 million workers are now employed in this sector and the demand for the workers will rise to 5 million in local market and export market by the end of 2025.

Real Estate business took off in Bangladesh in 1970 with only five registered firms. From the early 1980s the business started to flourish and showed robust growth. By 1988, there were 42 developers in business in Bangladesh. At present, more than 1500 companies are active in the real estate sector with 1081 of them registered with REHAB. In the last four decades private developers have supplied more than 100000 units of apartments to the nation and will be supplying 25000 more units in the next three years. (A Report on Real Estate Sector of Bangladesh Mansur Ahamed (Ph. D) Research Department, JBBC Corporation)

The construction sector one of the major labour dominating sectors which has grown tremendously still continue to maintain an informal relationship with its worker. The Real Estate and Housing Association of Bangladesh (REHAB) claims that the skilled and unskilled labour directly employed in REHAB member enterprises was estimated 2.5 million and contributing 12-15% in GDP (REHAB, 2012). As per 2010 LFS, 2.60 million workers are engaged in the construction sector, of whom 2.24 million (86%) are employed informally. Of the total national labour force, 4.3 per cent are engaged in the informal construction sector alone. Almost all construction workers are employed on a daily basis with long hours of work and low wages. Their work takes place in an accident-prong environment. There is no regular employment at worker level, difficulty in singling out as to who is the employer (the reality is one of a five-tier employer chain), hiring and wage payment on a daily basis (no work, no pay) without any written contract or agreement, temporariness of workplace, long and laborious work without adequate meals and drinks, no knowledge or awareness about rights at work, wage lower than minimum wage, no knowledge about government-set minimum wage, work in an accident-prone environment without wearing personal protective gears (PPE) or adopting occupational safety and health (OSH) measures, and absence of adequate toilet and sanitation services, particularly for woman workers. The predominant informal recruitment process and the lack of direct recruitment system create the unambiguous employment relationship. At the same time the workers mostly deprived from the actual compensation due to lack of any documents like appointment card or Identity card from the employer.

The undocumented natures of appointment limited the scope of bargaining and protest against the rights violation and victimization. A BILS survey, conducted in Dhaka, Chittagong, Rajshahi, Khulna, Sylhet, Barisal, Chandpur, Jessore, Faridpur and Bogra, found that that 99.76 per cent of labourers in the construction sector do not get appointment letters by their employers while the rest get some sort of appointment "cards". Of the total work force, 76 per cent are hired on daily basis, 17.84 per cent on contract basis and 4.95 per cent on monthly basis (BILS, 2012). It reports that about half of the work force in the sector (54%) gets a full-month work. Nearly one third (29%) get work for 15 to 21 days in a month and 13 per cent get jobs for eight to 14 days only of a month.

In October 2012, government has set daily minimum wage for the construction sector workers. It classifies minimum wage in six slabs ranging between a daily wage of Tk. 375-425 for the (jogalis/ helpers) and Tk. 650-700 (for mosaic and tile mistry). (Informal Employment Practices in Bangladesh's Construction Sector and Opportunities for Formalization, ILO). But it is not followed: the starting job in the sector, a given a daily wage of about Tk 250-350 per day, which is 29 per cent to 33 per cent lower than the government-set minimum wage of Tk 375- 425 for this category of worker. Meals are also to be taken from this wage. With such low wage, it is impossible to take even three meals. Almost nothing is left for paying shelter cost, not to speak of other living cost. The wage rates are lower than government-set wage rate in each category of work by 14 to 37 per cent, depending on the skill/work type. Woman workers get at least 50 taka less than their male counterparts. For example, a jogali's (assistant) wage varies between Tk. 250-350, which includes the money (about Tk. 100) given for meal). If a male jogali gets Tk. 300, a female jogali gets Tk. 250.

2.3. Taxation

Tax abuse is thus not a victimless practice; it limits resources that could be spent on reducing poverty and realizing human rights, and perpetuates vast income inequality. A State that does not take strong measures to tackle tax abuse cannot be said to be devoting the maximum available resources to the realization of economic, social and cultural rights. By failing to collect the revenue that is being lost through corruption in taxation, tax avoidance schemes, state is failing its obligation to mobilize all available resources towards the promotion of human rights and poverty reduction.

The National Board of Revenue (NBR) is the main organization to collect revenues. About 85% of the country's total revenue is collected by the NBR. The NBR collects money through direct taxes such as income tax and gift tax and indirect taxes such as VAT, import duties, supplementary duties etc. During fiscal 2014-2015, Tk 904 Billion was collected as revenue. Currently, Tk. 1.77 million individuals hold e-TIN but during the year only Tk. 1.04 Million people submitted tax return.

Bangladesh is ranked as the country where irregular payments in connection with tax payments are most common (GCR 2015-2016). Among various forms of corruption in the service sectors in Bangladesh most significant is the payment of unauthorized or illegitimate money. The survey shows that 58.1% of total households who received services from the service sectors paid or were forced to pay unauthorized money. Only 2.0% of the surveyed households received tax and tariff duty related services from different tax offices under NBR. These services include TIN registration, income tax assessment, VAT registration and other tax and excise duty related services. The number of service recipients was significantly higher in urban areas (5.1 percent) than rural areas (0.8 percent). Among the service recipients, most of the households (79.2 percent) received income tax related services.

Types of corruption in getting services((TIB NHR,2016))				
Types of taxes and custom duties	Service recipient household (%)	Victims of corruption household (%)	Victims of unauthorized money household (%)	Average amount of unauthorized money (Tk)
Export-Import duty/Excise Duty	7.3	44.6	40.3	900
VAT	12.3	22.1	17.5	5,314
Income Tax	79.2	15.7	12.8	3,774
Travel Tax	7.5	8.8	7.5	262

A weak administrative infrastructure in the National Board of Revenue (NBR) makes for collusion and a discretionary space for granting benefits to targeted groups of taxpayers in both tax policy and administration (TI, Apr. 2015). Over 40 percent of firms expect to give gifts in meetings with tax officials. It is common for businesses to negotiate their tax liabilities with the tax administration, whereby both parties enter into implicit agreements which involves regular informal payments (TI, Apr. 2015). This informal process is especially prevalent for small businesses due to their regular interaction with the tax collectors (TI, Apr. 2015). Accounting and audit firms are passively involved as they nominally verify tax declarations (TI, Apr. 2015). Businesses spend 302 hours per year on preparing, filing and paying taxes (DB 2016). There is a high risk of corruption at the Bangladeshi border when importing and exporting, and irregular payments are common. 77 percent of firms expect to give gifts when obtaining an import license.⁶⁸

2.3.1. Tax Evasion

Developing and emerging countries like Bangladesh are particularly vulnerable to tax evasion and avoidance activities of individual taxpayers and corporations. While tax revenues in OECD-countries are almost 35 per cent of GDP, in case of Bangladesh it is only around 10%. This can be considered one of the primary reasons for large differences in the ability to mobilize own resources between developed and developing countries. Tax evasion and tax avoidance is a great problem in our country. In Bangladesh there are many individual taxpayers and corporations who are evading or avoiding tax. As a result government's developments activities are hampered.

- **Tax Evasion by Multi Nation Corporation**

More Than 200 Multinational companies (MNCs) have been working in Bangladesh and allegedly evading the due taxes and ultimately the country is losing a huge amount of revenue because of evasion. Bangladesh loses US\$ 2 billion every year because of the tax evasion & profit shifting by

⁶⁸ <https://www.business-anti-corruption.com/>

MNCs. Multinational companies in Bangladesh evades taxes through the abuse transfer pricing or mispricing in different ways including capital flight, transfer of dividend and profit to its permanent establishment including under and over- invoicing in transactions of goods and services within their associated enterprise.

According to Bangladesh Telecommunication Regulatory Authority, top four mobile phone operators Bangladesh evaded taxes of about US\$ 403 million (BDT 31 Billion) by selling new SIM cards in the name of replacement. Grameen Phone evaded US\$ 203 million what was due against their selling new SIM, but actually they hid the cost by showing SIM replacement. According to NBR, Grameen Phone sold a total number of 13,458,354 new SIM but shoed as a SIM replacement and evaded 35% tax & 15% VAT. Banglalink evaded US\$ 99 million of taxes in the same way of Grameen Phone. Robi& Airtel evaded US\$ 89 million taxes by selling new connection in the name of replacement. Generally a customer is provided a new SIM without taxes when it is replaced for a lost one. But tax is applicable on a new connection. But Grameen phone, Banglalink, Robi, Airtel provided old but unused connection to the customers. As a result the number of customer increased but no tax was required to pay.

British American Tobacco Bangladesh (BATB) evaded tax of about US\$ 250 million: According to the ministry of finance, BATB evaded tax about US\$ 250 million by making false price declaration on their two brands i.e. bristle and pilot cigarette during 2009 to 2013. Even BATB hid the production cost & evaded huge amount taxes. [Daily BanikBarta, 09/01/2014].

BATB evades Tk.130 Billion tax in 8 yrs, they have not yet paid Tk. 19.24 Billion as tax and rather have been trying to influence a government quarter to evade it. The British High Commissioner in Bangladesh Alison Blake has also been involved in this matter violating diplomatic norms. In Bangladesh, the company is known as British American Company-Bangladesh (BATB). UK-based Ralle Invest Company has the share of 72.91 percent in BATB. Other foreign investment is 14.5 percent whereas independent and government share is 1.47 percent. It appears in the observation of National Board of Revenue (NBR) that BATB markets 'Bristol' and 'Pilot' brand cigarettes at a cheap rate. This cheap rate strategy has deprived the government revenue tax amounting to Tk. 19.24 Billion. And it is apprehended that 87 percent share of that tax money amounting to Tk. 1,673 crores may gone outside the country. (banglanews24.com, Update: 2017-09-18) BATB has been marketing Bristol and Pilot at a lesser price since 2009. It resulted that in last eight years, more than Tk. 130 Billion have been laundered, it is apprehended.

2.3.2. Black Money and Black Economy

Black money indicates the accumulation of income which is not figured in the account book. It is the aggregated income which is taxable but not reported to the tax authority. That's why it can be termed as hidden money. As a result 'black money' cannot legally take part in the declared and formal business transaction in the economy. It is, therefore, mainly used for kind of unauthorized and unchallenged transactions or in posh living which, in turn, causes high rise to black market operation. The other terms for this kind of economic activities are informal,

irregular, underground, hidden, unofficial, dual, unrecorded, untaxed and unmeasured economy. It is also called Shadow Economy.

In fiscal year 2014-15, only 222 individuals legalized Tk676.47 crore through investment in different sectors while the government received only Tk27.54 crore as income tax, NBR data shows. Bangladesh ranks 26th in the black money outflows with a whopping US\$5.59 billion siphoned out of the country per annum between 2004-2013, a US-based think-tank's report said.

According to the Report of Ministry of finance of Bangladesh, the amount of black money is anywhere between 45 per cent and 81 per cent of the gross domestic product (GDP) in Bangladesh (Report of Ministry of finance 2016). According to this report, about 45 per cent to 81 per cent of the country's economy was underground in 2016. It said when a big portion of the economy remains outside formal economy, it creates 'asset bubble' and it may have a negative impact on macro-economy. According to some recent reports of Ministry of finance of Bangladesh, undeclared income or "black money" could account for up to 80 per cent of gross domestic product.

The Zurich-based Swiss National Bank (SNB) recently published the data on money held in Swiss banks by foreign clients. According to that report, the total money held in Swiss banks by all their foreign clients marginally increased to CHF 1.42 trillion (USD 1.48 trillion) in 2016 from the preceding year's CHF 1.41 trillion (USD 1.45 trillion). Although, globally the deposit of foreign money in Swiss banks in 2016 rose only marginally--far less than 1 per cent-- deposits from Bangladesh escalated sharply by 20 per cent to CHF 667.5 million. This amount translates into a staggering Tk 53.40 billion at the current exchange rate. To this must be added an unspecified amount of money that Bangladesh nationals, NRs or others might have in Swiss banks from outside Bangladesh either in their own names or in the names of shell companies.

2.4. Land Grabbing, Acquisition and Eviction

2.4.1. Land Grabbing by Real Estate Companies

Cultivable land in this predominantly agrarian country is squeezing fast. Bangladesh had 9 million hectares of farmland in 1980, which has come down to about 6 million hectares in 2012. The country's current population growth rate is 1.42 per cent as against the decline in agricultural land area by 1 per cent annually. It is estimated that the country has approximately nine million hectares of cultivable land but population pressure suggests that by 2025 as much as 50 percent of that land will be taken over by human settlement.

The land transferred to non-agriculture is derived mainly from the land-poor (up to 2.49 acres) constituting 88 per cent of total farm holdings. More than 55 per cent of the converted land was used in housing predominantly in metro villages (60 per cent). The next two important uses were in the construction of roads and business establishments covering 10 and 8 per cent, respectively. It has been gathered from sources and by talking to concerned officials that real estate companies coax poor farmers to sell their land with lure of high price - though they are often

below the actual market rate - for money to pay back debts and set up small business to keep their families going after losing the land. There is no strict law to control the abuses in real estate business or law does not strictly apply to offenders as money (kickback) plays a big role in this sector. The real estate builders and companies are still unscathed while buying and selling agricultural plots for non-farm purposes. The illegal land grabbers are often aided by corrupt and political influential persons or cartels that derive hefty commission and bribe for backing up the illegal land business, a large section of which are illegal and unregistered. As a result, many farmers across the country, especially in districts surrounding capital Dhaka, are being made landless or pushed into a life-long struggle for survival.

The land grabbing by real estate companies around the meto-cities have sky rocketed. A few years back a RAJUK official was quoted in media that implementation of the Detailed Area Plan (DAP) for the city will require reclamation of 3,000 acres of land illegally occupied by real estate companies. Several real estate companies have already built high-rise apartments and sold several hundred plots on the occupied land (Rahman 2010). Recently, parliamentary standing committee on land ministry accused a leading Local Real Estate firm of grabbing 40 acres of government land. Dhaka city was once crisscrossed by 54 canals (locally known as khals) that acted as natural drainage channels by interconnecting the four surrounding rivers. It recently came out from a government investigation that 43 of these canals were occupied and filled up through registering them as properties of different individuals and GOs through different land surveys, particularly the Dhaka City Survey 1995-2009. While 13 canals can still be reclaimed, the rest have been developed beyond scope of reclamation. According to a report of the Parliamentary Standing Committee on Land Ministry, there is widespread allegation that around 1,500 real estate companies are involved in the housing business without being registered with Real Estate Housing Association of Bangladesh (REHAB) and Rajdhani Unnayan Katripakkha (RAJUK), and most of them are directly or indirectly involved in public and private land grabbing in different districts. The report also said that land grabbing by the real estate developers is rampant across the country. "More than 1,000 acres of khas lands were illegally grabbed by some prominent real estate developers only in the capital city. The size of grabbed lands in other cities, including Gazipur and Narayanganj, is yet to be estimated," Land Ministry sources said even in Dhaka, the RAJUK authorities failed to check land grabbing due to irregularities and corruption while some big business houses such as, Sheltech, Concord Real Estate & Building Products, Navana Real Estate, Asset Developments & Holdings and Eastern Housing are running their business without necessary authorization. Some of the real estate companies are grabbing land in the city by flexing muscles. Others said the realtors even use hired terrorists and armed gangs to scare land owners into selling their property at a token price. Otherwise their life would be threatened.

2.4.2. Land Grabbing and Eviction of the Minorities

Widespread among the poor, deprived, and religious and ethnic minorities, land-grabbing is a significant concern throughout Bangladesh. It is often reported that local power elites, musclemen, police and political leaders including some members of the national parliament and administration are occasionally involved in land-grabbing and/or shielding politically-influential

individuals from prosecution. It is, however, most frequent near roads or in industrial zones where land is at a premium. Therefore, it is difficult to determine if minorities are targeted due to their religious faith, their vulnerable status as minorities, or the value of the property. The poor and marginalized communities are exposed to eviction the most from land in such a process, and are forced to in- and out-migration.

Land predation by bureaucratic elites, political party members, judiciary and law enforcement agents and agencies as well as the nouveau-riche business community that emerged in the post-independence period and expanded dramatically with neoliberal reforms and the rise of garment production and export production. The neo-liberal practices of privatization, de-nationalization, the removal of subsidies for the agricultural sector, and the shift from food self-sufficiency to comparative advantage provided grounds for aggressive industrialization, export-oriented production and massive urbanization that continued to cause land grabbing and eviction of the poor. Increasingly the power holders and capitalists are manipulating laws, courts, and state machineries for expropriation of urban and rural lands.

The poor, powerless, and religious and ethnic minorities remain the biggest hit of aggressive land grabbing and eviction thereafter. Like Hindus, many poor Muslims get robbed of their property by influential people across the country. Researchers of the study, which is being conducted by the Diversity and Inclusion Studies Unit (DISU) of BRAC University, interviewed 300 people from as many families at Deraiupazila in Sunamganj and Baniachong of Habiganj in the north-east Bangladesh. Of the 300 families, 176 lost part or all of their properties to land grabbers. All of the affected families, who were poor, owned 0-10 decimals of land, who are basically landless households.⁶⁹

In Bengali Muslim-majority Bangladesh, about 3 million of the country's 160 million population belong to 45 small ethnic groups. The majority of them are Buddhists and animists, while about half the country's 500,000 Christians also come from indigenous communities. These communities have long complained of the systematic grabbing of their land by Muslims, who they say often use fake documents or resort to acts of violence to get what they want. Over the past four decades, more than 140 indigenous people have been killed, many women raped and some 10,000 forced to migrate abroad because of land disputes.

Table: Land-related Incidents and Casualties of Ethnic Minorities in 2015

Form of Atrocity	CHT	Plains	Total
No. of houses burnt to ashes		26	26
No. of houses looted and ransacked		65	65
No. of persons assaulted & injured	5	39	44
No. of persons killed		1	1
No. of rape attempts/molestation against women		4	4
No. of evicted families		45	45

⁶⁹<https://landportal.info/news/2016/01/poverty-overarching-reason-behind-land-grabbing>

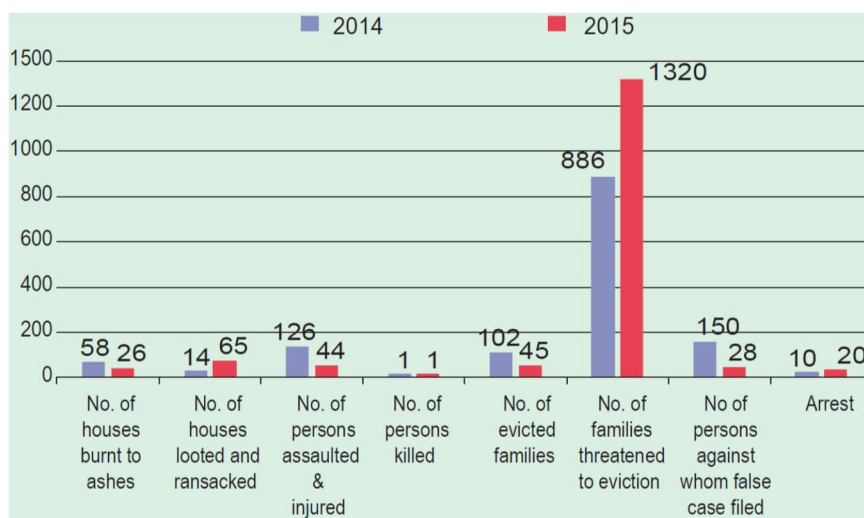
No. of families threatened to eviction	657	743	1400
Amount of land grabbed (in acres)	5,204	11.5	5,216
Amount of land under grabbing/ acquisition (in acres) 2015	22.5	1304.49	1326.99
Amount of land under grabbing/ acquisition (in acres) 2014	84,647	8	84,650
No of persons against whom false case filed	17	11	28
No. of village came under communal attack		1	1
Arrest	1	19	20

Source: Kapaeeng Foundation (2016), Human Rights Report 2015 on Indigenous Peoples in Bangladesh.

As in previous years, land related human rights violations against small ethnic peoples continued in 2015. A total 26 houses of indigenous peoples in the plain land were burnt to ashes, while 65 houses were reported to have been looted and ransacked by land grabbers. 44 ethnic minority people, 5 from the CHT and 39 from the plain land were physically assaulted and wounded by land grabbers in land related hostilities.

In 2015, at least 45 ethnic minority families were ousted from their ancestral lands, while 1400 families including 657 from the CHT were threatened with eviction from their lands. Land related hostilities resulted in an assault on, at least, an ethnic minority village by land grabbers in the plain land, while a total 5,216 acres of land including 11.50 acres in the plains were grabbed by both the state and non-state actors. Such a big mass of land, essentially, comprising *Jhum* and mouza land in the CHT was occupied by outsider lease holders which threatened the livelihoods of hundreds of *Jhum* cultivators particularly in Bandarban district.

Figure: Land-related Atrocity on Ethnic Minorities, 2014 and 2015



Source: Kapaeeng Foundation (2016), Human Rights Report 2015 on Indigenous Peoples in Bangladesh.

Also, approximately 1326.99 acres of land including 22.5 acres in the CHT were targeted for illegal encroachment or acquisition. Bringing false charges against ethnic minority peoples by the land grabbers is a common key tactic to preempt resistance by ethnic minority peoples in defending their lands in the country. Land grabbers in 2015, filed false cases against, at least, 28 ethnic minority people including 11 from the plains to break down whatever resistance the ethnic minority people could offer.

2.4.3. Land Acquisition for Army

According to joint investigation report, the process was underway to allocate 1788.98 acres of forest land in three mouzas of Rajarkul union in Ramuupazila of Cox's Bazaar district for setting up a cantonment. According to the report, the government acquired and allocated 997 acres of adivasi land to the army for setting up a cantonment at Ruma, Bandarban. It said that the process was underway to acquire 1408.05 acres of agricultural land in three unions of Chatmohar upazila, Pabna for the army. The low land area lies on the source water for the chalanbeel. The government allocated about 10,000 acres of agricultural land in CharKeringmouza, Hatiaupazila in Noakhali to the army, the report said. According to government estimates 3,067 landless families would have to vacate their homesteads and crop land from the area, it said. Allocating about 35,000 acres of agricultural land in Sandwip upazila, Chittagong, Subarna Char and Hatia, is under process, the report said. Ain o Salish Kendra executive director Sultana Kamal strongly protested at acquisition agricultural land for the army ignoring rights of farmers and adivasi people.⁷⁰

2.4.4. Land Acquisition for Investment

Large-scale land acquisition for investment in industry or power plant is now rampant. According to the Seventh Five-Year Plan of the Government of Bangladesh, the country would achieve 8 percent economic growth and become a developing country, which requires massive industrialization and power production of 23,000 megawatts. Therefore, the government has constituted Bangladesh Economic Zones Authority (BEZA). One of the most recent policy initiatives for industrialization has led to the threat of eviction and conflict. The government has decided to establish Special Economic Zones (SEZ) in 22 locations of the country to attract foreign direct investment (FDI). This has raised concerns among the poor and most deprived populations across the country because most of the SEZ locations are agricultural lands. On the other hand, the proposed coal-fired power plants have created considerable policy debates and controversies including environmental disasters large-scale eviction of the poor through land acquisitions.

According to Transparency International Bangladesh (TIB), the government has violated some rules in acquiring land for two coal-fired power plants in Rampal and in Matarbari, and those evicted from their land are still struggling to get compensation. The victims had to bribe officials three to 10 percent of their recompense in advance to receive the money. Once in operation,

⁷⁰ <http://archive.newagebd.net/66566/govt-acquiring-adivasi-crop-land-in-five-districts-for-army-hr-organisations/>

each of the two projects would produce 1320MW electricity. The Rampal plant is expected to start operation in June 2019 and the Matarbari plant in June 2021. The government was supposed to follow the Environmental Impact Assessment (EIA) Guideline for Industries 1997 while conducting the EIA for the two projects.

For the Rampal project, the EIA was conducted by a government agency which created controversies but the assessment for the Matarbari project, funded by Japan International Cooperation Agency (JICA), was conducted by a Japanese firm in violation of rules. Besides, in both cases, the government did not consider locals' views regarding the power plants. Locals were also threatened and asked not to express any views that go against the plants even though their lands would be acquired in a large scale. In the Rampal project, the land was developed even before the EIA report was prepared while the government evacuated people from the Matarbari project areas even before disposal of the cases in court. In Matarbari, a vested quarter has withdrawn Tk 80 million against an abandoned salt factory. Most victims of Rampal power plant are yet to get compensation. So far, merely 492 of the 3,681 victims of acquisition received the compensation money.

In addition, the people of Bashkhali in Chittagong had a heavy clash with the law enforcing agencies in April 2016 on constructing a private coal-fired power that led to the death of four poor local people and injury to many ordinary citizens. The power plan raised mass discontent and upsurge due to their caveat of mass eviction and adverse impact on the local environment.

On the other hand, one of the SEZs that has been proposed to be established in Chandpur area of Chunarughatupazila in Habiganj district, has threatened the livelihood of nearly 16,000 tea garden workers belonging to different indigenous and marginalised peoples who are dependent on that land. BEZA has decided to establish an economic zone on around 512 acres of land in Chunarughat, which was earlier leased out to Chandpur Tea Estate operated by Duncan Brothers. Recently the lease has been cancelled for the establishment of SEZ. Therefore, thousands of tea workers have been facing fear of eviction from the land.

It is learned that 951 acres of land out of 3,951 acres are agricultural land which was used for cultivation of rice by tea workers for the last 150 years. This tract of land has been made cultivable by clearing jungles by the ancestors of the tea garden workers which now belongs to BEZA. This land is the source of livelihoods of 1,6000 tea garden workers of different indigenous and *dalit* peoples of Chandpur Tea Garden, Begum Khan Tea Garden, JualBhanga Tea Garden and Ram Ganga Tea Garden. These poor people would be in extremely awkward situation if the government finally acquires this land where they have been cultivating rice. Most tea workers are very poor and their daily wage is as low as Tk. 69 (US\$0.87), which is one of the lowest wage-rates in the country. Therefore, they need to cultivate rice in this traditionally inherited land. The government is also not considering to provide compensation for the workers because they do not have legal right over the land. Therefore, tea workers are intensely protesting against the government's decision of acquiring the land claiming that their livelihood would be at stake once SEZ is established.

2.5. Natural Disaster and Climate Change

Bangladesh is not only prone to natural disaster like flood and cyclone but also susceptible to climate change induced phenomena. Fifteen percent of its 162 million people live within one-meter elevation from high tide, and annual floods inundate between 20% and 70% of the country's landmass each year. Bangladesh also has extreme climate variability, naturally alternating between seasons of monsoon and winter drought, and the nation is dependent upon crop agriculture, which is highly sensitive to changes in climate. Bangladesh is situated in the delta of three large rivers: the Ganges, the Brahmaputra, and the Meghna. These rivers have a combined peak discharge of 180,000 cubic meters per second during the flood season and carry about two billion tons of sediment each year. Bangladesh is at risk advanced melting of the Indian and Nepali Himalayan glaciers. Climate change risks disrupting natural cycles of rainfall and snowpack on the Tibetan Plateau, which feeds Bangladesh's major rivers, and also increasing flooding, saltwater intrusion, and storm surges on the coastal belt .Moreover, climate change is creating excess rain during the monsoon season, and inducing a shortage of it during the winter drought.

A severe tropical cyclone also hits Bangladesh, on average, every 3 years resulting in extensive damage to houses, livestock, and human health. Indeed, Bangladesh was struck by 154 cyclones from 1877 to 1995, a rate of more than one major cyclone per year, and also subject to 174 separate natural disasters from 1974 to 2003. A severe flood in 2007 inundated 42% of the country's land area (62,300 square kilometers), caused 1,110 deaths, submerged 2.1 million hectares of cropland, destroyed 85,000 homes, damaged 31,000 km of roads, affected 14 million people, and induced \$1.1 billion in damages. To put the damage in perspective, \$1.2 billion is equal to all public debt listed by the government at that time.

A study of 136 global cities concluded that the two likely to witness the greatest proportional increase in people exposed to climate extremes by the year 2017 were Dhaka and Chittagong, both in Bangladesh. Temperature increases of 1–3 C by 2050 will create problems associated with water: too much of it during the monsoon seasons, and too little of it during the winter. Temperature increases will likely raise sea levels; increase river water levels, water logging, erosion, and flooding during the monsoon season; and exacerbate salt water intrusion and shortages of water for irrigation and agriculture during the winter.

Table: Areas and sectors vulnerable to climate change in Bangladesh

Climate & related elements	Critical vulnerable areas	Most impacted sectors
Temperature Rise and Drought	North West	Agriculture (crops, livestock, fisheries), water, electricity supply, health
Sea Level Rise and Salinity Intrusion	Coastal Areas, Islands	Agriculture (crop, livestock), water (water logging, drinking water), fisheries,

		human settlements, electricity supply, health
Floods	Central Region, North East Region, Char Land	Agriculture (crops, fisheries, livestock), water (urban, industry), infrastructure, human settlement, health, energy
Cyclone and Storm Surge	Coastal and Marine Zone	Marine fishing, infrastructure, human settlement, life and property
Drainage Congestion	Coastal Area, South West, Urban	Water (navigation), agriculture (crops)

2.5.1 Effect of Natural Disaster on Poverty

Relatively high extreme poverty is evident in zones prone to adverse ecology, which include North-West and North-East, South-West and South-Central areas of Bangladesh (Map 5). This encompasses (a) the river-erosion belts of Kurigram, Gaibandha and Jamalpur (with very high incidence of income and non-income poverties); (b) the haor areas (very high incidence of non-income poverty); (c) coastal areas of greater Khulna and Barisal divisions in the South prone to tidal surges and storms (with relatively high incidence of income-poverty), and (d) pockets of ecological vulnerability in the South-Central region i.e. areas in the eco-zone of Meghna Basin. North-Western parts (Zone 1) are marked by high extreme poverty and ecological vulnerability (i.e. river-erosion areas). Geographical remoteness (such as *Haor* areas) is the single most important factor causing relatively high level of non-income poverty.

Recurrent natural disasters are the major causes of these major poverty conditions. These problems incorporate the social, cultural, political, economic and environmental dimensions. For example, when people do not have economic opportunities, they exploit forest resources and ecosystem services. Both extreme flood and drought conditions affect the same place at different times. The lack of capabilities due to unequal access to resources exacerbates the already vulnerable poor people, forcing them to live in the insecure and polluted location.

Most of the people of Bangladesh live in villages and most of the people are poor. And the major people live on agriculture. Natural disasters often cripple their economy, especially in the agricultural activities. People not only lose their houses, cattle, crops, trees and so on but also lives. Thus they become very helpless and lead very miserable lives indeed. For example, the recent cyclone Sidr of 2007 caused heavy economic losses. The damage and loss assessment for crops, livestock, and fisheries is estimated to be Tk.30.2 billion (US\$ 437.6 million), of which Tk.1.5 billion (US\$ 21.3 million) is damage to assets and Tk. 28.7 billion (US\$ 416.3 million) is production loss⁷¹.

⁷¹. Cyclone Sidr in Bangladesh: Damage, Loss, and Needs Assessment for Disaster Recovery and Reconstruction,

An overwhelming majority of the people in ecologically vulnerable and disaster-prone chars (riverine and coastal islands) and haors (depression) are extremely poor. More than 77 percent of the island char dwellers are extremely poor and another 9 percent are moderate poor, making the total percentage of poor above 86. These rates are extremely high compared to the national rates. More than three-quarters of the island char dwellers are functionally landless (having no or less than 50 decimal of land). The isolated char areas are highly vulnerable to sudden floods and land erosion, which makes living hazardous and insecure. Many char dwellers struggle to produce or buy enough food to eat, thus resulting in higher incidence of under-nutrition and micronutrient deficiencies compared to other parts of the country.

On the other hand, haor areas remain inundated from six to eight months when most of the dwellers remain under extreme conditions of human life. Haor basin suffers from extensive annual flooding and devastating flash-floods. It also limits livelihood options for the poor, including growth of agricultural production and enterprises. Haor dwellers are extremely vulnerable and their suffering is heightened by a lack of proper communication and transportation systems, hindering economic growth, access to markets (i.e., off-farm job opportunities), and basic social services (i.e., education and health).

Food insecurity in the chars shows that these areas in northern part belong to the poorest settlement among whole Bangladesh. Livelihood of chars is determined by the mood of the rivers. Frequent floods and river erosion result in a loss of assets for the population, impede agricultural activities, hamper livestock, scarcity of water and shortage of fodder. Land of chars is used for purposes of settlement as well cultivation. Control over and access to the natural assets of the chars, and especially land, is critical to the livelihoods of char people. This access is a function of government laws, policies and rules and of local practice, social norms and social power. Within the char lands the dominant arrangement is private ownership of land. Land tenure in unprotected mainland that has a long unbroken history of ownership and use is not different from other mainland areas, except to the extent that proximity to an eroding bank-line makes it difficult to sell land. Haor region is highly flood prone area and thus the crop production is impeded mostly every year. The farmers in the haor areas have to rely on one single crop Boro in flood prone regions. If the Boro crop fails, the households become extremely food insecure. Therefore, food security atlas of World Food Program (WFP) Bangladesh categorize haor region as the highly food insecure areas of the country. The districts of Sunamganj, Netrakona, Kishoreganj and Habiganj are regarded as 'hot-spots' of poverty.

In addition to exacerbating the natural hazards that are already leading to displacement in Bangladesh, the effects of climate change also lead to impact on climate displacement. Displaced populations who are unable to return to their homes or unable to resume their traditional livelihoods are usually forced to head to the urban centers in search of employment and a better life. Such rural-urban migrants end up in the city's slums, earning the bare minimum in the informal-sector. These people in general face insecurity of land tenure and shelter, with women especially vulnerable to exploitation and abusive practices. The conditions under which most of the rural-urban migrants live violate their most basic, human rights including lack of shelter, lack

of secure tenure, and lack of access to basic services such as clean drinking water, healthcare and education.

2.5.2. Impact of Community Coping Strategy and Government Intervention on Poverty

Community coping strategies for climate change some cases accelerates human insecurity and perpetuates violent conflict due to lack of government support and predatory nature of rural elites which trap the poor, powerless, and displaced. On other hand Climate protection measures sponsored by Government also have adverse effect on property, khash land, forests, farms, and other public commons.

One study of refugees from flood and riverbank erosion in Bangladesh found that many villagers had to sell their cattle and household utensils to meet simple needs such as water and food. Displaced households lacking savings or property are forced into an even worse situation: they must go into debt, migrate, or starve. In another survey it is found that, more than 50% of char villagers are displaced and serve as landless “dependents” embroiled in seedy patronage networks. Another study of forced migration in Bangladesh noted that in situations where refugees do not have family or savings, landlords almost always demand agricultural labor, household service, and political support in exchange for a house plot.

World Bank's USD 400 million Coastal Embankment Improvement Project, intended to rehabilitate 600 km of embankments in 17 polders in six coastal districts—Bagerhat, Khulna, Satkhira, Barguna, Patuakhali, and Pirojpur—to protect 760,000 people living within the polder boundaries over the course of 2013–20, is expected to displace more than 6,200 households physically or economically, destroy more than 2,000 businesses, damage 1,315 agricultural plots, and force the closure of 184 educational and religious buildings (World Bank, 2013).

At the national scale, the preparation of key climate documents and the collection of data on climate change have, in some instances, been elitist and exclusionary. For instance, the Bangladeshi NAPA process included economists and scientists as well as government officials, but not representatives from the most vulnerable groups, their professional associations, and civil society organizations. On the implementation side, ethnic or religious minorities and women have been excluded from decision-making, even when communities try to implement components of the NAPA.

3. Neo-liberalization and Ideology

3.1. State, Governance/Elite Capture and Corruption

The political system that is governing the current state can be depicted as “Patriarchy”⁷² i.e. near-complete dominance over the institution those up-hold the essence of democracy, rule of law and non-state institutions by the political parties who are leading the state. The party in lead distributes the carnage of the plundering among the “partisans”; dominate over the democratic institutions and law enforcement agencies to insert coercion to marginalize the non-partisan citizen's representation at the local level.

The current parliament (the tenth parliament) had turned into a one-party legislature as the opposition MPs are also part of the government. The main opposition party has been made a partner of the government as cabinet positions have been allocated to its members. The election held on 05 January 2014, was boycotted by most political parties. The majority number of candidates were declared elected unopposed. Elections in the rest of the seats were alleged to have a minimal turnout amidst allegations of rigging and violence.

In patriarchy, political parties tend to monopolise the instruments of political participation, subordinate all other forms of political or social organisation, and limit the transparency and autonomy of interest groups.⁷³ As a result the opposition is thus discouraged from taking any stand against government proposals in the Parliament. If they vote in the negative on any proposal brought forth by the ruling party, ministers and MPs from the opposition can lose their membership of the Parliament as per provisions of Articles 70 & 55(3) of the Constitution.⁷⁴ The president is elected by majority votes (no provision of secret balloting) in the Parliament and his removal needs a two-third majority. The ruling party has more than that and this provides absolute authority to the PM. The chief of the opposition party has been made an adviser to the PM and taken under administrative control of the ruling party! Due to latest amendment of the Constitution appointment and termination of high court judges and all other constitutional bodies like the Election Commission, Anti-Corruption Commission, and Public Service Commission etc. are under the jurisdiction or influence of the PM.⁷⁵

In this “Patriarchal Governance” the leading party has the monopoly over political decisions but shares power and rents with other major parties, and smaller parties who are in the coalition. The current cabinet has 5 ministers from 4 parties along with Awami League.

The ruling party is having “monopolistic partisan control” over the civil bureaucracy also, state-owned electronic media, law enforcement agencies, institutions of horizontal accountability (Public Service Commission, Anti-Corruption Commission), the lower judiciary and, more recently, also the higher judiciary. The ruling political party is now “able to use the security

⁷² State of Governance Bangladesh 2013, BRAC, 2313.

⁷³ Ibid.

⁷⁴ Constitution Of Peoples' Republic of Bangladesh.

⁷⁵ State of Governance Bangladesh 2013, BRAC, 2313.

forces as *de facto* private enforcers of violence. One of the critical strategies to ensure such partisan control is the politicisation of police recruitment process. This strategy created a systemic network between the officials loyal to ruling party politicians.”⁷⁶

The “patriarchal system” has its clout with both the legal and illegal businesses. The system aids its patrons to syphon resources and help organize preferential treatments to do so. It has been accounted that a total of Tk 150 billion in loans of ten top businesses were restructured on the excuse of political instability in 2015. In 2015, 10 big business groups, each of them having loans of over Tk 5 billion with different banks, led by vice chairman of Beximco Group Salman F Rahman, who is also adviser for private sector development of Prime Minister Sheikh Hasina negotiated a deal with Bangladesh Bank (BB).⁷⁷ The BB agreed, and asked the companies to have their business viability analysed by renowned chartered accountant (CA) firms enlisted as category “A” with the central bank. The banks concerned would then assess the CA reports, judge the cash flow projections and the boards of the banks concerned would decide if the restructuring was justified. The banks would then send their reports to the BB for evaluation. As planned, the central bank scrutinised the reports and approved the restructuring as a special offer, a one-time benefit on the condition that if the firms fail the banks will take legal action. According to the restructuring conditions, if any company failed to pay two consecutive instalments, it would be considered defaulting on loans and the restructured benefit would stand cancelled. The banks would then sue the company to recover the loan money. Not only that, the BB also allowed some banks to further relax the concessions earlier given to the companies. The banks were given the go-ahead for the fresh extension only if they had confidence in the companies' ability to pay back. Beximco, the lead borrower that persuaded the BB were allocated with such a privilege but with other four top businesses that received special loan restructure facilities, have fallen into default again.⁷⁸ One third of the Tk 15,000-crore loan restructured was taken by this group alone. But now, they are claiming that the viability reports, business projections and cash flow analysis that they had submitted in the first place are all turned out to be wrong and they are seeking fresh restructuring and rescheduling of their loans.⁷⁹ Loan default at abnormal rate is highly instrumental in increasing inequality. Normally, the benefits of default loan are enjoyed by the investors i.e., high income level people. There is no doubt that the economy of the country is growing, but to reach the benefit of growth to the people of all walks of life, necessary steps need to be taken to reduce the gap between the rich and the poor.

Ruling Awami League's Member of Parliament from Cox's Bazar-4 Abdur Rahman Badi has been mentioned as patron of drug trade, in a list made, on the basis of reports by five state agencies. Badi also holds top spot on the list of 'yaba' godfathers and traders for the past 10 years. Yaba is a widely used drug item that comes to the country mostly from Myanmar. Badi has been enlisted earlier as the number one drug dealer in the country, by the narcotics control department (DNC). Even a home ministry report enlisted Badi as a top human trafficker. Cox's Bazar drew global media attention in 2014-15 for illegal migration by boats through risky sea routes. He was once

⁷⁶ Ibid.

⁷⁷ <https://www.thedailystar.net/frontpage/borrow-money-never-pay-back-1559596>

⁷⁸ <http://en.prothomalo.com/economy/news/154587/5-top-businesses-default-again-despite-loan>

⁷⁹ <https://www.thedailystar.net/frontpage/borrow-money-never-pay-back-1559596>

arrested by the Anti-Corruption Commission. Former MP from the constituency and upazila AL president Mohammad Ali said Badi is doing the yaba trade in Teknaf with the help of 30-32 persons including his brothers and some public representatives. The AL leader added that it would not be possible to take any action against him as long as he is an MP since such action will hamper the government's image. But, suddenly in March this year, a state agency dropped his name from the list. The list also included names of Badi's five brothers and one of his cousins and nephews. A total of 1,151 people of eight upazilas of Cox's Bazar are also on the list. However, the government is unwilling to take action against him as, the home minister himself argued, 'no proof' for his involvement in drug trade is found. Badi's position in the ruling party has been stronger in recent times. At a 12 February, 2018 rally in Cox's Bazar, AL general secretary Obaidul Quader said there is no substitute of Badi in the constituency.⁸⁰

3.2. Development Model

The main development strategy of the government is to accelerate Gross Domestic Product (GDP) growth underpinned by higher investment and manufacturing sector growth. The 7th Plan centres on following three themes:

- GDP growth acceleration, employment generation and rapid poverty reduction;
- A broad-based strategy of inclusiveness with a view to empowering every citizen to participate full and benefit from development process.
- A sustainable development pathway that is resilient to disaster and climate change entails sustainable use of natural resources and successfully manages the inevitable urbanisation transition.
- The growth is targeted to be pro-poor and employment generation so that poverty rate can be sufficiently reduced. The Seventh Plan (2015-20) emphasises inclusive growth through reduction in inequality by ensuring equitable access to quality healthcare and education, and broad-based participation in productive employment.

The national budget for 2017-2018 also echo the growth oriented thrust but leaving distribution of "fruit of development" unaddressed, thus we see high percentage of total allocation to non-productive sectors undermining the vision of "pro-poor development". For instance, public administration, public order and security and defense sectors account for 24.7 per cent of the total budget outlay. Though the budget proposal mentioned about promoting welfare of all classes of people, particularly the lower middle class and the poor but raising the area of indirect tax and imposition of new ones has increase the prices of essential items. Particularly the imposition of VAT at 15 per cent and supplementary duty on imports has increase the prices of goods consumed by the lower middle class and by the poor. The allocations to social sectors that contribute to the welfare of middle class and the poor appear to be inadequate to meet even the minimum requirement of expenditures. For instance, allocation for the health sector has been a meagre 5.2 per cent. The majority of middle class and poor depend on government provision of

⁸⁰ <http://en.prothomalo.com/bangladesh/news/176212/AL-govt-unwilling-to-catch-MP-Badi-despite>

health services are the victim of this meagre allocation. According to UNESCO 20 per cent of total budgetary allocation should be earmarked for education. But the budget provides for only 16 per cent of the total allocation which is lower by 1.89 per cent than last budget. Though the social safety net programme has been expanded in the budget for the poor it is not enough to mitigate their suffering from rising cost of living.

Whether the aggregate growth targeted in the budget can be achieved or not is an issue with which this write-up is not dealing. The query underlying this write-up is to find out the overarching objective(s) of the budget. On the basis of the emphasis given on public sector investment and to stimulating private sector through tax and other incentives it is obvious that growth has been given top priority.

3.2.1. Neo-liberal Economic Model

Like many other peripheral countries, Bangladesh was targeted by the Structural Adjustment Programs, which later formed the foundation of the Washington Consensus. So-called fiscal discipline, reordering of public expenditure priorities, tax reform, liberalizing interest rates, competitive exchange rates, freeing up trade and foreign direct investment, privatization, and deregulation — have always been the key principles of the Structural Adjustment Programs (SAPs) and the Washington Consensus⁸¹. In simple terms, the aim is to bring everything under the sun within the reach of private business, turn every activity into something for profit, and open every public space and property for corporate interests. The impacts of these reforms in Bangladesh were significant:⁸²

- Big public enterprises were dismantled; large mills were replaced by export processing zones, shopping malls, and real estate.
- Export-oriented garment factories became the mainstay of manufacturing. Incidents like the Rana Plaza collapse in April 2013 showed the extent of cruelty and greed in these death traps.
- Permanent jobs in factories were replaced by a system of temporary, part-time, outsourced, and insecure work.
- The biggest source of foreign exchange has been remittances; existing side by side with a huge outflow of resources through the transfer pricing and profit outflow by foreign companies, and transfer of accumulated wealth by local business groups, legally and illegally.
- The number of workers abroad is now more than the number of workers working in the country's factories, who took this risky option because of job scarcity.

⁸¹ William Easterly, "What Did Structural Adjustment Adjust? The Association of Policies and Growth with Repeated IMF and World Bank Adjustment Loans," *Journal of Development Economics* 76 (2005): 1–22.

⁸² Anu Muhammad, Bangladesh—A Model of Neoliberalism, <https://monthlyreview.org/2015/03/01/bangladesh-a-model-of-neoliberalism/>

- The feminization of the working class is another recent phenomenon, which happened because of a reduction of purchasing power and increase of job insecurity. That has kept pressure on the families to work longer and to join the workforce with more than one family member, including children.
- Energy resources and power have been systematically privatized. Power became a costly commodity and costs for the productive sector have increased, while energy security for the majority was threatened. All of this hurt the peasants; many had to join the labor market at home and abroad.
- Land grabbing, occupying public spaces by private business, and deforestation have uprooted many.
- Rural branches of state-owned banks have closed down, squeezing the access to cheaper finance for rural people, and forcing them to go to microcredit, which has higher interest rates.

Ironically, neoliberal reforms were initiated in Bangladesh, just as elsewhere, in the name of curbing corruption, improving efficiency and transparency, increasing decent employment, and reducing poverty. But these reforms, instead, increased the scope and legality of corruption, criminality, resource grabbing, commissions from bad deals, and gangsterism⁸³.

3.2.2. Privatization

Most of the privatized industries have failed to “rip the fruit” of neo-liberal economic model of growth as: (a) instead of augmenting new investments, higher industrial growth and generating additional employment opportunities, the privatized units are running at losses and/or are diverting resources into other use (b) changing business or altogether closing down the operations (c) the new owners are engaging in the speculative businesses and making commercial use of lands in the projects like housing and shopping complexes (d) privatization is resulting retrenchment of surplus labor, causing unemployment and thereby contributing to the process of growing social unrest.

The most delicate issue in privatization in Bangladesh relates to labour restructuring and retrenchment with minimum social costs. The labor issues are generally sensitive for several reasons. The SOEs privatized in Bangladesh are excessively over-staffed and may involve retrenchment. Large-scale job losses, retrenchment of a huge number of workers, uncertainty about payment of adequate compensations etc. are the major concerns of the workers. All these remain very real concerns in Bangladesh and tend to be aggravated by a relationship of mistrust persisting among labor, government and the private sector employers. In recent years (2017 to April 2018) of 7 jute mills of Khulna were privatized. A total of 50 thousand workers and employees had been retrenched.

⁸³ **Muhammad, A.** (2015). Bangladesh-A Model of Neoliberalism: The Case of Microfinance and NGOs. *Monthly Review*, 66(10), 35.

Energy resources and power have been systematically privatized.⁸⁴ Power became a costly commodity and costs for the productive sector have increased, while energy security for the majority was threatened. All of this hurt the peasants; many had to join the labor market at home and abroad. Big public enterprises were dismantled; large mills were replaced by export processing zones, shopping malls, and real estate. Export-oriented garment factories became the mainstay of manufacturing. Incidents like the Rana Plaza collapse in April 2013 showed the extent of cruelty and greed in these death traps.⁸⁵

3.2.3. Neoliberalism: NGOs and Microfinance

The NGO model of development soon appeared as a convenient option for working with poor people while avoiding structural solutions to poverty. NGO participation was made a condition to receive aid by donor countries and agencies. Therefore during the heaviest period of the neoliberal onslaught (1980–1995), NGOs were made an integral part of the policy-making process, and were used as resources and service-delivery systems for the peripheral state, becoming an effective tool of the privatization process.⁸⁶

Since the 1980s, microcredit/finance programs have expanded rapidly in Bangladesh. This is the same period when countless jobless workers came onto the labor market from closed-down or privatized manufacturing enterprises and uprooted peasant farms. Different poor-targeted programs evolved as “safety net” programs to rescue victims of the Structural Adjustment Programs. The informal sector expanded, since it was the only option left to the uprooted, jobless, unprotected people. Microcredit got this market.⁸⁷

The working sectors of NGOs, especially in the rural areas, are microcredit, health care, education and so on for a long time. So the existing rural people are depending on the NGOs services. Likewise, NGOs have made a dependency network for economic and social services and tided the poor to maintain the network. “This relationship allows the NGO to inaugurate itself as the friend of the poor. Through rallies and other gatherings, the NGO speaks for the poor—but careful consideration will show that this voice is the voice of the patron—in a patron-client relationship”. Moreover, poor people have little capacity to bargain with NGO at the time of getting loan. NGOs have full autonomy to choose selective poor in terms of providing loan and services. They give the loan who are able to pay the interest with installment. Even, they only give their services who are the receiver of the microcredit but they give no consideration those are not receiver. That’s means that the NGOs are not accessible organization for all the poor.

⁸⁴ Anu Muhammad, “Natural Resources and Energy Security, Challenging the ‘Resource-Curse’ Model in Bangladesh,” *Economic & Political Weekly*, January 25, 2014. 59-67

⁸⁵ Mahfuz Kabir, *Bangladesh Poverty Report 2016*, SAAPE, 2017.

⁸⁶ Anu Muhammad, Bangladesh—A Model of Neoliberalism The Case of Microfinance and NGOs, <https://monthlyreview.org/2015/03/01/bangladesh-a-model-of-neoliberalism/>

⁸⁷ Anu Muhammad, Bangladesh—A Model of Neoliberalism The Case of Microfinance and NGOs, <https://monthlyreview.org/2015/03/01/bangladesh-a-model-of-neoliberalism/>

Microcredit programs in Bangladesh is implemented by NGOs, Grameen Bank, state-owned commercial banks, private commercial banks, and specialized programs of some ministries of Bangladesh government. In the microfinance sector as of June, 2014 total loan outstanding is around BDT 403 billion (including Grameen Bank, 10 Government project and Commercial Banks) savings BDT 237 billion. The total clients of this sector is 33.73 million (including 8.62 million clients from Grameen Bank) that accelerates overall economic development process of the country. Credit services of this sector can be categorized into six broad groups: i) general microcredit for small-scale self-employment based activities, ii) microenterprise loans, iii) loans for ultra-poor, iv) agricultural loans, v) seasonal loans, and vi) loans for disaster management. Loan amounts up to BDT 50,000 are generally considered as microcredit; loans above this amount are considered as microenterprise loans. Till June, 2014 MRA had approved licenses in favor of 742 NGOs and canceled licenses of 45 NGOs.

Table: Market Share of Micro Enterprise Loan (Top 10 MFIs) As of June-2013

NGO-MFIs	Total Number of Borrowers	%	Total Loan Outstanding (Tk Million)	%
BRAC	391,072	2.03	19,128.64	7.44
ASA	178,457	0.93	9,194.57	3.58
Buro Bangladesh	39,630	0.21	187.45	0.07
Jagoroni Chakra Foundation	35,428	0.18	1,067.96	0.42
Padakkhep Manobik Unnayan Kandra	11,636	0.06	561.26	0.22
RDRS Bangladesh	4,794	0.02	141.12	0.05
Shakti Foundation	1,108	0.01	149.1	0.06
Society for Social Service	20,293	0.11	1,155.4	0.45
TMSS	13,260	0.07	621.12	0.24
UDDIPAN	11,645	0.06	663.4	0.26
Top 10 MFIs	707,323	3.67	32,870.02	12.79
Total 649 MFIs	953,717	4.95	67,168.33	26.13

Source: MRA-MIS Database-2013

Total outstanding loan of this sector (only licensed MFIs) has increased by 21 percent from BDT 211 billion in June 2012 to BDT 257 billion in June, 2013 and 8 percent from June, 2013 to June, 2014 which is BDT 278 billion disbursed among 19.98 million poor people, helping them to be self-employed and accelerating overall economic development process of the country. The total savings has also increased by 24 percent from BDT 75.20 billion in June 2012 to BDT 93.99 billion in June 2013 and 20 Percent from June, 2013 for June, 2014 which is BDT 299 billion among 25.17 million clients.

Since the early 1990s, the NGO sector has become highly polarized. A few NGOs have gained command over the sector's resources, most of its workforce, and the international support and

funder network, while most other NGOs have had to settle into the status of being their subcontractors.⁸⁸ These few big NGOs have accumulated substantial amounts of capital through their microfinance activities and gradually opened various business windows, including joint ventures with multinational corporations. Their multi-storeyed buildings, and corporate culture and influence over media and government policies, demonstrate their power. This polarization also brought about a significant transformation in certain NGOs, what I like to call “corporatization.” Grameen Bank, ASA and BRAC became global players, entering into joint ventures with multinationals and organizations like the World Bank and turning the groups into corporate companies, whether formally or not. The formation of the “corporate NGO” is certainly a new phenomenon, not only in the NGO sector, but also in the corporate world, resulting in a new form of private ownership and monopolization/oligopolization of certain business areas.⁸⁹

Two of the largest MFIs, viz., BRAC & ASA, contribute a more than 50 percent of total loan outstanding as well as savings of the microfinance sector in Bangladesh and they are each serving over four million borrowers. There are a few more developing fast. On the other hand the smallest 524 NGO-MFIs have contributed only 4.29 percent of total loan outstanding and 4.45 percent of total savings. Institutional concentration ratio is highly skewed in favor of large MFIs: just 25 institutions are in control of 79 percent of the market share while two largest organizations have control of over 50 percent in terms of both clients and total financial portfolios.⁹⁰

So, sometimes some NGO’s microcredit scheme have no difference than formal banking system and emergence as a parallel banking system. Some NGOs are giving loan with high interest which is losing their philanthropic image. They give pressured to pay the weekly installment. The some NGOs For example, the Grameen bank most leading microfinance institution in Bangladesh are providing loan at 20 per cent interest charged. But the bank receives foreign grants and taking loan in foreign donors at two percent loan (Mallick, 2012). Despite this, Grameen banks 20 percent loans is higher (8-10 percent) than the commercial bank. These types of activities losing their philanthropic image and represent the commercial activities.⁹¹

Rural branches of state-owned banks have closed down, squeezing the access to cheaper finance for rural people, and forcing them to go to microcredit, which has higher interest rates. The largest bank defaulter is the largest business group in the country; the bank’s owner, who has been accused of draining billions of Taka abroad by manipulating market share is still the economic adviser to the prime minister of the country.⁹² The rise of the superrich and mafia lords and their domination over policy makers makes it easy for global institutions to promote their agenda; for example, privatization gives huge opportunities to this class to grab common property.⁹³

⁸⁸ **Anu Muhammad**, “Grameen and Microcredit: A Tale of Corporate Success,” *Economic and Political Weekly*, August 29, 2009, 35-42

⁸⁹ **Anu Muhammad**, Bangladesh—A Model of Neoliberalism The Case of Microfinance and NGOs, <https://monthlyreview.org/2015/03/01/bangladesh-a-model-of-neoliberalism/>

⁹⁰ http://www.mra.gov.bd/images/mra_files/News/mcinbd17082015.pdf

⁹¹ *Advances in Asian Social Science (AASS)* 1182 Vol. 7, No. 2, 2016, Pages: 1182-1188.

⁹² <http://www.prothom-alo.com/bangladesh/article/397996>

⁹³ **Mahfuz Kabir**, Bangladesh Poverty Report 2016, SAAPE, 2017.

The rural economy of Bangladesh is now much more marketised, and market relations have become dominant. The spread of microcredit has also played a role in increasing the market orientation of the rural economy. Small trade and small moneylenders grew because of both remittances and microcredit. The much-applauded rise in women's mobility came more from garment production than microcredit. The development of infrastructure like roads and electrification has opened up opportunities for different occupations, businesses, and short-term migration. Different studies, taking into consideration all of these factors, conclude that the conditions of the rural poor do not differ much between borrowers of microcredit and non-borrowers⁹⁴.

Many studies also reveal that microfinance/credit could not improve the conditions of the poor who do not have other sources of income. On the contrary, a recent report shows how vulnerability increases after getting trapped into a never-ending cycle of indebtedness. In an attempt to escape this cycle, borrowers are even forced to sell their organs, facing preventable suffering if not premature death⁹⁵. The high growth rate of rural-urban migration and constant flow of women and men to fill the streets and slums of Dhaka in search of work and their destiny in death-trap factories and uncertain informal jobs, as well as foreign lands, show the failure of the much-acclaimed NGO/microfinance model.

This is where micro-credit has contributed to the escalation of dowry. While micro-credit has benefited large sections of the rural population in many ways, it has also worked against women's solidarity and contributed heavily to the inflation of dowry. Grooms' families are aware that money is available to brides' families more easily now, through Grameen Bank, the Bangladesh Rural Advancement Committee (BRAC) or other NGOs. I have often heard of women being sent home to persuade their parents to borrow money from an NGO for their husbands to invest in business, including buying items such as rickshaws, vans, grocery shops or irrigation pumps. Although in theory micro-finance institutions do not lend money for the purposes of dowry payment, in practice it is common knowledge among the barefoot bankers (micro-finance institution employees distributing and collecting loans among village people) that most village families depend on micro-credit to meet dowry demands. It is because of such near universal dependence of men on their wives' families for capital that dowry has come to be perceived by women's organisations as intractable and as 'too political' a problem to tackle directly.⁹⁶

In essence, the model of the NGOs and the microfinance-based approach goes well with the neoliberal ideology and the dominant development paradigm that produces and reproduces poverty for many and affluence for the few, destroying nature and people's lives, in order to maximize corporate profit.⁹⁷

⁹⁴ Anu Muhammad, "Grameen and Microcredit: A Tale of Corporate Success," *Economic and Political Weekly*, August 29, 2009, 35-42

⁹⁵ The Bangladesh Poor Selling Organs to Pay Debts," *BBC News*, October 27, 2013, <http://bbc.co.uk>.

⁹⁶ <https://www.opendemocracy.net/5050>

⁹⁷ Kabir

3.2.4. Neoliberal Reform in Health Sector⁹⁸

The health reform has produced positive impact in the area of maternal and child health, health knowledge, access and responsiveness. In other words, it has brought improvements only in the area of health of the poor which are allowed by the dominant health professional's perspectives. As a result, the whole health agenda has been reduced to reproductive health. No impact has been felt on the collective dimension of human agency. Health rights, consumer rights, participation and accountability have not been addressed through the reform program. The service users have been considered as passive receivers of advice and drugs; their human agency is not taken into account.

No major difference is found between NGOs and local government in most of the aspects with respect to their impact which implies there is no qualitative difference between NGO and local government approach to the health of the poor as both show their institutional loyalty to the hegemonic perception of health. Evidence shows that because of the particular nature of the state and weak state-society relations through political parties, the dominant coalition of doctors, donors, bureaucrats and NGOs are influencing the policy process in accordance with their own interests (?). Evidence also shows that policy decisions by that hegemonic coalition only allow limited, reduced services to the poor without allowing them to take part in decision making processes so that the existing uneven power relations remain unchanged. As a result, the poor gained some health benefits but no impact on the social, political determinants of health has been made.

The neoliberal health reform reduces power of conventional political institutions such as political parties, local government bodies, and local political leaders and gives more power to the non-state and non-political actors. As a result, the poor will suffer more because the traditional political leaders, despite being inefficient, were closer to the people; on the other hand; on the other new non-state actors are efficient but do not have the capacity to bridge the gap between the people and service providers⁹⁹.

3.2.5. Neoliberal Reform in Higher Education Sector¹⁰⁰

The neoliberal transformation of higher education started in the 1990s. The democratic government enacted the Private University Act 1992 (Ministry of Education, 1992). In promoting a neoliberal agenda in the higher education sector, the World Bank is providing substantial economic support to Bangladesh. In 2006, the University Grants Commission (UGC), with the technical and financial support of the World Bank, formulated a Strategic Plan for Higher Education 2006-2026 (SPHE), a 20-year strategic plan for the higher education sector (University Grants Commission, 2006).¹⁰¹ The SPHE is strongly connected with market-driven economic

⁹⁸ Mahfuz Kabir, Bangladesh Poverty Report 2016, SAAPE, 2017

⁹⁹ Islam, K. M. (2007). *The Impact of Health Sector Reform on State and Society in Bangladesh, 1995-2005*.

¹⁰⁰ Mahfuz Kabir, Bangladesh Poverty Report 2016, SAAPE, 2017.

¹⁰¹ Kabir, A. H. (2013). Neoliberalism, policy reforms and higher education in Bangladesh. *Policy Futures in Education*, 11(2), 154-166

forces. In order to promote academic innovation, the government launched a five-year Higher Education Quality Enhancement Project (HEQEP) in 2009, financed by the World Bank.

The neoliberal transformation of policies brings major changes in higher education sector in which new models of public universities are established. As a result of neoliberalism, a rapid growth of private universities promotes the marketization of higher education in Bangladesh. The government has gradually reduced the fund for public universities. The public universities have adopted many strategies, for example introducing fee-earning evening courses, to mitigate their financial burden. This is how the public universities are transforming into the private university through the structural change.¹⁰²

In sum, out-of-pocket expenditure in healthcare and education due to privatization has become enormous. It has been creating detrimental effects on the marginalized by depleting their real income. Thus, both income and human poverty are on the rise due to privatization of education and healthcare service. It is taking out real welfare of the society even though the effect on national income would increase. Therefore, a contradiction is being created between national income and social optimization due to wholesale neo-liberal reforms in education and health sector over the last two decades or so.

3.3. Fiscal Justice

The lower-income level people are not only being deprived in their earning end but also being deprived at their expenditure end. Normally, a major part, almost 50 per cent of the earnings of lower-income level people is spent on a single basic need - food. In 2005-06, a lower-income level person spent Tk. 5,358 on food items. Based on the index of food items, the value of food items of Tk. 5,358 of the year 2005-06 has reached Tk. 12,579 in 2015-16. An estimated 38 per cent of people in the country live below the poverty line (i.e. people earning US\$ 2.00 a day at 2011 Purchasing Power Parity (PPP)) of which almost a third live in extreme poverty. The poverty rate is higher in rural areas than in urban areas. The consumption bundle changed over the last three decades and also the relative prices. This can have consequences for the consumption bundle for the poor. The increase expenditure in food items suppressed the capacity to purchase other important items such as education, medicine, clothing and others. The decrease of purchasing capacity, despite the increase of income, means decrease in the real income of the person.

Particularly, the top 10 per cent of the population (in terms of economic standing) is now having more income share (38.16 per cent) compared to what they had (35.84 percent) in 2010. On the contrary, the lower echelon (bottom 10 per cent of the population) now has half (just 1.01 per cent) the income share it had (2.0 per cent) in 2010. The HIES 2016 also focused on income shares of the bottom half (on economic scale) of the population to show that they used to command 20.33 per cent of the national income in 2010 but it has now fallen further to 19.24 per cent. In other words, income of the people on higher economic scale has increased over the past six years since the last HIES was conducted in 2010. On the other hand, the rate of tax paying people is

¹⁰² Kabir, A. H. (2013). Neoliberalism, policy reforms and higher education in Bangladesh. *Policy Futures in Education*, 11(2), 154-166.

not increasing, as some rich people do not pay taxes as they are required to, while some of them avoid taxes. The government gets only 12 per cent tax which is 50-60 per cent in many countries. Income tax accounts for about 11 per cent of total revenue (most of this tax revenue comes from corporate income tax, not much from individual income tax). Therefore, the government relies on indirect taxes and the burden of these taxes is disproportionately borne by the poor. This further adds to depressed consumption by the poor. The increasing tax revenue should be invested to promote welfare of the middle class and the poor but government's reliance on higher degree of indirect tax with resultant greater incidence on middle class and the poor and the absence of countervailing measures like substantial allocation for social security indicate secondary priority to equity i.e. redistribution of income to reduce inequality.

The rich are not paying their due share of taxes and the state is helping the very rich to amass wealth through rent extractions. The rich also uses invisible avenues to appropriate rent by using various state apparatus. Over the last three decades or so money and political power have become very intimately entwined in Bangladesh, thus giving the rich control over various state apparatus. These surpluses amassed by the rich in most cases find their way out of the country rather than being reinvested in the country going to Panama and other similar locations or other overseas bank accounts. State remains blind although there is labour law in the country to protect the interest of the workers, there prevails a serious deficiency in overseeing the practices on the ground. As per prevailing labour law, workers are entitled to get benefit of profit of the industry in the form of 'Workers Profit Participation Fund' but most of the industries do not pay the benefit of profit to the workers. As for the agricultural products, middlemen and business syndicates are major hindrances in fetching fair prices.

3.4. Labour Rights and Trade Union

The Rana Plaza disaster in April 2013, is the single largest disaster in history when a seven storied building collapsed and claimed lives of 1,138 workers of various garments industries while stitching the garments of world rebound brands, pointed out that Bangladesh workers are far from claiming their rights and ensured from workspace safety. Bangladesh, according to ITUG Rights Index 2017 report is a country where "no guarantee of rights" are ensured to the trade unionists by the government and employers. The report stated police brutality, mass arrests and discrimination are the main contributors to the repression of labour organisations in Bangladesh.

After Independence Bangladesh inherited a number of big industrial enterprises in jute, textile, steel, and sugar those were abandoned by the Pakistani's in 1971, and nationalized in early 1972. Most of these had initially been established with state patronage or with big subsidies, and formed the industrial backbone of the newly independent country. The workers in these big enterprises (mostly located in Dhaka, Khulna and Chittagong) were well-organized, had strong trade unions, and had been politically active since the early 1960s. These trade unions had glorious role in political movements against military rule led by general Ayub Khan, the mass uprising in 1969 and later, during the war of independence in 1971 and again during the 1980s against the military dictatorship led by General Ershad.

All governments since the independence of Bangladesh undermine the power of the trade unions. During the Military regime of Erhad in 1980s abuse of trade unions went to its extreme. Labor leaders were coopted into the ruling elite and corruption in association with management became common practice. With the World Bank's privatization projects most of these trade unions became tools of the ruling party and became alienated from worker agenda. Structural adjustment programmes and the increasing influence of neoliberal policy pushed by the World Bank and the International Monetary Fund led to the privatization of state-owned enterprises, the downsizing of industrial units, and a closing down of "loss-making" enterprises. The process was at its peak in 2002, with the closure of Adamjee Jute Mills, the world's largest jute enterprise. These "reforms" resulted in the not only erosion of public enterprises, eventually leading to de-industrialization and widespread unemployment but also led to demise of the organized trade union movements in the country.

The export-oriented ready-made garment (RMG) industry emerged in Bangladesh from a confluence of the global restructuring of the ready-made garment industry and national policy trends. The incentive structure in the new policy led to a dramatic expansion of the export-oriented RMG sector from around 600 factories employing less than 100 thousand workers in the mid-1980s to over 5,000 factories employing around 3.6 million workers by 2010. At present, nearly two thirds of the workforce are young women mostly migrants from rural areas. The emergence of RMG sector consolidate a large number of workers in formal sector and thus created a strong base for labour movement after the erosion of public enterprises with its organized labours.

Recognition of trade unions in the RMG sector is the outcome of a long struggle of the workers to organize themselves to realize their demands. From the inception RMG workers' movement to organize trade unions was suppressed through administrative and political intervention and vehement opposition by the owners.

The industries in private sector started growing from late 1980s, but trade unions failed to organise workers. From 1990s the service and commercial sectors such as bank, insurance, hospital, hotel, telecommunication, shopping mall etc. started to grow rapidly and employed millions of workers but they are remained unorganised. The number of trade union federation in national level is 32. More than 50% of factory level unions are independent, not affiliated to any of the 32 national trade union federations. The asserted number of unions by 32 National Federation is 1352 and membership is 1,076,367. The rate of unionisation has fallen down to less than one percent from four percent recorded in 1980s and 1990s. After Rana Plaza disaster, new unions' registration were allowed in RMG sector, but the reality says unions were formed in small garment factories, not in medium and big factories who have 3,000-20,000 workers. About 90 percent of these trade unions in RMG sector do not belong to any national trade union federation. The total number of garments union is 555 and the number of Federation is 45. EPZ workers have no right to unionise and the workers of informal economic sectors remain mostly uncategorised.¹⁰³ The situation in export processing zones is even worse. The law governing these

¹⁰³ <http://daily-sun.com/magazine/details/224194/Time-To-Strengthen-Trade-Unions>

zones does not allow workers to form unions. They can only form “Worker Welfare Associations,” which, by restricting the type of organization that the workers can join, fail to meet international standards on freedom of association. The workers are prohibited from contacting nongovernmental organizations, must not be associated with political activity, and cannot engage “specialists” to help them bargain collectively. A February 2016 amendment to the laws governing these zones, which the government drafted without consulting workers or labor rights advocates, retains these restrictions.

Bangladesh labor laws and procedures pose formidable barriers to founding and operating a union. The labor law requires an unreasonably high 30 percent of workers in a factory to agree to form a union and mandates excessive registration procedures. The government has vaguely defined powers to cancel a union’s registration. Government and union data show that while the number of union registration applications has increased since 2013, the government has rejected a large amount of these applications. The Solidarity Center, a nonprofit organization aligned with the AFL-CIO labor federation, estimates that authorities approved fewer than half of the union applications filed since 2013. An annual breakdown compiled by the Solidarity Center showed that in 2015 labor authorities approved 61 union registration applications, while rejecting 148. The Dhaka Joint Directorate of Labour alone rejected 73 percent of the applications.¹⁰⁴

Violence towards the members of unions as well as union busting is increasing in alarming height. Human Rights Watch has documented cases of physical assault, intimidation and threats, dismissal of union leaders, and false criminal complaints by factory officials or their associates against garment workers. The Bangladesh authorities have failed to hold factory officials accountable for attacks, threats, and retaliation against workers involved with unions. In May 2015 Chevron the multinational oil company dismissed 145 workers due to their attempted to unionise, The Habib fashions garment factory tried to block the formation of a union by workers and then shut down in August 2016 also the murder of Barguna Road Transport Labourers Union leader Md Haider Ali in September 2016 is few evidence of anti-union activity.¹⁰⁵

3.4.1. Occupational Safety and Health Hazards

The current regulatory framework of the country on occupational health and safety refers mainly to the workers of industries but does not cover occupations in the informal sector of the country. The main laws related to occupational health and safety in this country is the Bangladesh Labour Act 2006. There are a number of other laws and regulations which also have some provisions related to occupational health and safety. Due to weak implementation of the regulatory provisions regarding occupational safety and health, the standards of workforce and industries are often not enforced.

Bangladesh established tripartite National Industrial Health and Safety Council in 2009. The Council has formulated a National Occupational Safety and Health Policy in 2013 and working

¹⁰⁴ <https://www.hrw.org/news/2016/04/21/bangladesh-garment-workers-union-rights-bleak>

¹⁰⁵ *Ibid.*

towards implementation of the policy in every industrial sector. Numerous other policies of the country including National Labour Policy, National Child Labour Elimination Policy, Industrial Policy and Children Policy provide guidelines on OSH in respected field of policy.

The overall discussion on the occupational diseases, hazards and risks for workers reveals that the occupational diseases like headache, fever, asthma, diarrhea, allergy, gastric, back pain, skin diseases, malnutrition is common among the workers of different sectors. The causes of these diseases are mainly exposure to dust, long working hour, poor quality food consumption and adverse work environment. Though the likelihood occurrence of these diseases is high among the workers, the severity of consequence is almost low. The workers of tannery, rerolling and ship breaking sectors mainly suffer from skin diseases such as skin burn, dermatitis, scabies and fungal infection. Asthma, allergy, and bronchitis caused by high dust and use of hazardous chemical/pesticide is available among the workers employed in agriculture and ship breaking and small chemical industry. Both the probability of occurrence and severity of consequence is high in this regard. Female workers of agriculture and construction sectors also frequently suffer from gynecological complexity due to lack of sanitary facilities, control of urine pass and use of unsafe water, though the severity of consequence is low of such diseases. Cold problem is high among the shrimp workers due to work in damp and moist working condition and severity of consequence is also high in this case. The diseases like mesothelioma, lung cancer, asbestosis is available among the ship breaking workers. The main reason of these diseases is inhalation and retention of asbestos fiber.

Occupational hazards include risk of accident and diseases influenced by chemicals biological, physical, environmental and adverse ergonomic conditions. Physical hazards like hearing loss frequently occur among the garments, construction, rerolling ship breaking and jute sector workers, though the severity of consequence is low in this regard. The main reason of suffering from this disease is exposure to noise from machinery. Musculoskeletal disorders caused by heavy lifting and prolong standing is high among the workers of small chemical, rerolling, agriculture and ship breaking sectors. The workers of agriculture, small chemical, jute, re-rolling and shrimp sectors highly suffer from chemical hazards e.g. respiratory tract infection, skin diseases, asthma, and asphyxia. The severity of this hazard is high or medium. The environment hazards include sunburn, cold allergy, and respiratory tract infection. The probability of 53 occurrence of these diseases is high among the workers of agriculture, construction, and shrimp workers, while the severity of consequence is low in these cases. Workers of selected sectors also suffer from various mechanical hazards that mainly caused by unsafe use of tools/machinery and lack of awareness. The workers of ship breaking, rerolling and agriculture sometime suffered from such hazard. The severity of consequence is medium or high in this regard. Workers of different sectors do their job under the risk of different accidents and occupational diseases. The risk is associated with mainly three causes such as; a) human nature which refers to individual behavior in performing work, b) technical nature like working environment, equipment, tools, machines and materials, and c) causes outside the workplace such as; adverse weather conditions or others caused by third parties. It is found that the risk of cutting hand or leg caused by spade, plough is high among the agriculture workers, though the severity of consequence is low in this regard. The risk of falling down from high places is observed more in case of

construction work and ship breaking work. Though likelihood of occurrence is low and medium respectively in construction and ship breaking sectors, the severity of consequence is respectively high and low in the construction and ship-breaking sector. The risk of burn is high in the tannery, rerolling, and small chemical industry is high, while severity of consequence is high or medium in these sectors. The risk of diseases like respiratory infection, skin disease, hearing loss is high almost all the sectors, but the severity of consequence is low in these case.

A large number of workers lose their valuable lives and are injured because of poor occupational safety and health conditions. Though there is no government source of data on how many workers suffer from occupational diseases and accidents in Bangladesh each year, according to the Bangladesh Institute of Labour Studies (BILS) newspaper based survey, a total of 5909 workers died and 14413 workers were injured in different occupational accidents during the period of ten years (2002-2012). A survey on occupational safety and health reported to observed that 708 workers died in the year of 2012 due to different workplace accident around the country; among them 554 were male workers and 154 were female.¹⁰⁶ Total numbers of injured workers were 701; among them 588 were male and 113 were female workers. And in 2013, in a single incident, Rana Plaza Building collapse, the lives of 1138 workers were lost, and total 1912 workers were killed and 5738 workers in 2013 were injured due to workplace accident and violence.

According to a recent survey by the Bangladesh Occupational Safety, Health and Environment Foundation (OSHE), a Dhaka-based labor advocacy group, each month an average of 21 workers die and hundreds fall sick in Bangladesh's leather, chemical, ship-breaking, and agricultural sectors due to the indiscriminate and unprotected use of hazardous chemicals. These sectors combined employ more than half the workforce and earns less than \$2 per day. *Bangladesh's tannery workers regularly handle hides treated with toxic chemicals, but are rarely provided with protective gear such as plastic gloves, boots or masks.* Tannery workers, said the report, face the most risks of all. In that sector, workers suffer extremely high rates of chronic skin diseases, respiratory illnesses and gastric problems. About 85 percent of farmers in largely agricultural Bangladesh use poisonous chemicals and pesticides, and 30 percent suffer from chronic health problems, said the report which was released in Dhaka last week. Since 1996, more than one thousand workers have died while thousands more fell sick and were injured due to unregulated chemical use in the ship-breaking industry located near southeastern port city of Chittagong. Hazardous and inflammable chemicals are not only posing dangers to workers' health but also to the lives of tens of thousands of Old Dhaka residents. According to Fire Services and Civil Defense Department, about 60 percent of fire accidents in Dhaka are caused by chemical and plastic factories. In 2000, a chemical warehouse exploded and a huge fire engulfed several adjacent residential buildings in the Nimtoli area of Old Dhaka. More than 120 people were killed and hundreds injured.

A research report depicted that among the workers of ship breaking sector interviewed, out of 101 workers 33 of them reported asbestos deposits on 60 percent of their bodies. Of them, eight

¹⁰⁶ **Jakir Hossain**, Occupational Safety and Health in Bangladesh: National Profile, Bangladesh Institution of Labour Studies, 2015

workers were found to have a build-up of the toxic mineral in 60 percent of their lungs. Due to high degree of exposure to asbestos unknowingly they are under the risk of getting lung cancer.

Occupational Safety, Health and Environment Foundation (OSHE)¹⁰⁷, that Workplace accidents in 2017 claimed 1,242 lives and injured 371 in Bangladesh, according to a report the death toll raised slightly in 2017 as 1,240 workers were killed in 2016. According to the foundation's report, 270 workers were killed in formal sector while 972 others in informal sector. The highest 488 workers were killed in transport sector, 179 in construction and 52 in apparel sector, the report said. Besides, 99 death victims are farm workers, including the ones killed in lightning strikes, while 103 are day-labourers, 22 domestic workers, 28 fishermen, 8 steel mill, re-rolling mill workers and 18 shipbreaking workers.

3.5. Fundamentalism

Fundamentalism has direct lineage with socio-political and economic inequality. Violent extremism feeds on inequality - the sense of identity, discrimination, exclusion, deprivation and real or perceived marginalization deriving from economic inequality. Particularly in the case of Bangladesh these factors are compounded by religious and political feed into the separation of individuals from society and into the terrain of violent religious extremism.

Pervasive poverty and inequality have been leading to economic and social polarization in the country. A large number of poor children are going to Madrasas (Muslim religious educational institutions). They are being utilized by politicians who exploit the growing frustrations and unemployment and attendant poverty of the people. In Bangladesh, fundamentalism is experimenting effectiveness of various politico-economic models. This politico-economic organizational model of fundamentalism intends to create "an economy within the mainstream economy", "a government within the government" and "a state within the state" aimed ultimately at capturing the state power. The institutions and businesses used to spread religious fundamentalism are financial institutions, educational institutions, pharmaceutical-diagnostic and health-related institutions, religious organizations, trade and commercial establishment, transport related organizations, real estate, news media and IT, local government, NGOs, etc.¹⁰⁸

A wide rich-poor gap may be burdensome on the economy and create scope for religious fundamentalist and extremist to widen their support group among the economically deprived section. The neo-liberal policies which raise food prices, reduce support for pro-government policies and deepen polarization. Wealthy citizens maintain disproportionate political power and representation, promoting inefficient tax structures skewed in favor of the small advantaged group. Economic inequality thus fuel political exclusion and instability.¹⁰⁹ In Bangladesh, very high and persisting income disparity over the years translated economic development in terms of

¹⁰⁷ Occupational Safety, Health and Environment Foundation (OSHE), Annual Report 2017.

¹⁰⁸ Abul Barkat, Political Economy of Fundamentalism in Bangladesh, 06 March 2013.

¹⁰⁹ Background Papers on Violent Extremism and its Prevention, High-Level Experts Meeting on Framing Development Solutions to Preventing Violent Extremism, 13.-15. June 2016, Dushanbe, Tajikistan.

higher per capita income into difficult life for the poor due to prolonged economic polarization and decreasing income share at the bottom mass. The government's social protection spending has grossly failed to address the difficulties and stressful life of marginalized and vulnerable population and left with meagre physical and human resources due to institutional and social exclusion from the mainstream. It led to severe depression, hopelessness and frustration, especially among the young population. It has been captured by the politics of religious fundamentalism and extremism; a part of the younger population has been absorbed in their businesses and through educational institutional, and multiplied the ideology among the common people, especially poorer groups as an alternative to feeble public intervention in their lives. Thus, spread of fundamentalist activities is an adverse outcome of the society despite manifold efforts of poverty eradication and women's empowerment by the government and non-government actors in Bangladesh. The conflict between secular and fundamental thoughts has therefore become inevitable, which caused loss of life of young secular activists over the last couple of years.¹¹⁰

Worse still, the present regime, in denial about religious extremism, finds this trend to be politically expedient. The ostensible need for sweeping powers to curb such religious violence enables the regime to further aggrandize its political power. If extremist movements are not curbed, Bangladesh could well become an epicenter for Islamic radicalism. Given its proximity to other substantial Muslim populations in both south and Southeast Asia, the emergence of such religious extremism could have profound destabilizing consequences well beyond the reaches of the country.¹¹¹

¹¹⁰ Mahfuz Kabir, Bangladesh Poverty Report 2016, SAAPE, 2017.

¹¹¹ Ibid.