

## **Public Policy Initiatives for Poverty Reduction in Bangladesh: A Case Study of Dhanbari Upazila, Tangail District**

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### **Abstract**

Higher level of poverty rate of a country stymies its economic progress and influences socio-economic condition of people. Bangladesh is no exception. Redistributive public policies are needed to improve people's wellbeing and their living conditions. The Bangladesh government has taken several initiatives focusing on poverty reduction. The objectives of the study are to investigate how these policy interventions contribute to reduce poverty and the effects on livelihood of the poor in Bangladesh. The unique feature of this research is its data collection area, as no previous research on this topic has been conducted in any Upazila of Bangladesh, including Dhanbari. The study followed qualitative research methods to capture the real scenario of the stakeholders through twenty-six key informant interviews. A total of twenty direct beneficiaries including eight females of Dhanbari Upazila (Sub-district) of Tangail district and six policy implementers were interviewed. Content analysis was used to analyze and data presentation. The study revealed that policy initiation and its effective implementation mechanisms significantly contributed to poverty reduction. It is evident that target-based initiatives for the group, direct contact and connecting the poor through ICT, inclusiveness in development, constitutional obligation, policy continuation, incremental budget allocation and strong institutional framework helped increasing income, creating employment and enhancing social status of the poor ensemble.

**Keywords:** Bangladesh, Poverty Alleviation, Socio-Economic Development, Targeted Policy Initiative

### **1. Introduction**

Bangladesh is considered as an emerging economy in the world because of its exponential progress in economic sector and remarkable lift in socio-economic indicators. The higher economic growth despite numerous barriers brings the development miracle status of the country. Bangladesh has been successful in social indicators for last few decades superseding neighbouring countries.

It is evident that child mortality is 2.4% in 2020, maternal mortality is 1.7% in 2017, women's participation in employment is 36.3% in 2019 and primary school enrolment is 98% in 2021 (Bangladesh Bureau of Statistics [BBS], 2019; Karim, 2021). Most important factors are the progressive lift in economic indicators such as, higher GDP growth rate (6.94% in 2021) even during pandemic (5.2%), per capital income (US\$2793 in 2023), and graduation to middle income country (BBS, 2019; Karim, 2021). These are sectorial developments which are believed to be important policy drives to alleviate poverty in Bangladesh and contribute to increase per capita income of USD 2738 in 2024 (BBS, 2024).

Sectoral development interventions target the rural development, vulnerable marginalized people, and underprivileged people in order to reduce the overall poverty of the country. Variation of multiple incumbents dictates the urgency of policy formulation, adoption and implementation and attracts special attention for alleviating poverty (Barkat-e-Khuda, 2011; Hossain et al., 2018). Poverty alleviation policy initiatives are intertwined with socio-economic and cultural issues. Additionally, poverty in Bangladesh is much prevalent in rural areas where most people live, compared to urban areas (BBS, 2019; Ministry of Finance, 2023).

The government of Bangladesh has undertaken public policies such as cash incentive and food subsidy programmes under social safety net programmes (SSNPs) in order to reduce the poverty and vulnerability of the poor and build an inclusive society (Sifat, 2021). The performance of policy interventions largely depends on the implementation of how well these are translated to the output and outcome to benefit the real stakeholders. Being a developing country with about 20% of its poor people, Bangladesh is trying hard to address this issue (BBS, 2021). Poverty of Bangladesh is a multidimensional and multifaceted issue that varies across gender, disability, geographical locations, and disaster-prone areas. Bangladesh government has initiated SSNPs with the main purpose of enhancing the socio-economic condition of the poorest community of the country so that they can lead a better life. It follows the life cycle approach of social safety net to get the benefit. Government increased budget by 1.87 per cent from 1,114,670 million taka in 2021-2022 to 1,335,760 million taka in 2022-2023 (Ministry of Finance, 2023). This allocation represents 16.75 per cent of the national budget and 2.55% of GDP. Although the increasing rate per GDP is decreasing, amount of money and number of beneficiaries are increasing every year that indicates the government's priority in reducing poverty by undertaking special interventions. To benefit this poor section of the country, there are multiple programmes taken by the government to uplift the livelihood of this community. Economists and researchers comment that SSNPs are the true driving

forces to reduce the poverty rate, improve their condition of living, mainstream them to society and ultimately to build an inclusive society towards the middle-income country by 2023 and develop the country by 2041 (Islam et al., 2020; Karim, 2021; Karim, 2022c). These programmes have special attention as widows, destitute women deserted by husbands, senior citizens, wounded freedom fighters, disabled people, and orphans are included to get cash incentives and food subsidy (Sifat, 2021). Diversity of incumbents is a major policy agenda of inclusive society which emphasizes in implementing these initiatives (Table 01). Transfer benefits, in both cash or kind, are channeled through formal systems to effectively reach the real stakeholders. Formal channels include government banks such as Rural Savings Bank, Sonali Bank PLC; mobile financial services are offered through various mobile operators and the support of local administration. Utilization of ICT is an effective tool to expedite the process and minimize the third-party role (Karim & Mukta, 2022). However, it creates an obstacle to those who do not have cellular phones (Karim, 2022c).

Cash incentive and food subsidy programmes under SSNPs contributed to the poverty reduction in Bangladesh because of the significant decline of poverty rate from 40.0% in 2005 to 18.7% in 2022 in two decades (Ministry of Finance, 2023). The declining trend is also noticed in terms of extreme poverty. It went down from 34.3% in 2000 to 5.6% in 2022 (Ministry of Finance, 2023). Rural people are comparatively poorer than urban people (Bangladesh Bureau of Statistics, 2019; Appendix-1). Therefore, emphasizing rural poverty is treated as the effective mechanism to operationalize inclusive approach in development. The government targets to reduce both nominal and extreme poverty. The target emphasizes to enhance the income and social indicators.

The SSNPs have the target of getting immediate action and results for which direct benefit programmes have been initiated and implemented. Although, most of these policy interventions are politically motivated, poor people are the ultimate beneficiaries. This includes aged people, disabled citizen, widow, vulnerable women, lactating poor mothers, gypsy people, third gender, marginalized people (Ministry of Finance, 2021; Table 01; Appendix-2). In spite of overlapping of programme beneficiaries, these are believed to be effective policy initiatives for the poor (Ahmed et al., 2016; Aminuzzaman, 2000). It is found that need-based demand influenced policy makers to increase the number of beneficiaries and allocation of money. For example, the Department of Social Services has provided a capitation grant of Tk 1200 million for 100 thousand residents during 2020-2021 (Ministry of Finance, 2021).

Benefitting vulnerable women through cash incentives and food subsidy is another initiative to change the poverty state of this area in Bangladesh. It also links to empower vulnerable women and enhance the nutritional value of both mothers and a healthy generation. There is a contradictory view that empowerment may not happen with the money given by the government because of the household decision is exercised by male members of the family (Kirkwood et al., 2024). The government has a policy of distributing fortified rice under Vulnerable Women Benefit programme that has health benefit as rice is mixed with powered vitamins and minerals to meet the micronutrient requirement of vulnerable people (Ministry of Finance [MoF], 2023). There are some overlapping of programmes and beneficiaries as food and money are also given in the name of Food Friendly Program (FFP), Food for Work (Kabikha) and Taka for Work (Kabita) Programmes. The FFP was initiated in 2016 for widows, elderly, women-led families (MoF, 2023).

Poor people become poorer when they are hit by disasters. Cash benefits help these poor people to prevent further deterioration of their poverty. However, a long-term solution is required to address poverty.

**Table 01: Cash Incentive Programmes under SSNPs (In Crore Taka<sup>1</sup>)**

<b>Programmes</b>	<b>2020-21</b>	<b>2022-23</b>
Various allowances	331917.30	41821.30
Food security and employment generation programmes	15766.90	15407.71
Stipend programmes*	4306.52	4416.96
Cash/Transfer of materials (special programmes)	25267.31	27105.80
Credit support programmes	1622.48	78.00
Assistance for special communities	625.10	690.43
Various funds and programmes	15403.28	10496.46
Ongoing development projects/programmes	11970.02	12801.61
New projects/programmes	528.00	746.46
<b>Total</b>	<b>111467.00</b>	<b>113576.00</b>

\* This includes stipend programmes, cash/transfer of materials (special programmes)

Source: Ministry of Finance (2023)

The life expectancy of Bangladeshi people is 73 years, which is expected to increase in the future (BBS, 2019). Increased life expectancy will create another issue of aging people and dependency rate. It is calculated that the dependency rate is 9.4% in 2023 Bangladesh Bureau of Statistics (BBS) (BBS, 2023). According to BBS (2023) almost one-fourth (22%) of the total people will be dependent in 2050; that will severely impact on society and economy. With the increasing need of support to the

<sup>1</sup> One crore equals to 10 million. Taka (or Tk.) is Bangladesh currency that equals to 0.012 US Dollar.

aging people, Bangladesh government has enacted a law named ‘universal pension scheme (UPS)’ and established Universal Pension Authority to provide pension for senior citizens of above 60 years of age which is effective from August 2023 (Government of Bangladesh [GoB], 2023a, 2023b, 2023c). Although people other than government employees have the opportunity to be included in this scheme, special emphasis has been given to extremely poor people. This initiative would prevent further deterioration of poverty.

The major areas for the government interventions include education, female education in particular, health, rural infrastructures, employment, investment and revamping industries. Keeping these in mind, the government undertakes policy interventions to fruitfully benefit the poor group. As such, the government has adopted SSNPs combining various cash incentive support for them. Based on the need and urgency, the policy initiatives attract either direct or indirect interventions. These policy initiatives such as cash incentive programmes, food subsidy primarily aim to enhance purchasing capacity by transferring cash through banking or mobile technology. These initiatives are prioritized, sector-specific, which are broadly designed and implemented under the SSNPs. Researchers and academics find the success of SSNPs (Ahmed et al., 2016; Masud-All-Kamal & Saha, 2014; Pradhan et al., 2013). It is evident that an inclusive and balancing SSNPs designed to targeting the poor is found to be the prime strategy of poverty alleviation in Bangladesh. For example, the number of cash incentive beneficiaries i.e. vulnerable women increased from 0.40 million in 1999 to 2.475 million in 2022 (Ministry of Finance). These policy strategies are the key instruments for reducing poverty and progressing socio-economic development to build an inclusive society. SSNPs encompass a range of programmes aimed at uplifting the living condition and socio-economic status of the poor. This study examines to what extent these programmes contribute to poverty reduction. Poverty remains in the rural area as the real stakeholders are not extensively studied and included, poor people are not reached out to, overlapping of beneficiaries restricts wider coverage, and nepotism of rural political elite restricts inclusion of real beneficiaries (Islam et al., 2020; Karim, 2021). Islam et al. (2020) emphasized that for building inclusive society combining policy interventions with a view to empowering and promoting socio-economic status and political inclusion are pivotal which are missing in the rural area. This study attempts to examine the success factors how the government of Bangladesh reduced poverty at Dhanabair Upazail of Tangail District. In this context, the main objective of the study is to investigate how the cash incentive and food subsidy programmes through SSNPs contribute to poverty reduction in Bangladesh with the following specific objectives:

1. To assess the numerous policy interventions such as food subsidies and cash transfer programmes, taken by the government and examine underlining reasons of undertaking these initiatives.
2. To investigate the socio-economic effects of policy drives and success factors in alleviating poverty in rural Bangladesh, at Dhanbari Upazila in particular.

## **2. Literature Review**

The literature review is organized by discussing connection between public policy and poverty reduction initiatives, followed by definition of poverty, theories of poverty and empirical evidences from India, Thailand and China. Public policy interventions designate the behavior of some actors through undertaking purposive course of action or inaction followed by number of activities in dealing with a problem or concern (Anderson, 2015). The government undertakes numerous policy initiatives to address the problems prevailing in the country. Redistributive public policies - the government's deliberate efforts to shift allocation of resources from wealthy people to disadvantaged group - are usually adopted as social transfers to benefit the poor (Anderson, 2015).

### **2.1. Poverty**

Poverty is one of the pressing concerns of developing countries for which governments undertake a number of policy initiatives to address this problem either through short term or long-term interventions. It refers to a state in which individuals or households lack the resources to secure a minimum standard of living, including adequate income, food, housing, education and healthcare (Kamal and Saha, 2014). The World Bank defines poverty as living on less than 2.15 dollars in 2017 a day which is also applicable for developing countries like Bangladesh (Castaneda et al., 2016; The Economic Times, 2025). Higher poverty rate greatly influences the socio-economic development and impasses the development progress of a country. Here, relative poverty is a state of lower income capacity by which it is unable to maintain the standard of living whereas absolute poverty refers to a state where individuals lack basic necessities for survival.

### **2.2. Growth Elasticity Theory**

Growth elasticity refers to the relationship between economic outcomes and economic growth, typically measured as the responsiveness of those outcomes to changes in growth variable (Adams Jr., 2004). It is quantifiable and measured as a percentage change in an outcome such as poverty resulting from a 1% change in economic growth for example per capita income or GDP. This theory is widely used in the development economics to assess how economic growth contributes to

reducing poverty. Therefore, raising the income from the poor section of the country is an important issue in reducing poverty that can be done by improving access to education and health, increasing purchasing capacity. This is supported by the growth elasticity of poverty theory. It explains that when income inequality is low, economic growth has a stronger effect in reducing poverty that advocates raising the income of poor people (Adams Jr., 2004).

### **2.3. Capability Approach Theory**

Amartya Sen's the capability approach focuses on individual's freedom and opportunities to lead lives they value rather than only possessing of income or resources (Frediani, 2010). The key components of this theory are functionings and capabilities (Frediani, 2010). In this theory, functionings are explained as achievement of person while capabilities are defined as the real opportunities for being healthy, educated and participating in community life and the freedom serves as the central argument to have choice and control over lives. Sen's theory emphasizes both being and having. This theory advocates expanding capabilities and choices to promote justice, equality and human dignity for all beyond just living with resources. Knecht (2012) also remarks that Sen's capability approach emphasizes the importance of expanding individuals' freedom and abilities rather than only raising income for long term sustainable solution.

### **2.4. Structural Transformation Theory**

The structural transformation perspective of Simon Kuznets highlights that economic development involves a shift of labor and output from agriculture to industry and services (Sen, 2019). This shift is recognized as a hallmark and paradigm of development economics. When a large share of the workforce remains in agriculture, a sector characterized by low productivity and income compared with industry and services, overall economic growth tends to be limited whereas shift from labor into higher-productivity sector encourages faster growth and higher income. It is argued that both raising income and enhancing capability require structural transformation and policy support. The government's various cash incentive programmes built on these theories enable poor household to increase consumption, invest in education and health and break structural barriers. Selim and Küçükçiğçi (2025) found that social transfers reduce poverty rates by improving households' purchasing power and access to opportunities. Moreover, the process of structural transformation helps raise labor productivity in the rural economy, pulling up wages and gradually eliminating the worst dimensions of absolute poverty (Timmer et al., 2008). This theory explains shifting labor and capital from low-productivity sectors into high-productivity manufacturing and services that can raise incomes and reduce poverty.

According to these theoretical underpinnings, developing and emerging countries adopt social safety net programme to benefit poor people, rural poor in particular.

## **2.5. Empirical Research and Best Practices**

This section highlights the empirical research and best practices from poverty reduction initiatives in different countries focusing on how these efforts contributed to reducing poverty among the poor. India's policy initiatives for guaranteeing employment for the rural poor essentially contributed to poverty reduction. The Indian government enacted the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2005. The MGNREGA, the largest social safety net programme in the world, guaranteed 100 days of wage employment per fiscal year to rural households that boosted income, improved food security and enhanced financial inclusion (Singh and Singh, 2013). The study evidences that this policy intervention increased 10% per capita consumption among the beneficiaries. Initially the policy came into effect with 200 districts which later expanded to cover all rural districts in two years of policy initiation. Although the initiative was influenced by nepotism in beneficiary selection and political interference, it significantly contributed to reduce poverty in rural India (Singh and Singh, 2013). It is argued that increasing economic growth contributes to multidimensional poverty index. The country's social transfer policies support to empower the rural poor through institutional structure so that they can enhance their capacity and increase their income as well as consumption. Furthermore, redistributive policies through targeted rural people, regional development, employment generation among the poor ensured growth effectively translating into poverty reduction in India (Anderson, 2015; Seth and Alkire, 2021). Targeting the rural poor, the Indian government initiated 'the Pradhan Mantri Awas Yojana' aiming at the affordable housing for the low-income households that enabled them to reduce housing costs in order to save and invest in livelihoods. In connection to this policy implementation, India adopted another policy named 'the Pradhan Mantri Jan Dhan Yojana' that ensured the poor's access to financial institutions. This inclusion empowered poor households as this system reduced anomalies and leakages in welfare distribution (Seth and Alkire, 2021). The study shows that these safety net policies meaningfully contributed to poverty reduction in India because the targeted labor, housing and financial-inclusion initiatives translated economic growth into enhancement of capability. It is revealed in the World Bank report that India lifted 170 million people out of poverty in one decade as extreme poverty declined from 16.2% in 2011-12 to 2.3% in 2022-23 (The Economic Times, 2025).

To overcome the challenges of transition from agriculture to industry and service sector and sustain its development as an emerging economy, the Thai government has adopted a number of policy initiatives with a view to enhance capability of the poor

and increase their income through structural transformation in rural areas. In connection with these poverty reduction approaches, multifaceted policy strategies have been adopted (Chougule, 2024). For example, The Universal Old Age Allowance and Non-Contributory Benefit Programme contributed to reducing poverty significantly, particularly aiding workers from rural and informal sector. Likewise, agricultural diversification, infrastructure investment in rural areas, and community economic enterprise programmes helped rural development by boosting rural livelihoods. Furthermore, the Thai government adopted a policy for community empowerment emphasizing enhancement of village funds, strengthening local governance, and building community enterprises to contribute to the rural decision-making process (Chantarasombat, 2021). These have special focus on social protection, rural development, and community empowerment. The government has expanded cash-transfer programmes for the welfare of the elderly, which helped bring the poverty rate down. Simultaneously, Thailand has popularized the ‘sufficiency economy’ philosophy through the creation of development zones in underprivileged and rural areas, promoting self-reliance and livelihoods (Chantarasombat, 2021; Chougule, 2024). The study of Chougule (2024) found mixed results of social protection policies adopted by the Thai government. For example, Cash Transfer programme failed to reduce monetary poverty due to a target issue while broader social policies have greater contribution in reducing poverty although the magnitude varies across types of policies (Chougule, 2024; Durongkaverroj, 2022).

China has adopted social policies incorporating growth elasticity, capability approach and structural transformation to reduce poverty and enhance rural development. A study shows that social welfare transfers in China reduced poverty by roughly 32% between 1989 and 2009 with mixed effects on income inequality (Liu, 2023; Lu et al., 2013). The introduction of the Targeted Poverty Alleviation (TPA) is termed as the significant policy initiative for poverty reduction as this covers an array of packages of minimum living allowances, health subsidies, housing support and employment. Researchers argued that these social safety net programmes helped prevent reverse poverty traps that eventually sustained the TPA programme (Liu, 2023; Lu et al., 2013). However, these programmes encounter challenges because a large informal economy often leads to long term dependency rather than exit from poverty, particularly when building capacity of poor people through employment is ignored and supported by weak strategies. This seeks attention for long term poverty reduction approach through livelihood skills, human capital investment and social inclusion instead of just social transfer. In spite of these shortcomings, social safety net programmes are recognized as key drivers for poverty reduction in China (Wang et al., 2020).

It is found that different governments utilize SSNPs and structural transformation policies to address poverty by raising incomes and enhancing capabilities. In India, rural employment, housing and financial inclusion programmes translated growth into capability enhancement; in Thailand, rural development, community empowerment and cash transfers supported raising the income, enhancing capacity and structural change; and in China, TPA packages combine income support with capacity building and rural transformation.

### **3. Methodology**

The present study employed qualitative research methods including content analysis and interpretivism approaches. Content analysis was done following the available secondary sources including the government publications, research articles of renowned peer reviewed journals in order to assess the policy interventions and complexity of the state of poverty in Bangladesh. The data were taken from the Bangladesh Bureau of Statistics, World Bank, Bangladesh Economic Review, Ministry of Finance of Bangladesh, Annual Reports of Ministry of Women and Children Affairs and Ministry of Social Service, Bangladesh Bank (Central Bank of the country) for the authenticity and accuracy. The theoretical framework discusses the key issues of the studied subject which links to the concepts of poverty, poverty prevalence in Bangladesh and public policy interventions. This is supported by primary data so that the theoretical underpinning is assessed and aligned with the findings. The sources of primary data include beneficiaries of the government's SSNPs and the implementers of those policies at Dhanbari Upazila (Sub-district) of Tangail District. The implementers are the key informants as they are officially responsible for disbursing the money allocated by the government. It is the far-distant last Upazila of the District and one of the poverty-prone areas. The total study population under the SSNPs is more than 30000 including 51.25% women. There are three categories of research participants. The first category comprises 12 (twelve) male respondents who were direct beneficiaries. The second category includes 6 implementers including one female. They were selected purposively and interviewed based on Key Informant Interviews techniques. The researcher visited the offices of implementers and conducted interviews. Additionally, research participants were purposively selected from the list of beneficiaries provided by the Department of Social Science of the study area. The third category includes 8 (eight) female respondents who were direct beneficiaries and they were selected following the snowball technique. The researcher primarily got access to one female beneficiary through official entry and followed the technique to find more relevant and appropriate research participants. The researcher obtained assistance from the concerned government official of the Upazila to select the first interviewee who later

helped select the next. They were interviewed following an open-ended questionnaire aligned with the objectives of the study, especially their socio-economic status. Since none of them gave permission to record data, notes were taken and elaborated immediately after the interview. They were assured that no name would be written in the research. The data analysis was done following the themes derived from the contents and interviews pertaining to the objectives of the study (Creswell, 2013; Creswell & Poth, 2018). The analysis was enriched with the comments and views of primary stakeholders.

#### **4. Analysis and Discussion**

The Bangladesh government-initiated policy interventions for poverty alleviation emphasize the continuity of social spending strategy in terms of the number of beneficiaries and the amount of budget. Tax breaks and economic investment benefit poor people as investment creates job opportunity and fosters economic growth. Trickle-down theory did not reduce poverty over the year (Chowdhury, 2021). Rather, wider social spending contributes to reducing poverty, as opposed to trickle-down effects, as it directly reaches targeted poor people. Building an inclusive society with no one being left behind is the central philosophy. The contributing factors of poverty reduction include targeted group initiatives, direct cash benefits, reaching out for the poor, ICT-enabled connectivity, inclusiveness of the developmental approach, consistent policy implementation, an incremental approach in national budget, strong institutional framework combining GO-NGO collaboration and active engagement of public representative through local government bodies. These factors are discussed in the following sections.

##### **4.1. Effectiveness of Poverty Alleviation Policy Initiatives**

The government adopted policy initiatives including cash incentives and food subsidy which are found effective because of targeted approach, reaching out real stakeholder and policy continuation strategies.

**Target Based Initiatives:** Targeting old people, the most vulnerable, was an initiative of alleviating poverty with a very few at the very beginning which gradually increased over the year (Masud & Saha, 2014; Karim, 2022c). A number of poverty alleviation initiatives have been undertaken and carried out for the socio-economic development of the rural poor during the last one decade. Poverty rate significantly decreased as it went down from 40.0 percent in 2005 to 20.5 percent in 2020 (Karim, 2021). A number of factors have contributed to claim this success including the targeted number of beneficiaries, amount of money disbursed, identification of real stakeholders and the purpose of utilizing cash incentives and food subsidy. All the

policy interventions are special programmes that specifically target groups who genuinely need assistance from the government (Appendix-2). A policy implementer mentioned,

*“Government, at the very beginning, being politically charged and motivated by the party philosophy, continued with the programmes of targeting the poor section of the country. These are the special initiatives for the poorest group, especially vulnerable people, aged people, slum area, disabled who do not have enough money with them to lead a life.”*

The target groups include rural populations, women particularly those in rural areas urban slum dwellers, urban poor women, persons with disabilities, pregnant women, widows, and families of martyrs in urgent need of financial assistance.

A beneficiary, a mother of a 6-month-old baby said,

*“My husband is daily worker and earns little money. I receive 500 per month from the government for my new infant that is a big support for me. I can have nutritious food now.”*

Apart from the benefit gained by the incumbents, almost all the allocated money is disbursed. The Cash Transfer Programme aims to transfer money to the direct beneficiaries and spend allotted money. The Women Affairs Office of the Upazila covered all beneficiaries. They also checked the conditions of spending money. Usually, women having no income cannot practice the right of spending money. However, when money is received from the government and is forced to spend for a specific purpose, it empowers them economically. Moreover, vulnerable poor people are given fortified rice that helps meet the micronutrient requirement.

**Adoption of Special Mechanism of Reaching Out Poor:** Identifying the problem and shortcomings of the previous system of providing benefit to the poor through local government representatives, the government changed the mechanism of reaching poor directly without the intermediate level. Several mechanisms have been utilized to connect with poor people. For example, mobile financial services or bank transfers are some of those to send allowances to the group.

Cash transferred to the poor increases the economic capacity and empowers women, adolescent girls, old people in the family (Sifat, 2021). Sending money to the poor without third party involvement through individual phone numbers helps reach

almost 95% of the beneficiaries (Ahmed et al., 2016). The government is trying to provide solutions for those who have no mobile phone.

A beneficiary of the old allowance said,

*“I faced problem at the beginning because I did not have a mobile phone and I had to buy it to get the government allowance. But now I feel happy when I get money from the government through my mobile number. I check many times when it comes. Now I don’t need to go to Upazila for this allowance.”*

Another beneficiary echoed the same thing,

*“... usually, we used to come to office walking 5 kilometers and had to wait almost whole day. It costs 50 taka for communication and some for eating. Now I can get money through my mobile number and can draw from the nearest shop.”*

Since the benefits are given directly to the individual phone number, they need not contact any person in between which is convenient to them and helps them spend more on their food. Money providing officials also underscored that they do not face gathering beneficiaries at their office premises that they faced before during the time of manual money disbursement. They also added an issue of unseen cost that the beneficiaries had to provide before the introduction of mobile transfer system. It helps to spend more money on their livelihood. Thus, cash incentives contribute to poverty reduction.

**Policy Continuation and Political Stability:** All policy implementers and beneficiaries emphasized that the SSNPs should be continued gradually covering all poor people. Government is continuously increasing the amount for SSNPs every year (Table 02):

**Table 02: Budget Allocation for SSNPs 2015-2023**

Financial Year	Total Allocation (Taka in Crore)	Percent of Budget	Percent of GDP
2015-2016	295,100.00	12.72	2.19
2016-2017	340,605.00	13.28	2.31
2017-2018	400,266.00	13.54	2.44
2018-2019	464,573.00	13.81	2.53
2019-2020	523,190.00	14.21	2.58

2020-2021	568,000.00	16.83	3.01
2021-2022	603,681.00	17.83	3.11
2022-2023	1,13,576.00	16.75	2.55

*Source: Ministry of Finance (2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023)*

Moreover, political stability is a strong reason to undertake and continue the policies. Most of the programmes attempt to achieve objectives of providing support to poor people which are need-based, benefit-driven and aligned with livelihood (Karim, 2022a). As such, the government followed an incremental approach to increase the budget allocation and the number of beneficiaries. Continuous increase in the number of beneficiaries and budget allocation indicate the government’s priority to reduce poverty and enhance inclusive development. Policy support emphasizes social dimension in order to get the sustainable solution for poverty. Most of the programmes were initiated in 2008 and continued.

Total of 7 out of 8 female beneficiaries informed that cash incentives helped them to buy foods because of the preconditions of getting monetary assistance. Money providing officials of the concerned government offices encourage people to buy nutritious food. The Upazila Women Affairs Officer said,

*“As a responsible person, I disburse allowances for pregnant mothers, vulnerable women, adolescent girls, special assistance for women clubs. I find that the government is extending the programme with the number of beneficiaries increased and the amount of annual budget increased. I have also noticed that the government has initiated a new special programme considering women’s development and empowerment.”*

A chairman of a union parishad, who has been holding this position two terms, reiterated the same as the Women Affairs Officer:

*“What I have noticed, that more vulnerable people are getting benefits from the government. I have included new people almost every year and I get support from Women Affairs Office, the UNO office and Social Service Department. I believe my government is doing a great job for the poor.”*

Disbursing financial and non-financial benefits that increase every year, through various SSNPs has become one of the major tasks of nation building departments at Upazila Level.

#### **4.2. Policy Drives in Reducing Poverty and Improving Socio-Economic Conditon**

The government adopted policies are successful because of long-term intervenion, inclusive approach, and adoption of structual framework. These helped enhance the capability of the poor.

**Long-Term Intervention:** Poverty alleviating programmes are effective for immediate solutions as these are taken primarily to meet their basic needs. These initiatives linked to healthcare of lactating mothers and infants, education allowance for female students, employment opportunity for vulnerable women, 30kg rice supply to widows and vulnerable women are believed to have a long-term impact on poverty alleviation. Moreover, uninterrupted power supply facilitating development initiatives contributes to the rural economy particularly for running small business, and developing entrepreneurial activities (Aminuzzaman, 2000). Maclay and Marsden (2013) argued that cash incentive programmes contribute to prioritizing immediate needs and help intergenerational transfer. It is an indirect approach to long-term investment in building a sustainable society.

**Inclusive Developmental Approach and Constitutional Obligation:** Inclusiveness approach in planning and implementation stages is termed as the fundamental approach of poverty alleviation initiative. The study found that the government's targets cover all sections of the vulnerable people, irrespective of class, race, ethnicity, gender and geography. Based on the philosophy of SDG and the Constitution of Bangladesh, poverty alleviation policy initiatives have been undertaken and implemented (GoB, 2012). The Chief Executive of the Upazila cited,

*“Government initiatives cover wide range of beneficiaries so that poorest of the poor group is not kept out of the bracket. Poor, slum, women, disabled, old, widow are under the programmes.”*

Social Service Department Head's words are an echo of the same:

*“We have now almost 30 programmes, most of them are cash transfer programmes aiming to benefit various types of beneficiaries and every year we are expanding the coverage, particularly for the old age allowance because of the increase of aged people.”*

**Creation of the Institutional Framework and the Stakeholder Network:** Bangladesh, having long experience of fighting poverty and implementing target-based programmes, has already successfully developed the institutional framework to work with poverty-solution strategies and interventions (Aminuzzaman, 2000). The relevant ministries such as the Ministry of Finance, the Prime Minister's Office, the Ministry of Social Welfare, Ministry of Women and Children Affairs, Ministry of Disaster Management and Relief, Department of Women and Children Affairs, Department of Youth Development and Department of Social Services are actively involved in formulating, implementing and evaluating policy initiatives. Enactment of the Universal Pension Act, rules and authority in 2023 in a short period of time demonstrates the government's goodwill and vision in building an inclusive society by bracketing those vulnerable people under one safe and secure umbrella (GoB, 2023a, 2023b, 2023c; Appendix-3). The local government institutions are also significant stakeholders for effective implementation of policy initiatives. Moreover, policy implementation is strongly supported by international and local development partners (Wahid, 1994).

The local NGOs such as Brac, ASA, Grameen Bank, Shakti Foundation, BURO Bangladesh, TMSS, Proshika, Caritas, Society for Social Services run microcredit programmes for self-employment of poor and distress women and work for poverty alleviation, education and health (Ministry of Finance, 2023). For establishing permanent institutional framework, the government set-up a Rural Development and Poverty Alleviation Academy (Ministry of Finance, 2023). It is a continuation of establishing public institutions that would work for alleviating rural poverty through action research. Bangladesh Academy of Rural Development, Rural Development Academy, Bangladesh Rural Development Board, Palli Karma Sahayak Foundation are noteworthy for their continuous contribution in the sharp decline in poverty rate in Bangladesh. An Upazila Nirbahi Officer (UNO) remarks that,

*"I am working here for about six months; I have also experience in local administration in one district. My experience is that we are working with more initiatives and it is increasing. As UNO we have to coordinate and implement the Cabinet's instruction, the number of beneficiaries and programmes are not only higher, all programmes are digitally mapped which also brings all relevant stakeholders under one framework. The government is trying to bring all SSNPs under one umbrella to avoid overlapped beneficiaries and to ensure smooth implementation."*

**Education and employment:** Education is an investment for employment to earn and contribute to advance the livelihood. It has a direct and indirect effect on poverty alleviation. Thus, the government increased budget allocation for education every year. Although high income people get more benefit from the allocation, poor also benefits from the government fund, especially from the sectoral allocation (Karim, 2015; Karim, 2021; Karim, 2022c). Policy intervention forced to increase net enrollment rate to more than 15% at primary school level and 17% at secondary school level in 15 years from 2000 to 2015. It is found that special emphasis was given to female students, as this section is comparatively backward. The support was a joint effort by public policy and national and international NGOs. Researchers reveal that Bangladesh achieved gender parity in terms of school enrolment of girls at schools as it reached to nearly 6.4 million girls in secondary school in 2015 (BBS, 2019). This success is supported by the special policy initiatives of the stipend programmes for poor girls. In addition, school enrolment helped stop or reduce child marriage.

**Healthcare service:** Health is one of the indicators where the government has made remarkable progress; for example, lower maternity rate, lower death rate, lower death rate at birth, Ante Natal Care for pregnant mothers, nutrition support and so on (Aminuzzaman, 2000). World Bank has also assisted the government for the improvement healthcare services. Some NGOs have thus taken special initiatives for improvement of healthcare facility in Bangladesh. With the financial and technical support of the World Bank, the Bangladesh government undertook Health Nutrition Population (HNP) sector programme during 2017-2022 to strengthen health system governance, management and service delivery capacities, and implementation of essential services package (Karim, 2022c).

**Rural infrastructure and connectivity:** The government of Bangladesh has intervened in constructing and repairing roads and bridges, dredging waterways, and providing clean water support. It is found that 800 km of new roads were paved, 4,500 km rural roads in 26 districts were maintained and 47 km of rural waterways were dredged (Aminuzzaman, 2000). Road safety engineering measures are implemented, and community road safety awareness-building campaign is ongoing (Karim, 2022b). Additionally, 1.1 million people have been assured of access to clean water in rural areas. In order to provide access to school and healthcare facilities for the rural people, the poor in particular, IDA supportive projects play an important role in reducing transport costs and less commute time, increasing rural non-farm incomes, and creating jobs for both women and men (Karim, 2022c). These initiatives ultimately contribute to reducing poverty in the long run and improve livelihood including the poor section of the studied area.

**Power supply and rural electrification:** Bangladesh is an emerging and miracle economy where development of energy, particularly uninterrupted power supply, serves as the basis. Not only industries, but people in general also get the benefit from it. Primarily, rural areas were not covered due to the shortage. However, special intervention of producing sufficient electricity following various mechanism and special initiative of rural electrification boost the rural development and contributes to alleviating poverty (Karim, 2022c). Because of the power supply, a number of new jobs have been created. This opportunity enhances education and studying culture for longer period in rural areas.

**Climate change, adaptation and mitigation:** Poor and marginalized people are thought to be the worst victims of climate change, the Dhanbari Upazila. It is believed that these support schemes have significantly reduced the impact of recent storms, cyclones, and floods in terms of numbers of deaths and economic losses of the poor community (Morshed et al., 2025).

**Local governance and political culture:** Government's interventions are being taken based on needs of the citizen particularly at the rural level where local government plays an important role in selection of real beneficiaries and implementation of the programmes. Strengthening the local government and enhancing political leadership is an emphasized area of the government and donor agencies. As Union Parishads, the lowest tier of the local government, has the authority of decision making, planning and spending. Assistance from government or other international and national organizations helps strengthen them. This assistance enormously benefits rural women contributing to women empowerment and development and develop socio-economic status of the rural area. Besides, a significant number of poor people engage in government-initiated programmes for temporary employment. Ministry of Disaster Management and Relief is also involved in rural infrastructure and renovation with their 'Taka for Work' and 'Food for Work' (MoF, 2023; MSW, 2023). A significant number of poor people in Dhanbari Upazila are covered by these programmes.

## 5. Conclusion and Recommendations

The government sets a target to reduce poverty for which several policy initiatives were undertaken. These initiatives include mainly cash incentives through various programmes, income-generating activities, continuous cash flow, targeted group bracketing under the name of different titles. Poor people were the direct beneficiaries while government institutions are responsible for implementing these programmes. Introduction of ICT-enabled service dramatically enhanced the services. As a result,

the declined trend of poverty rate in Bangladesh halved. Strategic policy interventions serve as the key factor of success in alleviating poverty. Because of the financial and non-financial support through policy intervention, socio-economic condition of poor people including women also enhanced. This brings positive benefit to the poor people of Dhanbari Upazila as number of SSNPs are adopted and number of poor people have been covered. However, the study recommends the following theoretical and policy implications for long-term benefits.

### **5.1. Theoretical Implications**

The SSNPs have great theoretical implications in Bangladesh. These suggest that social policy functions as both redistribute and productive instrument. These programmes align with the social spending theory of redistributing income to vulnerable groups while simultaneously enhancing human capabilities through improved access to food, nutrition, education and healthcare. This means policy initiatives help addressing transitional rather than structural poverty in Bangladesh. This perspective is consistent with Sen's capability approach which conceptualises poverty as deprivation of essential capabilities rather than the income alone. Additionally, SSNPs support income elasticity theory, which posits that increases in household income contribute to proportional reductions in poverty rate. Targeted interventions of SSNPs also reflect principles of institutional and structural transformation frameworks emphasising policy continuity, rural inclusion and the expansion of productive capacities through employment generation, infrastructural development, human capital investment to enable sustained poverty reduction system.

### **5.2. Practical Implications**

Social safety-net programmes in Bangladesh have tangible implications for poverty alleviation, particularly the cash incentive programmes that enhance purchasing capacity of poor households and help them cope with the rising living costs. These social transfers also contribute to the empowerment of women and marginalized groups. Moreover, policy initiatives have broader social implications, as they promote inclusive development. However, SSNPs can also serve political interests, as the government may expand beneficiary coverage to strengthen electoral support.

**Addressing overlapping beneficiaries and enhancing coverage:** The government can reduce overlaps among the beneficiaries of various SSNPs by maintaining a centralized database linked to the national identification card. This database should be managed through integrated software under the Ministry of Finance and used by all implementing departments. Additionally, the government should also increase budget allocation for SSNPs to expand beneficiary coverage, as poverty has risen due

to the combined impacts of COVID-19, the Russia-Ukraine war and the ongoing political crisis.

## 6. Limitations and Further Research

This study is limited to one specific area of Bangladesh and focuses solely on government initiated cash and food subsidy programmes. Other initiatives, such as those implemented by non-governmental organisations for inclusive development are not focused. This study recommends conducting a quantitative study in the rural area to validate the research findings and utilize the findings in future policy decision for long-term interventions.

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#### Appendix-1: Poverty Trend in Bangladesh

	2022	2016	Annual Change (%) (2016 to 2022)	2010	Annual Change (%) (2010 to 2016)	2005	Annual Change (%) (2005 to 2010)
<b>Poverty Head Count Index</b>							
National	18.7	24.3	-4.27	31.5	-4.23	40.0	-4.67
Urban	14.7	18.9	-4.10	21.3	-1.97	28.4	-5.59
Rural	20.5	26.4	-4.13	35.2	-4.68	43.8	-4.28
<b>Poverty Gap</b>							
National	3.8	5.0	-4.47	6.5	-4.28	9.0	-6.30
Urban	2.9	3.9	-4.82	4.3	-1.61	6.5	-7.93
Rural	4.2	5.4	-4.10	7.4	-5.12	9.8	-5.46
<b>Squared Poverty</b>							
National	1.2	1.5	-3.65	2.0	-4.68	2.9	-7.16
Urban	0.9	1.2	-4.68	1.3	-1.33	2.1	-9.15
Rural	1.3	1.7	-4.37	2.2	-4.21	3.1	-6.63

Source: BBS (2024)

### **Appendix-2: List of Targeted Groups**

1. Old aged people
2. Widow deserted by husband
3. Transgender (Hizra)
4. Disabled people
5. Disabled students
6. Vulnerable women
7. Poor adolescent
8. Working lactating mothers
9. Poor mothers
10. Gypsy community
11. Freedom fighters
12. Wounded freedom fighters
13. Unemployed youths
14. Poor female students
15. Backward Community
16. Urban poor
17. Day laborer, rikshawpuller
18. Poor fishermen
19. Monga-affected people
20. Homeless people
21. People affected by river erosion
22. People affected by climate change and disaster
23. Climate refugee
24. Rural unemployed people
25. Low income people affected by COVID-19 and restrictions

### **Appendix-3: List of Government, Non-Government Organisations Linked to Poverty Alleviation Programmes**

1. Prime Minister's Office
2. Ministry of Finance
3. Ministry of Women and Children Affairs
4. Ministry of Disaster Management and Relief
5. Ministry of Food
6. Rural Development & Cooperative Division
7. Ministry of Youths and Sports
8. Ministry of Liberation War Affairs
9. Ministry of Industries
10. Ministry of Textiles and Jute
11. Ministry of Agriculture

12. Department of Social Service
13. Department of Women Affairs
14. Department of Co-operatives
15. Department of Disaster Management
16. Commercial banks (Sonali, Agrani, Janata, Rupali, Bangladesh Krishi Bank, Rajshahi Krishi Unnayan Bank)
17. Commercial and Specialized banks (Ansar-VDP Unnayan Bank, National Bank, Social Islami Bank, Uttara Bank, Basic Bank, Islami Bank Bangladesh, Karmasangsthan Bank, Bangladesh Bank)
18. Microcredit Regulatory Authority
19. Palli Karma Sahayak Foundation
20. Small Farmers Development Foundation
21. Rural Development Academy
22. Bangladesh Academy of Rural Development
23. Bangabandhu Academy of Poverty Alleviation and Rural Development
24. Palli Daridro Bimochon Foundation
25. Grameen Bank
26. Association of Social Advancement (ASA)
27. BRAC
28. BURO Bangladesh
29. Caritas
30. Shakti Foundation