BANGLADESH
Poverty Watch Report 2023



Institute for Inclusive Finance and Development (InM)
and
Center for Inclusive Development Dialogue (CIDD)

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Poverty Watch Report 2023

Ending poverty is a political choice

The state shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth.

Constitution of Bangladesh, Article 28(1)

Institute for Inclusive Finance and Development (InM)
and
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Acronyms and Abbreviations

ADP	Annual Development Programme
ADB	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
BIPF	Bangladesh Indigenous People's Forum
CHT	Chittagong Hill Tracts
CHTRC	Chittagong Hill Tracts Regional Council
CSO	Civil Society Organisations
COICOP	Classification of Individual Consumption by Purpose
CAPI	Computer Assisted Personal Interviewing
CAT	Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment
CBD	Convention on Biological Diversity
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CRC	Convention on the Rights of the Child
CBN	Cost of Basic Needs
DHS	Demographic and Health Survey
EBSAT	East Bengal Estate Acquisition and Tenancy
ESS	Environmental and Social Standard
FGD	Focus Group Discussion
4IR	Fourth Industrial Revolution
GDP	Gross Domestic Product
GNI	Gross National Income
HIES	Household Income and Expenditure Survey
HDI	Human Development Index
ILO	International Labour Organisation
InM	Institute for Inclusive Finance and Development
CERD	Convention on the Elimination of All Forms of Racial Discrimination
ICRMW	International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families
ICCPR	International Covenant on Civil and Political Rights
CESCR	International Covenant on Economic, Social and Cultural Rights
KIIs	Key informant interviews
LDC	Least Developed Country
LFS	Labour Force Survey
LNOB	Leaving no one behind
LGIs	Local Government Institutions
LPL	Lower Poverty Line
MFI	Microfinance Institution
MoCA	Ministry of Cultural Affairs
MFS	Mobile Financial Services
MICS	Multiple Indicator Cluster Survey
NJLIP	Nutun Jibon Livelihood Improvement Project

OPCEDAW	Optional Protocol to the Convention on the Elimination of Discrimination against Women
OPCRCAC	Optional Protocol to the Convention on the Rights of the Child on the Involvement of Children in Armed Conflict
OPCRCSC	Optional Protocol to the Convention on the Rights of the Child on the Sale of Children, Child Prostitution and Child Pornography
PAPFAM	Pan Arab Project for Family Health
PEC	Post Enumeration Check
PPP	Purchasing Power Parity
RELI	Resilience Entrepreneurship and Livelihood Improvement
SDG	Sustainable Development Goal
SRH	Sexual and Reproductive Health
SSK	Shashtho Shurokkha Karmashuchi
SMEs	Small and Medium Enterprises
SEVCs	Small Ethnic and Vulnerable Communities
SEVCDF	Small Ethnic and Vulnerable Community Development Framework
SEVCDP	Small Ethnic and Vulnerable Community Development Plan
SEGCI	Small Ethnic Groups Cultural Institute
SDF	Social Development Foundation
SFHS	Strategy for Finance in the Health Sector
UN	United Nations
UNICEF	United Nations Children Fund
UNO	Upazila Nirbahi Officer
UPL	Upper Poverty Line
WASH	Water Sanitation and Hygiene

The Bangladesh Poverty Watch Report 2023 is the second in the series of the Report prepared jointly by Institute for Inclusive Finance and Development (InM) and Center for Inclusive Development Dialogue (CIDD).

The Report aims to ensure that grassroots voices of the 'left behind' and disadvantaged and excluded communities are heard, and their voices are reflected in policies. More specifically, Poverty Watch Report 2023 provides the testimonies, reflections and 'stories' of individuals from selected 'left behind' and excluded communities experiencing poverty and deprivations in Bangladesh.

The central part of the Report consists of the voices and opinions drawn from face-to-face meetings with individuals of specific marginalised and excluded communities who participated in the discussion groups organised during June-August 2023 as part of the preparation of this Report. In their 'stories', the participants shared their experience of having found themselves in poverty, exclusion and extremely difficult conditions re-inforced by systemic errors and structural inequalities.

During the discussions, selected participants 'wrote' their own life stories; the biggest value added of which is the insights into the 'making of poverty and deprivation' in their communities. This has been the first step in framing of recommendations for empowerment, inclusion and recognition of individuals experiencing poverty for designing of policies and measures for their wellbeing and socioeconomic inclusion.

The Report begins with recent updates on poverty along with some statistics on poverty and deprivation at the national and regional levels in Bangladesh. The Report also highlights the challenges of reducing inequalities, a priority policy agenda for Bangladesh.

The analysis brings out emerging priorities for policies as well as challenges of poverty and deprivation in Bangladesh. It also covers best practices for reducing poverty and social exclusion, and recommendations for policy makers which are intertwined throughout the Report emerging from testimonies, reflections, proposals and stories of persons experiencing poverty and exclusion.

1

Overview

To be excluded from common facilities or benefits that others have can certainly be a significant handicap that impoverishes the lives that individuals can enjoy. No conception of poverty can be satisfactory if it does not take adequate note of the disadvantages that arise from being excluded from shared opportunities enjoyed by others.

Amartya Sen

Introduction

Over the last five decades since independence, Bangladesh has been doing fairly well in reducing poverty compared with its South Asian neighbours and other developing countries. Yet there are nearly 31 million people in this country who struggle every day for survival. Still, there are many more millions living at the margin of poverty who struggle relentlessly for remaining above the poverty threshold. In spite of rapid growth and development, the number of people living in poverty and in the low income brackets at risk of poverty remains high.

The Constitution of Bangladesh requires that the process of development in the country will have to be seen as a sustainable process of enhancing the freedom, well-being and dignity of all people within an equitable and secure society. As such, poverty reduction is an integral part of this development process and a key objective in development is to enhance the freedom of choice of poor women and men by supporting their empowerment. This objective can only be accomplished through the active participation and representation of poor people in processes of political, social and economic change and by ensuring that they reap the benefits of their efforts.

In reality, poverty deprives people of the freedom to decide over and shape their own lives and the opportunity to choose on matters of fundamental importance to themselves. The essence of poverty is not only lack of material resources but also lack of power and choice. Thus whether any intervention decreases poverty or not depends on its impact in expanding the scope of the poor in deciding over their lives in areas of relevance to them. Since lack of power and choice often makes it difficult for the poor to obtain adequate material resources, the human rights aspect of poverty interacts with the material dimension. As such, the human-rights approach emphasises the inclusion of all people, even the poor and the poorest. One must realise that poverty has many nonmaterial dimensions including lack of opportunities and choice, power and voice, security, basic rights and exclusion. Thus, a person living in poverty is not only resource-poor, but poor in many of these dimensions.

Poverty is manifested in different ways: hunger, ill health, denial of dignity, and many other material and nonmaterial dimensions. It has its own dynamics, often lack of power or choice, lack of opportunities and security are key facets of vicious circles of poverty and deprivations. The interaction between these facets can entrench and worsen poverty, but can also – if improvements occur in one or several strategic aspects – trigger virtuous circles that permit an escape from poverty. Understanding of the complexities and how poverty is manifested for different groups of people is fundamental to defining effective policy measures and approaches to reduce poverty. In most cases, multiple deprivations interplay to push people into poverty and exclusion.

Poverty is context-specific; its precise features are derived from and prevail under varying (but in each case unique) political, economic, environmental and socio-cultural situations. Poverty is reflected in the manifold dimensions of a society and is caused by many and varying aspects of that society. For effective intervention, the poor should be at the centre of analysis. It means that the situation, needs, preconditions and priorities of the poor are the starting point, as seen through the poor people's own perspectives.

Peace is a basic prerequisite for sustainable development. Conflicts always lead to rising poverty. Similarly, good governance empowers people and increases security. It makes the government more accountable, transparent and predictable, broadening opportunities for increased employment, as well as capital for investment.

Economic and social development is another prerequisite for poverty reduction. An institutional environment for economic development is a sine qua non for sustained poverty alleviation: institutions,

including the market, must be transformed to work for the poor. In order to be effective, policies must be inclusive, with a clear focus on the need to strengthen capacities and increase the opportunities of the poor.

The sustainable use of the environment is necessary to maintain long term efficiency in poverty reduction. The option is not to 'fence-off' natural resources but to ensure that their sustainable use and management provides a livelihood for the poor people.

The analysis of poverty is crucial for planning, programming, budget decisions, public debate – and for the design of an intervention. Causes and expressions of poverty often differ between men and women, age categories, ethnic groups and other categories of people.

Neither poverty nor development is neutral to gender. Causes as well as expressions of poverty may vary substantially between women and men. Gender inequalities related to poverty usually have roots that lead beyond the immediate life situations of poor people. Directly targeting poor women and men is therefore not enough. Measures that affect both direct and indirect gender–poverty linkages are required.

Nor is poverty neutral to ethnicity. Ethnic affiliation and cultural distinctiveness enrich societies. However, differences based on ethnic ascription are often used as excuses for discrimination. This often results in poverty due to limited access to assets, opportunities, choices and information.

Living in or near poverty also affects a person's vulnerability to climate change, different types of risks and disasters that can push them into poverty, deepen their existing poverty or push them into perpetual poverty. These links between poverty and vulnerability are not linear; rather complex and dynamic. Thus, understanding risks and vulnerability is an important component of understanding the multidimensional nature of poverty among women, men, girls and boys. People living in poverty are in many cases also exposed to risks due to unpredictable income, poor access to health services, and other social inequalities. The complex relationship between poverty and vulnerability means that we need to understand in what dimensions women, men, girls and boys are poor, their exposure to risks, and how their poverty affects their capacity to cope with risks.

Poverty is thus more than just material deprivation; money and statistics cannot provide a full picture of poverty. Self-realisation and individual experiences are important dimensions of poverty. Self-categorisation can sometimes be more compelling than what a researcher – or any other person analysing the criteria to decide who is poor – can observe as critical for the poor. Without personal experiences, views on poverty and poverty analysis itself would be rather 'bleak and cold' with many relevant aspects of poverty remaining in the dark.

When one is poor—over days, year after year, and over generations—he/she is speechless. How can one describe the exhaustion, hopelessness, sense of being stuck, depression, falling down and scrambling up again? The fact is that not everyone is able to cope with such a life. Many tragedies have their origin in such everyday experiences of poverty. But most people are determined to keep going. When it becomes too much, they may take a break for a while. And then, they will go on for a better living. This has been the enduring story of humankind over centuries of human civilisation!

As such, in addition to poverty and inequality analysis at national and regional levels, this Report depicts the 'stories' told by people from selected 'left behind' communities who are experiencing poverty and exclusion in Bangladesh. From the social equality perspective, these people need to be heard in society and their views need to be taken into consideration in making policy decisions.

Bangladesh's Poverty Reduction Agenda and Growth-Inequality Nexus

Bangladesh's rapid progress achieved over the last five decades is no doubt impressive; yet, the country has a long way to go in the context of the Fourth Industrial Revolution (4IR) to fulfill the aim of expanding the richness of human life and creating fair opportunities and choices for all people. The relevant development agenda needs to hold that people must be given more freedom and opportunities through developing their abilities and giving them a chance to utilise them. Educating a girl would no doubt build her skills, but it will of little use to improve her welfare if she does not have access to quality jobs in the labour market. For the next decade, the key policy agenda for Bangladesh is to ensure a more rapid and comprehensive transition to more inclusive development that systematically addresses:

- Problems of inequalities;
- Gaps in key social indicators including education, health and nutrition across different social groups and left-behind and marginalised communities; and
- Discriminatory institutions and norms including lack of empowerment of the disadvantaged/marginalised communities.

Such a transition towards inclusive development requires a shift in the country's development paradigm to bring changes in the growth pattern such that low-income and marginalised households can have higher than average income growth; and the government can install effective redistribution policies favouring these poor and marginalised communities and expand new avenues of economic and social opportunities for the poor and disadvantaged communities.

The 'leave no one behind' commitment under the 2030 Agenda for Sustainable Development and adopted by Bangladesh aims to address critical interrelated concerns such as ending extreme poverty—in all its forms—and ensure that those who have been left behind (in either relative or absolute terms) can catch up with those who have experienced greater progress. The key to the implementation of Agenda 2030 is the prioritisation and fast-tracking of action for the furthest behind.

Successes in these efforts need frontal attack on social exclusion that reinforces existing inequalities of outcomes and opportunities. The priority would be to build multi-stakeholder coalition in support of crafting inequality-reducing ideologies and actions as well as for widening the policy space covering evidence-based agenda in support of the premise that reducing poverty and inequality would benefit all in Bangladesh society.

Inequality matters for Bangladesh for a number of reasons. The concerns about inequality of both outcomes and opportunities are deeply embedded in the country's constitution and the value system that underpins the country's progress. Even though poverty reduction is the major concern for policy, the impact of growth on poverty is mediated through inequality. Bangladesh could have lifted more people out of poverty if the past growth could have been achieved without rising inequality. Further, inequality, in its different dimensions, may undermine the country's growth process itself through a number of channels and hence inequality is also a determinant of growth in Bangladesh.

The recent development literature, moreover, provides convincing evidence on inequality–growth relationship. Often a key distinction is made between short- and long-term growth which corresponds to differences in issues between 'igniting' growth and 'sustaining' growth over the long term. Often countries can ignite growth in the short term, but may not be able to sustain it. Inequality is a key variable explaining long-term growth. Thus, rising inequality dents not only the poverty impact of growth, but it can also affect the sustainability of growth.

Extreme Poverty Reduction of Marginalised Communities

At present, nearly 10 million people live below the lower or extreme poverty line in Bangladesh according to the preliminary results of the Household Income and Expenditure Survey (HIES) 2022. Bangladesh has committed itself to the SDGs under which the first goal is to end extreme poverty by 2030. The commitment to 'ending poverty in all of its forms everywhere' means that the country needs an explicit focus on multidimensional poverty.

Extreme poverty reduction experiences in Bangladesh suggest that the right choice of entry points for extreme poverty reduction is critical. A proper choice of entry points is not only important for bringing changes in the lives of the extreme poor, but also for bringing spillover effects into other aspects of social relations.

Moreover, when reducing extreme poverty in a sustainable manner, it is not a case of either meeting practical needs or achieving strategic needs of the extreme poor. Rather, short-term gains including reduced insecurity can provide a platform for changing livelihood opportunities and bringing social changes over the longer term. Hence, the approach to extreme poverty reduction at the household level can be more realistic if practical livelihood needs are met while also providing a material base which can contribute to achieving their strategic needs. Moreover, the right balance between interventions targeted at meeting practical and strategic needs, and the sequencing of these interventions, depends very much upon the operating contexts. For people living in extreme poverty an initial focus on practical needs, which acknowledges the daily imperatives of survival, is likely to be the most appropriate.

However, using an economic entry point alone is insufficient for ensuring strategic needs. In particular, the extreme poor need to expand their understanding of the choices which are available. Raising awareness through social development interventions is one way of doing this. Knowledge, however, is only a necessary, but not a sufficient condition of changing behaviours and social norms, especially over the short time period. Awareness raising should be accompanied by other interventions which reduce economic and social risks associated with individuals making particular choices. This may mean different options in different contexts.

Successful approach to adopting such an approach needs ways to forge more dynamic and effective linkages between the interventions for the extremely poor and the market systems. Since most often a disconnect exists between the two in Bangladesh, market systems development means not only more competitive systems, but more inclusive and resilient systems as well.

There can be many ways of approaching the disconnect issue between extreme poverty interventions and market systems. The right choice has to depend on specific contexts. For example, the push/pull approach integrates the learning from graduation models, vulnerable livelihoods, behaviour and attitudinal change issues, business development services, market development, and inclusive market systems.

One of the major strengths of the push/pull approach is its market-oriented pathway that seeks to strategically link efforts to support transitions out of poverty for the extreme poor and market development initiatives.[1] It uses both push strategies—which build capacities to engage in markets, and pull strategies—which expand the diversity and quality of accessible economic and social

[1]For further elaboration of the approach, see Richards and Singh 2014.

opportunities, to drive more beneficial and sustained inclusion of the extreme poor into market systems.

The core issue is to recognise that the extreme poor live in unique circumstances that often preclude them from being able to take advantage of economic opportunities created in evolving market systems. They have greater vulnerabilities to risk, limited or no resources to invest, fewer social relationships with people and a heavy reliance on marginal amounts of income from a diversity of sources. In addition, the extreme poor's voices are mostly unheard.

For sustained extreme poverty elimination, help must be provided to overcome these binding constraints. The approach must integrate a multitude of strategic efforts designed to incrementally build capacities and facilitate the emergence of accessible, quality opportunities in market systems that can reduce poverty for households. More than just one-off activities, a framework approach may be more useful to design, adopt, and implement actions that are rooted in pathways out of extreme poverty through markets.

For example, push strategies can work best when they are market-oriented and demand-driven, designed with knowledge of local markets for goods and services that will play a central role for an extremely poor household and community's pathways out of poverty. Pull strategies, on the other hand, will facilitate the development of market systems in a manner that expands the diversity and quality of opportunities accessible to the extreme poor to engage more successfully in economic transactions, as small producers, day labourers, cottage/micro business owners or as any other economic agents. The value chain development efforts are good ways to integrate these pull strategies provided the capacity-based constraints of the extreme poor are addressed and the opportunities are made inclusive to the extreme poor households.

Obviously, operationalising such integrated approaches is a big challenge; but Bangladesh needs to overcome these challenges to meet the SDGs. The country needs programmes which will explore the right types of push and pull strategies in specific local contexts in Bangladesh. Targeted research may be taken up to generate more information and analysis on adaptability and effectiveness of the approach on facilitating pathways out of extreme poverty. There are best practices from other countries from which one can learn as well. These can provide useful insights to refine the approaches to extreme poverty alleviation in Bangladesh for the coming decade.

Marginalised and 'Left Behind' Communities in Bangladesh

In every country, some communities exist who remain 'left behind', marginalised and disadvantaged relative to the mainstream population due to many social, cultural and economic discrimination and stigmatising attitudes, beliefs, or perceptions based on gender, age, location, occupation, race, ethnicity, religion, citizenship status, disability, sexual orientation and gender identity, among other factors. Such socioeconomic exclusion prevents individuals of these communities to lead a normal and secured life in society, access social and economic opportunities and ensure a dignified and better life. For building a just and equitable society, it is important therefore to address the root causes of structural exclusion and discrimination such that sustainable and inclusive development can become the reality.

In addition, these groups experience a higher risk of poverty, social stigma, hatred and violence than the general population. The groups include--but not limited to--ethnic minorities, migrants, people with disabilities, transgender people, isolated elderly people, women and children and other disadvantaged

communities. The vulnerability to discrimination and marginalisation of these groups is a consequence of social, cultural, economic and political conditions; and is not a quality inherent to these groups of persons. The groups are not vulnerable by nature, but suffer from imposed disadvantages in society.

People of these communities often suffer multiple disadvantages including poor outcomes in educational attainment and employment, barriers to accessing healthcare, accessing social welfare and other civic amenities, and enjoying human rights and dignity. Many socioeconomic and cultural factors may contribute to their deprivations including discrimination, social invisibility, stigma and stereotyping. The situation is exacerbated by a lack of evidence on experiences of these groups which makes it difficult to analyse and address their problems. This also hides them and their issues from the decision-makers who set priorities and shape services. Unless there are inclusive actions to address their deprivations and provide more intensive support for these disadvantaged communities, the risks of creating greater unfairness and social exclusion as well as putting community cohesion in jeopardy will be increased pushing further behind the goal of achieving an equitable society.

Recent approaches to conceptualising and measuring disadvantages adopt several key theoretical and practical tools. Disadvantage is much more than low income and lack of access to decent employment; it represents interactions of a complex set of factors that make it difficult for some people to achieve positive life outcomes. Disadvantage occurs from the interplay between the individual shortcomings of members of specific communities and their social and environmental contexts, including 'place effects' or 'neighbourhood effects' such as weak social networks, poor role models and a lack of opportunity.

The government, policy makers and service providers can improve the lives of population of the disadvantaged communities by adopting policies and programmes to effectively ameliorate the causes of disadvantages. However, in order to be effective, the responses need a sound understanding of the disadvantages. Traditionally, disadvantages are associated almost solely with economic factors such as incomes and poverty status. However, such a conception has serious limitations since economic measures do not connect with those who are socially excluded and have an unacceptable low standard of living.

In recent years, several new perspectives on disadvantages have emerged which view disadvantages as multidimensional problems. At the community level, the concept of social capital refers to strong and healthy social norms and networks, and the numerous benefits that they engender. Alternatively, social exclusion is a multidimensional problem, and includes reference to issues such as restriction of life opportunities, limitations on people's ability to capitalise on existent opportunities, and social and economic dimensions of exclusion.

The above concepts recognise that positive social connections contribute to overall wellbeing, and a lack of such relationships contributes to disadvantages. However, the social exclusion model is broader and places stronger emphasis on characteristics of community members (e.g. employment), while the social capital tends to concentrate more on 'place effects' and social norms.

In fact, different ways of measuring disadvantaged communities highlight the complex, multi-dimensional nature of disadvantages which have a number of important implications for policy makers and practitioners. Firstly, neither policy nor practice will be effective if it fails to recognise the multi-dimensional nature of disadvantages. When the policy makers have an understanding of the dynamics that operate in disadvantaged communities (e.g., social isolation, limited opportunities, lack of trust etc.), they are more likely to suggest public policy that meets the needs of these people and the issues it is intended to target. Informed methods of identifying causal dynamics of disadvantaged communities also increase the chances of producing policy capable of affecting real and long-lasting change.

There exists a large number of marked disadvantaged communities in Bangladesh; and this is at odds with Bangladesh's spirit of national character with the aim to transform Bangladesh to a country with a more equitable society where no one is left behind and where all individuals are given a 'fair go'. In Bangladesh, social inclusion and empowerment of the disadvantaged communities is a priority of the country's development agenda for which the Constitution of Bangladesh guarantees equality before the law (Article 27). It also empowers the State to make special provision in favour of women or children or for the advancement of any backward section of citizens (Article (28(4)).

For Bangladesh, social inclusion is the right policy to follow; and it also makes good economic sense for the country. Left unaddressed, the exclusion of disadvantaged communities can be costly. At the individual level, the most commonly measured impacts include the loss of wages, lifetime earnings, poor education, and employment outcomes. Discrimination also has physical and mental health costs. At the national level, the economic cost of social exclusion can be captured by foregone gross domestic product (GDP) and human capital wealth.

In addition to the poor as defined by the head count ratio, the left behind communities in Bangladesh include three broad categories of the marginal poor—those who live in areas that are remote and agro-ecologically unfavourable; socially marginalised communities such as beggars, abandoned older women, disabled adolescent girls; and those who are alienated, excluded, and/or adversely incorporated based on their social identity, such as poor members of ethnic minorities, street children, and hijra (transgender). The people who are left behind thus belong to quite diverse, heterogeneous and geographically scattered groups of people. It is quite challenging to identify and specifically target these communities who need special attention in relevant policies.

The marginality issues in the context of Bangladesh thus have multifarious dimensions and risk factors; such as occupational and minority identities and living in the remote char (vegetated islands and sandbars) or hill areas, which clearly create the necessary ingredients for being marginalised and denied basic public services. The marginalised in Bangladesh are powerless and less organised than other citizens to claim their civil rights. The dynamics of power and privilege are also key determinants of connectivity with the mainstream, and the disconnected people are the marginalised.

Discrimination occurs when particular groups of people/communities lack the choices and capabilities that enable others to participate in or benefit from development. For policy purposes, it is useful to distinguish between two types of deprivation: (i) absolute deprivation, where people live in multidimensional poverty or below other minimally accepted standards of security, income, public services, infrastructure or well-being; and (ii) relative deprivation, where people face exclusion, discrimination and/or entrenched inequalities; are less able to gain influence, get educated, survive setbacks, acquire wealth, access job markets or modern technologies.

Using a convenient framework for conceptualising deprivation (UNDP 2018), whether or not peoples/communities are marginalised can be explained by one or more of five factors: (i) discrimination; (ii) geography; (iii) socioeconomic status; (iv) governance; and (v) shocks and fragility. The factors for deprivation are multidimensional and are not mutually exclusive. In Bangladesh, these factors can be used to identify the marginalised and disadvantaged communities/peoples in different contexts.

• Discrimination

Ethnic minority communities: Although the exact number of different ethnic minority communities who live in Bangladesh is a matter of controversy, the National Committee formed by the Ministry of Cultural Affairs (MoCA) recommended to include 50 communities in the gazette of Small Ethnic Groups Cultural Institutes Act of 2010. Based on the recommendation, the MoCA enlisted 50 communities instead of 27 communities recognised earlier. The 50 indigenous communities which are included in the Act are: Bawm, Barman, Bagdi, Banai, Baraik, Bedia, Bhil, Bhumij, Bhuimali, Chak, Chakma, Dalu, Garo, Gorait, Gurkha, Ganju, Hodi, Ho, Hajong, Koch, Kole, Khasi, Khyang, Khumi, Kurmi Mahato, Koda, Kora, Kharia, Kharwar, Lohar, Lusai, Monipuri, Marma, Malpahari/Pahari, Munda, Mro, Malo/Ghasimalo, Mahali, Mushor, Oraon, Patro, Pangkhua, Rajowar, Rakhaine, Santal, Sabar, Tangchangya, Tripura, Teli and Turi. Each of these communities has different language, cultural heritage and way of living and livelihood.

The ethnic minority communities living in Bangladesh can broadly be categorised into two groups: plain land ethnic minorities and those in the Chittagong Hill Tracts (CHT) regarded as hilly land ethnic minorities (Dhamai 2014). According to the Preliminary Report of the 2022 Population and Housing Census, about 1.0 percent of the Bangladeshi population belongs to ethnic minority groups totaling 1.65 million. The majority of these populations live in the plains of the north and southeast, as well as in the CHT region.

Table 1.1: Ethnic minorities of Bangladesh

Ethnic group	Source	Population (2022 Census)	Principle residence by district
Chakma	CHT Regulation 1900 & SEGCI Act 2010	483,299	Rangamati, Khagrachari, Bandarban, Chittagong & Cox's Bazar
Marma	CHT Regulation 1900 & SEGCI Act 2010	224,261	Rangamati, Khagrachari & Bandarban
Tripura	CHTRC Act 1998 & SEGCI Act 2010	156,578	Rangamati, Khagrachari, Bandarban, Sylhet, Chittagong, Rajbari, Chandpur & Comilla
Mro	CHTRC Act 1998 & SEGCI Act 2010	52,455	Rangamati & Bandarban
Tanchangya	CHTRC Act 1998 & SEGCI Act 2010	45,972	Rangamati & Bandarban
Bawm	CHTRC Act 1998 & SEGCI Act 2010	13,195	Rangamati & Bandarban
Chak	HDC Act 1998 & SEGCI Act 2010	1,857	Rangamati & Bandarban
Pangkhua	CHTRC Act 1998 & SEGCI Act 2010	3,077	Rangamati & Bandarban
Khyang	CHTRC Act 1998 & SEGCI Act 2010	4,826	Rangamati & Bandarban

Khumi	CHTRC Act 1998 & SEGCI Act 2010	3,780	Rangamati & Bandarban
Lushai	CHTRC Act 1998 & SEGCI Act 2010	380	Rangamati & Bandarban
Koch	EBSAT Act 1950 & SEGCI Act 2010	13,702	Mymensingh, Tangail, Sherpur, Netrokona, Gazipur
Santal	EBSAT Act 1950 & SEGCI Act 2010	129,049	Dinajpur, Rajshahi, Noagaon, Bogra, Chapainawabganj, Rangpur, Panchagarh, Natore, Thakurgaon & Sylhet Tea Gardens
Dalu	EBSAT Act 1950 & SEGCI Act 2010	386	Mymensingh, Sherpur & Jamalpur
Rakhain	BIPF 2005 & SEGCI Act 2010	11,195	Cox's Bazar, Barguna & Patuakhali
Monipuri	Population Census 1991 & SEGCI Act 2010	22,978	Moulvibazar, Sylhet, Habiganj & Sunamganj
Garo/Mandi	EBSAT Act 1950 & SEGCI Act 2010	76,846	Mymensingh, Tangail, Sherpur, Netrokona,

Note: The Small Ethnic Groups Cultural Institutes (SEGCI) Act 2010 recognises 27 out of more than estimated 50 Indigenous ethnic groups in Bangladesh. Two ethnic groups (Usai and Mong) included in the list of 27 ethnic groups do not exist in reality, while another group named Usui mentioned in the list is one of the clans of Tripura. The table contains 24 groups. The SEGCI Act 2010 is Small Ethnic Group Cultural Institute Act 2010; HDC Act 1989 is Hill District Act 1989; EBSAT Act 1950 is East Bengal State Acquisition & Tenancy Act 1950; CHTRC Act 1998 is Chittagong Hill Tracts Regional Council Act 1998; BIPF 2005 is Bangladesh Indigenous Peoples Forum's List 2005. Source: Chowdhury 2014.

The ethnic minority communities are scattered across the country with the largest concentrations located in the country's Chittagong Hill Tracts (CHT) region, north-west region (Rajshahi and Rangpur divisions), central north region (Mymensingh division), north-east region (Sylhet division), and south-west/south-east regions (Chittagong and Barisal divisions). The regional distribution of ethnic population is given in Table 1.2.

Table 1.2: Regional distribution of ethnic minority populations in Bangladesh, 2022

Region (administrative division)	Total number	% of total ethnic minority population
Barisal	4,181	0.25
Chittagong	990,860	60.05
Dhaka	82,311	4.99
Khulna	38,992	2.36
Mymensingh	61,559	3.73
Rajshahi	244,592	14.82
Rangpur	91,070	5.52
Sylhet	136,594	8.28
Total	1,650,159	100

Source: BBS, Preliminary Report, Population and Housing Census 2022.

Transgender community: According to the Preliminary Report of the 2022 Population Census, there are 12,629 Hijras in Bangladesh. Due to lack of social recognition, these people are often excluded from basic rights associated with citizenship such as property rights, inheritance, employment, education and health care. The government has recognised the legal status of Hijras and granted them the 'third gender' status in 2013.

• Geography

Chittagong Hill Tracks (CHT) region: The CHT region is the home of different ethnic communities including Chakma, Marma, Tripura, Tanchangya, Mro, Lushai, Khumi, Chak, Khiyang, Bawm, and Pangkhua. They collectively identify themselves as the Jumma people, the first people of the CHT. Besides them, a very small number of descendents of Ahamiya, Gorkha and Santal also live there. The total population is around 0.99 million. In addition, there are the coastal region, haor areas, barind areas, and river erosion areas which form parts of unfavourable geography.

• Socioeconomic status

People living in extreme poverty and poverty: As per the Household Income and Expenditure Survey (HIES) 2022, nearly two out of ten people (18.7 percent) live in poverty and 5.6 percent of the total population live in extreme poverty in Bangladesh. In terms of absolute number, this translates into nearly 31 million poor and 10 million extreme poor people.

Women and adolescent girls: Adolescence is a transitional stage of physical and psychological development that generally occurs during the period from puberty to legal adulthood. There are about 15 million adolescent girls in Bangladesh (Population Census 2022). Although the health and well-being of this group is critical to the country's future, issues surrounding sexual and reproductive health (SRH) remain a cultural taboo, especially for adolescents and young unmarried people. Adolescents in Bangladesh too often enter their reproductive years poorly.

Elderly and disabled: Women and older people are significantly more likely to report having disabilities than men and younger people. For middle and rich families, there is a 14 percent lower likelihood of reporting disabilities than for the poor families. Changes in the probability of having disabilities are negatively correlated with increasing wealth. In addition, some significant factors affect disability, namely, age, sex, education, marital status, and place of residence (urban and rural). According to the Preliminary Report of Population and Housing Census 2022, the total number of persons with disabilities is 2.36 million of whom 1.03 million are females and 1.33 million are males.

Marginalised population groups: Marginalisation is the process of pushing a particular group or groups of people to the edge of society by not allowing them an active voice, identity or place in society. Some individuals may become part of multiple marginalised groups and experience further marginalisation as a result of their intersecting identities. The country's marginalised communities include cleaners/sweepers, transgender people, slum dwellers, tea-garden labourers, sex workers and ethnic groups in the hills, traditional fishing folks, members of dying occupations, and others.

People living in slums: According to the census on slum dwellers and floating population conducted by the Bangladesh Bureau of Statistics (BBS) in 2014, 2.23 million people live in slums across the country. Of them, 1.14 million are males, 1.09 million females, and 1,852 are transgender people. The Preliminary Report of 2022 Population Census counts 0.88 million people living in slums in Dhaka division, followed by Chittagong, Khulna and Rajshahi divisions with 424,179; 130,863; and 65,526

slum dwellers respectively. The slum population is 92,470 in Rangpur, 127,584 in Sylhet and 38,877 in Barisal divisions.

• Governance

Rural population: For the rural population in Bangladesh, governance is a vital issue which affects every sector of development. Element of bad governance such as corruption, inefficient service delivery, weak policy setting and limited participation of the poor in decision making have a significant negative impact on their wellbeing. Indicators of good governance covering accountability, transparency, participation and predictability have important implications for the welfare of the marginal and left behind populations. As per the post enumeration check (PEC) adjusted population of Population and Housing Census 2022, out of 169.83 million people, 116.07 million (68.3 percent) live in the rural areas of the country.

• Shocks and fragility

Disaster affected people: There is a growing awareness of the economy-wide significance of natural disasters and the problems they pose for long-term development in Bangladesh. The issues of natural disaster 'shocks' and their severe human consequences are closely intertwined with those of widespread and intense poverty in the country. Pressure of population has pushed farming and increasingly other economic activity, as well as settlements, into many marginal and sub-marginal lands, where large numbers of people, especially the poorest, are almost continuously exposed to risks of crop damage, other disruption to livelihoods, loss of assets and lives. The complexity of the physical environment creates multiple ways in which different physical processes result in extreme disastrous events.

Bangladesh has the single largest concentration of people in a highly disaster-prone environment, with most of its nearly 170 million people at significant risk to more than one form of natural hazard. In terms of area, number of people directly affected, losses of output and disruption to economic activity, productive and non-productive assets damaged and destroyed, all these have been most important since independence in 1971 covering floods, cyclones and associated storm surges, river bank erosion and drought.

There are also disasters that have more localised impacts, tornadoes and line squalls, landslides and hailstorms. From an economic perspective, pests and diseases are threats to agriculture and other activities based on renewable natural resources. Severe earthquakes have been rare, but are a potentially catastrophic hazard. Salinity and arsenic concentrations in ground water are environmental hazards, but are often excluded from consideration as being slowly developing, insidious problems, rather than the source of a natural disaster as a time-bound, physical shock to the economy and society.

Given that deprivation is a complex and multifaceted phenomenon, a broad set of variables covering economic, social, ecological, and other dimensions of human well-being are needed to understand the extent and sources of deprivation. If anyone is deprived of any of the above dimensions, the particular dimension is the source of his/her deprivation. It is therefore possible to align the deprivations with the SDGs, such as ending poverty (SDG1) and hunger (SDG2), good health and wellbeing (SDG3), quality education (SDG4), reducing inequality (SDGs 5 and 10) and reducing climate change related vulnerabilities (SDG13).

Social discrimination occurs when a person/community is deprived of opportunities based on race, ethnicity, caste, occupational status, sexual orientation and other social issues. The identification of

socially excluded or marginalised communities in Bangladesh is crucial to realising the 2030 Agenda at the national level. In Bangladesh, poverty--and extreme poverty in particular-- manifests one of most important forms of deprivation and leaving behind dimension.

SDGs and Challenges of Disadvantaged and Marginalised Communities

The Sustainable Development Framework with its 17 Sustainable Development Goals (SDGs) and the underlying 'Leaving No One Behind' (LNOB) agenda provide the blue print for creating a comprehensive development framework for addressing the development challenges of these communities given their high degree of exclusion and marginalisation. No doubt, all SDGs are relevant for sustainable, comprehensive and inclusive development of these deprived communities, but the following SDGs are probably more directly relevant and strategic in unleashing the forces of transformation and upward mobility of these deprived and marginalised communities.

SDG1: No Poverty--End poverty in all its forms everywhere.

National poverty measured as the proportion of population living below the national upper poverty line has consistently declined to 18.7 percent in 2022 from a high of 48.9 percent in 2000. The extreme poverty rate has also remarkably reduced to 5.6 percent in 2022 from 34.3 percent in 2000. However, most of the members of the excluded and disadvantaged communities live in extreme poverty and continue to remain among the poorest and socioeconomically most marginalised. For Bangladesh, future progress in extreme poverty reduction and attainment of the target of ending poverty by 2030 would depend critically on urgent initiatives for the overall development of these communities.

SDG3: Good Health and Well-being-- Ensure healthy lives and promote well-being for all at all ages.

SDG3 aims to achieve universal health coverage that seeks equitable access of healthcare services to all men and women of all communities. In order to build a healthy, strong and functioning population, the government has intensified its efforts to ensure affordable and quality healthcare for all citizens through development of health, nutrition and population sectors. The government has developed the 'Strategy for Finance in the Health Sector: 2012-2032' in order to provide universal health care in the country by 2030. The 'Shashtho Shurokkha Karmashuchi (SSK)' has been developed in accordance with the policy to fund healthcare services for those living in poverty.

For reaching SDG3, specific and targeted efforts are needed to address the limited scope in accessing quality health services by the marginalised and excluded communities mostly living in the lagging regions and hard-to-reach locations. The policies will have to focus on improving child and maternal health, reducing disparity regarding health care services, reducing out-of-pocket expenses, particularly for these communities. In all efforts, focus will also have to be placed on sectors, geographic locations and these communities who are more isolated and disadvantaged through increasing availability and quality of social services and programmes for these poorest and most excluded communities.

SDG4: Quality Education-- Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

The government is a strong advocate of quality education for all; and is ensuring equitable and quality education leading to relevant and effective learning outcomes. For achieving the overarching goals, the government has approved the National Education Policy 2010 with the objective to foster humanity among the future citizens of the country. The policy aims to assist the students to grow as creative, rational, tolerant to others‘ opinion and liberal who will be able to lead the country towards inclusive development and sustained progress. For the 8th Five Year Plan (2021-2025), the policy is universal access to good education since, in digital Bangladesh, education will be the ‘people‘s asset‘, and the more the education for all, the lower the inequality in the long run.

Children from the marginalised and excluded communities, particularly the girls, continue to face probably the lowest enrollment and the highest dropout rates at the primary level; and at the secondary and tertiary levels, the picture is dismal. A host of factors contribute towards the perpetuation of this vicious cycle among which, lack of education in mother tongue at least at the primary level, absence of culturally sensitive curricula and extreme poverty among these communities play the most crucial role. The government’s recent initiative of introducing primary education using mother tongue languages for selected groups of indigenous communities is a welcome move although its scaling up to cover more children and the inclusion of other communities would be important steps for the future. Further, targeted policies are needed to support their education up to tertiary levels to ensure their participation in the formal labour market.

SDG5: Gender Equality--Achieve gender equality and empower all women and girls.

In addition to social norms, collective attitudes concerning women‘s paid and unpaid work, inheritance and ownership, and mobility outside of home impact the division of labour within the household thereby affecting gender equality and women empowerment. These social norms negatively affect women‘s ability to benefit from outside economic opportunities—in turn, many women are not able to access and use financial and social services that would help them to achieve gender equality. These informal rules are often highly gendered in that different norms apply to men, women, boys, and girls, and they impact and resonate in varying ways.

To achieve gender equality, it is critical to address key areas of inequality, inequalities in opportunities, discrimination in law and in practice, unfair social norms and attitudes, women's and men's unequal opportunities in the labour market, unequal division of unpaid care and domestic work, women‘s limited control over assets and property, decision-making on sexual and reproductive issues, low levels of political participation and lack of gender-responsive budgeting.

In the Eighth Five Year Plan (2021-2025), all policies have focused on gender issues; while gender empowerment, social inclusion and social protection have been adopted as the basis of gender equality. Additionally, another significant step taken by the government is in targeting education to achieve women's empowerment. There are some major challenges, including child marriage, domestic violence, sexual violence, burden of unpaid domestic and care work, inequality of opportunity and others. These also underline the importance of incorporating a gender perspective into the poverty/inequality reduction policies and programmes and in actively involving women as decision makers.

Women and girls from excluded and marginalised communities are one of the most disadvantaged and socioeconomically vulnerable sections of the population. They often face multiple discriminations due

to their status as minorities having indigenous and marginalised identities and due to gender. Gender-based violence is also a critical issue for their overall wellbeing. For these women and girls, understanding the social norms at play and the potential influence they may have on women empowerment programming is not always straightforward, given the hyperlocality of informal rules, which can differ dramatically by context, even for each community. Common norms, such as restrictions on women's mobility and safety, intra-household decision-making, unpaid work and perceptions of appropriate roles for women in the community, tend to restrict women's access to and use of finance. Knowing exactly how norms apply in any given context and the opportunities for shifting behaviours through both norm-aware and norm-transformative efforts will be critical for closing the gender gap.

SDG6: Clean Water and Sanitation--Ensure availability and sustainable management of water and sanitation for all.

Bangladesh's policies strongly recognise that improved water, sanitation and hygiene (WASH) interventions are necessary for reducing undernutrition but not sufficient alone to create a dent in the undernutrition problems. Adequacy of food, health care, and WASH are all critical for reducing undernutrition. To fully realise the impact of WASH interventions, the policies encompass multisectoral actions. Further, it is recognised that it is important to design the programmes so that they address a full spectrum of WASH-related issues. These include, for instance, clean water, proper sanitation facilities, and reduction of faecal matter (both human and animal) in the environment (including soil and children's play areas); availability of water and soap for handwashing; and behavioural issues, such as instilling the habit of hand washing with soap at critical times (after using the toilet, before preparation of food, after cleaning babies, before eating, and so forth).

To achieve universal and equitable access to safe and affordable drinking water for all by 2030, the government has been implementing several strategies. The government has adopted an action plan and a national policy on water, water supply and sewerage, environment protection rules and enacted the Water Act to facilitate the implementation of SDG6. Although the demand for water is increasing fast in Bangladesh due to industrial and agricultural growth, a huge volume of water is being wasted as well because of natural adversities including climate change, drought, flood, and water surge.

For the marginalised and excluded communities, policies need to emphasise the improvement of quality of water and sanitation facilities. It is critical to improve the quality of water (at the source, in storage, and at the point of consumption)—and sanitation facilities to limit transmission of infection. There is also a need to ensure that households have water that is safe for drinking. Awareness campaigns along with emotional/social drivers are taken as effective measures in meeting these needs. For ensuring effectiveness and sustainability, the key is to strengthen the implementation of hygiene-related activities since hygiene remains the weakest link in the water and sanitation sector for these communities.

SDG7: Affordable and Clean Energy-- Ensure access to affordable, reliable, sustainable and modern energy for all.

Access to clean, modern, sustainable energy is critical for improving the health and livelihoods of all people. There is growing evidence linking socioeconomic benefits with access to a reliable and affordable supply of electricity. The key challenge for Bangladesh is: How do we waste less, pollute less and do more to promote energy access? The SDG7 focuses on a concerted effort to ensure access to affordable, reliable, sustainable and modern energy for all. Energy is interconnected with all other SDGs, and recognising these linkages is important to effectively implement them.

Despite being one of the world's most climate-vulnerable countries, Bangladesh has demonstrated climate leadership, particularly in pioneering solar energy for all. In all these efforts, like in other development interventions, the marginalised and excluded disadvantaged communities are lagging behind for which targeted actions and responsive interventions are needed for these communities to speedily catch up with the mainstream populations.

SDG8: Decent Work and Economic Growth--Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

The policies and efforts to achieve SDG8 in Bangladesh aim to encourage sustained economic growth by achieving higher levels of productivity and through technological innovation. Promoting policies that encourage entrepreneurship and job creation are keys to this, as are effective measures to eradicate child labour, raise productivity and ensure decent wages. With these targets in view, Bangladesh's goal is to achieve full and productive employment, and decent work, for all women and men by 2030. The strategies and policies in Bangladesh prioritise moving from an agro-based economy to a manufacturing and service sectors based economy. With abundant supply of productive labour, such a structural transformation in the economy—moving from an agro-based to a manufacturing economy—will have the twin effects of employment expansion and improved and better wages.

Creating jobs that are gender inclusive, provide safe working conditions, and offer fair wages is critical for developing and sustaining economic growth and eliminating poverty. The important issue for Bangladesh is to adopt an integrated approach that can contribute to institutional learnings, foster innovative cross-sector partnerships and, based on these, more informed prioritisation of goals and better targeted interventions and investments by public and private sectors and civil society for promoting SDG8.

For the marginalised and excluded communities, continuous and concerted efforts on the part of the government, civil society organisations (CSOs) and the private sector are needed in effective realisation of SDG8 recognising the priorities of these communities for achieving SDG8 and assessing the role of CSOs and private sector actors. The government and the CSOs should invest in identifying the relevant needs and demands of these excluded and marginalised communities to inform how to best enable access to required education, training and placement services. Simultaneously, the government needs to assess market demand using models of training, philanthropic or cost recovery.

Overall, for meeting the challenges of the excluded and marginalised communities, the pragmatic strategy for Bangladesh is not to wait for the market to bring development to these communities. Since market outcomes of human and social capital will be sub-optimal for these communities, a strong justification exists for state intervention in relevant areas for achieving SDGs for these left behind communities. What is important is to ensure that these are 'smart' interventions.

For the purpose, it will be important to identify SDG synergies and dependencies in specific contexts of each of these communities in order to address multiple challenges within a clustered approach. Such a cluster-based approach in specific contexts will minimise resource requirements by exploiting positive synergies. In this context, the key will be to seize the opportunity of the positive behavioural lifestyles of these communities that are closer to more sustainable life styles. Similarly, igniting awareness regarding the importance of sustainability and of balanced ecosystems for better health and enhanced wellbeing can be usefully mobilised and can be adopted to frame polices for these communities based on the sustainable development framework.

Furthermore, the Covid-19 pandemic and associated uncertainties have increased poverty and deprivations and enhanced social-structural injustice and inequality in society (e.g. SDG5 and SDG10) which probably have adversely affected these communities to a greater extent. The pandemic has also led to stronger dependencies between SDG3, SDG4, SDG8 and SDG13. On the positive side, the pandemic has created a unique opportunity for change, as the people and the society are more aware at present of the urgency for achieving sustainability and creating balanced ecosystems which is likely to provide added incentives towards improving the living conditions and livelihoods of these left behind communities.

In addition, this is a crucial time for Bangladesh as well as the entire world. The prices of food, energy, transport and other essential supplies have skyrocketed across the world which has seriously disturbed the hard-earned macroeconomic stability in Bangladesh and other countries. It is true that achieving the SDGs was never going to be easy, but It is even more difficult now. But it is still possible for Bangladesh which requires policy choices more aligned with the SDGs and a clear emphasis on leaving no one behind agenda along with greater international support.

Now is a watershed moment to ensure universal health coverage and build more resilient public health and surveillance systems especially covering these disadvantaged and excluded communities. For these communities, multidimensional poverty and vulnerability indexes can provide crucial inputs towards designing and implementing appropriate and effective policies. Similarly, bringing these communities under the proposed universal social protection and pension programmes can provide critical support to these peoples. By working together and with greater participation and transparency, more integrated support can be provided to these communities towards pursuing sustainable development objectives. However, what will be important is to become more innovative and productive in order to successfully integrate these excluded communities in the journey towards achieving the SDGs--a journey to bring higher levels of prosperity for these disadvantaged and left behind communities.

Poverty Watch Reports

The aim of this series of Poverty Watch Report is to examine the outcomes of marginalisation and exclusion of different left-behind and disadvantaged communities of Bangladesh with respect to three major domains: (i) denial of opportunities with a focus on disparities in access to education, healthcare and other basic services; (ii) limited access to employment and income earning opportunities; and (iii) uneven participation in social, political and civic life.

While the analysis will be centred mainly on disadvantages, the important issue will be to recognise that these communities are not homogeneous; and their places of residence, asset ownership, and other socioeconomic attributes intersect with individual community's socio-cultural characteristics which determine their heterogeneity and pattern of socioeconomic exclusion. Moreover, they also face differential external socioeconomic, political, cultural, ecological and related environments along with varied interactions. It is also important to note that there are many other social groups who are at risk of exclusion. These groups remain largely invisible in social analysis and may be at the highest risk of being left behind.

In addition, individual possibilities of improving the quality of life of these communities depend significantly on group-based performances in access to education, healthcare, infrastructure and employment as well as extent of social and political participation which are pervasive and symptomatic

of exclusion of these communities. These disadvantages reinforce one another; lower levels of healthcare and education; and persist with higher levels of poverty and unemployment and often also with less voice in political and civic life. Thus progress in one domain alone may not be adequate to address social exclusion.

While discrimination continues to play a major role in holding back these communities, past inequalities also have a direct effect on their opportunities and outcomes. These communities, suffering from discrimination over generations, start off with less assets, low social capital and thin political participation. Thus, whether rapid progress that Bangladesh is achieving over the past decades is leaving some people behind – and consequently whether it is promoting social inclusion – depends on the context as well as on how far these disadvantaged communities have been included in the development process. This highlights the need to monitor progress in different dimensions of social inclusion for these communities.

While concrete strategies to promote social inclusion and empowerment of these communities have to be context-specific, creating the enabling conditions for their meaningful participation requires an inclusive development approach that expands opportunities by promoting universal access to key good-quality services, such as healthcare, employment and education. There is also a need to actively address discrimination and special needs of these communities that face the greatest challenges in overcoming exclusion and ensure that social, economic, political and legal institutions are open and inclusive.

2

Poverty in Bangladesh: Recent Updates

Any distinction, exclusion, restriction or preference which is based on any ground such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status, and which has the purpose or effect of nullifying or impairing the recognition, enjoyment or exercise by all persons, on an equal footing, of all rights and freedoms.

UN Human Rights Committee (Non-discrimination), No.18

Introduction

Since independence in 1971, Bangladesh has made remarkable progress in reducing poverty, supported by sustained economic growth and human development. In parallel, life expectancy, literacy rate and per capita food production have increased significantly. This rapid progress, especially since the 2000s, has been underpinned by an average yearly GDP growth of more than 6 percent in a sustained manner over the last decades. Rapid growth enabled Bangladesh to reach the lower middle-income country status in 2015. In 2018, Bangladesh met the eligibility criteria for graduation from the United Nation's Least Developed Countries (LDC) list, and is on track to graduate in 2024.

Sustained economic growth has also increased the demand for energy and infrastructure as well as health, education, housing and other basic services and spurred rapid urbanisation. Structural transformation and technological innovations in the economy have brought significant changes in economic and social structure in the country along with opening up of new growth opportunities and inclusive development potentials.

Towards achieving its growth aspiration of becoming an upper-middle income country by 2031 and a high income country by 2041, Bangladesh is working for implementing new generation of structural reforms, expanding investments in human capital, increasing female labour force participation, and raising productivity through increased global value chain integration. The thrust is also on improving infrastructure as well as the business climate which would allow new productive sectors to develop and generate productive jobs.

Through its successful transformation from a 'test case' to a 'role model' of development over the last 52 years, Bangladesh has emerged both as an inspiration and a challenge for policymakers and practitioners of development around the world. While income growth, human development and vulnerability reduction efforts to date have been extraordinary, still Bangladesh faces several daunting challenges with about 31 million people still living below the poverty line of which nearly 10 million live in extreme poverty. Further, inequalities in all its dimensions are rising rather rapidly in the society creating challenges for inclusive development and retarding progress towards achieving the 'leaving no one behind' agenda.

Overall, the country is at an important juncture of its development path at present: with right policies and timely action, Bangladesh can move up to reach its development vision. The key, however, will be to create productive jobs—more and better jobs—especially for the 2 million youth who are entering the job market every year.

To achieve the vision, the challenge for Bangladesh is to identify how to ensure a more inclusive structural transformation within a relatively short span of time, as the country seeks economic and social transformation leaving no one behind. Three issues are important for Bangladesh to explore in this context: (i) nature and depth of country's structural transformation and inclusive growth; (ii) how best to deal with the distributional tensions that rapid structural transformation often entails; and (iii) how to achieve rapid economic and social transformation in an inclusive manner within a relatively short span of time.

For the purpose, Bangladesh will need to remove, among others, the barriers to higher growth posed by low access to reliable and affordable power, poor transportation infrastructure, limited availability of serviced land, uncertain and complex business regulation, rapid urbanisation and vulnerability to climate change and natural disasters.

In Bangladesh, development – capital accumulation and structural transformation – tends to create distributional tensions that originate from different sources. The key, therefore, is to address the inequalising distributional forces unleashed by structural transformation both between and within sectors, e.g. between rural and urban areas, between skilled and unskilled labour, between labour and capital shares of income, and differential nature of capturing the gains of productivity growth by different socioeconomic groups, among others.

In the short to medium term, a broad based structural transformation-led capital accumulation process requires, for instance, pro-active rural and agricultural policies and public investments to narrow down the urban–rural divergence; large investments in public education to bridge the wage differentials between skilled and unskilled labour; and ensure high employment growth with decent wages and working conditions.

The focus will have to be on removing impediments to job creation and growth and promote inclusive development – notably in health, education, and social protection as well as in revenue mobilisation, financial sector development and the business environment – with greater prominence to policy reforms to create better jobs, increase competitiveness and boost shared prosperity.

The aim should be to skillfully manage the 'developer's dilemma' of achieving both structural transformation in terms of large increases in productivity as well as inclusive development for reducing poverty and rising trend of inequality during the development process.

Measuring National Poverty—Poverty Lines

For measuring national poverty, household income and expenditure data are collected in Bangladesh through conducting nationally representative Household Income and Expenditure Surveys (HIES). The latest HIES was conducted in 2022 which is the fifth round in the series of HIES conducted by the Bangladesh Bureau of Statistics (BBS) in 2000, 2005, 2010 and 2016. Before 2000, BBS measured poverty using a smaller survey, the Household Expenditure Survey (HES) which, as its name indicates, only collected data on household expenditure. These surveys are designed by BBS to make them comparable over time (e.g. in terms of methodology, questionnaire content, interviewing procedures, and others) and are carried out usually at five-year intervals.

The latest survey, the 2022 HIES, was conducted during January-December 2022. There are 16 domains (two domains viz. rural and urban in each of the eight administrative divisions), the sample size for HIES 2022 was taken at 14,400 households spread across the entire country through 720 primary sampling units (PSUs) with 20 households per PSU.

Bangladesh's official poverty measure uses money-metric poverty or poverty measured on the basis of the money value of expenditure, adopting the more commonly used headcount ratio (the number of the poor as a proportion of the population), which are derived from the familiar poverty line approach. Bangladesh's poverty line is anchored in a 'nutritional norm'; it is based on notions of what is a basic minimum of nutrition an individual must obtain every day in order not to be considered undernourished.

From the HIES data, a household's poverty status is assessed using per capita consumption. Total household consumption is calculated as the sum of all food and non-food expenditures (except for taxes and fees, wedding, and interest and insurance expenses) and rent. Rent is included and imputed when missing. A household is considered poor if its per capita consumption is lower than the poverty line for the survey strata in which it lives. Poverty lines vary across strata to account for spatial differences in

the cost of purchasing basic needs.

As such, the national poverty line in Bangladesh is a monetary threshold below which a person's minimum basic needs cannot be met, taking into account the country's economic and social circumstances. The poverty line is also revised as the country develops. The government tracks how many people are living on less than the national poverty line so that it can monitor its development progress.

The BBS uses the cost-of-basic-needs (CBN) method to derive poverty lines and poverty measures which entails three main steps.

First, a food bundle yielding 2,122 kcal per day per person is chosen comprising rice, wheat, pulses, milk, mustard oil, beef, fresh water fish, potato, other vegetables, sugar and bananas. The prices of various food items in this bundle are estimated for 16 different geographic regions to ascertain the total cost of consuming the bundle in different parts of the country.

The second step estimates the cost of basic non-food needs, for which two non-food allowance components are calculated: the first is obtained by taking the amount spent on non-food items by those households whose total consumption is equal to their regional food poverty line (corresponding to the lower poverty line), while the second is obtained by taking the amount spent on non-food items by those households whose food consumption is equal to the regional food poverty line, corresponding to the upper poverty line.

In the third strep, the lower and upper poverty lines for each region are calculated by simply adding up the cost of purchasing the food bundle in each region to the respective non-food allowance components. The lower poverty lines thus incorporate a minimal allowance for non-food goods (typical non-food spending of those who could just afford the food requirement) while the upper poverty lines make a more generous allowance (typical non-food spending of those who just attain their food requirement).

In summary, the steps to the construction of poverty lines by using the CBN method are the following:

First, through the CBN method, two poverty lines are constructed for each of the domains: upper poverty line; and lower poverty line for which two steps are followed firstly, calculate the price of a normative food basket containing eleven items (such as rice, wheat, pulses, milk, oil, meat, fish, potatoes, other vegetables, sugar, and fruits) that provides minimal nutrition requirements corresponding to 2,122 kcal per person per day; and second, calculate the median value of the unit price of each item in the basket reported by a reference group of the households (2 to 6 decile groups). This calculation is separately done for each of the sixteen (16) predetermined domains or geographical areas.

Second, calculate two non-food allowances for non-food consumption. The lower non-food allowance takes the median amount spent on non-food items by a group of households whose per capita consumption expenditure is close to the food poverty line (the price of the food baskets). On the other hand, the upper non-food allowance takes the median amount spent on non-food items by a group of households whose per capita food expenditure is close to the food poverty line.

Hence,

Upper poverty line (UPL) = Cost of food basket + Upper non-food allowance
Lower poverty line (LPL) = Cost of food basket + Lnon-food allowance

Poverty lines are updated between survey rounds using a food prices index that captures food inflation in each stratum and the non-food CPI. The adopted techniques of estimating the poverty lines for different HIESs covering the period between 2000-2022 can be seen in Table 2.1.

Table 2.1: Technique of estimating poverty lines in HIES, 2000-2022

Poverty line	HIES 2000	HIES 2005	HIES 2010	HIES 2016-17	HIES 2022
Food poverty line	Updated from 1995-96	Re-estimated (CBN)	Updated from 2005	Updated from 2010	Re-estimated (CBN)
Nonfood poverty line	Updated from 1995-96	Re-estimated (CBN)	Re-estimated (CBN)	Updated from 2010	Re-estimated (CBN)

Source: BBS 2022

Changes in HIES 2022 and Implications for Comparability with Earlier Estimates

For HIES 2022, the data collection method has been improved significantly through several measures e.g. using computer assisted personal interviewing (CAPI) method, enhancing data quality by using weighing scales for measuring household food consumption quantity, and adopting diary keeping by households for notes on food and non-food consumption and quantity. Further, more intensive training was provided to all enumerator cum data entry operators and data entry monitoring supervisors by national and international experts along with effective monitoring and supervision during data collection to ensure quality and relevance.

Furthermore, several new inclusions were incorporated in the HIES 2022 questionnaire. For instance, classification of individual consumption by purpose (COICOP) for food and non-food consumption module was adopted. The questionnaire also included several issues in SDGs such as health, maternity, child mortality, financial inclusion, mobile and Internet use, and food security.

However, perhaps the most important change in HIES 2022 is the increase in the number of food Items to 263 in HIES 2022 from 149 in HIES 2016 and the increase in the number of non-food Items to 441 in HIES 2022 from 216 in HIES 2016.

The above changes, particularly significant developments introduced in terms of execution and comprehensiveness of food and non-food items by significantly increasing the number of items in the food and non-food baskets, makes the HIES 2022 poverty estimates as not strictly comparable with the previous rounds of HIES estimates. BBS may produce similar results as estimated for HIES 2022 for the earlier rounds of HIES to facilitate calculation of longer term trends using comparable estimates.

Trends in National Poverty: Recent Updates

Poverty in Bangladesh has declined remarkably since the early 2000s, as a result of decades of accelerated economic growth and rapid socioeconomic development. It is widely recognised that, after independence in 1971, Bangladesh's poverty rate was extremely high estimated at more than 80 percent in 1972. According to the HIES data, national poverty headcount rate has declined to 18.7 percent in 2022 (Table 2.2). Based on the current rate of poverty reduction, Bangladesh is expected to succeed in reducing extreme poverty to very low levels within 2030, the first nation in South Asia expected to do so.

Table 2.2: Poverty headcount rates in Bangladesh

	% of population below upper poverty line					% of population below lower poverty line				
	2000	2005	2010	2016	2022	2000	2005	2010	2016	2022
National	48.9	40.0	31.5	24.3	18.7	34.3	25.1	17.6	12.9	5.6
Urban	35.2	28.4	21.3	18.9	14.7	19.9	14.6	7.7	7.6	3.8
Rural	52.3	43.8	35.2	26.4	20.5	37.9	28.6	21.1	14.9	6.5

Source: HIES reports, various years

National poverty headcount rate declined by nearly 62 percent (30 percentage points) between 2000 and 2022. In 2000, nearly 49 percent of Bangladesh's population was poor (per capita consumption below the upper poverty line) as compared with 19 percent in 2022. The percentage decline in poverty rate was almost similar in urban (58 percent) and rural areas (61 percent).

A notable feature of recent poverty reduction is a sizeable decline in the incidence of extreme poverty. The percentage of population under the lower poverty line--the threshold for extreme poverty--fell by nearly 84 percent (or 20 percentage points) between 2000 and 2022. A fall of 81 percent (or 16 percentage points) occurred in urban areas and 83 percent (31 percentage points) in the rural areas (see Table 2.2). The percentage decline in extreme poverty rate is thus more than that in the poverty rate, which shows higher growth in per capita consumption for the bottom two deciles.

During the period, the fall in poverty headcount rates has been large enough to significantly reduce the number of people living in poverty and extreme poverty. The numbers of population below the upper poverty line and the lower poverty line declined by nearly 31 million and 34 million respectively between 2000 and 2022. However, it must also be remembered that an estimated 31 million Bangladeshis still live below the (upper) poverty line in 2022, and nearly 10 million among them live below the lower or extreme poverty line.

The depth (poverty gap) and the severity (squared poverty gap) of poverty have shown significant improvements as well; falling to 3.8 percent and 0.9 percent respectively for the upper poverty line in 2022 (BBS 2022). The rates of decline are similar for both urban and rural areas.

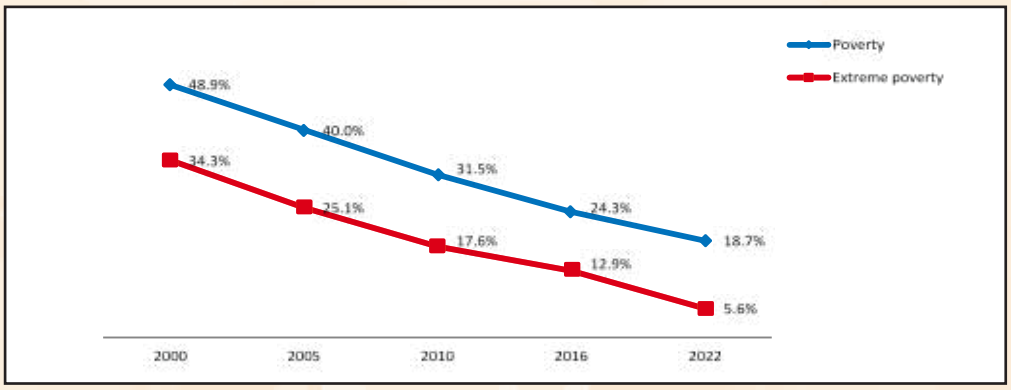
These trends suggest significant improvement among those below the poverty line. A fall in poverty gap indicates that the average consumption of the poor has improved, while a decline in squared poverty gap implies more equitable distribution of consumption among the poor. These improvements have also taken place at similar rates for the urban and rural poor.

It may, however, be noted that, while the rural-urban gap in poverty rate is narrowing down, the gap still remains considerable. The rural poverty rate in 2022 is 20.5 percent compared with the urban poverty rate of 14.7 percent. Thus, although the rural areas account for about 68 percent of the total population of Bangladesh, they are home to more than 76 percent of the poor people in the country.

The above shows that Bangladesh has experienced a substantial poverty reduction over the last 22 years (between 2000 and 2022), with the pace accelerating during the 2010s. Since national poverty is measured by consumption based indicators in Bangladesh, rapid growth in consumption is the primary contributing factor.

However, since there exists a large disparity in the initial distribution of consumption between the poor and the non-poor, even similar growth rates for all consumption groups would necessarily imply an increase in the average size of the gap in consumption between the poor and the non-poor.

Figure 2.1: Poverty and extreme poverty headcount in the 2000s



Source: BBS, HIES, various years.

From the above, it becomes clear that Bangladesh has recorded remarkable progress in recent years in improving welfare and reducing poverty. However, the pace of job creation and poverty reduction has also slowed over the last decade. Nevertheless, Bangladesh's continued progress in reducing poverty reflects sustained economic growth supported by a demographic dividend, sound macroeconomic policies, and acceleration in readymade garment exports. Yet, recent trends suggest a deceleration in the rate of poverty reduction during a period of faster economic growth. As the country is rapidly urbanising, its rural and urban areas did not experience the same level of poverty reduction in the past. The poverty rates fell in both rural and urban areas, but the speed of reduction was much slower in urban Bangladesh.

The rural areas reduced poverty impressively, accounting for the major share of poverty reduction although poverty fell more slowly among households engaged in agriculture than among households in industry and services. But, in urban areas, progress has been slower. Urban poverty reduction was mainly driven by welfare gains among households engaged in manufacturing and construction. However, job creation in manufacturing is seen to have slowed down in recent years, limiting the number of households that benefit from manufacturing growth.

Overall, recent poverty reduction has continued to be delivered by changes in labour income rather than transfers. Inequality measured by the Gini index has been rising in a persistent manner. The regional poverty gap also continues to remain high. The stronger progress of poverty reduction in the more advanced regions has widened the gap between these and the lagging regions. This is driven by the fact that structural transformations are slow in the lagging regions, with most of the fast growing and job creating sectors concentrated in the relatively advanced regions.

In addition, the Covid-19 pandemic reversed the progress in poverty reduction and disproportionally affected the poor mainly through job losses and reduced earnings, especially among women. Although employment levels have improved recently, earnings have not bounced back to pre-pandemic levels as

yet. Concerns further remain for the poor and vulnerable groups, including due to the relatively high inflation especially of the basic food items.

Along with raising the levels of income and access to basic services, enhancing social protection measures and financial inclusion are two important strategies for reduction in poverty and inequalities in Bangladesh. With the vast majority of the workforce engaged in informal employment, enhancing the coverage of social protection is critical and is a smart investment for addressing poverty. Bangladesh has already adopted a whole-of-the-society approach along with the 'leaving no one behind' principles for addressing poverty and deprivations. In the 8th Five Year Plan (2021-2025), the government plans to strengthen its initiatives to ensure inclusive growth that will bring down the incidence of poverty to acceptable levels. For the purpose, the 8th Plan strategy centres around six core themes, which are: (i) rapid recovery from Covid-19; (ii) GDP growth acceleration, employment generation and rapid poverty reduction; (iii) a broad-based strategy of inclusiveness; (iv) a sustainable development pathway that is resilient to disaster and climate change; (v) improvement of critical institutions necessary to lead the economy to upper middle income country status by 2031; and (vi) attaining SDGs targets and mitigating the impact of LDC graduation.

Recent Trends in Poverty: International Poverty Line

In the present world, poverty measures are used for two major purposes: first, to compare progress across different countries (where the need for international comparability is paramount); and second, progress in poverty reduction within a single country (where it is possible to customise the approach and definitions).

The United Nations and World Bank have adopted $1/day and $2/day per capita poverty lines for international comparisons, although national poverty lines may be more appropriate for comparisons within a specific country. On the other hand, those living on between $1.90 and $3.10 per day are classified as the 'moderate poor'. This number is based on the monetary value of a person's consumption rather than income alone.

The UN $1/day line was not constructed based on a notion of an international basket of goods required to achieve basic capabilities; rather it was chosen as a simple and somewhat arbitrary threshold that could be used to set goals and monitor progress. From the above, it may hardly be emphasised that, given the challenge of constructing a consistent poverty line for any given country, arbitrariness is not surprising when constructing a line meant to apply globally.[2]

The United Nations and the World Bank use a set of exchange rates calculated as part of the International Comparisons Project. These rates are designed to be used for comparing national income of different countries, and similar to consumer price indices, these rates are calculated based on the relative prices of a set basket of goods in each country. The idea is to calculate conversion factors that aim to equalise the purchasing power of currencies in different countries (that is why they are termed 'purchasing power parity'—or PPP--adjustments).

[2] The poverty line was originally set at $1 per day per person valued at 1985 international prices but was subsequently updated to $1.08 per day in 1993 international prices.

In practice, the PPP numbers are difficult to calculate, and corrections and refinements to the method continue. A set of numbers is available for a large number of countries, however, and the UN and the World Bank rightly favour them over official exchange rates. The differences between PPP and official exchange rates are considerable for the countries.[3]

For the SDGs, the UN used to measure 'extreme poverty' as people living on less than US$ 1.90 a day using 2011 PPP. The global extreme poverty line was adjusted by the World Bank in 2015 from US$ 1.25 (PPP) a day (used since 2008) to US$ 1.90 (PPP) as a result of recalculations using new PPP data. But it is important to remember that this economic deprivation – lack of income – is a standard feature of most definitions of poverty.

But it does not take into account the social, cultural and political impact of poverty. Besides deprivation of economic or material resources, poverty is also a violation of human dignity. Poverty erodes economic and social rights such as the right to health, adequate housing, food and safe water, and the right to education. The same is true of civil and political rights, such as the right to a fair trial, political participation and security of the person.

At present, poverty data are expressed in 2017 PPP prices instead of 2011 PPP. As price levels across the world evolve, global poverty lines are also periodically updated to reflect the increase in the value of the lines in nominal terms. As a result, the new global poverty lines of $2.15, $3.65 and $6.85 reflect the typical national poverty lines of low-income, lower-middle-income, and upper-middle-income countries in 2017 prices. In addition to reflecting updates in nominal terms, the upper middle-income countries raised the relevant standard by which they would determine people to be poor from 2011 to 2017. Hence, the increase in the upper middle-income poverty line is larger, and the population that does not meet the new standard is higher in most countries than it was with 2011 PPPs.

The latest estimates of poverty in Bangladesh using the international poverty line can be seen in Table 2.3.

Table 2.3: Recent estimates of poverty using international poverty line

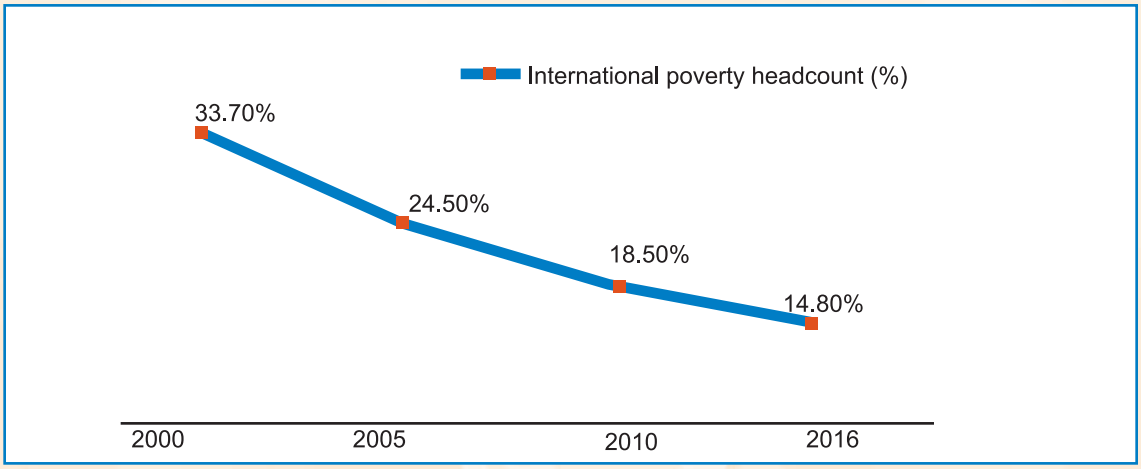
	Measure	Rate, %	No. of poor, million	Reference year
International poverty line	US$2.15 (2017 PPP) which is equivalent to Bangladeshi Tk. 60 (2016) per day per capita	13.5	21.5	2016
Lower middle income country specific poverty line	US$3.65 (2017 PPP) equivalent to Bangladeshi Tk. 101.90 (2016) per day per capita	51.6	82.5	2016
Upper middle income country specific poverty line	US$6.85 (2017 PPP) equivalent to Bangladeshi Tk. 191.30 (2016) per day per capita	86.9	138.9	2016

Source: World Bank, Poverty & Equity Brief, South Asia, Bangladesh, April 2023

[3] For Bangladesh, the PPP Conversion Factor to Market Exchange Rate: Price Level Ratio data is reported at 0.382 percent in 2020. The overvaluation of official rates means that the PPP-adjusted figures raise the value of $1/day poverty lines when denominated in local currencies—and thus the PPP method shows more poverty in the world than would a $1/day line translated into local currencies at official exchange rates. Although PPPs are more accurate than official exchange rates, PPP exchange rates were not originally designed for adjusting poverty lines. In particular, they are not based on a bundle of goods typically consumed by the poor. As a result, there are potential biases that result from including expensive luxury items and other goods typically consumed only by the richer citizens. At present, ongoing work aims to create a set of PPP rates that can better reflect the spending patterns of poor populations.

The proportion of the population living on less than $1.90 a day measured at 2011 international prices, adjusted for PPP, shows decreasing trend in poverty over the last two decades (Figure 2.2). In Bangladesh, the population living below the international poverty line dropped to 14.8 percent in 2016 (13.5 percent in US$2.15 at 2017 PPP) from 33.7 percent in 2000. However, despite notable progress, a large number of populations are still poor in Bangladesh.

Figure 2.2: International poverty headcount ($1.90 PPP 2011 international prices)



Source: World Bank 2019

Global Multidimensional Poverty Index (MPI)

The global Multidimensional Poverty Index (MPI) is an international measure of acute multidimensional poverty. It complements traditional monetary poverty measures by capturing the acute deprivations in health, education and living standards that a person faces simultaneously.

The MPI assesses poverty at the individual level. If a person is deprived in a third or more of ten (weighted) indicators, the global MPI identifies them as 'MPI poor' (Table 2.4). The extent – or intensity – of their poverty is also measured through the percentage of deprivations they are experiencing.

Table 2.4: Global MPI—Dimensions, indicators, deprivation cutoffs and weights

Dimension of poverty	Indicator	Deprived if living in a household where…	Weight	Relevant SDGs
Health (1/3)	Nutrition	Any person under 70 years of age for whom there is nutritional information is undernourished.	1/6	SDG 2: Zero Hunger
	Child mortality	A child under 18 has died in the household in the five-year period preceding the survey.	1/6	SDG 3: Health and Well-being
Education (1/3)	Years of schooling	No eligible household member has completed six years of schooling.	1/6	SDG 4: Quality Education

Dimension of poverty	Indicator	Deprived if living in a household where…	Weight	Relevant SDGs
	School attendance	Any school-aged child is not attending school up to the age at which he/she would complete class 8.	1/6	SDG 4: Quality Education
Living standards (1/3)	Cooking fuel	A household cooks using solid fuel, such as dung, agricultural crop, shrubs, wood, charcoal, or coal.	1/18	SDG 7: Affordable and Clean Energy
	Sanitation	The household has unimproved or no sanitation facility or it is improved but shared with other households.	1/18	SDG 6: Clean Water and Sanitation
Living standards (1/3)	Drinking water	The household's source of drinking water is not safe or safe drinking water is a 30-minute or longer walk from home, roundtrip.	1/18	SDG 6: Clean Water and Sanitation
	Electricity	The household has no electricity.	1/18	SDG 7: Affordable and Clean Energy
	Housing	The household has inadequate housing materials in any of the three components: floor, roof, or walls.	1/18	SDG 11: Sustainable Cities and Communities
	Assets	The household does not own more than one of these assets: radio, TV, telephone, computer, animal cart, bicycle, motorbike, or refrigerator, and does not own a car or truck.	1/18	SDG 1: No Poverty

Source: Alkire, S., U. Kanagaratnam, U. and N. Suppa, 2020. The Global Multidimensional Poverty Index (MPI): 2020 Revision, OPHI MPI Methodological Note 49, Oxford Poverty and Human Development Initiative, University of Oxford.

The global MPI shows who is poor and how they are poor and can be used to create a comprehensive picture of people living in poverty. It permits comparisons both across countries and world regions, and within countries by ethnic group, urban/rural area, subnational region and age group, as well as other key household and community characteristics. For each group and for countries as a whole, the composition of MPI by each of the 10 indicators shows how people are poor.

This makes the MPI and its linked information platform invaluable as an analytical tool to identify the most vulnerable people – the poorest among the poor, revealing poverty patterns within countries and over time, enabling policy makers to target resources and design policies more effectively.

Global MPI 2022: Bangladesh

As noted above, the global MPI was created using the multidimensional measurement method of Alkire and Foster (AF).[4] It is computed using data from the most recent Demographic and Health Surveys

[4]The method is presented in Alkire and Foster (2011). An early and prominent application was the global MPI (Alkire and Santos 2014). For its revision in 2018, see Alkire and Kanagaratnam (2021), Alkire, Kanagaratnam, Nogales and Suppa (2022), Vollmer and Alkire (2022).

(DHS), Multiple Indicator Cluster Surveys (MICS), Pan Arab Project for Family Health (PAPFAM) and national surveys. The MPI has three dimensions and 10 indicators as shown in Table 2.4. Each dimension is equally weighted, and each indicator within a dimension is also equally weighted.[5] Any person who fails to meet the deprivation cutoff is identified as deprived in that indicator.

In the global MPI, a person is identified as multidimensionally poor or MPI poor if they are deprived in at least one third of the weighted MPI indicators. In other words, a person is MPI poor if the person's weighted deprivation score is equal to or higher than the poverty cutoff of 33.33 percent. Following the AF methodology, the MPI is calculated by multiplying the incidence of poverty (H) and the average intensity of poverty (A).

More specifically, H is the proportion of the population that is multidimensionally poor, while A is the average proportion of dimensions in which poor people are deprived. So, MPI = H × A, reflects both the share of people in poverty and the degree to which they are deprived. A summary of the global MPI statistics in Bangladesh is presented in Table 2.5 for national, rural, and urban areas. In the Table, a headcount ratio is also estimated for two other ranges of poverty cutoffs. A person is identified as vulnerable to poverty if he/she is deprived in 20–33.33 percent of the weighted indicators. Concurrently, a person is identified as living in severe poverty if he/she is deprived in 50–100 percent of the weighted indicators.

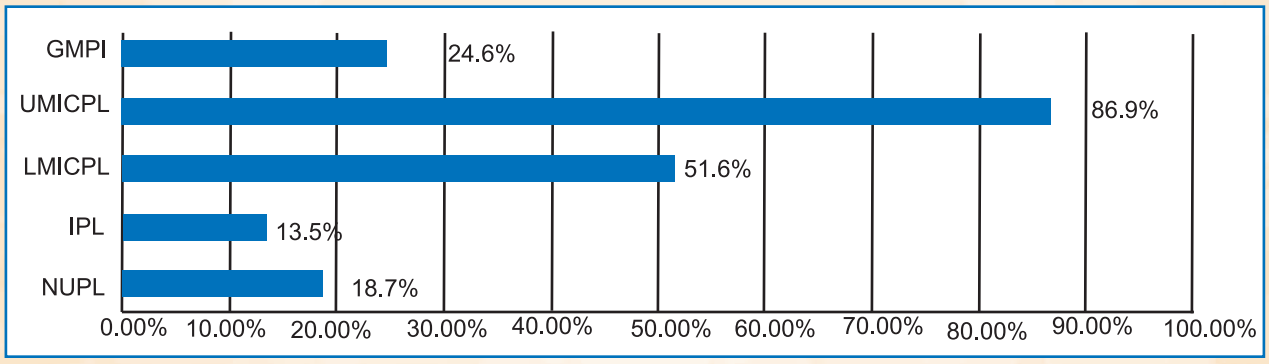
Table 2.5: Global MPI in Bangladesh

Area	MPI	H, %	A, %	Vulnerable, %	Severe poverty, %	Population Share, %
National	0.104	24.6	42.2	18.2	6.5	100
Urban	0.060	14.5	41.6	14.7	3.4	21.6
Rural	0.116	27.4	42.3	19.2	7.3	78.4

Source: OPHI, Global MPI Country Briefing 2022: Bangladesh (South Asia) October 2022.

Figure 2.3 compares the headcount ratios of the global MPI and monetary poverty measures for Bangladesh. The global MPI headcount ratio shows the percentage of people who are MPI poor based on 2019 MICS of Bangladesh. The percentage of people who are poor according to the World Bank's international poverty line US$2.15 (2017 PPP) which is equivalent to Bangladeshi Tk. 60 (2016) per day per capita; lower middle income country specific poverty line US$3.65 (2017 PPP) which is equivalent to Bangladeshi Tk. 101.90 (2016) per day per capita; and upper middle income country specific poverty line US$6.85 (2017 PPP) which is equivalent to Bangladeshi Tk. 191.30 (2016) per day per capita are also shown. Finally, the percentage of poor according to the national upper poverty line is based on HIES 2022.

Figure 2.3: Headcount ratios in Bangladesh under different poverty measures



Note: GMPI is global MPI (2019); UMICPL is upper middle income country poverty line US$6.85 (2017 PPP) 2016; LMICPL is

[5]It should be noted that the AF method can be used with different indicators, weights and cutoffs to develop national MPIs that reflect the priorities of individual countries. National MPIs are more tailored to the context but cannot be compared.

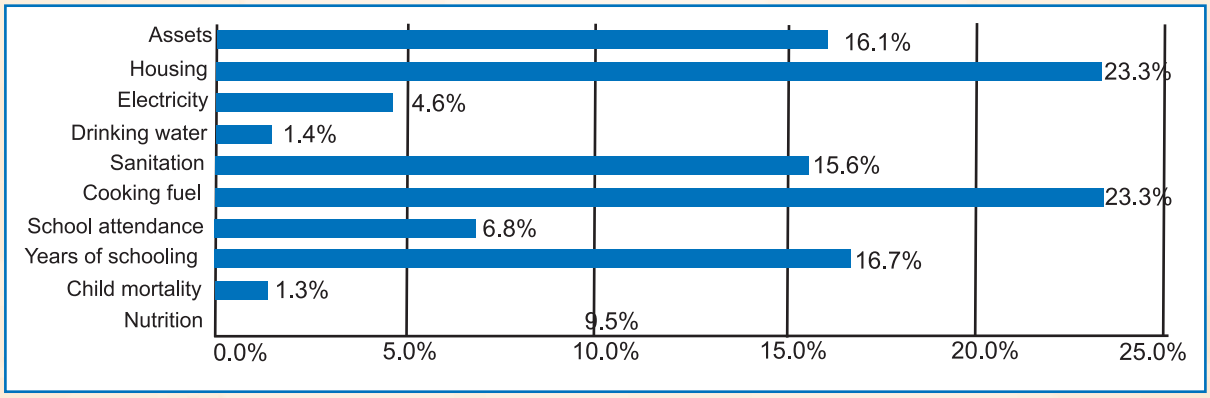
lower middle income country poverty line US$3.65 (2017 PPP) 2016, IPL is international poverty line US$2.15 (2017 PPP) 2018, and NUPL is national upper poverty line based on HIES 2022

Source: World Bank 2022, OPHI Country Briefing Bangladesh 2022.

Composition of Multidimensional Poverty

The methodology of MPI computation has a property that makes the global MPI more useful which is dimensional breakdown. This property makes it possible to compute the percentage of the population who are multidimensionally poor and simultaneously deprived in each indicator. This is known as the censored headcount ratio of an indicator. Figure 2.4 shows the censored headcount ratio of each indicator at the national level for Bangladesh.

Figure 2.4: Censored headcount ratios at national level in Bangladesh



Source: OPHI Country Briefing Bangladesh 2022.

Subnational Analysis

In addition to providing data on multidimensional poverty at the national and urban-rural level, the MPI can also be computed at the regional level to show disparities in poverty across different regions. Table 2.6 shows the summary of the global MPI statistics by administrative divisions in Bangladesh. The last column of the table presents the population share of each division. The population-weighted divisional figures on MPI, H and A add up to the national figures.

Table 2.6: Global MPI in Bangladesh by administrative divisions

Administrative division	MPI	H, %	A, %	Vulnerable, %	Severe poverty, %	Population Share, %
Barisal	0.125	29.4	42.6	23.0	7.5	5.7
Chittagong	0.114	25.8	44.1	19.3	8.4	19.4
Dhaka	0.079	19.0	41.5	17.1	4.7	24.2
Khulna	0.063	15.9	39.4	17.5	2.4	11.5
Mymensingh	0.163	37.7	43.4	18.7	11.6	7.3
Rajshahi	0.097	24.0	40.2	17.0	4.5	13.1
Rangpur	0.105	26.0	40.5	17.5	5.0	11.4
Sylhet	0.160	35.7	44.9	18.9	13.3	7.5

Source: OPHI Country Briefing Bangladesh 2022.

Concluding Remarks

As highlighted in this Chapter, poverty has manifold expressions, many dimensions and, indeed, many roots. Given such multidimensionality, it is not difficult to see why poverty cannot be reduced or summarily expressed in terms of a single quantitative or qualitative indicator alone. For combating poverty, all routes matter recognising the heterogeneity of the voices and the perspectives of the poor expressed in economic and non-economic terms.

Such a multidimensional approach, moreover, brings into forefront the importance of recognising the causal factors of poverty at the local level and addressing area-specific and left-behind community-specific problems based on perceived needs and demands of the poor. An essential pre-requisite of institutionalising such an approach, however, is the existence of a decentralised and participatory structure of local governance that can enhance the 'voice' and 'influence' of the poor and left-behind and ensure improved quality and enhanced accountability in the delivery of public services.

This requires comprehensive local level efforts capable of providing necessary information for use in local level planning and development which can be linked with the mainstream development efforts 'from above' as well as can create a demand-driven receiving mechanism 'from below' to act as a pressure mechanism to ensure the delivery of required services.

While poverty measurement surveys (e.g. HIES) in Bangladesh at the national level have significantly improved both in design and coverage of indicators, the non-existence of any institutional mechanism to generate poverty data at the local level still remains a significant constraint in designing an effective poverty reduction agenda.

To better understand whether Bangladesh is on track to end extreme poverty and how the country is faring, the need is to regularly measure progress in poverty reduction. Poverty measurement and analysis is an issue that is continuously evolving and the compulsion for Bangladesh is to share knowledge and methods on how to measure poverty more accurately and more frequently.

By measuring poverty, one is able to learn which poverty reduction strategies work and which do not. Poverty measurement also helps Bangladesh to gauge programme effectiveness and guide its development strategy in the rapidly changing global and national socioeconomic environment.

3

Reducing Inequalities—A Priority Agenda

All human beings are born free and equal in dignity and rights.

Universal Declaration of Human Rights, Article 1

Introduction

As the 170 million people of Bangladesh awake every morning to face a new day, they do so under very different circumstances. Some live in comfortable homes, have more than enough to eat, are well-clothed and healthy, and have a reasonable degree of financial security. On the other hand, millions of others have little or no shelter, inadequate food supply, have poor health and no education. Their prospects for a better life are uncertain. The fact remains: disparities regarding the basic needs of life across different population groups in the country are wide; and unfortunately, these are rising over time. Further, the worst part is the fact that there are millions of poor people living along with plenty of millionaires who enjoy lavish living in Bangladesh.

Poverty, Inequality and Inclusiveness

In the context of inclusiveness in development, a central issue is how satisfactory is either poverty or inequality as indicators of the degree of inclusiveness. For a given level of average income, inclusiveness can be measured by the degree of poverty while, for changes in average income, growth and its inclusiveness can be measured by the change in poverty (Kanbur and Rauniyar 2009). However, as a concept, inclusive development involves a move both to evaluate the distribution as well as the average level of well-being along any dimension (e.g. income) along with including non-income dimensions of well-being.

Although aggregate measures like Human Development Index (HDI) includes income as well education and health in measuring the level of well-being, since HDI uses only per capita income but neither its distribution nor income poverty measures as well as average life expectancy (which can improve even if its distribution worsens), HDI cannot be treated as a measure of inclusive development.[6] Similarly, the sustainable development goals (SDGs), for example, do represent a shift away from economic growth, both through bringing in more dimensions than income and distributional considerations along several dimensions, but they also fail to consider the distributional characteristics of all dimensions.

In view of the analytical and methodological limitations that exist at present, one approach is to adopt a compromised view relating to inclusive development in terms of four dimensions: (i) economic growth; (ii) measures of income distribution, including income poverty; (iii) measures of average performance along dimensions other than income, in particular education and health; and (iv) measures of distribution along non-income dimensions of well-being, including distribution not only across individuals but across specific groups such as gender or ethnicity (Kanbur and Rauniyar 2009). In many ways, the SDGs approach follows the approach. Nevertheless, the future efforts will have to overcome the existing limitations in order to ensure a satisfactory transition from growth to inclusive development as the objective of the development policy agenda.

In inclusive development, the key issue is to acknowledge that human well-being is multidimensional and progress in one set of outcomes does not necessarily indicate progress in others. For example, focus on income dimension alone may not track progress in health, education or other non-income dimensions since these dimensions are unlikely to track income perfectly. Moreover, even if significant

[6] There has, however, been attempts to modify the HDI to make it distributionally sensitive (e.g., by introducing income poverty rather than average income) or gender sensitive by taking into account the distribution of education and health across gender. But the core headline HDI does not have these features. See, Anand and Sen 1994; Hicks 1997; Foster et al. 2005.

statistical relationship exists across the dimensions, this does not establish causality, at least not unidirectional causality from income to other dimensions (see, for example, UNDP 1996; Sen 1988, 1999; Commission on Growth and Development 2008). As such, inclusive development needs to be backed by a careful analysis of each dimension and their impact on multidimensional outcomes taking into account the feedback effects from each dimension on others.

Key Dimensions of Inequality

In a country like Bangladesh, high inequalities tend to hamper economic growth and undermine both political equality and social stability. Since inequalities have cumulative economic, social and political effects, each of these contributing factors requires separate and concerted attention.

Economic inequalities are corrosive to any society. It makes poverty reduction harder, hurts progress and development, and drives conflict and violence. Reversing economic inequalities presents a significant challenge, but there are multiple ways to move forward in reducing inequalities. The new and emerging face of inequality requires, more than ever before, active and comprehensive combination of social and growth enhancing policies that target the bottom quintiles of the income distribution in any country. The key is also to adopt a more comprehensive social policy.

For example, successful conditional cash transfer programmes must be accompanied by other well-targeted social programmes that can ensure local provision of good-quality essential services and other public goods (e.g. roads, electricity, drinking water, sanitation, transport, access to information etc.). Building an infrastructure for collecting data is another important part of understanding and addressing local inequality. Efforts to promote open use of data that is extensive, detailed, and periodically updated are an important part of this job.

Drivers of Exclusion and Inequality

A number of drivers usually operate to deepen inequality in a country (Ravallion and Datt 2002; Chatterjee 2005). Inequality can usually be traced back to the historical pattern of socioeconomic structure that has evolved over time, such as an unequal distribution of assets (land, water, physical capital), local resources that underlie social power structure (e.g., concentration of agricultural land in the hands of village elites and powerful people), restructuring of social relationships (e.g., redistribution of land/asset ownership resulting from land reforms and civic unrest) and policies that disempower the poor and excluded groups in society (e.g. land acquisition resulting in reduced access to common property resources and other natural assets for the poor and disadvantaged communities).

In addition, the reality is that there exist unequal access to education (affecting productivity and ability to earn income), health (impacting on the ability to participate in income earning and other activities), infrastructure services (affecting the ability to participate in the market), financial services (impacting on the access to credit and ability to invest), and labour market (influencing access to decent jobs). Similarly, disparities in informal sector employment and migration and other inclusive development requirements (impacting on participation, legitimacy and accountability) all lead to income and non-income disparities between those who are included and those marginalised and/or excluded.

Inequalities: Bangladesh Perspectives

The concern with equity has emerged strongly as an issue in economic development--and such inequalities are not merely about disparities of outcomes, it is also about disparities in opportunities in terms of age, sex, disability, race, ethnicity, origin, religion and economic or other status. Furthermore, in a country like Bangladesh where disparities in opportunities are so evident in every sphere of life so that focus only on economic inequalities provides a partial picture of the status and policy agendas of inequality.

Income inequality in Bangladesh has always been a major policy issue. The Gini coefficient of income distribution (a measure of inequality) in Bangladesh has a value of 0.499 in 2022; and the country has experienced sharp increases in income inequality especially since the early 1990s as the income Gini was 0.271 in 1991.[7] The gravity of the problem of growing income inequality becomes more complex if differentials in wealth accumulation are also taken into account.

The persistence of growing income inequalities also has serious implications on wealth accumulation. In Bangladesh, the number of poor at $3.10 a day (2011 PPP) is more than 86 million who can hardly save for wealth accumulation compared with the richer groups who hold significant shares of national wealth and continue to accumulate more over time. Thus future levels of inequality are likely to be much worse if existing wealth ownership and prospects of future wealth accumulation are taken into account.

The 2022 Social Progress Index, which measures country performance on a wide range of social and environmental performance, puts Bangladesh in Tier 4 as a 'lower middle social progress' country with a rank of 119 across 169 countries.[8] Bangladesh is also identified as one of the countries where largest improvements in the Social Progress Index have taken place. This improvement suggests that Bangladesh, with a relatively low level of social progress, can improve more rapidly since it both has more opportunities for improvement and can draw on lessons from success cases in other countries.[9]

There is also a significant correlation between income inequality and (low) quality of institutions. In theory, weak institutions may be conducive to income inequality. For example, where the poor are not given the protection of an independent judicial system, their ability to extract rents is inferior to that of the rich. It is also suggested that high income inequality allows the rich to wield stronger political influence, thereby subverting institutions. Indeed, global evidence shows that income inequality and poor institutional quality reinforce each other (e.g. Chong and Calderón 2000, Gradstein 2004). Thus, institutional reforms could be good instruments to reduce inequality; but political factors are likely to prevent such reforms in a country like Bangladesh.

[7] Gini coefficient is an inequality index that has value starting from 0 to 1. The higher the value, the greater the inequality. Thus, a value of 1 means highest unequal situation in a society and a value of 0 means there is perfect equality.

[8] The 2022 Social Progress Index covers 12 components and 60 distinct indicators. The framework not only provides an aggregate country score and ranking, but also allows benchmarking on specific areas of strength and weakness. Transparency of measurement based on a comprehensive framework allows change-makers to set strategic priorities, acting upon the most pressing issues in specific societies. The component level framework comprises of basic human needs (nutrition and basic medical care, water and sanitation, shelter, personal safety), foundations of well-being (access to basic knowledge, access to information and communications, health and wellness, environmental quality) and opportunity (personal rights, personal freedom and choice, inclusiveness, access to advanced education).

[9] For instance, policymakers in India plan to act on new insights about priority areas for investment and development; based on a multi-year endeavour to assess progress in 28 states and one territory, 50 cities, and 562 districts, launched in 2016 by the Institute for Competitiveness India in association with government think tank NITI Aayog. Beyond its utility for India's state governments and national leaders, the India Social Progress Index will also equip the corporate sector with a comprehensive outline of the thematic areas where their legally-mandated CSR funds can be directed. By sparking cross-learning and competitive opportunities across the states, the India Index has the potential to improve the quality of life for more than 1.3 billion people.

For Bangladesh, three critical challenges can be identified for addressing inequalities:

• **The Measurement Challenge:** Only a few of the multidimensional indicators can currently be measured in a rigorous and regular manner in Bangladesh. The government and the civil society must therefore take the measurement issue further with flexibility in data sources to provide comprehensive and credible estimates on various dimensions of inequality.

• **The Aggregation Challenge:** The inequalities are observed and measured across various dimensions. We need to devise a conceptual model that would allow aggregation to explore complementarities and synergies across different dimensions for carrying out the required inequality reduction policy agenda forward.

• **The Localisation Challenge:** Much of the efforts on implementation of the inequality reduction agenda will have to take place at the local level, and this will require local data to track performance. The local level institutions, including NGO-MFIs and civil society think tanks, will have to be used extensively by district, city, and upazila/union level local government institutions to provide practical tools for localisation of inequality reduction agenda.

Bangladesh has achieved notable success in steadily accelerating economic growth; along with unprecedented progress in improving key social indicators. One may, however, note that poverty in Bangladesh is measured by consumption—instead of income--as the indicator of current living standard; as consumption is considered as a better measure of 'permanent income' than income itself. This, however, does not recognise the fact that the poor are often forced to sustain consumption by liquidating assets or by borrowing.

The household income and expenditure survey (HIES) data show that income inequality is much higher than consumption inequality; and the ratio of income inequality to consumption inequality is rising over time. This means that, given similar poverty thresholds for income and consumption, income poverty reduction would be slower than the reduction in consumption poverty. It is well-known that social indicators vary significantly across different income groups in the same country. Table 3.1 shows the glaring social inequalities that exist between the poorest and richest quintiles of Bangladesh population.

Table 3.1: Selected social indicators for poorest and richest quintiles in Bangladesh

Indicator	Quintile	
	Poorest	Richest
Child malnutrition rate	50	21
Child (12-23 months) immunisation rate	77	94
Infant mortality rate	62	30
Child (under 5 years) mortality rate	78	38
Total fertility rate	3.1	1.9
Teenage mothers (% of women 15-19 years)	42	19
Percent births attended by skilled health attendant	12	64
Percent women receiving prenatal care	30	87
Primary school completion rate	65	97

Source: WDI 2014

The above shows that inequalities in education, health and other basic services are significantly related to income and wealth. Data available from different Bangladesh Bureau of Statistics (BBS) surveys show that the percentage of malnourished children under 5 in 2011 is about 50 percent in poorest quintile whereas it is 20 percent for richest quintile; only about 12 percent of mothers in the poorest quintile in 2014 are lucky enough to have the opportunity to be attended by skilled health personnel

during giving birth while it is around 64 percent for the richest quintile.

Bangladesh has already achieved gender parity in primary and secondary education at the national level. This positive development has occurred due to some specific public interventions focusing on girl students, such as stipends and exemption of tuition fees for girls in rural areas, and the stipend scheme for girls at the secondary level. This has contributed to promoting the objectives of ensuring gender equality and empowerment of women. There has been steady improvement in the social and political empowerment scenario of women in Bangladesh. The government has adopted the National Policy for Women's Development 2011 and a series of programmes for empowerment of women.

The issue of inequality is thus multidimensional and linked to most other dimensions of development. An equal society can only be ensured if all individuals and social groups can use their productive abilities to the maximum extent for enjoying greater social welfare and inclusive development. In reality, while much progress has been made towards reducing gender inequality, inequality in income, wealth, and employment still remains very high.

To achieve universal realisation of equality and empowerment, it is critical to address key areas of inequality, in particular inequalities in opportunities; discrimination in law and in practice; women's and men's unequal opportunities in the labour market; unequal division of unpaid care and domestic work; poor's limited control over assets and property; and their unequal participation in private and public decision making and businesses.

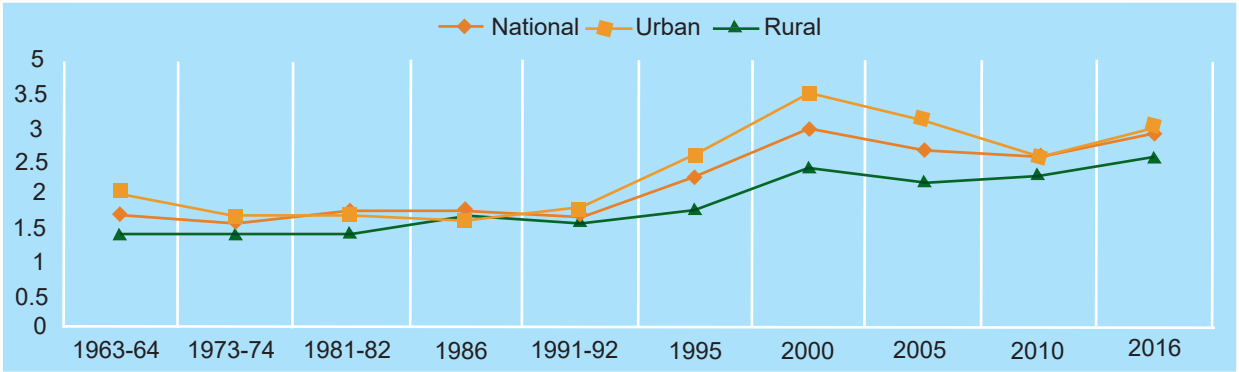
Rising Inequalities: A Divided Humanity

Rising inequalities have always been considered as a major policy issue in Bangladesh. Is income inequality rising in Bangladesh? The Gini coefficient of income distribution stands at 0.499 nationally in 2022; which is 0.446 in rural areas and 0.539 in urban areas. The trend of income inequality since 1963 shows that national Gini has risen from 0.36 to 0.499—an increase by more than 39 percent—while rural Gini increased by nearly 38 percent and urban Gini by 46 percent over the same period. These figures suggest that Bangladesh has experienced increases in the Gini coefficient over the period of last half a century but the rate has accelerated especially since the 1990s.

There is a growing consensus that the best indicator for looking at the worst form of income inequality is the Palma ratio, which effectively focuses on extremes of inequality—the ratio of incomes at the very top to those at the bottom.[10] In Bangladesh, it is changes in these extremes that are most noticeable; while the share of income in the middle is relatively stable. The Palma ratio at the national level has consistently increased from 1.68 in 1963-64 to 2.93 in 2016 in Bangladesh; in urban areas, it rose from 2.00 to 2.96 while, in rural areas, it grew from 1.38 to 2.51 over the same period (Figure 3.1). The policy implication is that Bangladesh should focus on its 'extreme' inequalities, that is, inequalities that do most harm to inclusive and sustainable economic development and undermine social and political stability.

[10] The Palma ratio is the ratio of the richest 10 percent of the population's share of gross national income (GNI) divided by the poorest 40 percent of the population's share and is considered to be a more policy-relevant indicator than the Gini, especially when it comes to poverty reduction. Palma suggests that 'middle classes' – more accurately the middle income groups between the 'rich' and the 'poor' (defined as the five 'middle' deciles, 5 to 9) – tend to capture around half of GNI almost universally. The other half of national income is shared between the richest 10 percent and the poorest 40 percent but the share of those two groups varies considerably across countries. Palma therefore holds that distributional politics is largely about the battle between the rich and the poor for the other half of national income, and who the middle classes side with. For a given high Palma value, it is clear what needs to change: to narrow the gap by raising the share of national income of the poorest 40 percent and/or reducing the share of the top 10 percent.

Figure 3.1: Palma ratio in Bangladesh, 1963-2016



Note: Due to data limitations, the Palma ratio has been constructed using total household income rather than gross national income.
Source: Authors' calculation using HIES data.

In the case of income, the above suggests that policies should be to progressively achieve and sustain income growth of the bottom 40 percent of the population at a rate higher than the national average. The national average income growth and the income growth of the bottom 40 percent of the population since the 1980s in Bangladesh are given in Table 3.2. The average per capita household income (at 2010 constant prices) over the 1986-2016 period grew at 1.43 percent while the same for the bottom 40 percent grew by only 0.28 percent. The situation is worse in the rural areas as, while the average per capita income grew by a healthy 4.41 percent, the income of the bottom 40 percent actually declined by 0.24 percent. As can be seen from the table, per capita income of the bottom 40 percent (both nationally and in the rural areas) started showing positive growth only since 2005.

Table 3.2: Growth in real per capita household income (average and bottom 40 percent)

	National		Urban		Rural	
	Average	Bottom 40%	Average	Bottom 40%	Average	Bottom 40%
1986-1995	0.94	- 0.40	4.34	0.91	- 0.49	- 1.61
1995-2005	1.93	- 0.72	2.61	- 0.89	0.52	- 1.14
2005-2016	3.99	1.09	4.45	2.48	2.28	0.37
1986-2016	1.43	0.28	2.28	0.68	4.41	-0.24

Source: Authors' calculation using HIES data

Along with income, one can observe growing geographical, gender-based and group-based inequalities in many other dimensions in the country. In reality, income distribution in Bangladesh is becoming more asymmetric indicating a growing income gap between the rich and the poor. Another shift is the changing geographical poverty in Bangladesh. Educational facilities are observed asymmetric between cities and rural areas which do not take into account the need of the remote areas. The differential quality of education is a major challenge at all tiers of the education system.

nequality in Bangladesh is not a new phenomenon; and yet it can be fatal. If left unchecked, it can undermine the very foundation of development and the country's social fabric. Over the last decades, Bangladesh has witnessed impressive average gains against multiple indicators of material prosperity. For instance, GDP per capita has more than tripled in real terms; average life expectancy has risen to more than 73 years.

However, this is only part of the picture. Although Bangladesh is richer than ever before, around 31 million people still live in poverty. The richest 5 percent of the households gets nearly 30 percent of the total income while the bottom 5 percent gets only 0.22 percent. Despite overall declines in maternal mortality, women in rural areas are still up to three times more likely to die while giving birth than women living in urban centres. Social protection has been extended, yet persons with disabilities are up to five times more likely than average to incur catastrophic health expenditures. Women are participating more in the work force, but continue to be disproportionately represented in vulnerable employment. Humanity remains deeply divided in Bangladesh.

Nor are recent trends encouraging. Over the last two decades, income inequality has been rising in Bangladesh. As a result, the country's population lives in a society that is more unequal today than after independence. The income gap has deepened — and, with it, the difference in quality of life between the rich and the poor — despite the immense progress made through impressive growth performance. Economic progress in the country has not alleviated disparities, rather exacerbated them. Overall, the Bangladesh society is more unequal today than at any point in time after independence!

Broadly, inequality in a society has many dimensions such as economic (income and wealth) inequality; gender inequality; educational inequality; racial and ethnic inequality; health and nutrition inequality; demographic inequality; political inequality; and so on. There exist complex interactions among different forms of inequality; and the multidimensional drivers of inequality call for a holistic approach to mitigate and overcome the challenges.

Challenges and Way Forward

Designing the right policy framework for addressing inequalities is the biggest challenging area to work in Bangladesh, like in other developing countries. Inequalities of outcomes and opportunities are highly inter-dependent. Without equal opportunities, systemic patterns of discrimination and exclusion prevent the poor and disadvantaged communities from accessing economic, political and social resources, resulting in inequality traps — and the persistence of inequality across generations. Equal opportunities can level the playing field so that the circumstances of birth (such as race, gender, rural or urban location) do not adversely influence an individual's chances to get ahead in life.

Since inequality of outcomes and that of opportunities are interlinked and mutually reinforcing, a comprehensive policy framework to reduce inequality needs to address both. The mix of policies and how they are sequenced to address inequalities are context-dependent and specific to the needs and requirements of each community. Nevertheless, priority should be given to deeper and more persistent gaps. For example, rapid urbanisation might lead to declines in income inequality, but widening gaps in education or health might need to be prioritised.

A comprehensive policy framework is necessary to help policy makers better navigate the complexities and challenges of forming appropriate policies to address inequality based on three related pillars:

- Moderating income inequality.
- Closing gaps in health, nutrition and education.
- Addressing social exclusion by promoting agency, combating discrimination and transforming inequality-reproducing cultural norms.

These pillars may be built around several building blocks (Table 3.3).

Table 3.3: Building blocks for reduced inequalities in Bangladesh

Pillar	Building block
Moderate income inequality	• Strengthen inclusive growth • Adopt effective redistribution policies • Promote income opportunities for the low income population groups
Close gaps in health, nutrition and education	• Ensure better targeting and pro-poor composition of public expenditures • Improve delivery channels of quality services • Strengthen institutions and improve capacity for provision of quality services • Implement governance reforms for installing greater responsiveness to disadvantaged/excluded groups • Expand access to un/underserved populations and regions
Remove social exclusion and discrimination	• Expand civic/political/economic engagement for socially excluded/marginalised population groups including women • Adopt affirmative action and anti-discriminatory laws/policies

Source: Authors' compilation.

These building blocks may further be enriched by relevant policy frameworks for addressing inequalities (Figure 3.2).

Figure 3.2: Policy frameworks to address inequality



Source: UNDP 2009

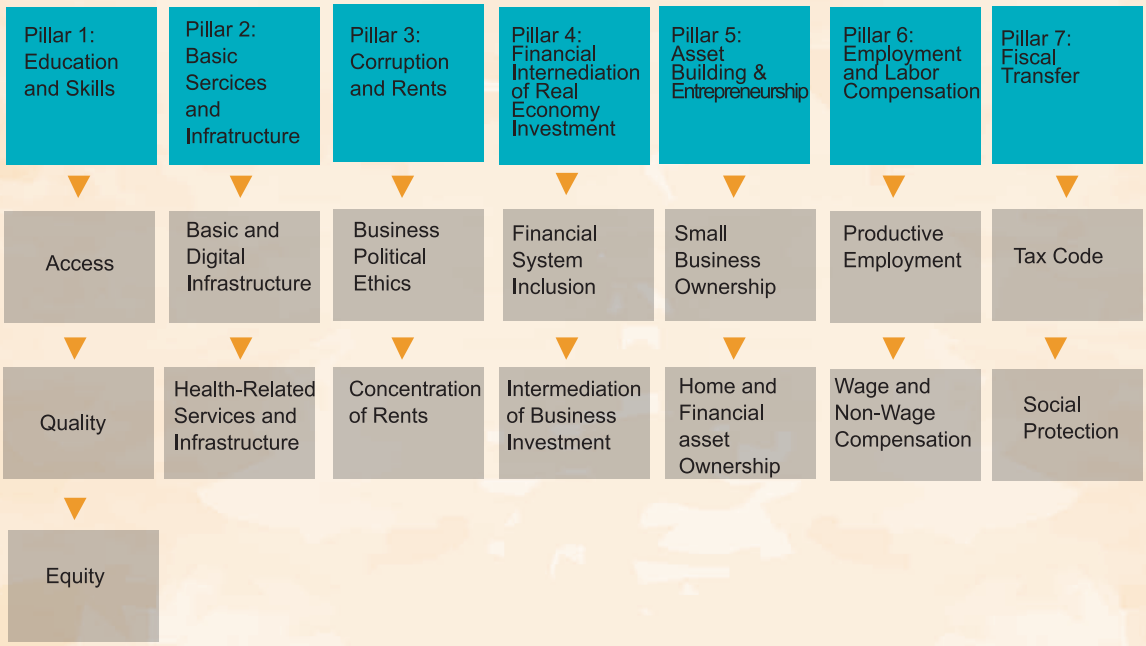
Inclusive growth can be thought of as a strategy to increase the extent to which the economy's top-line performance is translated into the bottom-line results that the society is seeking i.e. broad-based expansion of economic opportunity and prosperity. However, inclusive growth is more than that. An economy is not a business and there is a feedback loop between the bottom- and top-lines (growth and equity) in an economy. This feedback loop can run in either a positive or a negative direction. The World

Economic Forum 2017 Report named 'The Inclusive Growth and Development Report' provides the ecosystem of inclusive growth based on seven pillars (Figure 3.3).

'Leaving no one behind' (LNOB) agenda is an underlying principle for reducing inequalities. Its aim is to ensure that development has positive impacts on the poorest and most marginalised members of society. This requires localisation of inequality reduction efforts and to 'put the last first' (Chambers 1983) to ensure that areas of relative deprivation are targeted when implementing these efforts at the local level.

Another critical role of civil society is to ensure that the government is held accountable (Bissio 2015). Accountability is typically based on three elements: responsibility, answerability and enforceability (OHCHR, CESR, 2013). Responsibility entails that those in positions of authority have clearly defined duties and performance standards, which enable a transparent and objective assessment of their behaviour. Answerability demands that public officials and institutions present logical and articulate justifications for their actions and decisions to those affected, such as the general public, voters and other institutions.

Figure 3.3: Policy and institutional ecosystem framework for inclusive growth



Source: UNDP 2009

Enforceability requires public institutions to implement mechanisms that measure the degree to which government officials and institutions abide by established standards, and that enforce sanctions on officials who do not comply and, when needed, ensure that the proper corrective and remedial action is carried out. These three elements of accountability are not mutually exclusive, but interlinked. It is thus paramount that the roles and responsibilities of the government are clearly defined, particularly in terms of the answerability and enforceability dimensions.

Inequality Reduction Agenda

Much of the economic inequality in Bangladesh is associated with 'rent-seeking'; and such inequality undermines economic efficiency. However, the worse form of inequality that is widespread in the country is inequality of opportunities, which are both the cause and consequence of inequality of

outcomes.

Reduced inequalities have both economic and social benefits. It strengthens people's perception on fair society, improves social cohesion and mobility, and boosts employment and education with beneficial effects on human capital and development. Inequalities in the society are partly the result of economic forces, but these are widely affected by public policy choices, such as taxation, level of minimum wage, and investments in social sectors (e.g. health care and education).

Similar to the analysis of poverty and poverty reduction expanding from a uni-dimensional (e.g. income) focus to multi-dimensional deprivations, the case of inequality has also evolved around many dimensions. Indeed, inequalities in wealth exceed those in income. Especially in countries without adequate public health systems, a Palma ratio of health status would show even greater inequalities than a Palma ratio for income. A Palma ratio based on exposures to environmental hazards is also likely to demonstrate a similar trend.

As highlighted in the present 2023 and the earlier 2022 Bangladesh Poverty Watch Reports, one of the worst forms of inequality in Bangladesh relates to inequality of opportunities; reflected in a lack of socioeconomic mobility, forcing those in the bottom of the socioeconomic pyramid unable to move upwards. Inequality of income tends to be associated with less economic mobility and fewer opportunities across generations.

Since different dimensions of inequality are related, focusing on one dimension at a time may underestimate the true magnitude of societal inequalities and provide an inadequate basis for policy. For example, health inequality is both a cause and a consequence of income inequality. Inequalities in education are a primary determinant of inequalities in income and opportunity.[11] The policy implications of the current status of inequality is that Bangladesh should focus on 'extreme' inequalities, that is, inequalities that do most harm to inclusive and sustainable development and undermine social and political stability.

There are many dimensions to inequality in the country—some with worse effects than others—and there are many ways to measure these inequalities. However, one thing is clear: for achieving inclusive and sustained development, Bangladesh cannot ignore extreme inequalities. The World Bank study on Voices of the Poor highlights that the poor suffer not just from a lack of income but from insecurity and a lack of voice.[12]

The spatial dimension of inequality has also attracted considerable policy interest, since regional disparities in economic activity, incomes and social indicators foster overall income inequality. Despite obvious importance of regional inequality, few studies exist in Bangladesh which analyse its causes systematically.

One issue that has received increasing attention over the years is the role of decentralisation in regional inequalities. The major argument is that decentralisation enhances public sector efficiency but can weaken inter-jurisdictional redistribution causing a rise in regional inequality (Prud'homme 1995). Thus, a conflict between efficiency and redistribution might arise from decentralisation. Nonetheless, decentralisation and its effects are important for Bangladesh since it is an important element of the country's development strategy. The practical evidence on the redistributive consequences of

[11] For a detailed discussion on the adverse economic consequences of inequality, see Stiglitz 2012.

[12] See World Bank's World Development Report on Poverty in 2000. The International Commission on the Measurement of Economic Performance and Social Well-Being (2010) emphasises that metrics of performance (including output and inequality) should be expanded beyond just conventional measures of GDP and/or income. The OECD has carried on this work in their Better Living Initiative, including the construction of the Better Life Index. An important part of the agenda of OECD High Level Expert Group on Measurement of Economic Performance and Social Well-Being is the construction/evaluation of alternative measures of inequality.

decentralisation is rather mixed.[13]

To be effective, the decentralisation initiatives taking place in Bangladesh should be supported by suitable additional redistributive instruments depending on whether to redistribute between individuals or regions. Regional inequalities contribute to interpersonal inequalities so that it might be more efficient to redistribute between individuals using tax-transfer schemes instead of redistributing between regions (Musgrave 1959).

A related study by Kessler et al. (2011) finds that interregional transfers increase regional inequalities if people are mobile, so that interpersonal transfers seem to be more suitable to achieve a more equal income distribution. It must be emphasised that inequalities of wealth and income have a significant impact for the achievement of economic, political and human development. A high level of economic inequality undermines the country's growth potential, retards the development of social capital, and encourages corruption, even at the local level.

Since independence, overall economic inequality in Bangladesh has become pervasive; but it is avoidable. The rising inequality has emerged not only because of differences in what people inherited and received; but, more fundamentally, due to big inequalities in accessing opportunities and sharing outcomes. This makes economic inequalities an issue that calls for insights into the functional dynamics of deriving economic and social opportunities and how the political process shapes and perpetuates the country's structural features of unequal privilege and neglect of poor and disadvantaged communities.

Most of Bangladesh's poor live in rural areas and are engaged in farming. This shows that, for reducing income inequality, agricultural development is essential to directly increase the incomes of the poor who farm; but also for releasing labour and capital that can be used in non-agricultural enterprises and for stimulating the demand for non-agricultural goods.

This emphasises the positive linkages between agricultural development and non-farm activity growth--local 'trickle-down' from improving farm productivity. Thus policies that encourage investment in the rural, non-farm sector may be the best means of reducing rural poverty and inequality. However, it is unclear which policies lead to increased rural non-farm investments in the absence of a dynamic agriculture, especially in the presence of credit constraints, labour rigidities and inadequate schooling that is emphasised in the relationship between the non-farm sector and rural inequality.

But even in rural areas, the treatment of non-farm activity as a single homogenous good is not appropriate. Rural non-farm activity ranges from household and village production on a very small scale producing simple, low-quality products on the one hand; to SMEs on the other, sometimes using imported technology and producing modern high quality products. The high-quality products sector that plays a central role in this framework combines two separate elements: production of exportable goods that can be traded on a larger market and production of non-tradable goods and services.

In the context of inequality reduction in Bangladesh, it is important to consider separately the non-tradable and tradable non-farm sectors within a 'general-equilibrium' framework. While the non-tradable sector is driven by local demand conditions and thus is positively influenced by growth in agricultural productivity, the tradable non-farm sector enters areas with relatively low wages and thus is negatively influenced by growth in agricultural productivity. As a consequence, non-farm growth tends to reduce inter-village rural inequality induced by agricultural technological change.

Moreover, the SMEs tend to employ low-skilled labour. Thus, the growth in such employment increases

[13] Some authors find an increasing effect of decentralisation on regional inequality (e.g. Rodr ıguez-Pose and Gill 2004) while others find a declining effect (e.g. Lessmann 2009, Ezcurra and Pascual 2008). On the other hand, some researchers stress different effects for high and low income countries (e.g. Shankar and Shah 2003, Rodr ıguez-Pose and Ezcurra 2010).

the incomes of the poor and, given that the landed (better off) households are net hirers of agricultural labour, this decreases intra-village inequality. By contrast, particularly in the presence of mobile capital which dampens regional variation in wages, agricultural productivity growth tends to increase inter-village inequality.

These mechanisms can only work in the presence of well-functioning labour and goods markets and an external source of mobile capital. Thus, it is important to reduce the barriers to the movement of capital along with investments in agricultural technology. Bangladesh has a long history of public investments in agricultural innovation. But, clearly more needs to done to better understand the process of rural industrialisation so that the most appropriate policies can be put in place.

For Bangladesh, the risk of increasing inequality associated with active participation in the global economy is greater, especially because of inherent institutional weaknesses associated with being a relatively low income country. It is true that globalisation – that is the trend of increasing integration of economies in terms not only of goods and services, but of ideas, information and technology – has tremendous potential benefits for a country such as Bangladesh. The challenge is to realise the potential benefits without undertaking huge offsetting costs.

From a policy perspective, not all inequalities are 'bad' for Bangladesh. Some inequalities represent the outcomes of differences across individuals in ambition, motivation and willingness to work. The 'constructive' inequalities provide incentives for mobility and reward higher productivity. Increases in constructive inequalities may simply reflect faster growth in income for the rich than the poor – but with all sharing in some growth.

But, of course, some inequalities are 'destructive' when these reflect deep and persistent differences across individuals or groups in access to productive assets—including not only land but, most importantly, education and skills. Obviously, destructive inequalities undermine economic growth and efficiency, by reducing the incentives for individuals to work, save, innovate and invest. These may often create a backlash against market reforms and institutions that in the long term are the critical ingredients of reducing inequalities and fostering shared development.

In Bangladesh, changes in the structure of output and income are one of the major sources of changes in inequality. Among different components of income, wages are generally the most equalising component; but its share in both rural and urban personal income has been declining steadily, contributing to rise in inequality. Since the 1980s, the share of wages in total personal income has fallen by more than a third. This can at least be temporarily reversed by pursuing policies for broad-based nonfarm growth and expanding employment-intensive growth. Over the medium term, this would be a powerful instrument of containing inequality in Bangladesh for which investments in both physical infrastructure and human capital are necessary pre-requisites.

As the HIES data indicate, there exist several sources of income inequality in Bangladesh: income from nonfarm enterprises, land and non-land assets, and remittances from abroad. Income from nonfarm enterprises largely represents return to owned enterprises and hence is the return to wealth. International remittances are also concentrated to relatively better-off households as overseas migration entails high costs beyond the reach of most poor households. Thus, the increase in the relative importance of incomes from nonfarm enterprises and remittances are both highly inequalising as the incomes accrue mostly to higher income groups.

Obviously, curbing growth in these components is a self-defeating policy that could lead to reduced income growth. One way to address the issue is to tax components of these incomes in a way that do not reduce incentives. The other available instrument is public transfer to the poor. Prospects for a large increase in transfer, which is large enough to make a difference in the change in income distribution, is

however impractical for a number of reasons including limited availability of public resources and inevitable leakages in the distribution system.

One must also recognise that HIES data miss out much of the incomes at very high levels, partly because these households are less easily accessible and their true incomes are difficult to capture by the enumerators. For example, one of the most disequalising components of income which has increased as a proportion of total income rapidly is capital gains from exploding real estate and land values. It is unlikely that any significant part of it is captured in the HIESs.

Another large component of such income consists of what is often referred to as 'black money', incomes shared between those in a position to hand out scarce entitlements and their recipients. Many of the past policies have led to the emergence of a manufacturing and trade regime that certainly means a much greater flight of earnings and capital which, if captured, would reveal extraordinarily unequal distribution.

In reality, a decent system of taxation together with provision of social protection to the poor could support a process of inequality-averse growth. But one must also remember that the nature of state power in a country like Bangladesh seeks for avenues of rent appropriation. These are used in distributing contract for public procurement and favours to trade and industry to overcome 'invisible' controls. As a result, investments remain less efficient as the choice is dictated by a distorted market and by those who have best access to state power. Recognising the fact that the implementation of equitable policies will face a number of hurdles, Table 3.4 provides a list of specific policies that may be considered for creating more equitable development in Bangladesh.

Table 3.4: Specific policies for more equitable development in Bangladesh

Broad agenda	Policy measures
Policy 1: Moderate income inequality	
Induce changes in the pattern of growth such that incomes of low-income population grow faster than average	**Decent employment creation and labour market reforms**: Create sufficient employment (quantity); that gives adequate income, security and stability (quality); and accessible to all groups (equal access); target MSMEs by providing access to finance (both start-up and for expanding operations) and markets, assist in adopting new technologies and identifying strategically important sectors; provide information on improved production methods, technical support services, vocational training, establishing/strengthening business links and subcontracting; adopt strategies to ensure that MSMEs are integrated with the industrial sector as providers of inputs and raw materials to bigger firms.
	Employment guarantee schemes: Implement government-sponsored employment guarantee schemes to absorb low-skilled poor workers and allow them to earn a basic income which act as a safety net to guarantee a certain level of income for those otherwise unemployed, while putting in place much needed economic and social infrastructure. Scaling up of employment guarantee schemes can be effective in reducing inequality, including horizontal inequalities. Moreover, the infrastructure built will increase labour productivity; cost per net job created could be much lower than for alternative policies, and the programme wage may emerge as the de facto minimum wage, reducing minimum wage enforcement costs.

	Labour market policies: Create stronger labour market institutions along with effective minimum wage legislation, collective bargaining to reduce wage inequality; manage drivers of inequality associated with financial and trade globalisation. **Macroeconomic strategy to promote inclusive growth:** This will prioritise three elements--economic growth, employment creation and macroeconomic stability.
Adopt effective redistributive measures to improve income inequalities	**Social protection providing minimum income security**: Social insurance (e.g. microinsurance) and social assistance programmes to cope with contingencies and adverse events. **Consumer subsidies:** For reducing the costs of household goods for which low-income households spend a disproportionate share of their incomes which can have an immediate impact on nutrition and consumption as well as general well-being of low-income households. **Progressivity of tax system:** Strengthen direct taxation including income and property taxes and adopting well-designed tax brackets and rationalising personal exemptions and deductions; make VAT progressive by taxing goods and services consumed by the rich and poor at different rates, such as basic food items.
Promote income opportunities for the low income population groups	**Administrative reforms to improve access to employment and income:** Address all discriminatory provisions and discriminatory practices including statutory or customary barriers to access or ownership of assets; use affirmative action policies for improving income-generating opportunities of specific groups, allocate jobs, public contracts, credit, access to higher education and legislative seats on the basis of belonging to a disadvantaged group; barriers to participating in productive employment. **Access to labour markets:** Remove barriers to skill sets, information gaps or mobility constraints of individuals and groups; design policies to promote higher employability of the poor and disadvantaged groups involving a package of instruments that address different barriers to access employment and income generation opportunities; improve access of women to labour market by addressing gender-based discrimination and specific barriers that women face when entering productive employment; ensure on-site child care centres and other worksite facilities (e.g. medical aid, drinking water, toilet facilities and shade) in informal employment locations. **Access to finance:** Ensure financial inclusion for all by removing both price and non-price barriers in both demand and supply sides.
Policy 2: Reduce gaps in health, nutrition and education	
Ensure better targeting and pro-poor composition of public expenditures	**Increase level of public expenditures in education, health and nutrition sectors:** Ensure that these basic social services are available in sufficient quantity; physically and economically accessible; affordable without being a disproportionate burden for the poorest; and of good quality in terms of relevance and cultural acceptability; ensure greater flow of public expenditures to social services with the biggest gaps (e.g. expenditures on health sector in rural areas need to grow faster than expenditures in urban areas; as secondary school enrolment rates lag behind primary completion rates, more resources should be directed towards secondary education, large gaps in nutrition outcomes across wealth quintiles imply that expenditures should target those at the tail end of the distribution etc.); increase investments in early childhood development having strong redistributive power while being highly cost-effective; direct public investments in infrastructure, especially in rural and geographically isolated areas, with strong positive growth and inequality-reducing benefits.

	Create better access for poor, excluded and disadvantaged groups: Focus on sectors, geographic locations and groups that are more isolated and disadvantaged by increasing availability and quality of social services and programmes for the poorest and most excluded groups; investments in infrastructure like basic water and energy reduce the time women spend in household unpaid labour, allowing them to spend more time in paid labour to reduce income inequality across genders and improve mothers' health, which benefits children's well-being.
Improve delivery channels of quality services	**Focus on (i) multi-sector early childhood development programmes, (ii) integrated local service delivery systems, and (iii) community-based programmes:** **Early childhood development:** Early childhood development programmes work across sectors to achieve a series of mutually reinforcing objectives to improve the well-being of children, directly providing health and nutrition services to participating low-income and disadvantaged children while also providing the stimulation, support and attention to improve their school readiness and chances to earn higher future incomes. **Integrated service delivery systems:** Integrated delivery systems that group relevant services under one scheme and overcome issues of fragmentation can improve access to services and avoid dropout of beneficiaries. Integrated delivery systems are networks of providers and organisations that aim to deliver a coordinated continuum of services to a defined population and are accountable for the outcomes of the population served. **Community-based programmes:** Interventions that support participatory, community-based programmes focused on improving outcomes in education, health and nutrition can have an important impact in closing gaps in well-being. By involving beneficiaries in programme design, implementation and evaluation, participatory programmes help empower communities, create a sense of ownership and foster accountability to poor clients. Community outreach and community-based services are also useful strategies for reaching isolated groups or those who would not otherwise seek services.
Strengthen institutions and improve capacity for provision of quality services	Focus on three important tools to build institutional capacity: (i) improving the quantity and quality of human resources to deliver services, (ii) strengthening local governments so that services reach the most marginalised communities, and (iii) enabling inter-sectoral coordination so that services are comprehensive.
Implement governance reforms for installing greater responsiveness to disadvantaged groups	Ensure that institutions operate not only efficiently, but also responsively to the needs and aspirations of those who are lagging behind. Effective accountability mechanisms are needed to ensure full implementation of inequality-reducing measures, particularly those based on public expenditures. A variety of instruments within the broad realm of social accountability, such as social audits, citizen report cards and public expenditure tracking surveys, can be used for the purpose.
Expand access to un/underserved population and regions	Disadvantaged groups need to be reached through specific reforms that address the particular access barriers that they face, including social norms that allow for exclusion and discrimination. Social norms are significant in explaining inequality in education, health and nutrition outcomes across gender and place of residence.
Policy 3: Remove social and gender exclusion and discrimination	
Expand civic/political/economic engagement for socially excluded/marginalised population groups including women	**Broaden participation in political and public life:** Create civic and political space for inequality reduction such as involvement of civil society in policy debates on national development plans and budget priority setting; resolve specific economic, social and cultural barriers that prevent the poor and marginalised from participating in public life; CSOs must themselves be inclusive, accountable and transparent if they are to effectively promote greater social justice; work towards a truly inclusive democracy—in which nobody is left out of the public dialogue based on income or other grounds—which is critical to distributional outcomes; new technologies hold great potential to create inclusive citizen networks e.g. platforms based on simple SMS capacity for collecting and mapping inputs from citizens can enable initiatives of mapping community needs.

Adopt affirmative action and anti-discriminatory laws/policies	**Promote conditions that are conducive to inequality reduction:** Prejudice and discrimination are based not only on gender, racial, ethnic or cultural grounds, but also on economic grounds; use the space for specific interventions to revise the norms underpinning inter-generational transmission of inequalities using effective enactment of anti-discriminatory legislation; improving access to justice for the poor, marginalised and disadvantaged; introduction of affirmative action policies; and engagement with the media and other public opinion makers. Affirmative action interventions that aim at directly promoting the socioeconomic status of specific groups in the areas of education, employment and business creation can improve the opportunities for disadvantaged groups; these policies can use quota system for racial and ethnic groups, women and persons with disabilities.

Source: Authors' compilation

Inequality and Market Reforms

Let us consider two cases of market reforms associated with globalisation that can affect inequality in Bangladesh. It is argued that trade liberalisation makes economies more competitive and thus is likely to reduce dis-equalising rents. Trade liberalisation can also generate new labour-intensive jobs in agriculture and manufacturing – raising the incomes of the rural poor. And trade liberalisation implies cheaper imports, reducing real costs of consumption for the urban poor – who after all unlike the rich use most of their income for consumption.

On the other hand, recent evidence shows that trade liberalisation leads to growing wage gaps between the educated (skilled) and the uneducated (unskilled) work force. Apparently, the combination of technology change with the globalisation of markets raises the demand for and the wage premium to skilled labour faster than the educational system can supply skilled and trainable workers (Khondker and Mujeri 2006). In Bangladesh, although education/skill levels of the workforce are rising, but the process is painfully slow. And the distribution of education is highly unequal.

In reality, the effect of trade liberalisation on inequality depends, among others, on the extent to which the country's comparative advantage lies in employment-intensive agriculture or manufactured exports, and broad-based sharing of education/skills by the labour force. Similarly, privatisation of utilities (power, water, and telecommunications) may significantly increase access to services. On the other hand, privatisation also poses the risks of concentrating wealth unless done and implemented well.

Often one has to be cautious regarding the political risks associated with the privatisation process that ends up reinforcing rather than diffusing initial inequality of wealth and privileges. The risk arises almost by definition, since a country such as Bangladesh is handicapped by relatively weak institutions, less well-established rules of transparency, and high concentration of economic and political power along with a high correlation between these two sources of power.

There is little doubt that low- and middle-income consumers and MSMEs are the biggest losers under a repressed financial system. In the medium term, elimination of financial repression and increased competition of a modern and liberalised financial sector increase access to credit for small enterprises and raise the return to banking deposits which are the principal vehicles for small savers. The advantages for small business in turn are likely to generate more jobs and raise wages for the working poor.

However, in the short run, financial liberalisation tends to help those most who already have assets, increasing the concentration of wealth and income. Liberalisation increases the potential returns to new and more risky instruments for those who can afford a diversified portfolio and therefore more risk, and who have access to information.

On What to Do

For domestic policy, one obvious implication is to create the necessary fiscal space to finance safety net and social protection programmes. Of course, maintaining and insulating politically a fiscal surplus is not an easy task. In addition, raising revenue to finance social protection/safety nets requires more taxes; and in a global economy, it becomes increasingly difficult to tax footloose capital (and even to tax the income of highly educated and internationally mobile labour).

Assured revenue for an effective safety net/social protection minimises the welfare and human capital losses the poor otherwise suffer with economic or other shocks. But in the medium term, the best policy against inequality is universal access to good education. In this global information age, education is the 'people's asset'; and the more the education for all, the lower the inequality in the long run.

Unfortunately, education still remains a vehicle for reinforcing rather than compensating for initial differences across households in income and wealth in Bangladesh. There is a need for targeted public programmes to bring good education to the poor. Education for the poor should not be treated as a political and technical matter only in the presence of high income inequality in the country, which constrains both effective demand for education of the poor households and generates resistance from richer households to allocate needed public resources for effective and quality basic schooling for the poor.

Another aspect to counter inequality in Bangladesh is to remove anti-equality bias in public policies by adopting 'equal-opportunity fine-tuning' of all relevant economic policies. For example, if macroeconomic stability requires high interest rates, temporary measures should be adopted to ensure required access to credit for MSMEs. During restructuring of the financial sector, distributional considerations should be explicitly considered. Privatisation policies can introduce special provisions under which small investors can purchase small lot of shares, and can borrow at reasonable rates to purchase available shares.

Key Issues for Bangladesh

No doubt, rising inequality is a big burden for Bangladesh; and has serious implications for ensuring secure, sustainable lives and livelihoods for all. Indeed, there are many pressing concerns for the country, but we must not lose sight of the challenges and obstacles created by inequality and discrimination. 'When inequality creates discriminatory outcomes, it becomes a human rights issue'. In Bangladesh, rising vertical inequality concentrating greater amounts of wealth among a small group of economic and social elites coupled with horizontal inequalities that marginalise specific communities, while perpetuating cycles of existing privilege, undoubtedly create discriminatory outcomes.

One must also recognise that most inequalities are rooted in issues of social, legal and economic

inequality that exists in the country. Inequality is intrinsically linked to overall socioeconomic and structural features in the country since the poor and the marginalised are often the most vulnerable to social and economic costs of unsustainable production and consumption patterns and a changing climate. By reducing inequality, these vulnerabilities can also be reduced. Inequality, therefore, must be faced in an integrated manner; and at the global level (e.g. climate change) as well.

No doubt, many tools are available for reducing inequality. Universal social protection policy, including health care and social (micro) insurance, can ensure that all people have access to basic services and protections; and fair, effective, progressive tax systems can help produce a more equal distribution of wealth. The critical challenge is to address social and cultural inequalities that are deeply entrenched and woven into the fabric of the society. Universal social protection, while necessary and essential in Bangladesh, will not rectify the long history of discrimination; and hence should be an integral component of wider efforts.

As Bangladesh moves forward in reducing inequalities, indicators and methodology for evaluating progress must consider both vertical and horizontal inequalities that create and perpetuate various cycles of exclusion.

A key concern for Bangladesh is to translate the directional model for inclusive development into a pragmatic action agenda for implementation. For the medium term, Bangladesh needs to create effective economic institutions and proper policy incentives, while also pursuing sound macroeconomic policies and efficiency-enhancing reforms over time. Bangladesh needs to have success in building a robust middle class and reducing extreme poverty and social exclusion and marginalisation for creating a more equitable society.

Local Level Inequalities: Private Sector and Civil Society

Bangladesh is now a member of the group of lower middle income countries as per the World Bank classification and will be graduating from the UN's least developed country (LDC) status to a developing country in 2026. With nearly 170 million people and the world's 35th largest economy in GDP purchasing power parity (PPP) terms, Bangladesh's recent growth performance has been spectacular. In particular, the progress in social sectors has been noteworthy. As opposed to the typical 'income-mediated' (where rapid and broad-based economic growth plays the key role in social progress) and the alternative 'support-led' (in which case high public spending in social sectors is the key mover) pathways, Bangladesh's social development has rested more on a premise where pro-active government initiatives supported by grassroots activism and social organisations (including private and civil society initiatives) have played key roles in bringing about innovative and low-cost solutions to social problems (Mujeri and Mujeri, 2020, 2021. 2022).

One area of policy discourse on distribution of income and wealth in Bangladesh has focused on the appropriate level of government to which financial and decision making power regarding public service provisioning and financing can be devolved. While the advantage of decentralisation to make use of better community-level information about priorities and the characteristics of residents is well-documented, there also exists apprehension that there is a greater likelihood that the local governing body would be controlled by elites and there can be 'political capture'--to the detriment of the poor and weaker community members. In addition, decentralisation also has the potential weakness

that community level decisions may be less likely to reflect social and economic costs and benefits across larger spatial scales.

In Bangladesh, detailed information on local-level inequality has traditionally been available only from case studies that focus on a limited number of localities. Further, such studies do not provide a basis for generalisations about local level inequality across large numbers of communities. The construction of comprehensive geographic profiles of inequality across localities has been held back mainly by limitations with conventional distributional data.

Research shows that geographic characteristics are strongly correlated with inequality, even after controlling for demographic and economic conditions. The correlation with geography is observed in both rural and urban areas. In rural areas, population size and mean consumption at the community level are positively associated with inequality while, in urban areas, such relationship is rather weak. In both rural and urban areas, populations with large shares of children and elderly tend to be more unequal.

In relation to the distribution of the gains from growth, regional approach needs to consider coastal vulnerability and scope for new and sustainable income generation opportunities. The government and the nongovernment sector (e.g. NGO-MFIs) are involved in different grassroots level activities in order to reduce the gap between the rich and the poor including women and men; inequalities of voice and participation in policy and decision making; inequalities in opportunities, income and wealth; and social inequalities such as health, nutrition and education.

Over the years, the government has developed stronger linkages between national and local level planning (e.g. at Upazila and Union Parishad levels) for synergistic development along with more equitable outcomes. The future challenge is to strengthen the underlying institutional framework, capacity development for local level planning, and implementation of sustainable development initiatives at the grassroots level covering both the local government institutions and civil society organisations.

Further, the government has already completed a mapping exercise reducing inequalities (SDG10 along with other SDGs) identifying lead and associate ministries/divisions, actions needed to achieve the targets within the 7th Five Year Plan (2016-2020) and 8th Five Year Plan (2021-2025) periods along with the list of existing policy instruments for reducing inequality and proposed global indicators for performance measurement. The respective ministries/divisions have been formulating and implementing action programmes and interventions in phases following the proposed agenda.

Concluding Remarks

The above discussion illustrates the patterns, dynamics and the challenges of inequalities over the last fifty years in Bangladesh. However, these are not mutually exclusive neither these should be treated as causes or symptoms. There are many other issues of social, cultural and political processes which are also important ingredients of the processes and the outcomes, reinforcing the historical aspects and inter-generational dimensions of inequalities.

The discussion highlights that probably the most important dimension of the country's development process is acute inequalities and the trend towards increasing inequalities covering most dimensions (economic as well as non-economic) of development. It is seen that many people still have inadequate access to basic services to benefit from the current development process which shows the state's

unethical and unfair biases in favour of the rich and the elite.

The unequal development process has also been fueled by democratic deficit in Bangladesh under the powerful neoliberal regimes. The proponents of neoliberalism hold that inequity in development is the outcome of inadequate functioning of the market mechanism and prescribe that creating 'market-friendly' social structure and economic institutions which are self-regulating and can respond to economic regulations and incentives will generate a process of inclusive and equitable development in Bangladesh. However, the development reality in Bangladesh points to the tendency towards inequality in every sphere of life, and that the structural process itself compels the state to remain strongly biased towards the rich and powerful elite. No doubt, the 'elite capture' of the state has contributed much towards widening the democratic deficits in Bangladesh.

Further, the development process in Bangladesh portrays a relentless struggle between the masses and the elite for better policies in fulfilling the state responsibilities of basic rights, such as removal of socioeconomic exclusion and marginalisation of disadvantaged communities; universal social security and gender equality; eradication of poverty and hunger; right to food and nutrition; access to quality and affordable education and health care; right to sustained and decent employment and livelihoods; and ensuring environmental sustainability and other democratic and basic needs. No doubt, Bangladesh has achieved significant progress in many respects e.g. public distribution of food at low prices; pension to the elderly, distressed women and disabled peoples; social protection and cash transfers to deprived sections of society including the poor and disadvantaged women, dalits, minorities and indigenous peoples. But, it is yet to fulfill the basic principles of justice and democracy such that no one is left behind.

In short, equality and justice along with equal opportunities for all, as ingrained in the concept of inclusive development, needs to be the cornerstone of equitable and sustainable development in Bangladesh. For the purpose, the state must guarantee equitable access to land and other natural resources and socioeconomic opportunities that are vital to sustain the people's livelihoods and to ensure the inclusion of the disadvantaged and left-behind communities. Deep and equitable reforms are needed to overhaul the legal, institutional and structural arrangements in the country. Besides, it is important that the rights of women and other disadvantaged communities are ensured. The key is to ensure fair and equitable representation for all in political, state, economic and social institutions by abolishing all forms of discrimination in society. While not undermining the critical importance of other dimensions (including health, education, social inclusion and protection for the disadvantaged communities) in the process of reducing inequalities, the country's labour market and its dynamics is probably the critical entry point for strengthening the process of inclusive development in Bangladesh.

4

Poverty and Deprivations of Marginalised Communities

Ours is a battle not for wealth or for power. It is a battle for Freedom. It is a battle for reclamation of Human Personality.

B R Ambedkar

Introduction

While no firm estimates are available, some figures suggest that there live about 25 to 30 million marginalised people in Bangladesh having diverse categories including cultural identities, gender, disabilities, races and ethnicities. These groups are mostly victims of rights violation such as violence, discrimination, vandalism, threats, socioeconomic exclusion and other injustices. They are also victims of hostile socio-political conditions. Their livelihood and employment opportunities are limited, land and asset ownership are almost non-existent, livelihoods are fragile, socio-political participation is very little, social identity and status is low and they subsist in persistent multidimensional poverty and absolute deprivations. Often institutions mandated to protect the rights of every citizen do not operate equitably for these communities.

Despite some positive changes during the last few decades, these communities remain mostly unrecognised by the policy makers, politicians and the mainstream populations. Women in these groups also face additional marginalisation and have little recourse to access education, socioeconomic opportunities or social justice. The goal of the Poverty Watch Reports is to gather evidence to highlight their socioeconomic and human rights situation and bring their situations to the attention of the policymakers, development analysts and the general public to influence equitable policy formulation and their effective implementation in Bangladesh.

In the Poverty Watch Report 2022, two specific disadvantaged communities were covered for review and analysis of their current status in terms of selected indicators: (i) plain land ethnic communities who live in three administrative divisions of Bangladesh—Rajshahi, Rangpur and Mymensingh. The selected plain land ethnic minorities covered seven specific communities consisting of Garo, Hajong, Mal Paharia, Mandi, Munda, Oraon and Santal; and (ii) the members of transgender (Hijra) community.

The above groups are distinct disadvantaged communities that experience discrimination and social, economic, political and cultural exclusion because of unequal power structure and socioeconomic relationships in society.

The Poverty Watch Report 2023 covers three broad groups of communities for analysis: (i) plain land ethnic communities from Barisal, Dhaka, Rajshahi and Sylhet divisions covering 17 specific communities: Bagdi, Bedia, Bhumij, Gonju, Kharia, Khasi, Koch, Kole, Kui (Kuvi Khond), Mahali, Mahato, Malo, Monipuri, Musohor, Paharia, Rakhain and Turi; (ii) river gypsy (Bede) community from Dhaka division; and (iii) commercial sex workers covering two groups (brothel-based and street/hotel-based from Comilla and Dhaka divisions.

Data/Information Collection: FGDs and KIIs/Case Studies

This report presents the findings of the poverty and exclusion analysis which captures the poverty dynamics and social exclusion and multidimensional deprivations of three selected marginalised and vulnerable communities in Bangladesh. The communities comprise of 17 different plain land ethnic minority groups living in different regions of Bangladesh; river gypsy (Bede); and commercial sex workers. The results are based on 20 specific FGDs and 20 KIIs/case studies on these particular communities: (a) 17 plain land ethnic minority communities (17 FGDs and 17 KIIs/Case studies): (b) river gypsy (Bede) 1 FGD and 1 KII/case study; and (c) commercial sex workers (2 FGDs and 2 KIIs/case studies) for brothel-based and floating sex workers.

The study combines several key dimensions that determine poverty and exclusion status of these specific marginalised groups--low income and lack of asset ownership, geographical location, socio-cultural barriers, disadvantaged and excluded status the community, lack of empowerment and participation, and other exclusion aspects identified in the analytical framework adopted for the study. The FGDs and KIIs/case studies were conducted during June 2023 to September 2023 to capture the deprivation and exclusion characteristics and dynamics of the selected disadvantaged communities in the study locations (Table 4.1).

Table 4.1: Location of FGDs and KIIs/case studies on selected marginalised communities

Marginalised community	Specific community	Division	District	Upazila/City	No. of FGDs and KIIs/Case studies
Plain land ethnic minorities	Bagdi, Bedia, Bhumij, Gonju, Kharia, Khasi, Koch, Kole, Kondo, Mahali, Mahato, Malo, Monipuri, Musohor, Paharia, Rakhain, Turi.	Dhaka, Rajshahi, Barisal, Sylhet	Moulvibazar, Rajshahi, Naogaon, Gazipur, Patuakhali, Srimongal Sylhet, Manikganj, Dhaka		17 FGDs and 17 KIIs/case studies
River gypsy (Bede)	Bede	Dhaka	Manikganj		1 FGD and 1 KII/case study
Commercial sex workers	…	Comilla, Dhaka	Rajbari, Dhaka		2 FGDs and 2 KIIs/case studies

Source: FGDs and KIIs/Case studies 2023

For capturing the dynamics of exclusion, FGDs and selected KIIs/case studies were conducted with the members of the disadvantaged groups. The participants were selected purposively so that adequate and required information can be collected from the respondents. The participants represented both women and men members of households representing different age groups, youth and working age populations, and cross section of populations representing each group. The number of participants in each FGD was between 12 and 15. For identifying the key constraints faced by the disadvantaged groups living mostly in the remote/disadvantaged locations, the meetings also explored the implications of locational disadvantages.

These meetings proved to be extremely useful in understanding the constraints responsible for their excluded and living behind status, the characteristics of existing development efforts and their limitations in reaching these target groups as seen by these groups themselves, their perception of appropriate and user-friendly product/service development for these excluded groups, and incentives needed to encourage the providers in serving these excluded people.

As well as individual interviews, the research for this study involved focus group discussions (FGDs) and individual observations allowing for qualitative analysis of socioeconomic life of the target communities. Ethnographic methods were adopted to gather firsthand knowledge and information through the application of different tools and techniques. The information collection techniques included rapport building through initial contact, participant observation, surveys with structured questionnaires, ethnographic interviews with open-ended questionnaire and collection of genealogies in order to understand the processes and dynamics of socioeconomic changes at both individual and community levels.

Key informant interviews (KIIs), case studies, informal discussions and visual methods using video and photography were also applied for the study. Secondary data and information were sourced from

different books, journals, statistical reports of relevant government organisations and other institutions accessed through the internet and libraries. Online journals and books have also been used as an important source of secondary data and information.

However, like all other research, this research has also some difficulties and limitations. Difficulties and limitations were faced at different stages of the study, including in the selection of the study areas, contacting the research participants and getting their informed consent, securing resources and collating quality data and information. However, the Research Team was able to overcome many of these limitations with spontaneous assistance from InM's partner NGO-MFIs who have their branches in the selected study locations along with microfinance related programmes. The Research Team expresses deep gratitude to those who provided spontaneous support and cooperation in collecting quality data and information from these disadvantaged communities.

Highlights of Information on Disadvantaged/Marginalised Communities

A. River gypsy (Bede) community

The river gypsy (Bede) signifies a group of people who are used to moving from places to places, and are least interested to settle down in a given location permanently. In fact, they are a distinct minority community and usually form a separate social group who are different from the mainstream society.

Generally, in terms of social, economic and political conditions, the Bede community encounters extreme vulnerability that gets manifested through poverty, illiteracy due to lack of education and opportunity or access to education, and sub-standard living conditions. They are often subjected to human rights violations, primarily due to discrimination and racial violence.

In Bangladesh, the Bede community are Nomads but they are water-bound, who mostly are used to living in canals and rivers and drift along through those around 10 months or so in every year. However, as monsoon ends they return to live in land for a short while temporarily to observe wedding, circumcisions and other ceremonies and for dispute resolutions and earn their livelihoods as snake charmers, indigenous medicines, river-oyster pearls and talisman seller, as well as entertainers of magic and monkey acrobatic shows. These river gypsies or Bede who customarily follow matriarchal society norms and thus, unlike women from Bangali family, they are bread-earners and are not only courageous but usually of daunted character.

In Bangladesh, the Bede community lives collectively in boats on rivers and canals or in temporary shelters on the plain land and along the banks of rivers. They are dispersed mainly at Savar in Dhaka, Kaliganj in Jhenaidah, Munshiganj, Sunamganj, Joydevpur in Gazipur, Mirsarai in Chittagong, Comilla, and Sonagazi of Feni. According to a survey by the Department of Social Welfare, 99 percent of the Bede populations are Muslim and almost all of them are unlettered. Therefore, the nomadic way of life has made the Bede community almost remote from the mainstream of society, underprivileged, poverty-stricken with little or no access to services or privileges as citizens; they are often subject to human rights violations along with discrimination. Significantly, they have their unique and distinct language—Thar, which has remained elusive, with no written form and only used among them.

In Bede community, women are the bread earners, who are quite unafraid to go into society without a veil. During their river voyage, sometimes they stop at different places for a few weeks. It is a familiar

sight to the villagers that Bede women go from house to house to practice their ancestral mystic treatments and sell herbal medicines to the villagers. They treat diseases by reciting mystic and esoteric mantras. Many villagers even believe that gypsies have the supernatural power whereby they can rid someone of the influence of evil spirits.

A majority of the Bede people are also involved in snake related trading like snake catching, snake selling etc. while many others earn by entertaining people, especially in the rural areas, with monkey shows, snake dance, magic shows etc. Bede people in Bangladesh bear a basic similarity to the nomads, gypsies and Bedouin people.

However, their traditional professions are rapidly losing demand in the modern times. So wandering in boats and performing these jobs no longer seem profitable to them. Now, many Bede women often travel along the busy streets of Dhaka or other places, begging money from the city people out of helplessness.

Box 4.1: Changing life of Bede community: A journey towards uncertain future?

For centuries, the Bedes -- a nomadic ethnic community living on boats in the rivers of Bangladesh – used to wander along the intricate waterways of the country and entertain people by playing flutes, charming snakes, training monkeys, selling trinkets, performing magic and healing people with magic and selling traditional medicine at the railway stations, bus stops or under the banyan trees of the village markets. That's how they earned their living. Thus their lifestyle has always been very different from those of other communities. This is the lifestyle that has been passed down for generations by the Bedes which is a symphony blended with deep uncertainty and utmost optimism.

Palli Kobi Jasim Uddin, in his famous folk song 'mora ponkhi mari ponkhi dhrori ponkhi beicha khai / moder sukher sima nai/ saper mathay moni loye mora kori je karbar' has drawn our attention to Goya Baidya who lives in a houseboat in Padma River and moves all over the country. He is a snake charmer by profession and a member of the Bede community.

But their nomadic past is mixed with pride and sadness at present. Due to rapid transformation of the socioeconomic and cultural landscape and onslaughts of modernisation and globalisation even in the rural areas, people are no longer dependent on their traditional entertainment and medicines. With advent of technology and smart phones on hands, the people now prefer to browse the internet, YouTube and pass their time on Facebook. The distance between the rural and urban life has remarkably narrowed. People no longer seek their traditional medical treatment. At the same time, because of drying of river beds and 'death' of many rivers and rising river pollution, the Bedes are now increasingly being forced to come down from their houseboats and settle down in makeshift temporary shelters that they call 'homes'.

This is rapidly shifting their profession and traditional lifestyle as well. The community's unique, rich and diverse culture is under threat. As Swapna, a 45-year old Bede woman was saying, "We are Bede people. We do not want to live in traditional society and don't build traditional homes. We do not want to stay in a place for long and move from one place to another. This is our tradition and culture. The entire world is our home, the sky is our rooftop and the soil is our bed to ultimately rest. But modernisation has marginalised our professions and we cannot now survive on our traditional profession".

With rapid transformation in Bangladesh's rural society, the Bedes find that their traditional identity carries stigma and discrimination so they now prefer not to be identified as Bede in the society. In the process, Bedes are gradually losing their identity. Rasu, a 25-year old Bede says, "Bangalis do not treat us well when we meet for business purposes. They consider us as culturally polluting agents in society". This is a dilemma which is forcing the community to hide their identity and transform to other professions and desert their traditional culture.

In Bede society, women usually bear the burden of making a living for the family. Men usually stay at

home and live off their partner's income. Swapna says, "We all are poor and struggle very hard to subsist. Still, we cannot always make it and have to go hungry. What can we do? Our children can hardly attend any school and get education. We cannot get loans from banks and MFIs as we don't have a permanent address. We are helpless and no body looks after our welfare". As a result, early marriage and polygamy are very common in Bede society.

In recent years, the government has taken some initiatives to settle the Bede people in the mainland (as in Lauhajong village and by the Bongshi river in Savar) and integrate the community members in the mainstream society and overcome their problems associated with their age-old intrinsic way of living and traditional custom. But the fact remains: the Bedes have become professionally and economically more vulnerable and marginalised at present due to rapid socioeconomic advancement especially changing social outlook and penetration of modern technology even in the rural areas of the country.

Within this rapidly transforming landscape of the country's rural society, although the rivers of Bangladesh will continue to flow relentlessly, the question remains: Can the Bede community endure the gusty winds of transformation and modernisation and preserve their traditional culture and values?

Source: FGDs/Case studies 2023

Among all other minority groups in the country, people of Bede community are the most underprivileged and marginalised ones, deprived of their rights and basic needs such as food, shelter, sanitation, health, information and education. Furthermore, these people hardly have any education, skills or knowledge to cope up with the globalised world. Most of the Bede families live below the poverty line but each has at least seven or eight children on an average most of them do not have any access to education.

Over the years, Bangladesh is experiencing rapid urbanisation and even the rural inhabitants are not only getting accustomed with modern health and hygiene practices and decent living, but also adopting modern ways of life. Such social changes due to advancement of technology and medical science have also forced the Bede community to become professionally and economically more vulnerable and marginalised as the traditional age-old indigenous treatment and spiritual healing as well as use of talisman are losing acceptability and popularity in general.

For many such reasons, the young generation of the Bede community is increasingly losing interest in their ancestral profession. These younger generation want to get education and skills to have better employment opportunities along with leading a life with social dignity and identity and are keen to leave their old lifestyles. Many of the members of the Bede community are now availing modern technologies including cell phones, electricity using solar panels, other digital devices and technological facilities.

In recent years, the government has taken some initiatives to settle the Bede people in the mainland (e.g. Lauhajong village and by the Bongshi river in Savar) to integrate the community with the mainstream society to mitigate their problems like access to education and health services, employment opportunities, access to market for their traditional products and others.

B. Commercial sex workers

According to some estimates, between 60,000 to 200,000 women are engaged in commercial sex work in Bangladesh.[14] Women joining this profession are mostly driven by poverty, lack of livelihood opportunities and social pressure or negative circumstances. Many young girls are lured from poor rural families and forced into the trade by those who reap enormous profits from this lucrative business. Whereas the poor are universally denied certain rights, sex workers are in an even more marginalised

[14] UK Essays, (November 2018), Exploitation of commercial sex workers in Bangladesh, Retrieved from https://www.ukessays.com/essays/sociology/exploitation-of-commercial-sex-workers-in-bangladesh-sociology-essay.php?vref=1

position.

The commercial sex market in Bangladesh has two major categories of female sex workers: those who work in brothels and those who work as floating sex workers. The motives for women to engage in prostitution and the socioeconomic status of the sex workers vary significantly. While the returns of sex work as measured by income may be relatively high, other aspects of the job, such as incidence of diseases and occupational hazard and harassment e.g. assaults and rape are also quite common.

Commercial sex workers belong to the section of women population who are engaged--legally or illegally, part time or full-time, regular or irregular--sexual acts for money or for any other material gain. Poverty is obviously driving many rural young women to the cities, many of them often end up in the profession of prostitution. Yet, the people engaged in the profession always encounter several dilemmas and vulnerabilities. Harassment by the clients, mastaans and law enforcing agency under the pretext that this profession is not socially sanctioned is a common phenomenon.

In practice, almost all categories of woman such as married, unmarried, abandoned or separated and divorced have entered into this profession for varied reasons. The high demand for unmarried and young girls in the sex market draws them more as compared with married and older and women with kids. Sudden break in family bondage put the married/divorces/separated women into economic hardship; and compel them into floating sex work. Usually, a higher percentage of unmarried women/girls becomes hotel sex workers, while married/divorced women turn more as brothel sex workers.

Box 4.2: Struggle and hardship of street based sex workers in Dhaka city

The urban 'pull' factor of cities facilitates an exodus of rural migrant workers including young women with limited education and skills who, finding no better financial prospects, get dragged into petty activities as well as crimes and work as floating sex workers as a survival strategy.

As the largest metropolitan city (with a population of 10.28 million as per the preliminary report of 2022 Population and Housing Census), Dhaka's traditional profile is a veneer behind which exist many secret dealings. Commercial sex work is one of these hidden businesses which thrive in the city in collusion with four groups of individuals -- sex workers, clients, brokers and broker's agencies.

As Salim (not his real name), a dalal in this business, has been telling, "You can classify the commercial sex workers in Dhaka Metropolitan City into four categories -- residence sex workers, street sex workers, hotel sex workers and mobile sex workers. There are two more categories as well -- call girls (who typically have a higher socio-economic profile and provide services to wealthier clients who are also linked with hotel and mobile sex workers) and floating sex workers (a sub group of street and mobile sex workers)".

Strictly speaking, sex trade is not legal in Dhaka City. There is no formal brothel in the city now. A brothel existed in the central part and another nearby at Narayanganj but both were dismantled decades ago. But without proper rehabilitation of the large number of prostitutes in those brothels, many of them are still continuing sex trade in collaboration with residences and hotels in the city, This category lives in residential areas (mostly bustees and low cost housing facilities) and operates from their homes often without the knowledge of anyone, including their neighbours. Run by aged sex workers, with their own network of regular clients, new entrants soliciting services come to these family establishments only through special contacts and they are only allowed admission after their identity has been verified.

The street sex workers, on the other hand, get their clients by waiting on the streets. Most of them run on their work separately although some rely on brokers for help in getting clients. The favoured method of work is to wait on busy streets and bus stops, railway stations, cinema halls and river banks which are the usual locations where the contract is negotiated, from where they go to cheap hotels, under constriction buildings, narrow parking places and residences with their clients.

The mobile sex workers (belonging to the call girls) mostly depend on the brokers. Every evening, one or two girls are taken out in a rickshaw or a car/baby taxi by the brokers to visit particular places. Typically, prior appointments are made by the brokers with the clients to take the girls to hotels and resorts in and around the city as a part of their hospitality services. Under the system, the hotels procure the girls for their customers through brokers. In this category, the girls generally have a different profile from those in other categories. Most of their clients are short-term business visitors or high ups in society. Given the nature of their clientele and the places at which they provide services, they are required to behave nicely and have to be well dressed. Consequently, their rates are higher but earnings are highly variable too.

But probably the highest income earning category among all groups is the group belonging to the mobile category (also may be termed as call girls). The group works through brokers as well as individually.

Obviously, the entire sex trade in Dhaka city is carried out with tacit protection of the law enforcing agencies under which the sex workers and the brokers as well as the hotels/resorts pay a fixed amount of money to the relevant authorities to avoid arrest and harassment.

The harsh reality is that, despite the precarious conditions of the work and the constant risk and danger associated with the occupation, an apparently rising stream of adolescent girls and young women (both unmarried and married) are being compelled to join the profession because of poverty and financial obligations and liability of the family. Some women also get involved with the profession due to trafficking or marital break-up and many are forced into it as well.

Saleha (not her real name) who is aged about twenty five says, “I had to come to this profession as my husband has left and abandoned me. I have two kids. I have no assets and nothing to do to earn money. How shall I feed my kids and maintain the family?”.

Many young women like Saleha are forced into the trade to ensure some social-economic security and survival. Some young girls have enrolled in the trade out of frustration as their lovers had deserted them. Thus these sex workers are largely a heterogeneous category – some young girls and others young women, some married and others unmarried, some with little education and others with relatively higher education, some victims of trafficking and others not, some has children and live with family members, some are poor and others are relatively better-off, and so on.

It is also true that a large number of young and many single low-paid female workers also supplement their low wages by occasional sex trading. They cover large groups of young women such as readymade garment workers, cleaning workers, domestic servants, hotel workers, slum dwellers and poor female students. Even some married women whose husbands are expatriate workers or are involved in business or services abroad for long time are also found to participate in occasional sex trading.

This if matters related to the safety of sex work and the rights of sex workers are to be addressed, it is significant first to recognise the extent and the underlying dynamics and heterogeneity behind the sex industry, its demography as well as the complex conditions under which the trade is performed.

Although this sex trade is a reality for a long time in Dhaka city, it is still relatively unexplored and it is unknown how these heterogeneous street-based female sex workers combat the pervasive negativity that surrounds their profession in the society. These workers are often the victims of societal culpability, labeling, disapproval and discriminatory treatment. They face several common dilemmas in their everyday life including the conflicts between morality and immorality, normality and abnormality, religiosity and non-religiosity, agency and victimisation. These workers are still searching for their key survival issues: Why the society has failed to ensure a dignified livelihood for us and forced us to adopt this trade to survive? Why does the society disapprove the trade which the influential has helped to flourish? How do we experience and manage the associated stigma? How can this be understood in the context of being a woman in Bangladeshi society? These are issues that need urgent attention for designing effective policies and measures for the welfare of this ill-fated community.

Source: FGDs/Case studies 2023

In recent years, there has been a shift in social development approach with emphasis on mainstreaming human rights into activities and programmes. This shift to the rights-based approach highlights the empowerment of socially excluded people by involving them in the development process as active agents rather than beneficiaries. Sex workers have become increasingly involved in the process of empowerment. For instance, NGOs implementing the HIV/AIDS prevention programmes trained and employed many sex workers as peer educators and outreach workers.

One of the major challenges in the process of empowering the commercial sex workers is the lack of legal recognition and social stigmatisation of the women in this trade. They need to get organised, receive legal aid, medical care and training on human and legal rights and skills training. The NGOs can play a pivotal role in the formation of self-help groups. Self-help groups can mobilise the community and focus on overall health, socioeconomic wellbeing and human rights of the members. With the help of NGOs, self-help groups may organise savings schemes, information dissemination sessions, self-defence classes and nurseries for children of sex workers. They can also refer sex workers to relevant organisations when they are in need of assistance. This creates an enabling environment for these women.

Brothels are the 'institutions that society creates on its margins for sustaining the poor and the helpless women who fall through its safety net'. The sex workers are considered mere pawns in this underworld trade, controlled by powerful men (brothel landlords, procurers of sex workers and the police) who reap the benefits. These brothels vary in size but share some common characteristics, including the presence of underage sex workers, abuse by madams or female brothel managers and police harassment.

Bonded girls continue to be victimised within the brothel, facing torture and abuse at the hands of madams who are notoriously violent. This cycle of exploitation continues because today's bonded girl is tomorrow's madam. Becoming a madam is the goal of almost every sex worker because this is her only security or prosperity after retirement. However, this goal is only attained by a selected few who are rich and well established women. The majority of old and former sex workers remain within the brothel working as maid servants, running errands or finding clients. Inevitably, such women have to live off the charity of others. Madams, on the other hand, aspire to save enough money to buy acceptance in society after leaving the profession; a desire that is seldom realised.

Outreach and advocacy programmes, self-help organisations and community mobilisation through the motivation of gatekeepers make health care and legal aid more accessible to sex workers. Field researchers agree that these girls are too frightened to talk about their harsh living conditions. Inaccessibility to these workers makes it essential for sex worker-led initiatives. There must be a structure in place to re-integrate these girls into the greater society. The work of NGOs in this field is commendable but the state and society as a whole must also play its part in protecting the rights of these marginalised women.

It is often far too easy to make generalisations about the commercial sex industry and the answers or solutions seem apparent. Yet the reality is that the sex industry is multifaceted and ever changing. An even harsher reality is that this industry exists within a country plagued by poverty, gender bias and corruption.

The key to empowering commercial sex workers is to help the industry to collect information in order to produce in depth portraits of women engaged in the commercial sex industry. The women themselves will be empowered by this process and will contribute greatly to the betterment of their living and working conditions. The state, policymakers and society in general must be committed to recognising and upholding the rights of commercial sex workers as citizens. Finally, alternative livelihoods and prevention schemes must be accompanied by simultaneous methods to tackle the demand-side of

commercial sex. International and national organisations and perhaps more importantly self-help organisations must work as support systems for the marginalised sex worker group and work towards a more inclusive society.

C. Plain land ethnic minority communities

General characteristics of ethnic minority communities

Applying any conceptualisation of poverty and deprivations, it can safely be said that the plain land ethnic minority communities are some of the poorest and most marginalised population groups in the country. Most importantly, alienation from land is their blatant reality, cultural assimilation with the mainstream is an ever-present threat, and the vast majority of these people fare far below the national average on all counts of socioeconomic wellbeing.

Historically, important factors related to land explain a significant part of the relative impoverishment of the ethnic minorities in the plain lands. These processes have resulted in ethnic minorities being excluded from development intervention, facing ethnic violence and suffering land dispossession (Barkat et al 2009). However, the way in which ethnic communities in the plain lands lost their lands is unique. In reality, land dispossession is both a result of poverty and a cause of poverty.

For the plain land ethnic minorities in Bangladesh, there are very few laws relating to land. In many ways, the relation to plain land ethnic communities is governed by location and land dispossession (Barkat et al 2009). The Mymensingh region, for example, was a partially excluded area until 1962 inhabited mostly by Mandi or Garo, Hajong, Koch and Hadi. Since 1950, the number of non-indigenous people living in the area has grown rapidly partly in response to government invitation or patronage (Roy 2009). At present, the majority of the plain land ethnic communities live in small pockets or enclaves scattered among a predominantly Bangali populated area.[15]

However, there is no substantive laws for plain land ethnic communities that seek to protect their distinct culture, language or tradition. As a consequence, the plain land ethnic minorities are highly insecure in terms of land-grabbing, threats, and evictions. The eviction of plain land ethnic minorities from their ancestral lands began in the late 1960s, and they now live in small pockets or enclaves dominated by Bangalis. Relations between the plain land minorities and the Bangalis tend to be discriminatory and exclusionary (Dhamai 2014). Plain land ethnic minorities are also affected by government policy (Roy 2012). [16]

Traditionally, the ethnic communities living in the country had occupancy rights on the homestead. But, customary land rights acquired from the Zamindari era as passed down from generation to generation are often not recognised since only legal documents are accepted.

Thus, lands belonging to the ethnic communities have often been declared as 'khas' lands or state lands or some are classified as reserve forests, eco-parks, and others.

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[15] The East Bengal State Acquisition and Tenancy Act of 1950 is the only major law for regulating the administration of land in the areas inhabited by the plain land ethnic minorities. Section 97 (1) (2) of the Act restricts the transfer of lands of 'aboriginal castes and tribes' to any other than '(aboriginals) domiciled or permanently residing in Bangladesh'. The other law relating to plain land indigenous peoples is the Drugs and Alcoholic Substances Control Act 1990 that exempts 'tribals'-both in the plains and in the CHT-along with tea estate labourers and the castes of 'Muchi' (cobbler), 'Methor' (sweeper) and 'Dom' (fisher-people or cremation ground cleaners) from criminal prosecution for consuming traditionally brewed or distilled alcoholic beverages.

[16] Some examples in which the ethnic minorities have lost out because of government directive include the 'eco-park' project in the Garo/Mandi-inhabited Madhupur forest area, the 'national park' project in the Khasi-inhabited parts of Maulvibazar district and the eviction of Santal people in Dinajpur district in the name of 'social forestry' (Chakma and Maitrot 2016).

Under the government policy to distribute khas lands to the landless people, the ethnic people of the plain land are entitled to get lease on the lands to live or for cultivation since they are landless. Although a few of them have got entitlements of khas land, most of these people have very limited scope of accessing directly and easily for applying and completing the formalities relative to the landless people of the mainstream community. As such, the khas land distribution policy may be reviewed to give priority and special preference for the ethnic communities so that it becomes easier for them to access khas lands especially in locations where they live.

Similarly, while planning to establish echo park and introduce social forestry programmes, specific focus has to be given on the issue of displacement of ethnic communities from their ancestral home and create opportunities to integrate them as participants and partners in the programmes.

In the past, there had been several episodes of their land dispossession periods and processes:

i. Out-migration during partition of India in 1947 and 1965 war between India and Pakistan when communal tension increased. On their return, they found that some of their lands had been grabbed by the Bangalis and some lands had been declared as enemy property by the government;

ii. Migration during the liberation war in 1971 and, on return to independent Bangladesh, many of them could not get back their land. Some of their lands were declared as vested property by the government while many others lost due to encroachment by Bangalis;

iii. A continuous in-built social process of forcible land grabbing by the Bangali vested interest groups having close contact with local politicians and unscrupulous government officials resulting in forcible eviction using terror and threat;

iv. Serious problems in retaining possession over their lands since, although these communities live in specific locations for generations, many of them do not possess any legal documents on ownership and no government has properly acknowledged the traditional land rights systems of these communities;

v. Declaring their traditionally occupied and used land as khas land including reserve forests without consultation with these peoples and proper land surveys where these peoples had been living. As a consequence, they have faced eviction during implementation of social forestry programmes in different parts of North Bengal;

vi. Most of the ethnic peoples do not have functional literacy; and often they become victims of frauds. They lose land due to differences between verbal agreements and written ones in purchase/sale of lands, and being ignorant about land related laws, rent, and land tax, they become victim of substituting the name of one tenant in place of another in the rent roll leading to loss of land.

The above shows that various processes are in operation that results in the dispossession of land by the ethnic peoples living in the plains. This systematic socioeconomic deprivation forces these people to live in perpetual poverty and deprivations.

Moreover, the recovery process of dispossessed land by the plain land ethnic peoples is a complex and arduous task for them. Many had made attempts to recover lost lands and had gone for land litigation seeking justice and sought local influential people's support to get back their lands, but only a few succeeded. Since most of these people have little resources and links with local influential people, they have little capacity to fight the injustices in the absence of personal insecurity and lack of resources. Under the prevailing socioeconomic structure which is highly unequal and biased against these

disadvantaged population groups, the ethnic households who lost their lands and other assets have little incentives to fight for justice, and in the process, they become poorer and more marginalised.

Available studies identify low economic opportunities, specific geographic locations, exclusion, deprivation and dispossession of lands as the main drivers of poverty among the ethnic minorities in Bangladesh (Barkat et al 2009; Kamal et al 2001). Among ten plain land ethnic communities in Sylhet and Mymensingh regions, 60 percent of the indigenous people are reported to be absolute poor compared with only 39.5 percent of rural Bangalis. Hardcore poverty among plain land indigenous peoples is also significantly higher (24.6 percent) than the hardcore poverty (17.9 percent) in rural Bangladesh (Barkat et al 2009). Poverty levels vary among different ethnic groups as well; with the Oraon, Santal, Pahan and Khasia communities in the plain land suffering from more severe forms of poverty than the Hajong, Garo and Rakhain communities among the plain land ethnic minorities (Barkat et al 2009).

Moreover, it is important to note that the penetration of the market economy and degradation of the environment due to unsustainable exploitation of natural resources over time have significantly disrupted their livelihoods. Moreover, these ethnic communities, being marginalised, mostly live in resource-poor and food-insecure fragile locations due to encroachment of their lands by the mainland communities making them a part of the ultra-poor. It is estimated that more than 90 percent of the ethnic population still live in the rural areas and depend on agriculture and natural resources for their survival.

These societies are characterised by interactions of their unique social, institutional, technological and economic arrangements through which the communities seek to enhance their material and social well-being. In the process, there is always an interaction between the specific environments in which the communities live and their practices that sustain their livelihoods. More importantly, the natural environment surrounding the peoples provides several goods, services and amenities to these communities.

Only a handful of these peoples own tiny crop fields. Ironically, they cannot exert ownership on their ancestral agri- or residential land and influential mainlanders invariably grab their croplands. The grabbers do not have any qualms in evicting these peoples from their lands. As such, these peoples can be defined as being the most helpless in Bangladesh. As a result, these plain land ethnic communities are historically, socially and economically marginalised and excluded in all respects; they reside in isolated and largely impoverished areas; and receive little attention at the local or national levels.

The ethnic minorities have histories, identities and traditions that are distinct from mainstream Bangali society. Although some ethnic minorities are Muslims or Hindus, many are Christians, Buddhists and animists or hold a mixture of religious beliefs. They speak their own languages and often have unique cultural practices, including dance, food and drink, clothing and social structure (several are matrilineal). Since many of these ethnic minorities emigrated in the past mainly from India, China and Myanmar, their facial features and skin colour are often different from the Bangalis making them easily identifiable.

Specific characteristics of selected ethnic minority communities

I. The Bagdi community

Background: The Bagdi community mostly lives in the south and southwest districts of Bangladesh and, according to the preliminary report of the 2022 Population and Housing Census of BBS, there is a total of 12,092 Bagdi community members in the country. Most of these people live by fishing and making fish nets. Some work as agricultural and masonry labourers. The practice of Hinduism is a central part of their lives which involves all rituals associated with birth, marriage and death.

Traditionally, the Bagdis are considered as the scheduled castes.

Since the early days, social and economic factors, especially the intent of not allowing their property to be enjoyed by people outside their community, has produced strict endogamy among the community. The Bagdi people practice both infant and adult marriages, though cases of infant marriage are not common these days. Some Bagdis are also engaged in agriculture, usually as sub-tenants. A large number of Bagdis also work as day labourers.

Livelihood pattern: The members of the Bagdi community pursue different livelihoods mostly depending on availability. Fishing is their traditional profession. They are also involved in various agricultural activities. They also catch crabs, shell-fish, etc. and hence depend mostly on water bodies, forests and agricultural land. However, most of the members of the Bagdi community are landless labourers. Most of the members live a life by fighting an unequal battle with socioeconomic exploitation and exclusion along with adverse impacts of climate change and natural calamities.

Traditionally, they used to derive their livelihoods depending mostly on natural resources but dwindling of these resources have created acute problems for the community. Under these critical conditions, many Bagdi people are being forced to leave their traditional professions and resort to activities like day labourers in agricultural operations and brick fields and in poultry farms. Most of the Bagdi households live in mud houses with thatched roofs.

As per the results of the FGDs, it is seen that Bagdi women are more likely than men to participate in the work force. The Bagdi male members are involved in a variety of earning activities such as day labourers (14 percent), livestock rearing and fishing (29 percent), petty trade and businesses (29 percent), formal sector jobs (29 percent) and other informal activities (43 percent) and this shows that many men are involved in multiple activities. In the case of females, they are involved in various informal and home based activities for earning supplementary incomes for the family. It is seen that around 57 percent of males and 29 percent of the females earn between Tk. 10,000 and Tk. 15,000 per month while 43 percent of the males earn more than Tk. 15,000 per month on average. Nearly 45 percent of them are satisfied with their present work status and level of income.

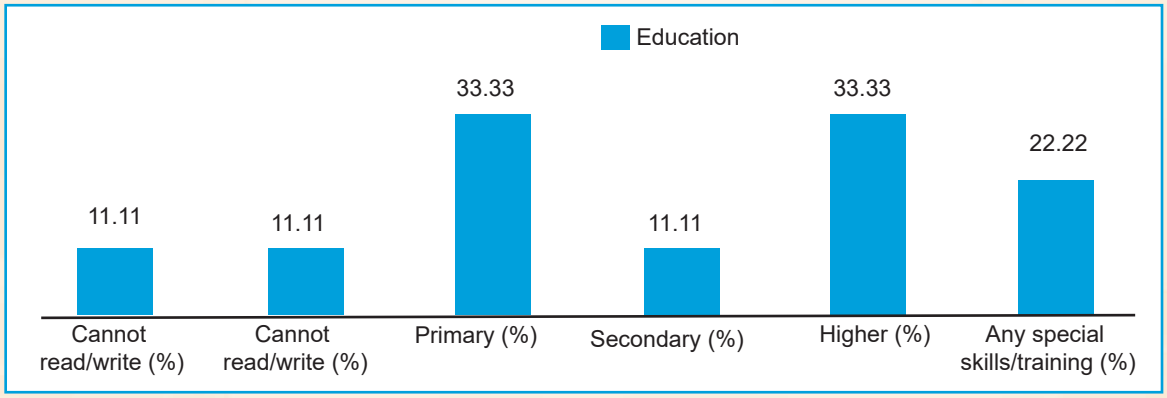
Social custom and tradition: The Bagdi peoples are extremely convoluted. Their lives revolve around Hinduism, which includes all of the customs related to birth, marriage and death. Despite rapid changes in their socioeconomic conditions albeit slowly over time, there has been little change in their social customs and interpersonal relationships. They are still accustomed with their traditional life styles along with little incentives for acquiring education and formal jobs. As a result, the Bagdi community still faces exploitation in all aspects of socioeconomic life, remain submerged in extreme poverty and deprivation, illiteracy and various other ills for generations. In this age of globalisation, despite the trend towards building a wider human society, the importance and relevance of keeping alive the culture and tradition of the ethnic minority communities like the Bagdis cannot be over emphasised for which steps are needed to preserve their culture and values along with improving their standard of living and socioeconomic empowerment.

F**ood habit and food expenditure:** The majority of the Bagdis take food two or three times per day. For the Bagdis, the most widely consumed foods are fish and egg. Around 89 percent of the Bagdis usually take fish twice per week and 11 percent eat fish once per week. All Bagdis take eggs at least twice a week. But, they don't consume any other protein-rich foods like meat. It is seen that nearly 56 percent of the people living in the community don't have access to enough food to consume throughout the year, compared with 44 percent who can afford. Of those who cannot afford, around 11 percent go without enough food for around a month, 22 percent go without food for less than a month while 67 percent go without food for three to four months in a year. Around 56 percent of the Bagdi family's average monthly

food expenditure is between Tk. 2,001 and Tk. 3,000 while 11 percent has between Tk. 1,001 and Tk. 2,000 and 33 percent between Tk. 3,001 and Tk. 5,000.

Educational status: Even though 11 percent of the Bagdis are illiterates, 33 percent of the Bagdis have higher education. Also, 22 percent of them have particular skills or training; 12 percent of them don't have any formal education; 11 percent have attended secondary school; and 33 percent have completed primary schooling. According to the FGD respondents, there are numerous reasons for not pursuing education. The main reason for not pursuing education is the lack of awareness on the benefits of education (almost 67 percent). No school nearby (33 percent) and an unfavorable school environment (33 percent) are the other two major reasons for not pursuing education. Again, 33 percent of them drop out of education at the primary level, while the rest don't share their dropout status.

Figure 4.1: Status of education of Bagdi community



Source: FGDs/Case studies 2023

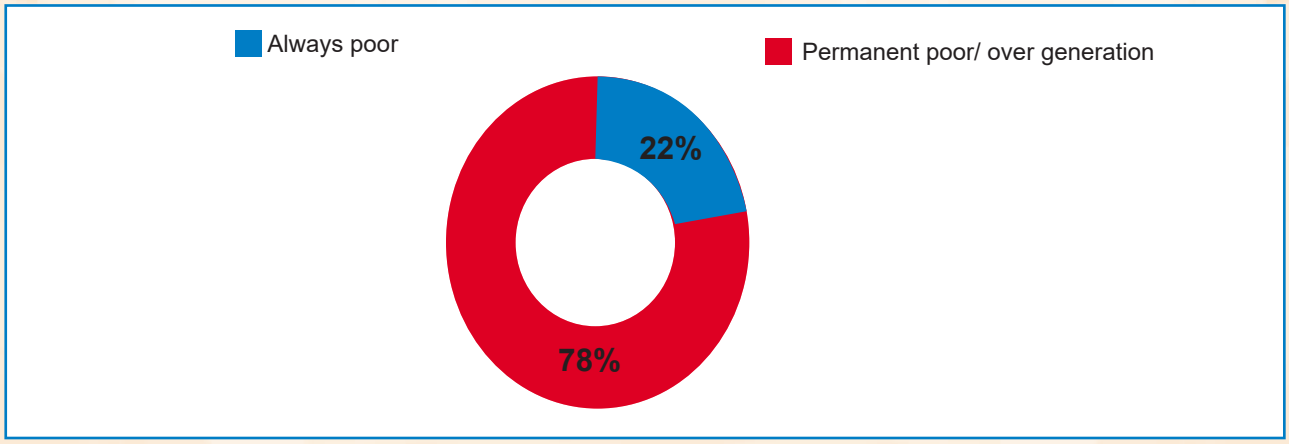
Housing and access to health services: Almost all Bagdis live in their community area along with other community members. The majority of the Bagdi community lives in mixed-style homes, such as tin sheds and thatched homes or mud huts with tin roofs (78 percent). Typically, only 22 percent of the Bagdi people can afford some sort of pucca houses. Despite the fact that they all have access to water, many of them lack proper toilet facilities (67 percent) while the rest (33 percent) have reasonable toilet facilities.

When it comes to access to healthcare services, just a small share (about 22 percent) go to health centres or to licensed doctors, while the majority either use traditional medicines (78 percent) or go to local quacks (56 percent). About 78 percent claim that their inability to pay for medical expenses is the main reason for them for not seeking treatment or medicine from qualified doctors and clinics, while the remaining 22 percent did not respond to the question. The Covid-19 vaccination has been administered to around 78 percent of them as a booster shot and to about 22 percent as a second dose.

Poverty and deprivations: The Bagdis suffer from a variety of deprivations of varying intensities. The majority of them experience multiple deprivations. According to their self-evaluation, their biggest deprivation is no or little income (67 percent) and no government support programmes, legal, or social services (67 percent), followed by inadequate or low-paying informal occupations (56 percent), no education or skills (44 percent), income unpredictability, income volatility (22 percent), sense of insecurity (22 percent), inadequate access to housing and basic services (22 percent), and unhealthy living environment (22 percent). Everyone in the community believes that they live either 'always in poverty' (22 percent) or 'in poverty over generations' (78 percent). According to them, the major structural inequality faced by them is social exclusivity (100 percent) and nearly 93 percent of the community members are poor as per their self-assessment (Figure 4.2). Over 89 percent of the FGD

participants are members of NGO-MFIs while 33 percent have received some support from different government welfare programmes.

Figure 4.2: Self-assessment of poverty status of Bagdi community



Source: FGDs/Case studies 2023

During the discussions, all participants held that they do not accept their current state of deprivations as a fate but they would struggle to change their current state of affairs for which they need government assistance and support from the mainstream community and civil society. Further, they believe that the key channel for their transformation would be to pursue education and modern skills since their lower educational attainment is responsible for low status in society and rejection from the society, which makes their life less dignified (44 percent), preclude them from pursuing multiple earning sources (11 percent) and pursue vocational training and involve themselves in various income-generating activities (44 percent).

Access to finance: Most FGD participants have both formal (100 percent) as members of MFIs and some (56 percent) has informal savings. Around 44 percent don't have any informal savings due to lack of surplus income over expenditure for savings. Some (11 percent) Bagdis have access to banks for savings and others (89 percent) to MFIs for savings although credit services are availed by 78 percent of the participants. They also borrow from multiple sources such as MFIs (78 percent) with an average loan size of Tk. 25,000, from money lenders (33 percent) having an average loan size of Tk. 7,000, from friends/ relatives (56 percent) for an average loan size of Tk. 2,500 and from other sources (88.9 percent) for an average loan size of Tk. 2,000. Many (78 percent) save informally as well because it is difficult to access banks and MFIs with small amounts and more frequently. The Bagdis use bKash (89 percent) and Nagad services (33 percent) for money transfers. Some use both channels. Among the Bagdis, 44 percent have received support under different government welfare programmes including education stipends and old age allowances.

II. The Bedia Community

Background: Traditionally, the Bedia community has been identified with nomadic characteristics as they used to travel extensively engaging in singing and dancing as a source of survival for their community. They were also hired during special occasions by the rich families and communities for performance. The Bedia community also used to have a group of performers who live by performing ‘bahurupi’--one who can take many forms--which has been termed as the "chameleon art" in some documents.

Thus the Bedias constitute a mosaic of groups living according to different economic persuasions and they are said to have multiple origins. They present an interesting case on the tribe/caste continuum on the one hand; on the other, they provide a unique case of cultural adjustment through occupational specialisation. They have gradually transitioned from a nomadic style of life to a semi-nomadic or sedentary lifestyle. According to the preliminary report of the 2022 Population and Housing Census, there are a total of 7,207 members of Bedia community in Bangladesh.

Under the present study, FGDs and KIIs/case studies were conducted with the members (both male and female) of Bedia community at different locations in Sunamganj district of Sylhet division. In terms of age distribution, 20 percent of the participants are in the age group 18–30, while the remaining 80 percent are above 30. All of them are married except one who is a widow, and they mostly live in joint families.

Family structure and tradition: The Bedias usually live in extended family system with three or four generations living together. Some Bedia women perform their traditional folk dance and may even enter into prostitution for the livelihood of the family members.

Generally, Bedia men are not morally, socially or financially accountable to their families. Like other patriarchal societies, Bedia males dominate females by excluding them from all forms of decision making. Gender-based discrimination can also be seen in the Bedia community. The groom's family offers a substantial amount to the bride's family as 'bride price'. Gender-based discrimination, violence and inequality are common in the Bedia community.

Traditional practices of the Bedia culture and the traditional norms are parts of the normal growing process of the Bedia community especially women and girls. Despite being the critical earning members of the family, women are controlled by the patriarchal norms.

Living standard and life cycle: Generally, Bedias sing classical, romantic and Hindu religious stories in the form of songs during folk dances. They take both vegetarian and non-vegetarian food. Although traditionally Bedias do not have savings habit, now-a-days those with some surplus over subsistence invest in housing and productive household assets in farming and livestock rearing.

However, the Bedias face major problems in terms of high poverty rates, illiteracy, extremely limited access to education and health services, domestic violence, high social exclusion and other deprivations. The large proportion of the Bedia children and youth do not go to schools. Many who go to schools dropout prior to completing primary schooling as they are considered as social stigma by other people. Domestic violence is a common problem for women in Bedia community.

Bangladesh's policy framework recognises human and civil rights such as social justice, social security, social welfare, human rights and non-discrimination for all citizens. The need is to ensure the mainstreaming and rehabilitation of the Bedia community. The main focus is needed on education of children of the Bedia community so that they can learn productive skills and access productive employment to improve the economic conditions of the households. Interventions are also needed to change the traditional stereotyped mindset and cultural practices in the Bedia community which, in turn, can help to change the collective mindset of the society. Education and new vocational skills for the new generation, availability of employment opportunities for all and proper rehabilitation of the Bedia households will be a good step in improving the overall socioeconomic conditions of the Bedia community.

The fact remains that the Bedia community has been the victim of institutional exclusion and deprivation since long. Social discrimination, abject poverty, social institutions, cultural history of the community, and absence of effective policies for their proper integration in society and the country's development

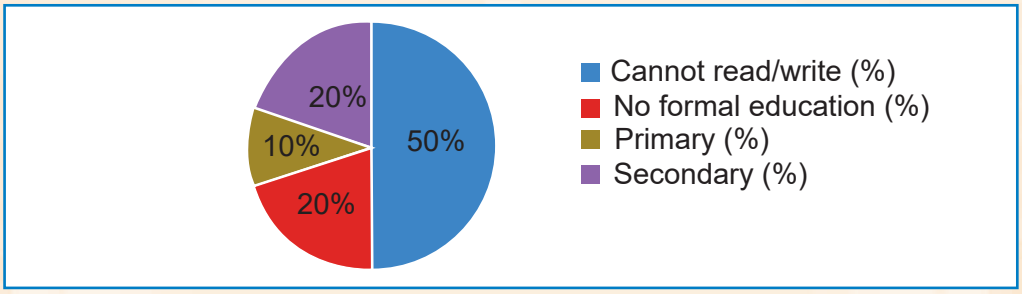
efforts are responsible for the continuation of their exclusion and deprivations. A well-conceived and strategic framework covering appropriate interventions can certainly change their lives. The Bedia community should be encouraged to develop their folk art and culture to improve their cultural heritage along with socioeconomic wellbeing. Their rich heritage can be a source of livelihood as well as give them distinct identity and dignity. The removal of historical and long standing practices of victimisation of the Bedia community requires multiple interventions by the government through enacting needed legal efforts, creating special opportunities for the Bedia community and adopting effective policies.

Traditionally, each Bedia settlement consists of a caste council. These councils remain informal. All intra-community matters and disputes are settled by the council. The Bedias live both in nuclear and extended families. Sons inherit parental property in equal measure while the eldest son succeeds to his father's authority. Women also contribute to family income.

Occupational characteristics: Bedia women and men are usually involved in petty trading or businesses. Usually, both men and women of the Bedia community remain involved in economic activities. The participants in the FGDs have an average monthly income of about Tk.10,000 which is not adequate for their reasonable living. In recent times, some Bedias have also settled down to agricultural occupations and as small/marginal farmers.

Access to education: Among the FGD participants, about a half lacks basic literacy skills while 20 percent have no formal education at all and 20 percent have studied at the secondary school. The main reasons for not pursuing education are poverty of the families, absence of schools nearby and general lack of awareness on the benefits of education among the community. Only a few of the Bedias pursue education up to the primary or secondary levels since they do not realise any direct benefit of education towards improving their livelihoods while their incapability to meet the necessary educational costs triggers their dropouts.

Figure 4.3: Status of education of Bedia community



Source: FGDs/Case studies 2023

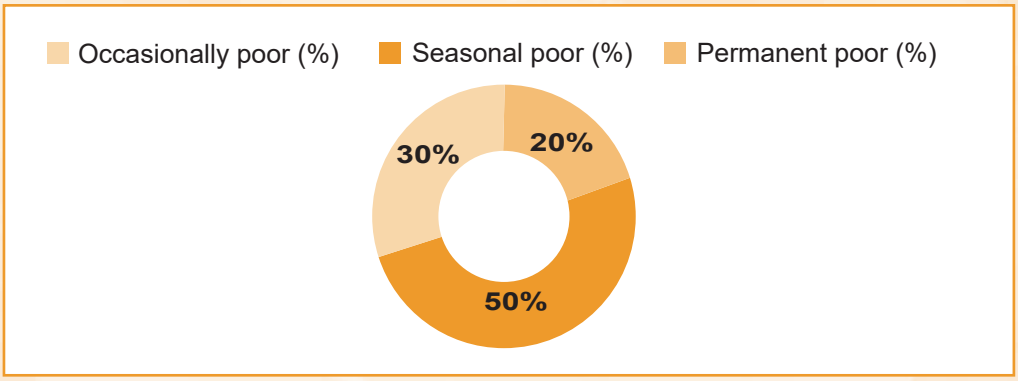
Access to food and food expenditure: Usually, the Bedias take their meals twice daily that consist of rice, fish, meat, eggs and vegetables which are some of their primary food. However, their most widely consumed foods are fish and eggs. Around 89 percent of the Bedias eat fish twice a week, and usually all Bedias eat eggs twice per week. But, they don't consume any other protein-rich foods like meat. Approximately 90 percent of the Bedias do not have enough food throughout the entire year due to food shortages. About 50 percent of them go without enough food for one to two months while around 20 percent go without enough food for three to four months per year. As reported in the FGDs, 80 percent of the Bedia household's average monthly food expenditure is between Tk. 3,001 and Tk. 5,000.

Housing and access to health services: The majority of the Bedia community lives in mixed-style homes, such as mud or thatched homes, tin sheds and thatched homes, or mud huts with tin roofs. Around 80 percent of them own their homestead, and half of them can afford a residence constructed of thatched and tin sheds. Only a few people can afford semi-pucca or pucca homes. Despite the fact

that they all have access to water, many of them lack proper toilet facilities. When it comes to access to healthcare services, just a small share of the Bedias (about 30 percent) go to a healthcare centre or a licensed doctor, while the rest either purchase medications from pharmacy or drug stores or go to the local quacks. About 70 percent of the FGD participants affirm that their inability to pay for medical bills and doctor's fees are the primary reasons for their inability to consult qualified doctors of visiting health clinics.

Poverty and deprivations: All FGD participants opine that they have been living 'always in poverty' and 'living in poverty over generations' according to their own assessments. They experience numerous deprivations in varying degrees of severity. According to their evaluation, the biggest constraint that they face is the lack of education and skills, followed by a lack of government support programmes, legal and social services, inadequate or low-paying informal occupations, income unpredictability, and no or little incomes. The other major deprivations include: income volatility, no education, unhealthy living environment, social apathy, no social support, loneliness, and the absence of cultural and social participation. Their primary causes of poverty, according to them, are no education/skills and a lack of earning opportunities followed by no land/productive assets. According to their assessment, nearly 50 percent of the Bedia community members are seasonally poor, 30 percent are occasionally poor while 20 percent are permanently poor (Figure 4.4). Overall, they indicate that almost 98 percent of the Bedia community lives in multidimensional poverty and deprivations

Figure 4.4: Self-assessment of poverty status of Bedia community



Source: FGDs/Case studies 2023

During the FGDs, around half of the participants opined that they didn't see their current situation as a fate and they would like to put all their efforts to change the lot of the future generations. Further, they believe that the channel for such a transformation of their community is to pursue education and acquire modern and productive skills and technology, as their lower educational attainment is responsible for their low status in society and rejection from society, which makes life less dignified (70 percent), and pursue vocational training and involve themselves in income-generating activities (100 percent).

Box 4.3: Perils of transitional life of Bedia community

Fazlu Mia (not his real name) is a member of the Bedia community who lives with his wife and family of seven in Dirai Upazila of Sunamganj district. Earlier, he used to live on a boat with his parents in different parts of the country. However, at present his family along with some other Bedia community people has started to live in the neighbourhood of Haodata. Throughout his life, Fazlu Mia has been fighting with poverty and deprivations and is still fighting the same battle. Fazlu Mia recalls, "Because of poverty of my parents, I could not complete primary schooling and left school as my parents could not provide the required expenses. Since the age of twelve, I had to earn money to support the family by selling homemade snacks that my mother used to prepare through moving from one river ghat to another. That's how I grew up by doing all types of odd jobs in my entire life.

I am still following the same path with no fixed jobs and incomes that are so uncertain and variable that I find it rather impossible to maintain my large family".

Although Fazlu Mia could not complete his education and avail good earning opportunity, his five sons and daughters also have the same fate. They had to drop out of school either at primary or secondary level due to lack of family income to support educational expenses. could not be educated. Currently, Fazlu Mia and his wife work in different odd jobs including selling vegetables in a van by moving from one village to another to make some money. Their two sons work as day labourers in agriculture and sometimes in the brick fields. But they do not get such jobs throughout the month. Especially, during the lean seasons, it is very difficult to find jobs and they have to remain unemployed without any income for long periods. Through their collective efforts, Fazlu Mia's family could earn about Tk. 20–22 thousand a month. Fazlu Mia adds, "After the Covid-19 pandemic, life has become so difficult. My business is not running well, prices have risen a lot and it is now almost impossible to make money by doing petty trading in the villages. Most of the people have little money in their hands. Our incomes have been declining and we do not know what to do".

With rapid rises in the prices of essential items including food, Fazlu Mia has reduced quantities of food consumed by the family. Further, fish, meat and other nutritious food are now seldom consumed in regular diets. Now, most of the time, they can't afford to eat these nutritious and protein-rich foods. Still, they do not have enough food at least for 3-4 months in a year.

Currently, all members of the Bedia community of his locality is facing similar crisis. Their living conditions are deplorable and unhygienic. They are unable to afford adequate food. If someone gets sick, common practice is to get treatment from the village quack. The upazila hospital and village clinics are far off and costly and time consuming to travel. Further, they do not have the required money to buy the medicine and meet other expenses.

It seems Fazlu Mia and the entire Bedia community living there is locked in poverty and deprivations in all its forms from which they have no escape route. They have no land of their own, no education for their children to get better jobs and no productive assets to depend on.

For sustainable reduction of extreme poverty in its various forms, the important policy support that Fazlu Mia and his community needs is to meet their practical needs as well as the strategic needs. For example, short-term gains including reduced insecurity can provide a platform for changing livelihood opportunities and bringing social changes over the longer term. Hence, the approach to helping Fazlu Mia and people like him at the household level will be more realistic if practical livelihood needs are met while also providing a material base which can contribute to achieving their strategic needs. Moreover, the right balance between interventions targeted at meeting practical and strategic needs, and the sequencing of these interventions, depends very much upon the operating contexts of their households. For Fazlu Mia, an initial focus on practical needs, which acknowledges the daily imperatives of survival, is likely to be the most appropriate.

Source: FGDs/Case studies 2023

Access to finance: The Bedias have political participation which is mostly restricted to casting votes in general and local elections. They also have very limited financial access. About 70 percent of them do not have even informal savings due to lack of adequate family income to meet subsistence needs. Most of the Bedias, however, have access to MFIs for savings but all of them can not avail credit services. Those who can borrow from the MFIs have an average loan size of Tk. 20,000 and from the money lenders, it is Tk. 4,000. Some save informally because it is convenient to save in small amounts. They use bKash and Nagad services for money transfers. Only 30 percent of the FGD participants got some welfare support from the government under different programmes including VGD and education stipend. They strongly feel that accessing formal employment in the public sector will increase their social acceptance as well as their prestige and dignity in society.

III. The Bhumij community

Background: The Bhumij community came to Bangladesh from Bihar, India in search of land and

adopted agriculture as their main occupation. This is how they acquired the name Bhumij that is 'one who is born from the soil'. It is believed that they are descended from the ancient Munda people, who were one of the oldest residents of the Indian subcontinent. In the twentieth century, the Bhumij came to Sylhet and started working in the tea gardens as well. At present, they work mostly as tea garden lobourers in the Sylhet region. According to the preliminary report of the 2022 Population and Housing Census, the number of the Bhumij population is 9,664 in Bangladesh. The Bhumij society structurally holds nuclear family, patriliny, and exogamy. Although most of them practice Hinduism now, some still practice their former ethnic religion. In Bangladesh, there are a few Christian Bhumij as well.

Livelihood pattern: The Bhumij communities are particularly prevalent in the districts of Rajshahi, Naogaon, and Rangpur. Those living in the Sylhet region, along with working in the tea gardens, they cultivate betel-leaf to earn additional incomes. A few are engaged in petty trade and depend on agriculture, fishing, hunting and forest produces. They also hunt and trap birds and animals in the jungles and the landless work as daily labourers. Various seasonally available forest products and animal husbandry are subsidiary sources of income for them. Women especially young girls are fond of ornaments such as nose-rings, earrings, bead necklaces, armlets and bangles made of brass. They put on flowers in their hair.

Their main language is Bangla, and the use of Mundari language among them is limited. The Bhumij are mostly non-vegetarian. Rice is their staple food, and they take rice with vegetables, fish, eggs, lentils and others. They also consume different types of wild potatoes. They are fond of milk and milk-products and take tea, betel leaves and nuts. Consuming alcohol is also quite common among the Bhumij. The FGDs show that 30 percent of the Bhumij people can take three or more meals per day while 70 percent can take hardly two meals. Further, more than 60 percent of the Bhumij households cannot afford to have enough food throughout the year and children and women are the worst sufferers of malnutrition and consequent diseases.

The Bhumij are traditional Hindus in their religion but still preserve some customs of their ancient religion. Some of their primeval deities are Deota, Daram Deota, Singbonga and Jahubora; and some of their traditional festivals are Bandana, Tushu and Karam. During pujas, they invite Hindu Brahmans to act as priests. However, while worshipping their ancient deities, they use their own priests who are called lavas. There are a few Christians among the Bhumij in Bangladesh, but as indicated above, the vast majority follow a mix of Hinduism and ethnic religions.

The Bhumij are divided into different clans and marriage within the same gotra (clan or lineage) is forbidden. Among the Bhumij, only sons can inherit parental property. During pujas and other festivals, they perform ballads in which men and women take part equally.

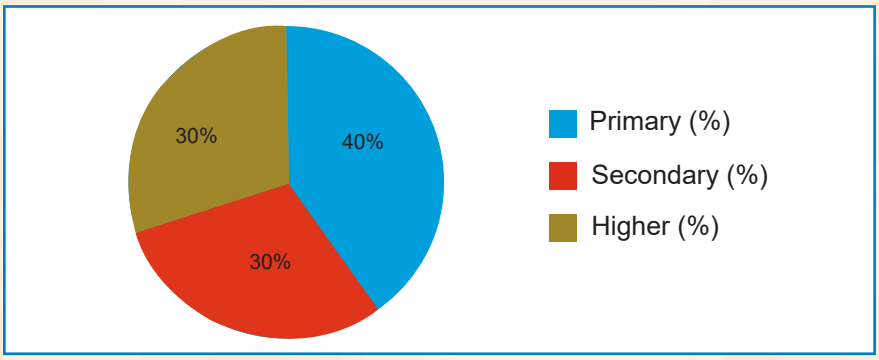
Social structure of the Bhumij is characterised by nuclear family, patriliny, exogamy and hereditary headship of the village community. They follow Hindu practices of succession and inheritance. For the wellbeing of the village, Vadhna Parab is held on the day of the new moon in Kartik (October–November) before reaping, and Nua-Khia, the new rice-eating ceremony. The Bhumij also celebrate Karam festival in Bhadra (August – September) for prosperity of the village.

Access to safe water and sanitation: The Bhumij people experience a significant challenge in terms of inadequate access to potable water sources. Only 20 percent of the Bhumij people, according to the FGDs, have access to clean water. This indicates that 80 percent of Bhumij people do not have access to safe drinking water, putting them at the risk for water-borne diseases such as cholera, diarrhoea, and typhoid. Further, the Bhumij people in the northwest Bangladesh particularly have major sanitation problems due to lack of access to safe, clean, and private toilets. This means that they have no choice but to engage in open defecation, which poses serious health risks. The effect of this on children is

devastating.

Educational status: The Bhumij people, particularly in the northwest region of Bangladesh, have relatively better access to education especially due to the efforts of the Christian missionaries. It is seen from the FGDs that 40 percent of the adults have primary education, 30 percent have secondary education while the rest 30 percent have some higher education (Figure 4.5). In addition, 10 percent of the adults have received some training on specialised skills. But for them, continuing education is very expensive and around a quarter are not even aware of the benefits of education especially for girls and women.

Figure 4.5: Educational status of the adults of Bhumij community



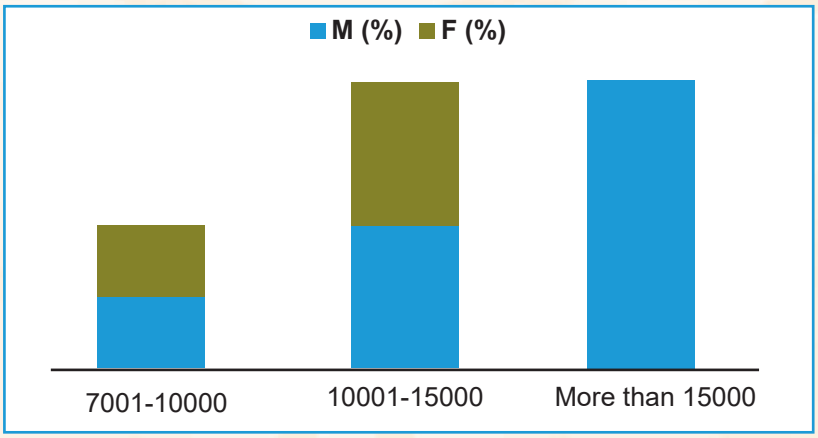
Source: FGDs/Case studies 2023

Community characteristics and housing: The settlements of the Bhumij are generally homogenous consisting of ten to sixty houses. The Bhumij houses are arranged in a linear pattern in plain areas and are very simple in structure made of mud walls having low roofs thatched with wild grass, paddy straw or with country made tiles. For house construction they use locally available materials like bamboo and grass ropes, twigs and plaster on both sides with mud. The well-to-do families construct houses with brick walls. The walls and floors are cleanly polished with red, black or white clay by women. Their houses have a portico used for entertaining guests. Houses generally consist of two rooms. The bigger room is used as their living room and also space to store their grains. They also construct a separate shed to accommodate their livestock. Their rooms have only doors and no windows for ventilation.

Their family is mostly nuclear, patrilocal and patrilineal composed of husband, wife and unmarried children. Succession and inheritance of ancestral property follows the rule of equi-geniture in male line only. In families having no male successor, the daughters inherit the paternal property but the family having no issue may adopt a male child from the nearest lineage who later inherits the property. The grown up children set up their new residence soon after marriage.

Income earning activities: Working as tea garden workers and cultivation are the mainstay of their livelihood which is supplemented by other pursuits like wage earning, collection of minor forest produce, animal husbandry, hunting, fishing and small business etc. During lean seasons some of them migrate to work as labourers in nearby places. The Bhumij women besides performing their household chores contribute substantially to their family income by participating in economic pursuits of cultivation, forest product collection, wage earning, etc. According to the findings of the FGDs, it is found that 70 percent of the working age male population in Bhumij community is actively employed, but their monthly income is extremely low (Figure 4.6).

Figure 4.6: Average monthly income (Tk.) of working age population

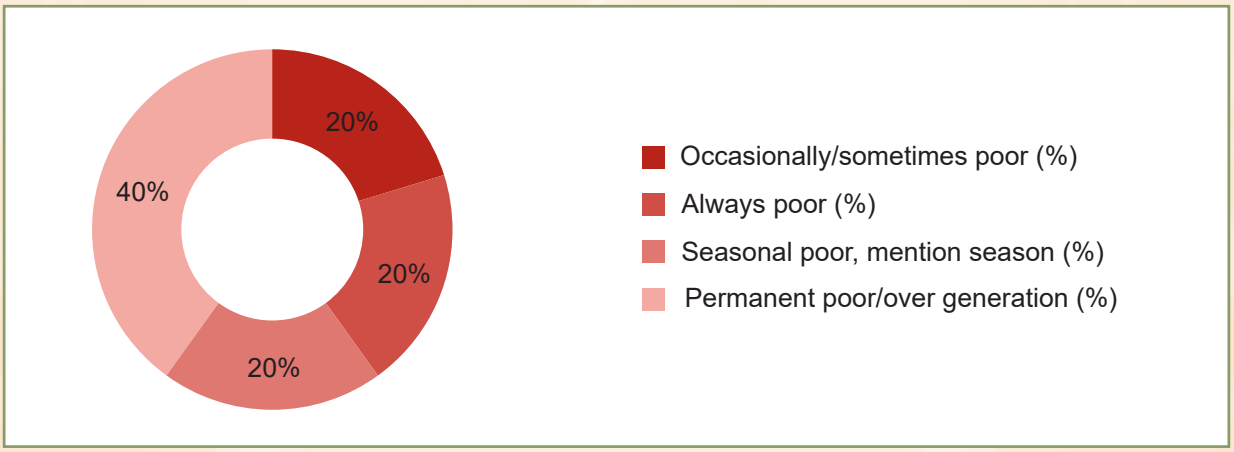


Source: FGDs/Case studies 2023

But no worker, regardless of gender, is satisfied with the current state of their employment or the amount of money that they earn. On average, 15 percent of the workers (of both sexes) earn below Tk 10,000 per month while 29 percent earn between Tk. 10,001 and Tk. 15,000 and 56 percent of the workers earn more than Tk. 15,000.

Poverty and deprivations: The Bhumij people mostly live in the midst of a catastrophic poverty and deprivations. They remain socio-economically discriminated and live in multiple deprivations. Among the participants in the FGDs, 97 percent reported that either they are occasionally/sometimes poor, or always poor, or seasonally poor or permanent poor over generations (Figure 4.7).

Figure 4.7: Self-assessment of poverty status



Source: FGDs/Case studies 2023

Social custom and tradition: The Bhumij has their traditional community council at the village level which is headed by their secular chief who is assisted by their traditional sacerdotal head of the village and the village elders. The traditional community council is regarded as the custodian of their traditional norms and customs.

Over the years, significant changes have occurred in the Bhumij society and culture. They have accepted many new cultural practices from the neighbouring castes and communities. The government and NGO efforts have also brought noticeable changes in their way of life especially through economic upliftment programmes through income generating activities and area development through infrastructure development projects. However, more interventions are needed for desired

transformation of the Bhumij community especially in the social and educational sector. The development of infrastructure facilities and socioeconomic support through both government and nongovernment agencies ranging from provision of houses under Asrayan project, electricity, safe drinking water, mobile health service facilities, access to credit and financial services, vocational and orientation training to the youths and similar other development interventions can bring about visible changes in the life style of the Bhumij community. Regular and organised efforts are also needed to exposé the richness of the Bhumij culture to the outside world.

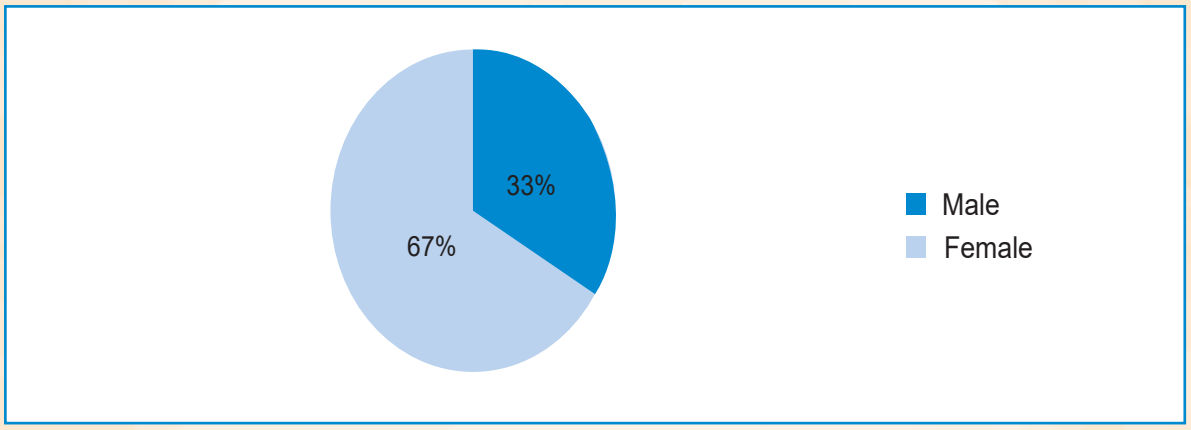
IV. The Gonju community

Background: The Gonju ethnic minority community moved to Bangladesh during the colonial British rule to work as tea plantation workers in the tea gardens of the Sylhet region. They originally lived in the forests and hills of central India. The total population of the Gonju community, according to the preliminary report of the 2022 Population and Housing Census, is 4,137.

Traditionally, the Gonju people were semi-nomadic farmers who used the slash and burn method of agriculture. After farming in an area for two or three years they would abandon their houses, move to a different location, and start new land clearings. This has changed and most of the Gonju farmers have now changed their farming practices and moved to permanent Gonju villages to practice regular plow cultivation of crops. The local markets provide a place where they trade their goods as well as communicate with others. They do not make their own clothes or jewelry, and purchase them from the market.

In the present study, the situation of the Gonju community has been highlighted covering their socioeconomic status, livelihood characteristics, access to finance, cultural features and other aspects of their livelihood. For primary information, FGDs and KIIs/case studies were conducted with male and female members of the Gonju community at different locations in Moulovibazar. In the FGDs, there were 33 percent males and 67 percent females from the community (Figure 4.8).

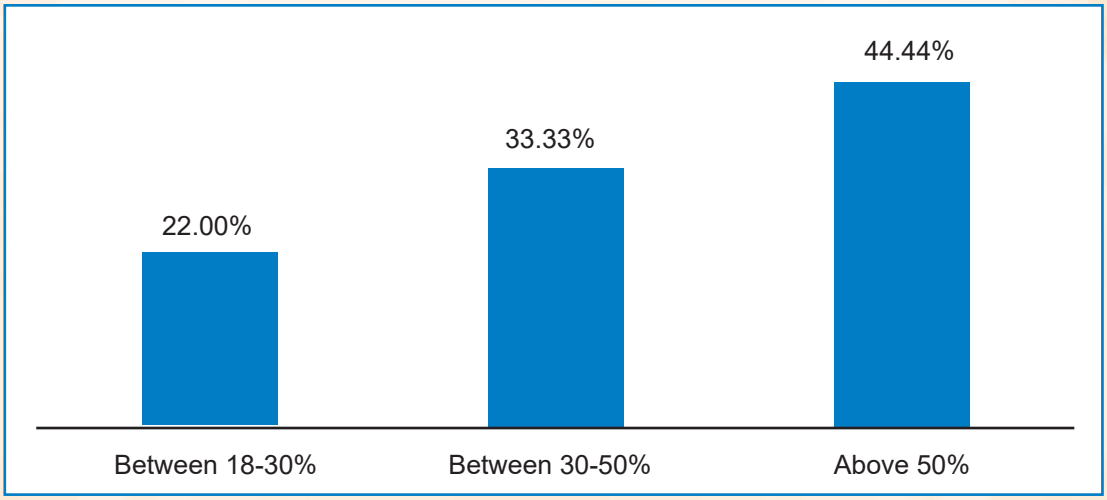
Figure 4.8: Distribution of Gonju respondents by gender



Source: FGDs/Case studies 2023

In terms of age structure of the participants, 22 percent belong to the age group 18-30 while 33 percent are in the age group 30-50 and the rest are above 50. Among the participants, 89 percent are married and 11 percent are widowed while no one was single, divorced or separated (Figgure 4.9).

Figure 4.9: Age distribution of Gonju respondents



Source: FGDs/Case studies 2023

Community structure and tradition: The Gonju community is basically male-dominated, and line of descent is traced through the males. The community is divided into clans, each of which represents the descendants of a common male ancestor. Gonju people do not marry within their own clans. They prefer cross-cousin marriages and having multiple spouses.

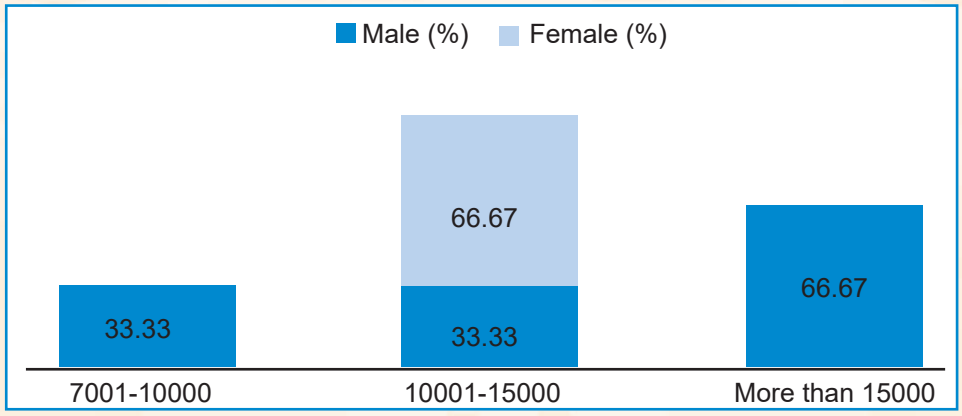
All members of the community have strong connection among themselves. Liberty, equality and brotherhood are the underlying principles of the community's inherent solidarity. The community is headed by a chief and led by a committee of elders. The chief serves as the judge of all disputes while the elders have authority over the villagers. They live in extreme poverty and lack education that make them powerless and voiceless in all respects.

Most Gonju people are Hindus and worship gods and goddesses. Some are animists along with the belief that non-living objects have spirits. Although Gonju people do not believe in the immortality of the soul, they do believe in reincarnation meaning that one soul will pass to another body after death.

Occupational characteristics and earnings: Due to lack of education, the Gonjus barely get any employment opportunity in the formal sector. The main occupations of the Gonjus living in Bangladesh include informal jobs, such as working as day labourers and doing petty businesses. Most of the Gonju members are involved in multiple occupations for survival. They mostly work as day labourers in the agriculture sector. Only a few Gonjus are involved in petty trade or business. Both Gonju men and women are engaged in the labour force. Among the participants of the FGDs, most of the male participants are involved in the labour force while females are mostly involved in household based income earning activities.

In terms of earnings, Gonju women earn less than Gonju men. The average monthly earnings of females vary between Tk. 7,001 to Tk, 10,000 and between Tk. 10,000 to Tk. 15000 while that for males are between Tk. 10,000 to Tk. 15,000 and more than Tk.15000 (Figure 4.10). While nearly 89 percent of the respondents are not happy with their work status, none is satisfied with their present level of income.

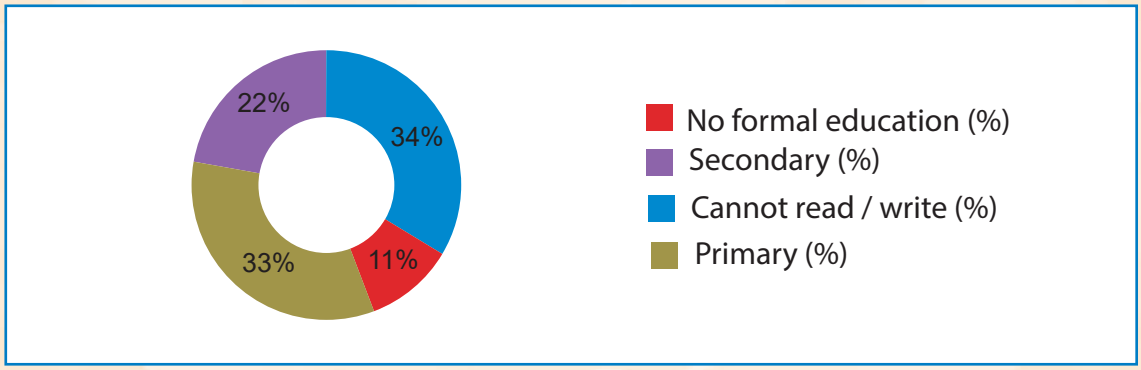
Figure 4.10: Monthly income of Gonju working age population



Source: FGDs/Case studies 2023

Access to education: Around 11 percent of the Gonjus have no formal education (Figure 4.11). The secondary school completion rate is only 22 percent while 33 percent have completed primary education. Thus the government needs to adopt different measures, such as establishing community schools, introducing accelerated learning opportunities for out-of-school children etc. to improve the level of education for the community.

Figure 4.11: Educational status of Gonju community



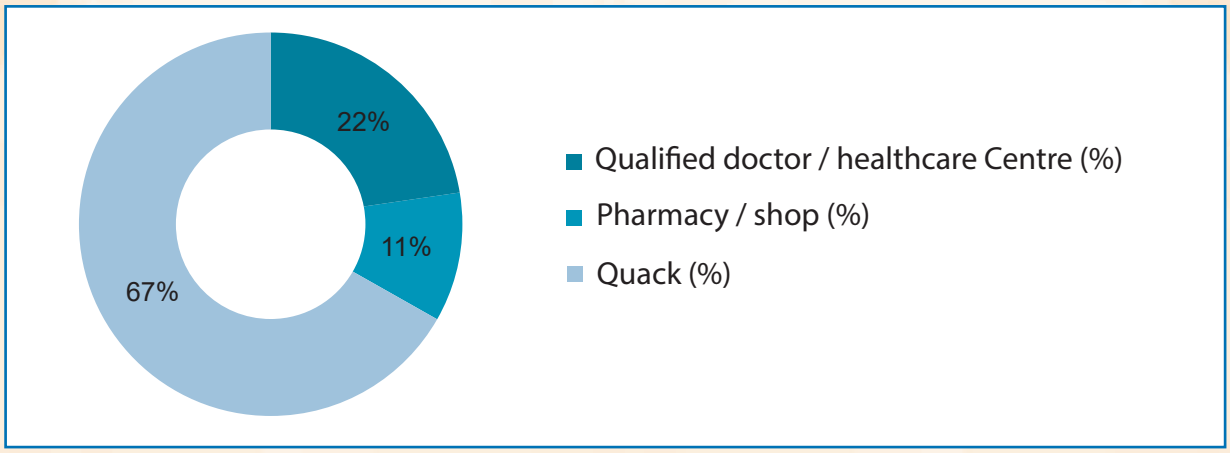
Source: FGDs/Case studies 2023

Food and nutrition: The majority of the Gonju families consume meals three or more times per day while nearly 45 percent can eat two meals per day. All of the households consume fish just twice a week, eggs once a week, and no meat or other sources of protein on any given day. The average expenditure of food per family is less than Tk. 1,000 per month for 56 percent of the households and 22 percent respondents each spend between Tk. 1,001-2,000 and 3,001-5,000 per month respectively. Most of the community members face food shortages during 3-4 months in a year.

Shelter and access to health services: The Gonju families live in houses made of tin shed and thatched materials in their community area along with other community members. Although they have access to safe drinking water, they lack hygienic toilet facilities. They all received the Covid-19 vaccination, with 56 percent receiving a booster and the remainder receiving a second dose.

In terms of access to health care services, 67 percent consult quacks whereas only about 22 percent have the ability to consult qualified doctors or visit healthcare centre at the local health clinics/hospitals. Often they also use pharmacy shops. However, more than half of the respondents mention about difficulty in meeting medical expenses and, to a great extent, long distances to travel to health centres as major constraints that they face in getting medical care.

Figure 4.12: Method of accessing medical care by Gonju community



Source: FGDs/ Case studies 2023

P**overty and deprivations:** The majority of the Gonjus (around 94 percent according to their self-assessment) live in poverty and deprivations. Within the discriminatory society and unequal economic forces that operate in the local economy in which the Gonju people live, they are compelled to sell their labour at very low prices. In terms of their self-assessment, all members consider themselves as living 'always in poverty' and 'permanently poor/poor over generations'.

They suffer from multiple deprivations with varying degrees of incidence. They could hardly access any government support programmes and legal, social and welfare services. No or little income, inadequate or low paid informal livelihood activities, income volatility and lack of access to education and livelihood skills are their major problems followed by ill health, inadequate access to health services and unhealthy living environment. The other main deficits include: inadequate access to housing and basic services and persistence of insecurity, discrimination, violence and crime against the community members.

The participants in the discussion meetings highlight their lack of earning opportunities, no land/asset ownership and lack of education as the main causes of their poverty. All of them want to improve their socioeconomic condition by pursuing education as they identify their low educational attainment as responsible for low status in society and rejection from mainstream society which make life less dignified for them. They identify the need for urgent government support to acquire productive skills and pursue vocational training and involvement in remunerative income generating activities and involvement in multiple earning sources for the community members (for both men and women) as critical for enhancing prestige, dignity and social acceptability of the Gonju community.

Access to finance: Due to poverty and being members of an ethnic minority community, the Gonjus face social, economic and natural challenges. In addition to financial services from the formal institutions, they face difficulties in accessing informal financial services as well. Among the respondents, only 33 percent have access to informal savings. Only a few of the respondents are current members of NGO-MFIs and where they save between Tk. 100-200 per month as part of their membership obligations. However, many respondents have borrowed from NGO-MFIs at some point in time, the average being nearly Tk. 25,000. About one-third reports borrowing from relatives and the average amount is Tk. 7,500. Overall, they do not have access to banks and cooperatives.

V. The Kharia community

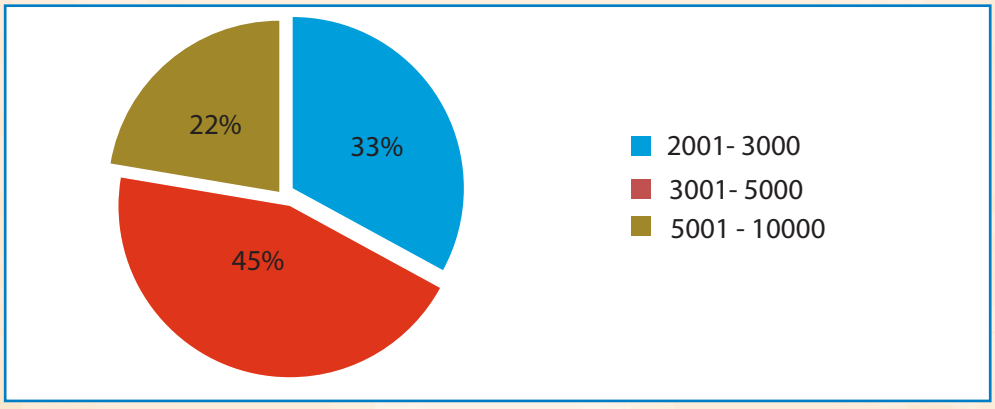
Background: The Kharia is a small ethnic minority community of Bangladesh who came to the Sylhet region from Chhota Nagpur, India to work as labourers in the tea gardens. The Kharias and Mundas belong to the same ethnic group. According to the preliminary report of the 2022 Population and Housing Census, the Kharias now constitute a population of 3,099 and most of them work as labourers in different tea garden in Srimongal of Moulvibazar district.

Culture, religion and heritage: The Kharias are well known for the richness of their culture, which is a combination of Hindu and traditional tribal practices. Festivals, music, dance and arts are all integral parts of Kharia culture and rank among its most significant characteristics. With 97 percent of the population practicing their religion, the Kharia in Bangladesh are predominantly Hindu. But there is also a relatively modest number of Christian Kharias. The Kharias are known for their own religious beliefs and practices, which draw inspiration from Hinduism as well as indigenous customs. The Kharia people have an illustrious history that spans back many decades. They are the descendants of the ancient Munda people, who were one of the first tribes to settle in the Indian subcontinent. They have lived there for a very long time. The Kharias have a powerful sense of both community and identity, and they take great pride in their ancestry.

Community characteristics: The Kharia community is divided into several clans as well as there are some non-caste clans. The Kharias have a patriarchal society where the sons inherit the entire family property. However, the Kharia women are self-reliant. In order to maintain law and order, the Kharias maintain the Panchayat system. The head of the Panchayat is called Pahan or Dehuri. Bangla is their main language which they use as the medium of instruction in schools and also in communicating with others. However, among themselves they use the vernacular of the Mundas known as Sadari. At present, literacy rate among the Kharias is low at around 15-20 percent.

Food habit, traditions and beliefs: The Kharias do not follow a vegetarian or vegan diet. Rice and bread are essential in their diet, and other foods including meat, fish, eggs, lentils, and vegetables are also common. On the other hand, they do not consume beef or the meat of buffalo. Additionally, they enjoy the fruits of the season as well as wild potatoes. Milk and other dairy items are their particular favourite items. In addition to this, they have a taste for alcohol (hanria), betel leaves and nuts, tea, bidis, cigarettes, and tobacco. According to the FGDs, 78 percent of the Kharias take three or more meals per day while 22 percent can have two meals. But 44 percent of the Kharias can't have enough food throughout the year. Figure 4.13 shows the per capita average food expenditure per month (in Taka).

Figure 4.13: Monthly per capita food expenditure of Kharia community



Source: FGDs/Case studies 2023

The Kharias believe in the traditional Hindu religion but they also perform rituals of their own pristine religion. They worship the deities like Durga, Saraswati, Kali and Shitla Devi including the deities of their pristine religion such as Bana Devota, Buraburi, Duradhulu, Raksadhulu and Dharam Devota. Some Kharias have now converted to Christianity as well.

Marriage within the same clan is prohibited among the Kharias. Generally, a man attaining the age of twenty and a woman having sixteen years of age are regarded eligible for marriage. Monogamy is the norm among them; divorce and widow remarriage are also prevalent. Married women of the Kharias use vermilion on the parting of their head and iron bangles on their wrists. After marriage, the bride and the groom permanently settle down in the paternal house of the bridegroom. Dowry is common among them and is paid in cash or kind. Marriage is solemnised in the paternal house of the bridegroom. On the day preceding the marriage ceremony, the bride and her kith and kin come to the paternal residence of the groom. Groom's father conducts the wedding ceremony and arranges a feast.

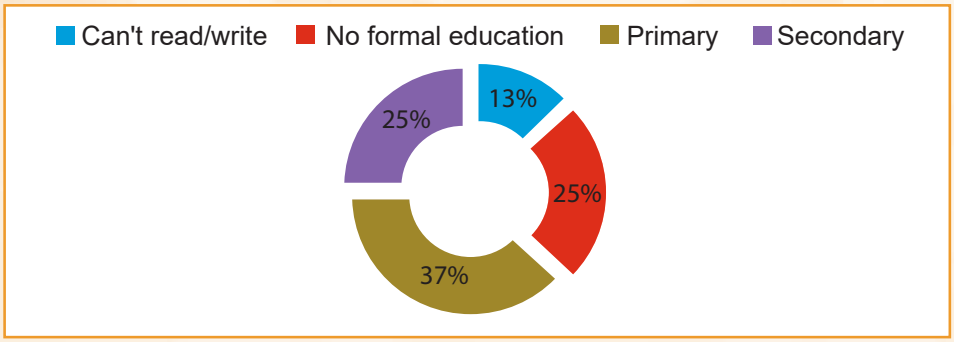
The women contribute to the family economy as wage earners and take part in socio-religious activities. During weddings, they perform rituals at the bride and groom's residences. Traditionally, the Kharias wear Dhotis called Bhagwan and women wear sarees falling up to the ankles. A part of the saree covers their bosom. Both men and women wear ornaments generally made of brass, nickel, aluminums and silver. Kharias love dances and youths of both sexes dance together, sometimes they form two groups of males and females and sing one after the other. It is like a conversation that is going on between boys and girls in the form of a song.

Economic conditions: The Kharia people of Bangladesh are in a deplorable economic state due to a lack of economic resources and adequate earnings. They are one of the most oppressed and destitute communities in the nation. The vast majority of the Kharia people do not own any land, therefore they are forced to rely on subsistence farming and wage activities to earn their living. They frequently experience prejudice and exploitation at the hands of the dominant Bangali community. The FGDs show that all males and 40 percent of the female Kharias are engaged in income earning activities. Among them, almost all are tea garden labourers. For the majority, monthly income lies between Tk. 10,000 and Tk.15,000 on average. Only about a quarter of the male labourers can earn more than Tk. 15,000 per month. Only 33 percent are satisfied with their present work status and all of them expressed their dissatisfaction with their level of income.

Status of education: In Bangladesh, a complicated situation exists for education of the Kharia people. The Kharias are one of the most underprivileged and disenfranchised communities in the country and throughout history, they have been subjected to discrimination and had a more difficult time gaining access to educational opportunities.

None from the Kharia community has got any higher education or any special skills or training (Figure 4.14). All Kharia people believe that education is a costly matter for them to pursue. Over the course of the past few years, there has been some development in the direction of improving the Kharia people's educational opportunities. The government has declared education as a top priority and as a result, there has been a rise in the number of schools and institutions in places where the Kharia population predominates. Despite this, there are still a great number of difficulties that need to be resolved.

Figure 4. 14: Status of education of Kharia community



Source: FGDs/Case studies 2023

Access to safe drinking water and sanitation: The Kharia people in Bangladesh have a significant obstacle regarding their access to clean drinking water and hygienic sanitary facilities. They mostly reside in rural places, which prevent them from having access to clean water and improved sanitation facilities. The Kharias face a variety of health challenges as a direct result of their limited access to clean water for drinking and sanitary facilities. According to the FGDs, all Kharias have no access to safe drinking water and improved sanitation. They have an increased risk of contracting water-related illnesses such as diarrhoea, cholera, and typhoid fever. Because they are unable to adequately wash their food and utensils, they have a far greater chance of suffering from malnutrition.

Box 4.4: Struggle for survival of Kharia community

Sham Kharia Sardar (not his real name) is a 61-year old tea garden worker who lives with his family of 11 in a tea garden in Kulaura in Moulvibazar district. Like his forefathers, he has been working in this tea garden since he was 18. His wife also works in the tea garden. Sham Kharia, with a very pale face, says in despair, "I started with a wage of Tk. 22 per day more than 40 years ago and now I am getting Tk. 170 per day on average. You see, prices of essentials that I have to buy for maintaining my family has increased much more than my wages. How can I survive with my family? Although I get some rice, flour and oil as family ration, that is not adequate at all. I have to regularly buy food from the local market where prices are rising every day".

On average, Sham and his wife together earn around Tk. 10,000 per month. This is the only source of income for Sham's 11-member family. Fighting a losing battle throughout their life, Sham Kharia and his wife both now have very poor health conditions. They have four daughters and five sons; Sham's mother also lives with him. His eldest son, who is 38, is married and lives separately with his family. He is a contractual worker in the tea garden earns around Tk. 5,000 to Tk. 7,000 per month. He is also struggling hard to meet both ends. The rest of his children do not have any job. He also have no money to employ them elsewhere or help them to start petty trading or engage in other income earning activities.

All his children went to the local primary school for a few years but dropped out as they did not have the money to meet the educational expenses. Sham laments, "My parents were also poor like me; they could not finance the education of their siblings due to poverty. My dream was to educate my own children, despite the hardships that I face. Unfortunately, I could not realise my dream due to poverty and acute financial hardships. Now I feel ashamed that I could not provide any better future for my children. They will have to undergo the same fate like me. I am totally defeated in my life".

At present, Sham and his family are passing through very difficult times. Due to rising cost of living, they are unable to afford three meals a day. They rarely consume fish, egg, milk and dairy products or other nutritious items. Often food becomes scarce especially during the monsoon season. The ration that they receive as tea garden workers is exhausted within three days of the week.

The family's housing is also deplorable. Clean water and hygienic latrines are a luxury. If someone in the family falls seriously ill, Sham has to borrow to meet medical expenses. He and his wife receive

some medical treatment from the tea garden, but it is extremely limited. During the Covid-19 pandemic, when his wife fell ill, Sham had to sell the only cow the family had and borrow money from the local money lender for her treatment.

Sham adds, "There are 22 Kharia families who reside and work in this tea garden. I am the Sardar (head) of this community. All the Kharia community families have similar conditions like my family. We have no interactions with other communities in the tea garden and the Bengali community. We are treated as low-class people and nobody interacts with our community. We are always discriminated. We receive low wages for similar type of work, and our women are discriminated more. All our families are surviving on borrowings from NGO-MFIs and money lenders. My current debt is Tk. 23,000 and I am struggling to manage it".

Despite recent increases in the daily wage rate (by Tk. 50), the living expenses of the tea garden workers like Sham have increased manifold; and the entire Kharia community is fighting a losing battle for survival. A ray of hope for their survival lies in the hands of tea garden owners and the government through providing these unfortunate people with access to social safety net programmes, creating additional and remunerative livelihood and job opportunities for the unemployed, and proving access to education to the Kharia children and ensuring their education beyond primary to secondary and higher levels along with giving them skill training and business development support services to pursue productive livelihoods.

Source: FGDs/Case studies 2023

The Kharias are a poor and disenfranchised minority in Bangladesh. They have challenges in gaining access to property, schools, clean water and proper sanitation, among other things. There has been some action by the government to resolve these problems, but more needs to be done. The Kharias are a hardy and historically significant people. They have been oppressed for ages and are still fighting for equality today. The Kharias need special assistance in their struggle for empowerment and social inclusion towards improving their living and livelihoods.

VI. The Khasi community

Background: The Khasi (or Khasia), a Mongolite ethnic community, is one of the major matriarchal tribes who migrated to Bangladesh from Assam where they came presumably from Tibet, China. The Khasis are fond of hills, mounds, bushes and forests. Traditionally, they build their cottages with a balcony on a platform made of wood and bamboo. In recent years, they have begun to build houses like the Bangalis. The kitchen is attached to the bedrooms and almost every house of Khasis has a pig-shed near it. According to the preliminary report of the 2022 Population and Housing Census, the total number of Khasis in Bangladesh is 12,421.

In the present study, the conditions of the Khasi community have been highlighted covering their socioeconomic status, livelihood characteristics, access to finance and cultural features. For primary information, FGDs and KIIs were conducted with male and female members of Khasi community at different locations in Moulvibazar district. In terms of age structure, 25 percent were in the age group 18-30 while 50 percent belonged to the age group 30-50 and the rest are above 50. Among them, 75 percent were married and the rest were unmarried/single.

Community tradition and characteristics: The Khasis call their villages 'punjis', which are clusters of houses within the cultural boundary of their own community. However, in search of livelihood, they often desert their punjis and move to new places. The Khasis in Bangladesh live mostly in the Sylhet region (Sunamganj, Sylhet, Moulvibazar and Habiganj) particularly in the hills for centuries. The main occupation of the Khasi people is cultivation of betel leaf in the small hilly lands. Many Khasis work in

the tea gardens of the region. The chief of the punji is named as ‘Siem’ who often supervises religious festivals and social ceremonies.

The Khasis are strongly attached to their tribal origin and culture. Many Khasis grow bananas, pineapples, oranges, cassia leaf (or dial), black pepper and pan (betel leaf). In addition to working in tea gardens, they also trade in betel leaf, oranges, fish and rice in markets. Rice and fish are their major food items.

Culture and religion: The Khasi religion is old but it has evolved over time. Traditional customs and superstitious beliefs form the core of their religion. The changes that have taken place in the Khasi community are most evident in their religious practices. The Christian missionaries began to preach Christianity among Khasis more than centuries back, and at present, more than 80 percent of the Khasis are Christians. The Khasis are traditionally monotheists and God subsequently created gods and goddesses for the purpose of controlling various aspects of the universe. They also believe in the existence of the god of a village. They believe in the existence of evil spirits and adore nature and animals. They perform numerous rituals. The conversion to Christianity brought about tremendous changes in the socioeconomic structure of their lives. They, however, continue to maintain their age-old customs and traditions.

The religious tradition, culture, dresses and manners of the Khasi community members have been influenced considerably with the intrusion of modern education, science, technology and culture. While they have been adopting the modern life-styles, some primitive traits still dominate. They perform various kinds of rituals throughout the year and pray for the fertility of their land. They perform ‘khyakhang brata’ at the time of sowing seeds. Other rituals are ‘pisthol’, ‘pirdong’ and ‘khyaklam’. Marriage is compulsory for Khasi men and is treated a command of God. They dance and sing in a chorus in marriage ceremonies and other regular festivals. They celebrate birth and death. They are good in dancing and singing. They are bilingual and can speak both in Khasi language and in Bangla.

Role of women: According to a Khasi proverb, the civilisation originated from the females. Due to the existence of a social system based on matriarchy, Khasi girls make their own choice of bridegrooms from tribes other than their own and keep their husbands in their own houses after marriage. Marriage within one's own tribe is forbidden and results in the loss of ownership of property, excommunication from the village, and no funeral after death. Most marriages take place on the basis of prior mating on the part of the girl. During marriages, priests recite religious verses and the gods are offered wine and dry fish. After the marriage is over, a cottage for the new couple is built by the side of the house of the bride's mother. The wife does all monetary transactions.

Traditionally, Khasi women enjoy a high social status and play a significant role in socioeconomic matters and household management. In Khasi society, cultivation and household work are done on the basis of mutual cooperation and understanding between wife and husband. Men respect women. Children have a religious responsibility to look after their old father if he is a widower. In the event of untimely death of wife, the husband can marry and move elsewhere. All daughters get a share of property but they cannot sell it. The youngest sister bears the responsibility of performing all rituals and ceremonies in the family. Monogamy is a custom among the Khasis.

Attachment to land: Land is very sacred to the Khasi people. They refer land as their life and religion. Thus land is the most crucial and critical issue for the survival and existence of the Khasis. But the Khasi community faces major problems to retain their lands as land grabbing is a very common problem in the Khasi inhabited areas due to the lack of their legal documents. Most of the Khasi villages are built based traditionally on the settled and ‘managed’ lands. They have been managing and using these lands for years within a pro-community approach. Although some members have legal documents but they have

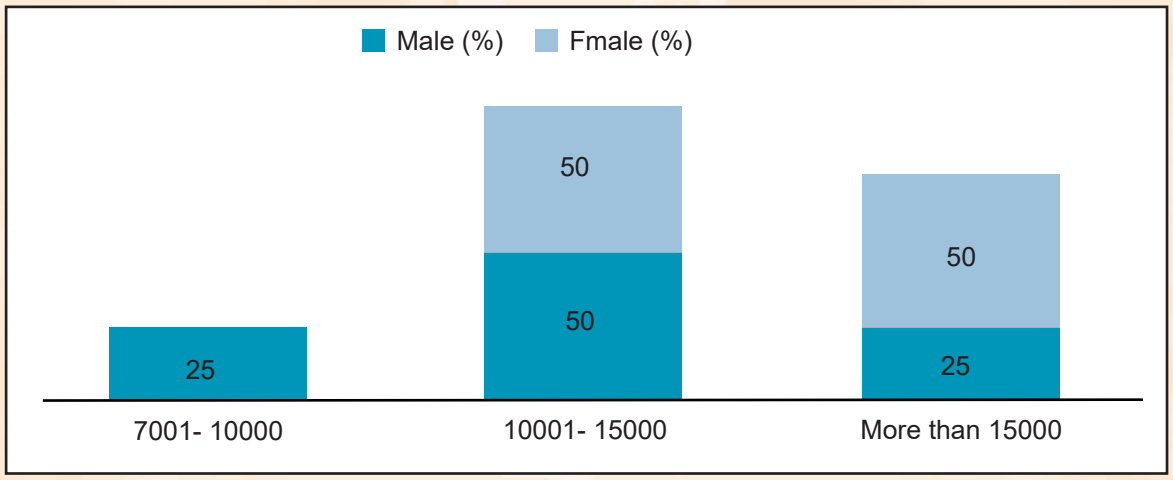
never been updated. Further, there do not exist effective laws and policies that safeguard the traditional community land ownership system of these communities. As a result, influential people forcefully grab the lands of the Khasi community. Moreover, instances are there in which the government has acquired their lands for establishing eco-parks and implementing infrastructure and other projects.

Most of the Khasis do not plant and farm crops that take time to produce yields thinking that anytime they might be notified to leave the lands due the absence of land related documents. Thus over the years, the Khasis have to depend on betel leaves cultivation only for livelihoods. But when disasters such as cold wave, hailstones, drought, storms and less rainfall occur and cause damage to betel leaves they suffer huge losses. Thus due to lack of legal land ownership, the Khasis are forced to lead a nomadic life. They move from one place to another in search of lands.

Occupational characteristics and earnings: Due to lack of higher education, the Khasis barely get any employment opportunity in the formal sector. All men and women are mostly involved in manual work for their livelihood. The main occupation of the Khasis living in Bangladesh is farming.

In terms of earnings, in some cases Khasi women earn more than Khasi men. The average monthly earnings of males vary between Tk. 7,001 to Tk. 10,000, between Tk. 10,000 to Tk. 15,000 and above Tk.15,000 (Figure 4.15).

Figure 4.15: Average monthly income (Tk.) of Khasi community



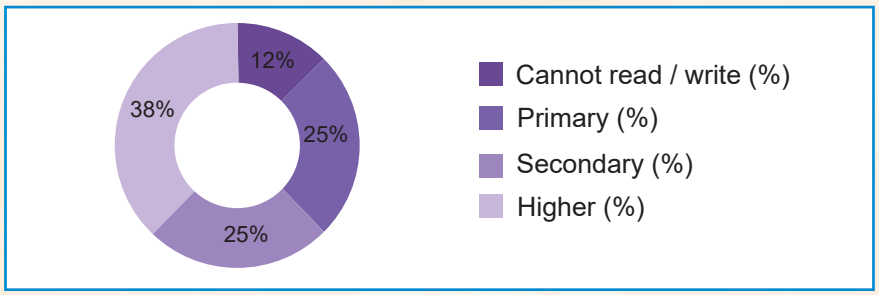
Source: FGDs/Case studies 2023

Education, culture and social problems: The literacy rate of the Khasis is very low with around 35 percent of the community members can read and write. About 90 percent of the Khasi children get education from the missionary and NGO-run primary schools. Those who complete primary education have to travel to the towns for secondary education which greatly limits the pursuit of secondary and higher education since only the better-off Khasi households can afford to send their children to towns for higher education. The poor households are compelled to get their children involved in income generating activities. On the other hand, those children who go to the towns for higher education face problems due to lack of adequate number of seats in the mission run hostels. Thus the absence of secondary and higher educational institutions in the Khasi dominated areas and accommodation problems in the towns have contributed to high dropout rates in education resulting in small numbers of educated people among the Khasis.

Due to lack of education, the drop outs become unaware of their rights and privileges as citizens and become victims of social and economic exclusion and injustices in society. Meanwhile, those who

pursue secondary and higher education often face identity crisis and the domination of the mainstream culture accelerates their process of exclusion from the culture and tradition of the Khasi community.

Figure 4.16: Educational status of Khasis

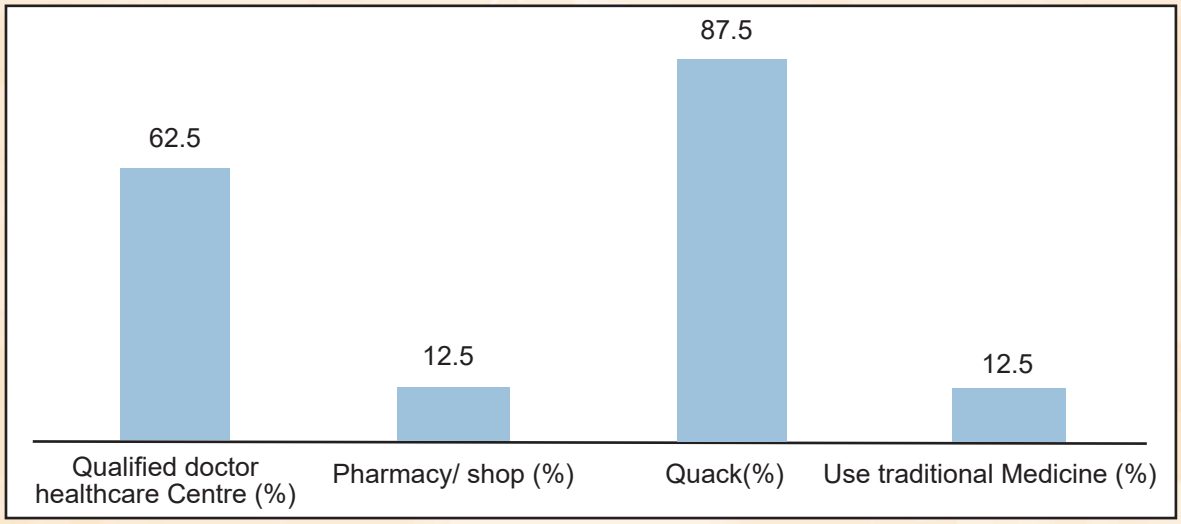


Source: FGDs/Case studies 2023

Food and nutrition: Rice and fish are the major food items of the Khasis. The majority consume meals three or more times per day. And nearly 88 percent of the respondents consume fish thrice a week whereas the rest 12 percent only once a week. All of them consume eggs twice a week. Nearly 63 percent of the respondents do not have enough food throughout the year. Further, most of the community members face food shortages during 1 to 4 months in a year. The average expenditure on food per family is Tk. 2,001-3,000 per month for 38 percent of the respondents while 62 percent spend Tk. 3,001-5,000 per month.

Access to health services: The state of health services is extremely poor in the Khasi villages. Usually, primary health care centres and clinics do not exist in the Khasi inhabited areas. So, when the Khasi people get sick, they either have to depend on traditional healers and local paramedics or have to travel long distances to get proper treatment from the clinics/hospitals. Mothers and children are the worst victims due to absence of proper health services and service delivery institutions. On the other hand, the state of physical communication is also relatively poor. One has to walk long distances over dense bushes, muddy and slippery roads from most of the Khasi villages to avail health facilities and qualified doctors. This poor physical communication has somehow contributed to the lack of health services and facilities in the Khasi inhabited areas.

Figure 4.17: Mehods of accessing medical care by Khasi community



Source: FGDs/Case studies 2023

P**rimary occupation and livelihoods:** The concentration of the Khasis mostly exists in the hilly slopes and comparatively high lands particularly in the forested areas. As the proverb goes, where there is forest there are Khasis and where there are trees in the forest there live the Khasi people. The Khasis traditionally practice a form of livelihood that protects the trees, conserves biodiversity and ensures environmental sustainability. This is based on their wisdom that otherwise they would face difficulties to carry on practicing their livelihood. This has led the Khasis to plant, protect and nourish trees including other herbs and flora and fauna in the forests.

The Khasi community cultivates piper betel leaves in the hillock lands requiring trees to get wine type of betel leaves climbing upon as their foremost traditional occupation. Thus, trees are the most important elements for practicing their traditional betel leaves cultivation. Although their agro-cultivation practice is called 'jum' cultivation by others yet it does not involve slash and burn process. The Khasis when farming betel leaves, need just to clear and clean the dense bushes and grasses of the lands letting the bushes rot inside the lands for fertilisers. They then transplant the seedlings of betel leaves under trees so that piper betel could climb upon the trees. The Khasis then cut off the unnecessary branches of the tree where a seedling has been transplanted to let it get air, water and sunlight for growth. The total process is done in such a way that it lets trees grow and ensures other natural habitat to perform their activities in a natural way.

Forested areas covered with lots of trees contribute towards sequestering the emitted carbon. Tree itself takes carbon dioxide and leaves oxygen for its survival. Thus through sequestering carbon dioxide from the atmosphere, trees help to reduce the concentration of greenhouse gas in the atmosphere and makes the earth a better living place. Khasis through their life and livelihood have been conserving, protecting and planting trees for a long time. This shows that the Khasis have been implementing a low-carbon, in some cases carbon-neutral livelihood development initiatives for a long time through their environment friendly initiatives of livelihood.

Although the Khasis earn their major livelihood through cultivating betel leaves, often they do not get fair prices for their products. Their dependence on a single product makes their livelihood and earnings very volatile depending on market conditions. They sell betel leaves but they have to buy all inputs from the market. Betel leaf cultivation also requires huge investments for which they take loans but the Khasis may have to suffer huge losses as a result of market price fluctuations. They do not normally have access to institutional credit or any other types of credit provided by the government as a result of which they suffer from perpetual indebtedness. As a consequence of not getting fair prices of betel leaves in the market and production losses due to bad weather and disasters, the Khasis are now increasingly diverting to other farming practices such as bananas, pineapples, oranges, cassia leaf (or dial) and black pepper in addition to betel leaves. But the major constraint is that they are mostly landless with no access to cultivable land.

Climate resilient livelihood: As a matter of fact, the Khasis are contributing towards environmental conservation through pursuing a life style and a livelihood pattern that protects the forests and conserves biodiversity. The Khasis neither degrade the forests nor deforests the forested areas where they have been living for generations. In fact, the Khasis are implementing low carbon development initiatives through pursuing their traditional practices. These environment friendly and low carbon livelihood practices of the Khasis need proper nurturing by taking required initiatives such as giving them access to land, credit, other inputs and ensuring fair prices of their products. The Khasi community members also need access to education, health and nutrition services and communication/transport facilities which are crucial for their progress and wellbeing.

Poverty and deprivations: The majority of the Khasis (around 95 percent) live a poor life. They are compelled to sell their labour at very low wage rates. In terms of self-assessment, half of the members

consider themselves as living in “permanent poverty/poverty over generations”. They suffer from multiple deprivations with varying degrees of intensities. No or little income, inadequate access to housing and basic services and ill health are their major deprivations, Similarly, they suffer from absence of social support system and government support programmes and lack of cultural/social participation as major constraints followed by income volatility, and no education or skills. All FGD participants emphasise that lack of earning opportunities and land/productive assets and lack of education are the main causes of their poverty. They further emphasise that for improving their conditions, they need access to education as their lower educational attainment is responsible for low status in society and rejection from society which makes their life less dignified. They need vocational and skill training to access rewarding income generating activities which will enhance their prestige, dignity and social acceptability.

Access to finance: Due to poverty and being members of an ethnic minority community, the Khasis face social, economic and natural challenges. Most of them face difficulties in accessing formal financial services. Among the respondents, 38 percent do not have access to formal savings. Among the formal savers, 25 percent save between Tk. 100-200 per month, 37.5 percent between Tk. 201-300 per month and rest save Tk. 300- 500 per month in the MFIs. Those who have access borrow from MFIs while most of the Khasis also borrow from informal lenders and friends/relatives. The average amount of credit from MFIs is Tk. 30,000 while average borrowing from friends/relatives is Tk. 2,000. Most Khasis use mobile financial services for financial transactions such as Bkash and Nagad.

VII. The Koch community

Background: The Koch is one of the oldest small ethnic minority communities of Bangladesh whose ancestors came to Bangladesh from their motherland of Kuch Bihar in India. The Koch has their own Tibeto-Burman language which does not have any alphabets. They depend mainly on agricultural work for their livelihoods. The preliminary report of the 2022 Population and Housing Census shows that there are 13,702 members of Koch community living in Bangladesh. They mostly live in the districts of Sherpur and Mymensingh. In addition, there is another group of Koch (sometimes spelled Cooch) who speak an Indo-Aryan language. There are also some Koch people living in Gazipur near Dhaka. These people's ancestors apparently spoke a Tibeto-Burman variety of Koch, but today these people speak Bangla as their mother tongue. They have little or no communication with the Koch living in Mymensingh division, but they do still share some cultural traits.

Community tradition: The Koch community is divided into several groups which they identify as ‘bhag’ (division). Each bhag has a number of clans which they call ‘nikini’. The Koch society is patriarchal and sons inherit the entire family property while the children are identified by their mothers' clan title. Inter-nikini marriage is prohibited. Although both joint and single-family systems are observed, the single-family system is now predominant. The Koch people generally resolve their disputes through social arbitration. Koch girls move to their respective husbands' houses after marriage.

Customs and food habit: Rice is their staple food, and most of them are non-vegetarian. They eat vegetables, lentils, fish, eggs and meat. They do not eat beef but are very fond of pork. They like the meat of rabbits and porcupines. They also like tortoises and turtles. They use oil, alkali, soda and dried fish in cooking. They are very fond of pork cooked with rice powder and alkali or soda. They make rice cakes on different festivals. The Koch people take alcohol. But people receiving initiation from a guru voluntarily avoid wine and meat. They have the usual liking for milk and milk-products.

During festivals and marriage ceremonies, they entertain people with condensed milk, sweetened porridge (payesh), curd, sweetmeat etc. along with rice and fish. Men in Koch society wear dhoti, lungi,

shirt and singlet. Women have traditional dress called lefen which they wear in domestic environment along with other types of dress or undergarment.

The Koch people have their own culture, folklore, literature, belief and traditions. Koch women wear clothes from chest length up to the ankle which is called lefen wrapped above the waist. They also adorn themselves with silver ornaments. The lefen and the sokatharay are colourfully hand-woven cloth with various floral designs. The design is decorated on a piece of cloth known as mug paini (designing). The Koch women are efficient weavers in making traditional dresses. They use various kinds of dresses in day-to-day life. Both males and females worship different types of deities and festivals, during occasions they wear their traditional dresses.

The Koch believes in Hinduism. While they observe different Hindu religious festivals like Durga Puja, Kali Puja, Saraswati Puja and Laxmi Puja, they also worship their pristine gods and goddesses. The main deities are Hrishi and his wife Jogamaya whom they regard as the creator and sustainer of the world. Goddess Kamaksha is one of the principal deities of the Koch people. They worship their pristine gods and goddesses under the guidance of their priests whom they call Deusi and Ajeng. The Ajeng acts as priest during their collective tribal worship. He also initiates people into priesthood so that they can act as guru in their own tribe. At present, many Koch people have embraced Christianity as they tend to equate Christianity with opportunities for education, health care and other support services.

Livelihoods: Literacy rate among the Koch community is around a quarter. Agriculture is their main livelihood. Most of them have very little land for cultivation and they largely depend on different agricultural activities as wage labourers for their livelihoods. Thus the Koch people are primarily farmers; with some farming their own marginal land holdings and most working as hired day labourers. They continue to live primarily in Koch villages in simple homes with mud walls and floors and thatched or corrugated tin roofs. The Koch people are mostly very poor and uneducated. Consequently, the vast majority of the Koch still lives in the villages, and still leads a largely traditional mode of life, including such practices as weaving cloth and making houses of hardened mud.

VIII. The Kole community

Background: This is a small ethnic minority community in Bangladesh whose ancestors were brought to work in the tea gardens in the Sylhet region of Bangladesh during the British colonial period from Central India. Traditionally, the Koles belong to a broader tribe that includes the Santal, Munda and Ho and Koles belong to a specific tribe among these Munda-speaking peoples. According to the preliminary report of the 2022 Population and Housing Census, the total number of Kole community members is 3,822 in Bangladesh.

For the present study, FGDs and KIIs/case studies were conducted in different parts of Rajshahi district with both males and females of Kole community. Among the respondents, 40 percent were males and rest 60 percent were females. The age of the participants varied between 18 and 50 years. On average, only 20 percent of them had 2 to 4 family members while the majority, 80 percent, had 5 to 8 family members. All the respondents were married.

Tradition and culture: Most of the Kole people identify themselves as Hindus and believe in a Supreme Deity, Bhagwan. Worship of Hindu deities and even of forces of nature is secondary to the worship of village and household gods (deotas) and goddesses (devis). These deities are believed to influence every aspect of life, and they are central to the Kole religious life. Animals (chickens, pigs, goats) are offered as sacrifices to village and household deities. The Koles believe in magic and witchcraft, spirits and ghosts, and the evil eye. The Koles observe Hindu festivals such as Holi,

Dasahara and Dewali. Girls have their ears and nose pierced and they are tattooed when they are between the ages of ten and twelve.

The Koles are divided into numerous subgroups called kurhis, which form the basic divisions of the tribe; people must marry within their own kurhi. Marriages are arranged and brides usually come from outside the village. A bride-price is paid, although the dowry is now becoming common. A man who can afford it may keep more than one wife. The nuclear family appears to be the norm among the Koles, with households averaging four-five persons. The main duties of the wife are caring for the house, cooking food, and raising the children. In addition, she is expected to contribute to the family income by working for wages, gathering wood and so forth. Kole society permits divorce and the remarriage of widows.

Women wear whatever necklaces, earrings and other jewelry as they can afford. They also often have tattoos on their bodies as another form of ornamentation. This is said to have some religious significance.

Livelihood and food habit: Some Koles who live in the Sylhet region usually work in the tea gardens and are landless people. But others in the plain land work as agricultural labourers for the local landowning people and in construction work. Women usually make a living by gathering forest products and wood for fuel.

Among all participants, the financial situation is precarious. Regardless of gender, the vast majority of these Kole people are engaged in day labour. Concerning their monthly earnings, approximately 70 percent earn an average of Tk. 7,000 to Tk. 10,000, while the remaining 30 percent earn an average of Tk. 5,000 to Tk. 7,000. Sixty percent of them expressed dissatisfaction with their current work status and level of income. A significant obstacle for them to pursue better job opportunities is the lack of education.

Their food habit is simple with little variation in the menu. A meal consists of rice with vegetables and some dal. The vegetables include leafy greens such as spinach, eggplant, pumpkin, potatoes, and certain roots and leaves gathered from the jungle. The Koles are not vegetarians but the high cost of meat means that it is rarely eaten. Almost any animal meat is consumed. The Koles use liquor at feasts and festivals.

In the FGDs, none reported consuming any protein, such as fish or meat, during the week of the meeting. Only 10 percent of the respondents reported consuming eggs and that too, only once a week. This dietary pattern reflects their extreme vulnerable situation they are facing due to their poor financial condition.

Regarding their monthly food expenditure, 20 percent of the respondents spend Tk. 3,000-5,000 per month, while the majority, 80 percent, spends Tk. 5,000-8,000 on their food expenses. This indicates that they are allocating almost all of their earnings towards consumption of food.

Housing and living conditions: The living conditions of the Koles are diverse, with 50 percent of them residing in houses made of mud and thatched materials, while the remaining respondents live in houses constructed with tin sheds or thatched materials. Despite having access to safe drinking water, approximately 50 percent of them lack hygienic toilet facilities. On a positive note, the majority of the respondents (90 percent) had received the Covid-19 vaccine.

Similar to other minor tribal communities, none of the respondents possesses any property rights, and all of them live on government Khas land.

Education: In recent years, the Koles have begun to send their children to schools. However, dropout rates at the secondary level are very high. As such majority of the Koles do not have education.

Among the FGD participants, only 30 percent attended school up to the secondary level, while the remaining 70 percent attended only primary school. Among those who attended schools, 60 percent reported that the main reason for dropping out was the cost of education and their parents' financial limitations. The remaining 40 percent cited an unfavorable school environment and a lack of awareness about the benefits of education as the reasons for not continuing with their studies.

Poverty and deprivations: The Koles are a highly disadvantaged community needing special representation and assistance. The greatest challenge facing the Koles is extreme poverty and its related deprivations. The Koles possess little land, and the land they do own is relatively unproductive. Many live in conditions of near-starvation. The forests, once a major resource for the Koles, are increasingly subjected to restrictions on their use. Debt is widespread among the Koles, and once they are in the hands of the moneylenders, it is hard for the Koles to get out of debt. The attitude of the mainstream people towards the Koles has traditionally been a desire to dominate and exploit them. Most of the Koles cannot afford to have health care facilities, or even basic amenities such as safe drinking water. Illiteracy and a lack of education make it extremely difficult for the Koles to break out of the vicious cycle of poverty in which they live.

In their self-assessment of poverty, all FGD respondents reveal that they consider themselves to be in a state of perpetual poverty. The primary reasons cited for their impoverished condition are the lack of earning opportunities, unstable or insufficient assets, and limited education or skills.

Additionally, 50 percent of the respondents mention facing difficulties while accessing medical care, mainly due to the distant location of medical facilities. Furthermore, 40 percent of them expressed concern about the high cost of medical expenditures.

Access to finance: The Kole people face a range of social, economic and environmental challenges as a result of their minority status and prevailing poverty. Despite these difficulties, some respondents have access to both formal and informal savings and credit sources.

In the FGDs, it is found that approximately 40 percent of the participants have access to formal credit through MFIs, with an average loan size of Tk. 20,000. As for savings, around 40 percent of them save less than Tk. 100 per month in MFIs. However, an equal proportion of Kole people, 40 percent, prefer to save informally, as it is more convenient for them given their modest income levels. Furthermore, it was observed that only 40 percent of the respondents utilise mobile banking services, such as bKash or Nagad.

IX. The Kondo community

Background: The Kondo community is an indigenous Adivasi tribal community of Odisha, India who are traditionally hunter-gatherers. They speak Kui and Kuvi as their native languages. They came from the Indian state of Odisha as tea planters and railway labourers in the mid-nineteenth century. Afterwards, they moved to Sylhet region permanently to work in the tea gardens.

Traditionally, the Kondos were adept land dwellers of the forest and hill environment but their living styles have changed in many ways over time. Their traditional lifestyle, language, food habits, customary economic traits, norms, values, and perceptions have also changed in recent times. In Bangladesh, the total number of Kondo community members is 1,898 as per the preliminary report of the 2022 Population and Housing Census.

In the present study, FGDs and KIIs/case studies were conducted with male and female members of Kondo community at different locations in Sylhet to highlight their socioeconomic status, livelihood

characteristics, access to finance and cultural features. In terms of age structure, 22 percent belonged to the age group 18-30 while 40 percent are in the age group 30-50 and the rest are above 50.

Tradition and community characteristics: The Kondo family is often nuclear although extended joint families are also found. Female family members are on equal social footing with the male members in Kondo society and they can inherit, own, hold, and dispose of property without reference to their parents, husband or sons. Women have the right to choose their husbands and to seek divorce. However, the family is patrilineal and patrilocal. Remarriage is common for divorced or widowed women and men.

The Kondos commonly practice clan exogamy. By custom, marriage must cross clan boundaries (a form of incest taboo). The clan is strictly exogamous, which means marriages are made outside the clan (still within the greater Kondo population). The form of acquiring mate is often by negotiation. For marriage, bride price is paid to the parents of the bride by the groom which is a striking feature of the Kondos.

Traditionally, the religious beliefs of Kondos involved totemism, animism, ancestor worship, shamanism and nature worship. Traditional Kondo religion involved the worship of mountains, rivers, sun and earth and different rituals. Over time, they have accepted Hinduism and many of its culture. Some Kondos have also accepted Christianity due to the efforts of the Christian missionaries. But the influence of Kondo traditional beliefs can be seen in many rituals of Hindu and Christian Kondos.

Despite widespread religious diversity within the community, the Kondo identity and affiliation predominates the social and ethical culture. Significantly, the conceptual view of the natural environment and its sacredness subscribed to by the Kondos reinforce the social and cultural practices that define the community. Specifically, the 'sacredness' of the earth perpetuates Kondo socio-ethics, wherein harmony with nature and respect for ancestors is deeply embedded. This is in sharp contrast to the dominant mainstream view of the ecology and nature -- materialistic, economics-centred and unsustainable resource extractive – that does not prioritise the primacy of ecological and environmental conservation for sustainable development.

Livelihoods and occupational characteristics: They live in huts made from a mixture of dung and mud with thatched roofs. Cooking is done over open flame and is primarily made of rice and dal. Families all live in one room. The education is very low and most are illiterates. They have very few material possessions.

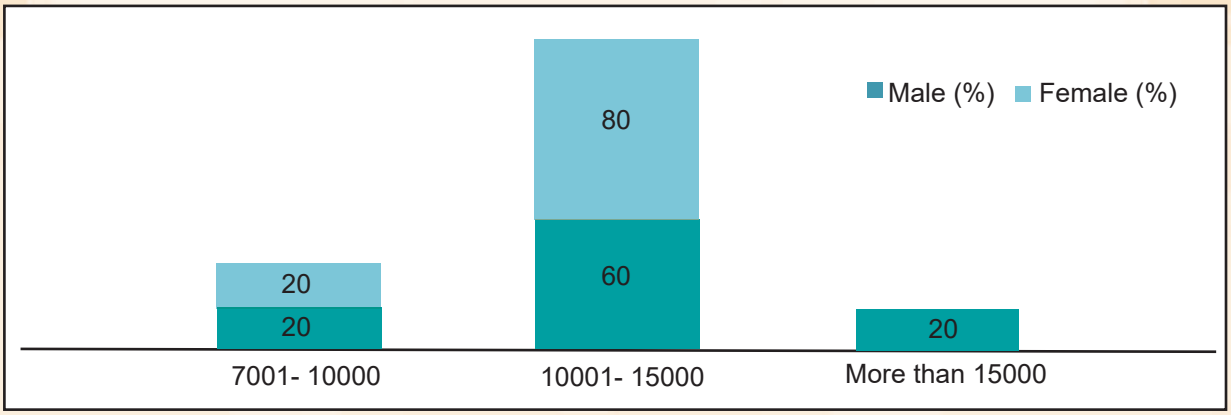
Most Kondos work as daily wage labourers and are engaged in other petty and low paid activities. They also grow different varieties of rice, lentils and vegetables in the hill slopes and around their homesteads. Women usually do all the household work from fetching water, cooking, serving food to family members along with assisting men in cultivation, harvesting and sale of produce in the market. They also work as wage labourers.

Due to lack of higher education, the Kondos barely get employment opportunities in the formal sector. All working age Kondo men and women usually work for earning their livelihoods. The main occupations of the Kondos living in Bangladesh include informal farming and non-farming activities while some also involve themselves in livestock rearing and fishing. Most Kondo females are involved in multiple occupations.

In terms of daily earnings, Kondo women earn much less than Kondo men reflecting gender disparity in wages. The average monthly earnings of females vary between Tk. 7,001 to Tk.10,000 (20 percent) and Tk. 10,000 to Tk.15,000 (80 percent), while that for males are between Tk. 7,001 to Tk.10,000 (20 percent), between Tk.10,000 and Tk, 15,000 (60 percent) and more than Tk. 15000 (20 percent) (Figure

4.18). Nearly 90 percent of the respondents are satisfied with their work status but all are dissatisfied with their income levels.

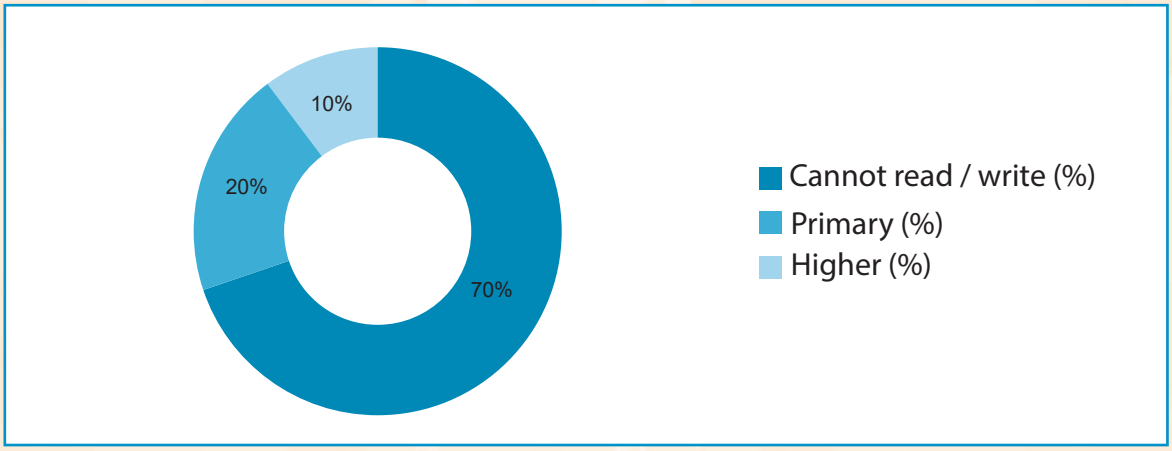
Figure 4.18: Average monthly income (Tk.) of Kondo men and women



Source: FGDs/Case studies 2023

Access to education: In terms of education, most of the Kondos cannot read and write. Around 70 percent of them have no education at all (Figure 4.19). Among the rest, 20 percent have primary education while the rest 10 percent have post-primary and/or secondary education.

Figure 4.19: Educational status of Kondo community



Source: FGDs/Case studies 2023

The government needs to adopt different measures such as establishing community schools, introducing accelerated learning opportunities for out-of-school children etc. to improve the level of education for the Kondo community.

Box 4.5: Transformative power of education for a Kondo family

Bimala Kondo (not her real name) is a tea garden worker in a tea garden in Gowainghat upazila in Sylhet district. Both she and her husband Bharat Kondo used to work in the tea garden for 35 years but her husband died two years back. She and her husband used to pluck tea leaves in the garden. Now Bimala is continuing with the same work.

Bimala says, “We have two sons and two daughters. Although both I and my husband were working in the tea garden, we always lived in poverty. Our incomes were not adequate to feed our family of six. But after the death of my husband, I was speechless. How shall I alone with my meagre income feed my family?”

Bimala and her husband never went to any school because of poverty of their parents who also worked in the same tea garden. Although Bimala and her husband were not educated, they were

somewhat aware of the importance of education. They both decided that their sons and daughters would have to go to school although it would be hard for them to meet the educational expenses. But they vowed to endure the difficulty. Bimala's eldest son studied up to class eight and dropped out of education afterwards. After the death of his father, he is now working as a tea garden worker along with her mother. Bimala's second son has passed the HSC examination and recently started a small grocery shop in the local market for which he has borrowed the initial capital from an NGO-MFI working in this area. Bimala's two daughters are also going to the school—the eldest has completed the SSC level this year and the younger one is studying in class seven.

With a rather bright face Bimala maintains, "I am a bit relieved now that my financial situation has become relatively stable. My eldest son is living with us and he has decided to continue supporting us until our situation improves further. The younger son is running his grocery shop well. He has also become an agent for bKash mobile banking through which he is earning some extra money. Last year, we have bought two cows for rearing and we have started selling milk in the local market a few months back. This extra income is also helping us to meet family expenses. My two daughters will continue with their education as long as they want. I have told them that they will have to complete higher education and get formal jobs. We will support their educational expenses".

Bimala further adds, "Both I and my husband had struggled a lot in the past to subsist with a very low income. But we made it compulsory for us to finance our children's education. We also faced many other challenges from our own community. But we never gave it up. And our struggle for our children's education has brought us to this position. But still the major problem for our community is the lack of job opportunities for the educated. With the availability of job opportunities for our children after education, many of our community members would be encouraged to send their children to complete higher education. This will change the entire face of our community".

Bimala still lives in the tea garden premises and do not have any land of her own. Her family depends on the tea garden's water pump for water which is often scarce. The sanitation facilities are also deplorable. The housing facilities are no doubt inadequate for the grown up children. Bimala's dream is to eventually buy a small plot of land on which she wants to build her own homestead. Despite paleness in her face, Bimala eyes became bright when she shares her dream, "Despite long struggle with poverty and deprivations which we are still enduring, education seems to have brought a ray of hope for my family. I am now dreaming of a better life where we shall have the opportunity to lead a decent life with all rights and human dignity. And education has given this opportunity to my family".

Thus it appears that creating decent and productive employment opportunities for the educated can provide the key to not only address the poverty and deprivations of Bimala and millions of others like her who are marginalised and excluded, but also can encourage the youth of these communities to value and pursue education and utilise their earned knowledge and skills to improve their own lives and the lives of their communities as well.

Source: FGDs/Case studies 2023

Food and nutrition: The Kondos are not vegetarians, and rice is their main source of nutrition. They consume rice with fish, pork, eggs, and various veggies. They enjoy wild potatoes, milk, and milk-based foods. Chewing betel leaf and nuts, as well as smoking, are popular among them. Both men and women are addicted to pork and heavy drinks. The cake celebration is held on the last day of the Bangla month of Paush.

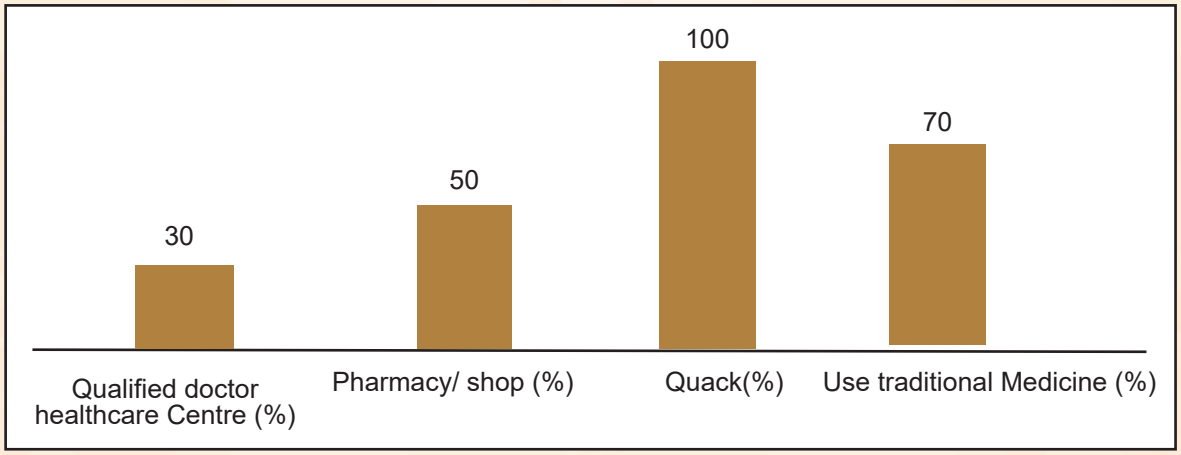
The majority of respondents' families consume meals two times per day. And 40 percent eat three or more meals per day. Half of the households consume fish just twice a week, 40 percent thrice a week and 10 percent do not consume fish at all due to poverty. All of them consume eggs once a week. Half of them do not consume any other sources of protein and no meat for most during almost the whole year. Further, nearly 70 percent of the respondents do not have enough food throughout the year.

The average expenditure of food per family is Tk. 2001-3000 per month for 90 percent respondents and

10 percent respondents spend Tk 3001-5000 per month respectively. Most of the community members face food shortages during 1 to 4 months in a year.

Housing and access to health services: The Kondo families live in houses made of tin shed and thatched materials in community areas with other members. Nearly 30 percent do not have access to safe drinking water and 90 percent lack sanitary toilet facilities. They all received the Covid-19 vaccination, with 70 percent receiving the second dose, 20 percent the first dose and the remaining 10 percent receiving booster doses. In terms of access to health services, most of them consult quacks where only 30 percent consult qualified doctors and/or visit local health clinics/hospitals. Many also use pharmacy shops and traditional medicines (Figure 4.20). More than half of the respondents mention about difficulties in meeting medical expenses as the major reason for not seeking modern medical facilities.

Figure 4.20: Method of seeking medical care by Kondo community



Source: FGDs/Case studies 2023

Poverty and deprivations: The majority of Kondos (around 98 percent) live in poverty. They are compelled to sell their labour at very wages. In terms of self-assessment, all members consider themselves as living in 'permanent poverty/poverty over generations'. In addition, they suffer from multiple deprivations with varying degrees of intensity. No or little income, inadequate or low paid informal jobs, income volatility and no education or skills are their major constraints followed by unhealthy living environment, inadequate access to housing and basic services and ill health.

All the participants in the discussion meetings feel that lack of earning opportunities, no land and productive assets and lack of education are the main causes of their poverty. The overwhelming majority (more than 80 percent) of them want to improve their socioeconomic conditions by pursuing education as they consider that lower educational attainment is responsible for their low status in society and exclusion from the society which makes life less dignified for them. They need assistance in accessing education, training and skills along with other support measures to get involved in more productive and remunerative income generating activities which, they believe, will enhance their prestige, dignity and social acceptability.

Access to finance: Due to poverty and being members of an ethnic minority community, the Kondos face social, economic and natural challenges. Most of them face difficulties in accessing formal financial services. Among the respondents, 60 percent have access to formal savings through MFIs. And 80 percent of them have informal savings. While nearly 50 percent of the respondents save between Tk. 100-200 per month while the rest save between Tk. 201-300 per month in the MFIs. Nearly 30 percent of them also save informally since it is convenient as they can save in small amounts and do not face difficulties in accessing the amount when needed.

They mostly borrow from MFIs, money lenders and friends/relatives. Around 60 percent of the respondents have borrowed from MFIs, the average amount being Tk. 20,000. ON the other hand, 70 percent usually borrow from the money lenders with the average amount being Tk. 2,000. Most also borrow from friends/relatives and the average amount is about Tk. 1,500. None of the Kondos have access to banks. About 80 percent of the respondents use mobile financial services such as Bkash and Nagad for financial transactions. Most of the respondents have very limited knowledge about formal financial products and proper and safe use of the financial products.

X. The Mahali community

Background: The Mahali community is a relatively small ethnic minority group living in the northern districts of Rajshahi, Joypurhat, Dinajpur, Rangpur and Sylhet in Bangladesh. The Mahalis of Bangladesh are related to a much larger group called Santal and both groups speak related languages. The Mahalis, however, live in villages which are separate from Santali villages. The Mahalis in Bangladesh consist of the Nagpuriya, Sikroya and Rajmahle tribes. The community's main source of income comes from making and selling practical home items out of bamboo, such as the dali (bin), kula (an indigenous multipurpose item used in processing rice/paddy), tungki (a bamboo-made jar to keep salt), hand-propelled fan, etc. Despite not eating crab, oysters or pig, their eating habits are the same as those of other Bangladeshi residents of the area. Mahali kids struggle at primary schools where the medium is Bangla because there are limited opportunities for them to learn the Bangla language.

The total number of the community members is 6,614 as per the preliminary report of the 2022 Population and Housing Census. Mahalis are an Austro-Asiatic tribe who came to Bangladesh from Jharkhand, India over a century ago. They speak either their own indigenous community language called Mahle or Santali (Saontali), although educated Mahalis can speak Bangla and English as well.

For the present study, FGDs and KIIs/case studies were held with the Rajshahi-based Mahali community consisting of both males and females. The age distribution of participants shows that 40 percent are between the ages of 18 and 30, while 40 percent are between 30 to 50 and 20 percent are over 50. Most of them are married (80 percent).

Social and community characteristics: The Mahali people are not allowed to marry within close relatives or within their own tribe. The society is patriarchal and in marriages the family of the bridegroom pays dowry to the family of the bride. Children bear the family name inherited from the father.

Livelihoods, occupational characteristics and work status: The Mahali community is involved in a variety of income earning activities such as day labourers (females 20 percent), livestock rearing and fishing (males 33 percent), petty trade and business (males 67 percent and females 80 percent) and others. Among the FGD participants, around 67 percent of males and 80 percent of females earn between Tk. 5,001 and Tk. 7,000 per month, and 33 percent of males and 20 percent of females earn between Tk. 7,001 to Tk. 10,000 per month. But only about 30 percent and 40 percent of them are satisfied with their present work status and level of income respectively.

The traditional profession of the Mahali community is making of household articles using bamboo such as dali (bin), kula (indigenous multipurpose article used in processing rice/paddy), tungki (bamboo-made pot to keep salt), hand propelled fan etc. and selling these items in the local markets. They earn very little each day but live on whatever their traditional trade fetches them. Thus nearly all Mahalis are basket weavers by trade, and this feature distinguishes them from the Santals. This basket trade is a family affair as Mahali children learn to weave bamboo into baskets of various shapes and

sizes at a fairly young age. Because of their basket trade, most Mahali villages are located along bus routes and are near to markets where they sell their baskets.

There are various problems regarding the production, cost and marketing of basketry products of the Mahalis. During rainy season since bamboo soak too much of moisture, it become much soft to be easily used in basket making. During the season, the Mahalis usually cut the bamboos into pieces and keep within their houses. Further, the cost of bamboos and production costs have increased significantly but the prices of their products have not increased much especially since a large portion of the market for bamboo baskets and crafts has been taken over by plastic products as plastic products are more durable and sophisticated but cost less than the bamboo made baskets and crafts. These plastic products are easily available and easy to carry.

As a result, many young Mahalis are leaving their traditional occupation and looking for alternative and better livelihood activities. In a major way, the artisan Mahali community is struggling for their livelihood with a rather dying occupation having very low returns. The key of their survival is to adopt better technologies and improved skills in their traditional bamboo made crafts to compete with plastic products and adopt supplementary income earning opportunities to uplift themselves to better living.

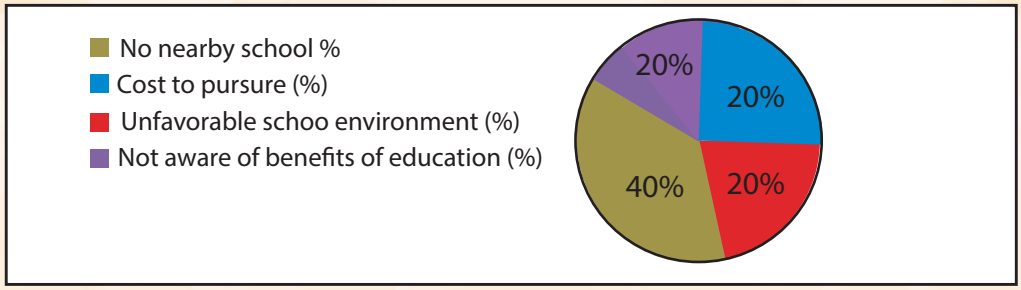
Community characteristics and customs: Intra-community harmony is well established among the Mahalis. Their food habits are just like those of other Bangladeshi people although they do not eat crab, oyster or pork. Their attire is a mixture of Bangladeshi Muslim and Hindu culture, though many Mahalis wear modern dresses like shirt-trousers and salwar-kameez.

There are three major festivals of the Mahalis – Jitiya Parbon, Syurjahi Puja and Goal Puja in the months of Bhadra (mid-August to mid-September) and Falgun (Mid February to mid-March) of the Bangla calendar. Singing and dancing are integral parts of their festivals and celebrations. Jhumer is a prominent form of dance among the community, and almost every Mahali is adept at this dance. They use traditional musical instruments in their music and dance. They refrain from all household activities on the festival days in the belief that acting otherwise might bring bad luck to their families. Kula (Hatak in Mahali language) is very important in their day-to-day life as well as in religious practices. They use the kula to harvest rice and value the Kula as a religious symbol.

Literacy and education: Mahali children are not proficient at Bangla medium primary schools since they can hardly learn Bangla within their environment. The native language of the Mahli community has no written form. As a result, literacy is low in the Mahali community. The Mahalis in Bangladesh are mostly Christian by faith. There are Catholic mission schools near several Mahali villages which ensure that the younger generation of Mahalis has at least some basic education, although regular attendance at schools is an issue of concern. At present, only a few go for secondary and higher education. Thus a critical concern for the Mahalis is to persuade the children and their families to ensure their education beyond the primary level. They also need skill training for increasing productivity and improving quality in weaving baskets to ensure a better living. Obviously, acquiring better education and improving livelihood skills by the Mahalis is a precondition for their upward mobility.

As per the FGD participants, 20 percent of Mahalis have attained some higher education while 20 percent have attended secondary schools and 60 percent have completed primary schooling. According to the respondents, there are numerous reasons for not pursuing education. The main reasons are education is too costly for the poor Mahali community (40 percent), non-existence of schools nearby (20 percent), non-awareness regarding benefits of education (20 percent) and unfavourable school environment (20 percent) (Figure 4.21). Again, around 60 percent drop out at the primary level while most of the remaining 40 percent drop out at the secondary level.

Figure 4.21: Reasons for not pursuing education by Mahali community



Source: FGDs/Case studies

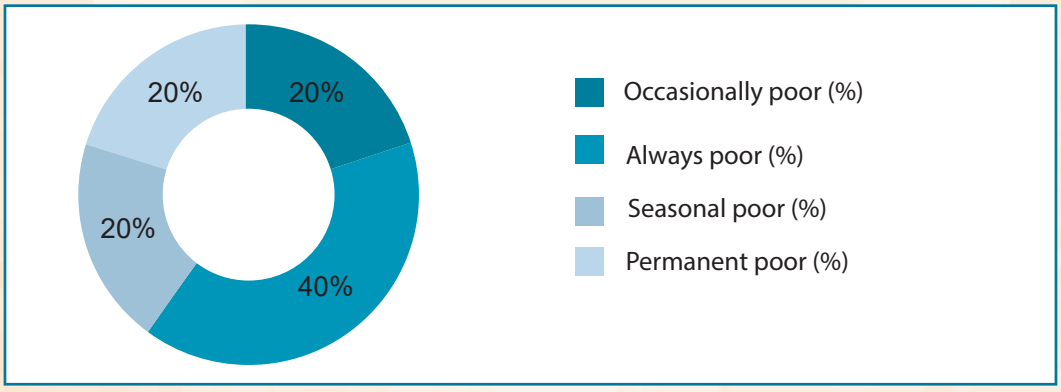
Housing and access to health services: About 70 percent of the Mahalis live in the community area with other community members while 30 percent have their own homestead. The majority lives in mixed-style homes such as tin sheds and thatched homes (30 percent) or mud huts with tin roofs (20 percent) while 50 percent have houses made of mud or thatched materials. All have access to water and toilet facilities.

When it comes to access to healthcare services, just a small portion (about 20 percent) go to health centres or visit licensed doctors while the majority go to pharmacy or drug stores (60 percent) while the rest 20 percent go to local quacks or use traditional medicines.

About 50 percent of the FGD participants observe that their inability to pay for medical expenses is the main reason for not seeking treatment or medicine from clinics/qualified doctors, while 40 percent indicate that medical facilities are too far off. About half of the participants have received the second dose of Covid-19 vaccination while 30 percent received the first dose and 20 percent received the booster dose.

Poverty and deprivations: The Mahalis suffer from a variety of deprivations of varying intensities. Moreover, the majority experience multiple deprivations. According to the FGD participants, their most intensive deprivation is no or little incomes (30 percent) and income volatility (50 percent) followed by no education or skills (20 percent). All participants opine that they either live 'always in poverty' (40 percent), or 'occasionally in poverty' (20 percent), or in 'seasonal poverty' (20 percent), or in 'poverty over generations' (20 percent) (Figure 4.22). As per their self-assessment, 88 percent of the Mahalis are poor. Further, only about 30 percent are members of NGOs and 40 percent have received some assistance from the government under different safety nets programmes in the past.

Figure 4.22: Self-assessment of poverty status of Mahali community



Source: FGDs/Case studies

Access to finance: The Mahalis save both formally and informally. Nearly 70 percent of the Mahalis

have access to MFIs for savings as component of credit programmes. While 57 percent of them have an accumulated savings of between Tk. 1,000–5,000, the savings of 43 percent are between Tk. 5,000–10,000. These members have accessed credit from the MFIs for an average loan size of Tk. 30,000. Most Mahali households also save informally since it is convenient for them to save in small amounts (50 percent) and the rest identify difficulty in accessing formal institutions (e.g. branches far off, cannot get money when needed, lack of cooperation of staff etc.). The Mahalis use both bKash and Nagad services for money transfers.

XI. The Mahato Community

Background: In Bangladesh, most of the Mahato people live in Chittagong, Dhaka, Rajshahi and Sylhet divisions. In these divisions, they live in several districts, but most of them live in Raiganj, Tarash and Salonga upazilas of Sirajganj district and Sherpur upazila of Bogra district. Several Mahato families have been living in Kashpur, Mahipur and Ghoraghat upazila of Jaipurhat district, Dhamarhat upazila of Naogaon district, Godagari, Tanor and Nachole of Rajshahi district, Chatmohar of Pabna district, Baliakandi Boalmari of Faridpur district, and also in Natore and Khulna districts. According to the Preliminary Report of the Population and Housing Census 2022, the total number of Mahato (Mahato/Kurmi Mahato/Bedia Mahato) community members in Bangladesh is 19,271 (which is 1.17 percent of the country's total ethnic minority population) of whom 9,635 are males and 9,636 are females. Basically, they are all Kurmis, and their community name is Mahato. All of them use the word Mahato at the end of their names.

Most of the Mahatos who live in Bangladesh are of the Kurmi tribe. Some people believe that some section of the Kurmi Mahatos may have started living in Kurmitola in Dhaka, so that the local people have named this place Kurmitola after the name of the Kurmis. The Kurmi Mahato community members identify themselves as Skhatrio and descendants of Kashyap Muni. They are black and their physical features are very similar to the Dravidian people. The British tea growers and traders brought them from Bihar, India in the late 19th century to engage in tea plantation in the Sylhet region of Bangladesh.

Community living and housing: The Mahatos love to live together. Initially, they started to live in various abandoned areas and the lands which they had cleared and cultivated themselves had no legal documents. That's the reason for the local mainstream people to easily grab their lands. Most of the houses of the Mahatos are made of mud and it is believed that the areas where they live were formerly full of forests. Their houses are basically made of mud walls, and the roofs are made of hemp, jute and straw leaves. Those who are poor live in houses made of bamboo sticks. Lately, well off Mahatos are using tin as sheds, and sometimes brick houses are also noticed.

Livelihoods and access to education and health services: At present, the Mahatos pursue a great variety of occupations. A few of those who are educated enjoy formal jobs. The less educated ones are mostly involved in a variety of informal sector activities including petty businesses. Others work in agricultural and construction activities and in factories as manual labour. Thus Mahato men and women mainly work as day labourers, and on average they earn about Tk. 335 per day. However, the majority of them are not satisfied with their work status and level of income. Their education level is quite low. Majority of them have education up to primary level while some has secondary education. Only very few have higher level of education. Most of them have access to safe drinking water and hygienic sanitation facilities. During sickness, most of them go to the pharmacy, or use traditional medicines or go to the quacks. Only very few go to the local qualified doctors and clinics/hospitals as these are expensive and difficult to access.

The Kurmi Mahatos are basically tea garden labourers. However, some of them have recently engaged

in small trading, low salaried services and as tea factory workers. They speak a mixed language comprised of Bangla and Hindi. The Mahatos can benefit a lot if they can be given training for learning new job skills and in applying modern methods of agricultural production tto raise yields and productivity.

Social relations and custom: The social system of the Mahatos is divided into two categories: 'village based' and 'community based'. In a village based social system, one is elected as a 'Village Head'. The person who is the most knowledgeable, intelligent and prudent in the village becomes the elected representative and after that he is known in the society as 'Mahatwa'. His help is always taken in solving any kind of problem in the village. Staffing and distribution of responsibilities in any village-based puja, marriage, cremation and sraddha of the dead or any village-based work is performed under his direct supervision. Above all, it can be said that Mahatwa is the heart of the village, but if he commits any wrongdoing, the elders of the village monitor it and warn him, if he does not obey the warnings of the elders or listen to them, then everyone takes away his Mahatwa post, so he cannot be arbitrary.

The Mahatos original language is 'Kurmali language' but the Muslims of the region where they live in Bangladesh call their language Mahato language after the name of Mahatos. The Mahatos speak Kurmali language among themselves. The Kurmali language type is a mixture of half culture and half Hindi. The Mahatos take great pride in speaking their own language and even though they learn to speak Bangla, not everyone can speak Bangla. They use Bangla while talking to people from other communities. Children of the community first speak Kurmali language then they learn Bangla language from schools and elders.

The Mahatos marry within their caste. The elders arrange marriages and the bride goes to live with the groom's family. Child marriages are becoming less common than they were in the past. Monogamy, marriage to one spouse, is the rule. Sons inherit property with the eldest son receiving the father's title and home. Caste councils consisting of elders settle legal disputes and promote their interests.

The Mahatos practice Hinduism, the ancient religion of India. They worship and serve the gods of the Hindu pantheon. They pay particular allegiance to Shiva, Durga, Hanuman and Vishnu. The Hindus believe that by performing rituals and good works that they will attain moksha or freedom from the endless cycle of birth, death and rebirth. The main yearly holidays of the Mahato people are Holi, the festival of colours, Diwali, the festival of lights, Navratri, the celebration of autumn, and Rama Navami, Rama's birthday.

The Kurmi Mahato society is headed by a leader called Morol or Chowdhury. A leader administers the order of the society developed in a village. Above the Morol has a Chowdhury or Samajpati leading a string of villages. Generally a Samajpati leads the affairs of fourteen villages. Morols and Chowdhuries are selected from the intelligent villagers. Although the Kurmi society is patriarchal, the male-female discrimination is negligible. Both men and women work together for the good of the family.

There are many family lines among the Kurmi society. Intra-line marriage is not allowed among the Kurmis. Once a relationship is finalised, the wedding ceremony is held at the residence of bride's father. The time and date of marriage are fixed after consulting an almanac with the help of a priest. The father and uncles of bridegroom along with the elder villagers and male and female neighbours of the groom join the bridal party. They bring ceremonial dresses, ornaments, mango leaves and sweetmeats, curd, milk etc. for the bride. The custom of dowry is still there among the Kurmis.

When the bridal party leaves, the parents of bride bid them and their daughter a hearty farewell. The clothes to be attired by the bride, her ornaments and all the gifts received so far are given along with her. Close relations and neighbours of the bride accompany her to the groom's house. When the bride reaches there, the female members of the groom's family receive the new wife by washing her foot and

performing songs and dances. A feast in honour of the bride (boubhat) is arranged from the next day for a period of five to six days depending on the financial ability and the status of the groom's family.

The Kurmis drink wine brewed by themselves during festivals and functions. They also drink country made liqueur. Kurmi males wear dhuti and panjabi and women wear sari and blouse. But now, many males also wear pant, shirt and lungi.

The Kurmis believe in Hinduism and worships gods and goddesses throughout the year. Major worships (puja) performed by them are: Bishohori or Manosha puja in the Bengali month of Bhadra (August-September), Durga puja in Ashwin (September-October), Kali puja in Kartik (October-November), Saraswati puja in Magh (January-February) and Charak puja in the month of Choitra (March-April). The Kurmis do not have their own priest. They consider Narayana as the most powerful god. During the Durga puja, they organise overnight programmes of traditional drama, jatra and kirton, a session of devotional songs. They play different types of drums called dhak, khol and kartal and instrument like, flute, kanshi, mandira and kunjari during the musical performance.

One of the major festivals of the Mahato community is the traditional 'Karam Utshab' (festival) which is a festival observed by the ethnic people of the plain lands. The unmarried indigenous girls worship a Karam tree for the purity of the soul. The festival highlights the purity and beauty of nature. They also pray for the long lives of their near and dear ones. The Karam deity (the god of power, youth and youthfulness) is worshipped during this festival. Many plain land indigenous peoples worship the Karam tree (symbol of the Karam deity) during this festival as they are a source of livelihood, and they pray to Mother Nature to keep their farmlands green and ensure a rich harvest. It is believed that the worship for good germination increases the fertility of grain crops and that the Karam deity will bring blessings and wealth, along with a good harvest. But due to deforestation and illegal logging, the Karam tree is now becoming extinct.

The Karam festival is held in the Bangla month of Bhadra (July to August), on the eleventh day of the full moon (purnima) cycle. The preparations begin around two weeks before the festival. The devotees keep a day long fast and worship the branches of the Karam tree. Girls celebrate the festival for welfare, friendship and sisterhood by exchanging hibiscus (jawa) flowers. During the festival, the young people approach the forests, singing songs and dancing along to drum beats while collecting branches of the trees. The branches are usually carried by young, unmarried girls who sing and praise the deity. Afterwards, the branches are planted at the centre of the festival ground by the priest and adorned with flowers. Then, the purohit (priest) as well as the indigenous community conduct the worship of the Karam tree together. They believe that the Karam tree is equal to the protector. They also believe that in the past, when they were driven away by the Aryans, the Karam deity gave them refuge in the form of the Karam tree. From then on, out of gratitude, they celebrate this Karam festival.

Food habit: The main food of Mahatos is rice and fish. Moreover, they eat buffalo meat, goat meat, pork, crab, tortoise, snails in abundance. They are very fond of eating pork with wine. Among them, the meat of tortoise (known as Dura in Mahato language) is very popular. In various festivals they eat pochani, a kind of rice rotted bone liquor which they use as paniya. Among the respondents most of the families eat fish or meat or other protein food only 1-3 times per week. In general, the Mahatos take food thrice throughout the day and most of them get food throughout the year. Rice, atta, vegetables, fruit and dairy products are their main foods. Social use of alcohol is forbidden by their customs but many Mahatos take alcohol.

Poverty and deprivations: The Mahatos face poverty and multiple deprivations including no/little income, volatility in income, discrimination in jobs and wages, insecurity in society and lack of participation in social activities and absence of voice and power. According to their self-assessment,

more than 93 percent of the Mahatos consider themselves as always poor. This vast majority of the community members always live in poverty mostly due to lack of income earning opportunities, no ownership of land and no education and skills to pursue better jobs. Some of them are members of NGO-MFIs through which they get savings and credit facilities. They also access loans through informal channels especially to meet unexpected emergencies. A few of them have received food support under the Vulnerable Group Feeding (VGF) programme of the government.

Social and political participation: Most respondents (around 89 percent) claim that there is no formal restriction in society but, in reality, they face discrimination based on religion and ethnicity, little or no voice and participation in local and social decision making, very limited social interactions outside their own community, limited social and cultural interactions as most people in society are unwilling to do so as they belong to the tribal community. Local influential people and bustle of land grabbers compel them to lose their land and property. Almost 67 percent of the eligible Mahatos have casted their votes in the last general and local elections.

Access to finance: Due to poverty and being members of an ethnic minority community, the Mahatos face social, economic and natural challenges. They face difficulties in accessing formal financial services. Among the respondents, 55 percent of the respondents have access to formal savings in banks and around 90 percent have access to NGO-MFIs. Almost 80 percent of them have informal savings. However, only 33 percent of the respondents save between Tk. 100-200 per month and 66 percent save less than Tk.100. All of the respondents have borrowed from NGO-MFIs; while 50 percent of the respondents use mobile financial services (MFS) for financial transactions. Most of the respondents have little knowledge about different formal financial products due to their limited access to those institutions.

XII. The Malo community

Background: Traditionally, the Malo community is one of the primary fishermen communities of Indian subcontinent. The life and livelihoods of the Malo community of different geographical locations have been discussed in different books and novels such as ‘Malo Jatir Sanskriti’ (Tapan Kumar Biswas and Nani Gopal Malo), ‘Titas Ekti Nodir Nam’ (Adwaitya Malla Barman) and ‘Ganga’ (Samaresh Ganguly). The novel, ‘Titas Ekti Nodir Nam’ (A River Called Titas) deftly sketches the rich cultural legacy of the Malo fishing community that evolved along the banks of river Titas in Bangladesh. The novel exquisitely deals with the multifarious cultural lifestyle like folk language, folk songs, festivals, religious stories and their livelihood in minute details. In addition, the novel depicts grinding poverty and the survival of the Malo people.

These ‘Jhalo’ Malos are a low class community of people who live in Bangladesh. Malo means ‘boatman’ in Arabic. The traditional occupation of the Jhalo Malo is fishing. They fish with nets in the Bay of Bengal and in the rivers of Bangladesh. The Jhalo Malo people are mostly employed in activities related to fishing. Many supervise fish trade while some are employed in fisheries and fishing cooperative societies. Some are self-employed, while others are in salaried occupations. The lives of the Jhalo Malos are difficult. When fishing is good, they can earn enough to feed their families otherwise they have to struggle hard for survival.

On the other hand, another group of Malo community is a relatively little known ethnic minority of Bangladesh who lives mostly in the districts of Dinajpur, Rangpur, Jaipurhat, Naogaon, and Moulvibazar. The Malos originally came from Ranchi, India to work in indigo cultivation and railway line construction during the British colonial period. The total population of Malos in Bangladesh is 14,771 according to the preliminary report of 2022 Population and Housing Census. They usually live in Santal

majority areas.

Culture, religion and heritage: The Malo people are known for their pacifism and lack of violent tendencies. They have been successful in carrying on the customs and cultures of their ancestors. They continue to practice the customs and traditions of their own culture, including their language, religion, clothes, food, and music. They are fluent in Bangla and have their own distinct history, culture and heritage.

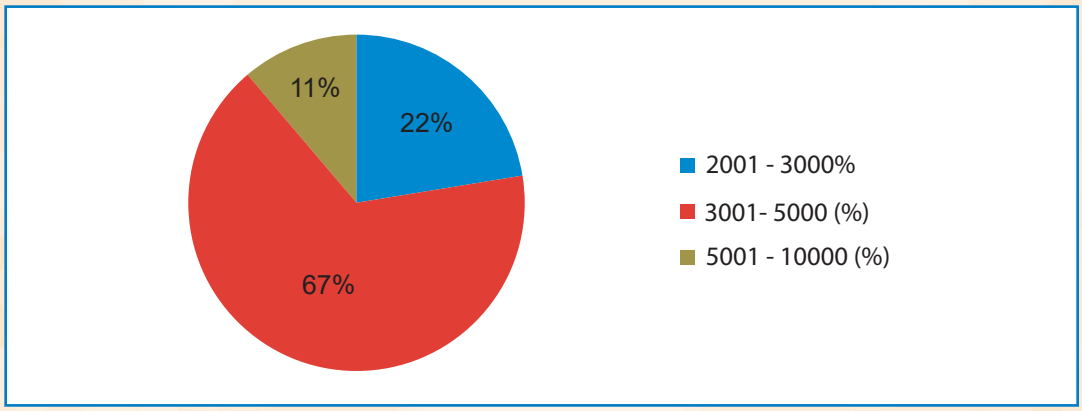
The Malos have their own language (Sadri) which they speak among themselves but, with others, they speak in Bangla. Traditionally the Malos follow Hinduism as religion but a significant number of Malos are Christians as well. The Malos have a patriarchal society. Marriage with the same clan is strictly prohibited.

The Malos belong to the low caste Hindus and are mostly landless people with no homestead and farming land of their own. They mostly work as daily wage labourers in agricultural operations for their survival. Most of the Malos have no education and can hardly read and write. The overall economic condition of the Malo community is very poor and they live in abject poverty over generations. The staple foods of the Malos are rice, vegetables, fish and other grains.

The social system of the Malo community is based on traditional social regulations that are used for maintaining social relations and resolving conflicts. The community has village leader (known as Kulin) who along with his associates resolves community conflicts in the communities. The Malos are a patriarchal community that, like many other Bengali communities, gives preference to the birth of male offspring. People of the Malo ethnic community place a strong emphasis on community. They organise themselves into cooperatives within their communities, and everyone in the community takes part in such cooperatives.

Food consumption pattern: The Malo people rely heavily on rice as the staple food. Food items including rice, fish, pig, chicken, and dried fish are common in their diets. They also frequently consume a wide variety of seafood. When they exhaust all other options for survival, they resort to hunting in the woods for bush potatoes. Like many other indigenous peoples, Hareeya is a common drink among the indigenous Malos. Hareeya is used during celebrations of many kinds, including Puja-Parbon. They are very fancy about foods. The FGDs show that they usually take meat and egg on every first day and fish on every third day of a week provided they can afford the food. The information from the FGDs shows that two-thirds of the Malo families spend on an average between Tk. 3,000 and Tk. 5,000 per household in a month (Figure 4.23).

Figure 4.23: Average monthly food expenditure per household of malo community (Tk.)

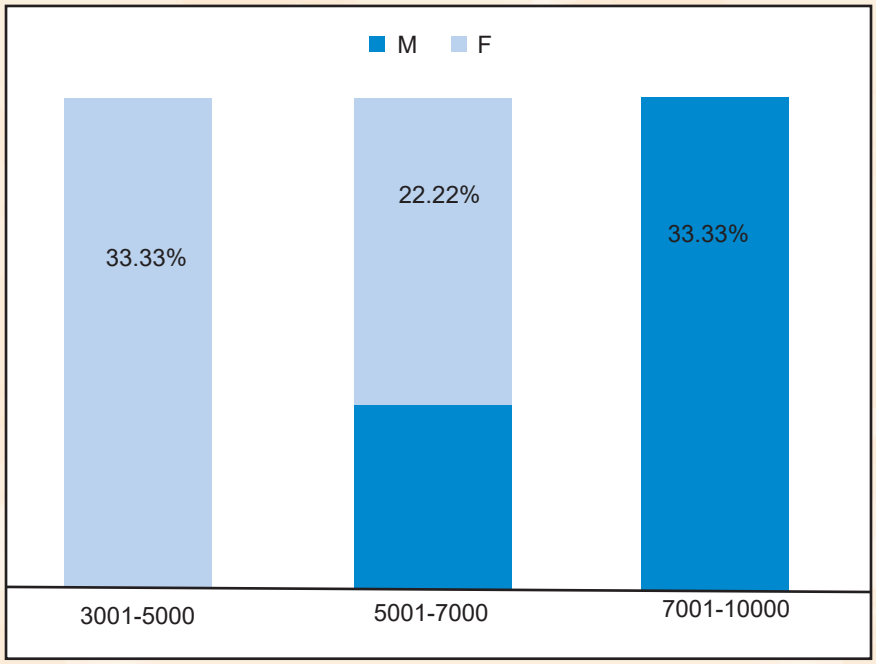


Source: FGDs/Case studies

Socioeconomic conditions: The Malo community in general is fighting a losing battle in terms of overall socioeconomic conditions. Various agricultural activities such as cultivation of rice and jute, fish farming and livestock rearing are their primary means of subsistence. The majority of the Malo people (both men and women) work in the lands. Most of them do not have access to farmland or land appropriate for homestead since most of them are landless; instead they choose to rent-in land for cultivation and live on the land of others. Since human labour is highly sought after in areas where the Malos live, it provides them with the bulk of their economic resources. The FGDs suggest that around one-third of the male Malo workers earns on average between Tk. 7,001-10,000 per month through working as wage labourers. On the other hand, similar earnings of the female Malo workers are between Tk. 3,001-5,000 per month showing a high degree of gender discrimination (Figure 4.24).

In the FGDs, 56 percent of the Malos expressed their dissatisfaction with the present level of earnings. The Malos have historically supported themselves economically through fishing and the sale of fish in the markets. However, with the rapidly declining earnings from open water fishing, the Malos have been switching their livelihoods primarily towards farming and manual labour. The tasks of planting, harvesting and threshing of paddy and eradicating weeds from the rice fields are increasingly being performed exclusively by Malo women. They use farming implements such as sickle, hoe, axe and knife as well as fishing implements like net, dial, and cuni.

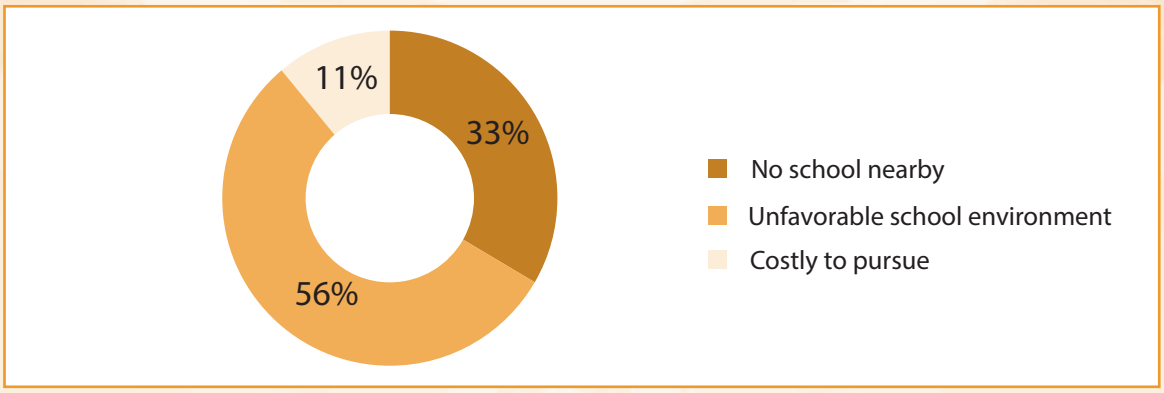
Figure 4.24: Average monthly wage income of Malo labourers



Source: FGDs/Case studies

Access to education: Relative to the regional and national averages, the state of education of the Malos is much worse with only about a third of the eligible students having access to secondary education. Only a few pursue higher education. Similarly, about a third has no formal education at all. The majority of them (about 56 percent) blame unfavourable school environment as the main reason for not pursuing education. There are some other reasons too including high costs of education or the poor Malo households and nonexistence of school facilities nearby (Figure 4.25).

Figure 4.25: Main reasons for not pursuing education by Malo children



Source: FGDs/Case studies

Overall, the Malos are an ethnic minority community that has significantly enriched the country's culture and tradition over the years. Through their rich cultural practices and traditional customs, they have brought variety and richness to Bangladesh's social culture and heritage. In order to secure their financial futures, the Malo community is currently fighting to secure sustainable and decent occupations through accessing education, skills and technology as well as financial sevices and support services. The deserve due attention and support from the government and the NGO-MFIs and civil society in their just struggle for better living and socioeconomic inclusion in Bangladesh society.

XIII. The Monipuri Community

Background: The Monipuri community of Bangladesh possesses important characteristics of population structure, family pattern, socio-cultural life and traditions. According to the preliminary report of the Population and Housing Census 2022, a total of 22,978 Monipuri people live in Bangladesh of whom 10,718 are males and 12,260 are females who form 1.39 percent of the total ethnic population of 1.65 million in the country.

The Monipuri ethnic community settled in Bangladesh from Monipur, once a sovereign state and now a northeastern state of India. The migration of Monipuris to Bangladesh occurred at various times due to wars, conflicts and other socio-political reasons. During the period, the settlements of Monipuri people were established in Kasba of Brahmanbaria, Durgapur of Mymensingh and Tejgaon of Dhaka. However, these places are no longer prominent Monipuri settlements today. Currently, the majority of Monipuris reside in Sylhet city and its suburbs as well as in Kamalganj, Sreemangal, Kulaura, and Barlekha upazilas of the Maulvi Bazar district. They also inhabit in Chunarughat upazila of Habiganj district and Chhatak upazila of Sunamganj district.

The Monipuri people are of Mongolian descent and speak a language called Meithei. Over the centuries, the Monipuri community has been famous for their culture and tradition with the Ras Mela as one of their famous annual festival celebrated in November which is the beginning of Bengali month of Agrahayan.

During the festival, the Monipuris wear their traditional costume 'Khami' and exhibit and sell their homemade products. The Monipuri community weaves their clothings themselves as a part of their culture and almost every household owns a handloom. Besides Khami, they produce various other products such as shawls, saris, bed sheets and bags and sell these products in local markets.

Religion, culture and tradition: The Monipuris are very religious people, and are believed to have

converted to Hinduism in the sixteenth century. However, elements of their pre-Hindu religion still exist today. They worship the Hindu gods but also worship many other gods of nature, snakes being one of them. The Monipuri people are also very superstitious and often make their decisions by observing the positions of roosters' feet based upon an old proverb, 'All wisdom derives from a rooster's foot'. Religion and rituals play an important role in the daily life of the Monipuris. At special junctures of life, such as birth, death and marriage, they perform various religious ceremonies and rituals.

Most of the Monipuris in Bangladesh are Hindu by religion and hence their religious festivals and social rituals are similar to the mainstream Hindu community in the country. However, the Monipuris have their own distinct style to celebrate the festivals. The Rash Purnima is their biggest religious festival.

Monipuri culture has a rich and colourful tradition. Dance and music play a vital role in the life span of the Monipuri people. The most flourishing branch of Monipuri culture is dance. Their unique dance reflects their tradition and heritage. The Monipuri synonym of dance is jagoi and, in Monipuri dance, body movements create either circle or ellipse. Rasa dance is the finest product of Monipuri culture. Variations of Monipuri dance are usually grouped into two broad classes: folk dance and shastriya or classical dance. Monipuri dance was brought to the horizon of the outside world by Rabindranath Tagore. He first witnessed the Monipuri dance in a visit to Sylhet in 1919. Soon, he introduced teaching of the dance at Santiniketan. At present, there exists a Monipuri Culture Academy in Madhabpur in Moulvibazar.

Box 4.6: A colourful world for Monipuri weavers—Can this be a reality?

In Kamalganj upazila of Moulvibazar district, the Monipuris have been living for 350 to 400 years. They were mostly engaged in farming and used to cultivate cotton, make yarns, and then weave their clothes. "For centuries, Monipuris in this area have been cultivating cotton, making yarn and weaving their own clothes" -- says Krishna Devi aged about 50 while hanging the white cotton yarns on a bamboo railing near her mud hut. The yarns--washed with starch--would be weaved into a saree or an inafi (a light dupatta like shawl to cover the upper body that is a part of Monipuri women's ensemble) after drying them well in the sun.

Krishna's wooden handloom is placed inside her hut on a tiny space enclosed by bamboo fences. "Depending on the design, an inafi takes three to four days to finish. Sarees take more time though, usually a week," she says. She buys the yarn (usually imported from India and China) from the market at Tk. 450 to Tk. 500 per kilogram. A mahajan regularly comes and buys the products from her, giving her between Tk. 2,000 to Tk. 3,000 per piece of cloth. "The extra income though not much is my income for the family"—she says with a rather pale face.

There are around 14 Meitei Monipuri villages in Kamalganj upazila. Three sects of Monipuris live in Bangladesh--Meitei, Bishnupriya and Muslim Monipuri (Monipuri mothers and Muslim fathers). In the FGDs, the participants told that there are about 5,000 handlooms in all these villages which mean around 10,000 weavers (Monipuri saree requires two weavers). All the weavers are females.

"For making one saree, the lowest cost of a weaver is around Tk. 1,500 to Tk. 2,000. Two weavers can finish one saree within a week or so. The mahajan gives between Tk. 4,000 to Tk. 4,500 to us, and we are told, this is sold at Tk. 10,000 to Tk. 12,000 in Dhaka"—says Krishna. Thus, a weaver can earn about Tk. 8,000 to Tk. 10,000 per month. With low income and difficult business environment, many Monipuri weavers are changing profession. Young women and men with education are now working in cities like Dhaka and Sylhet. In Monipuri community, young women are especially encouraged to pursue higher education. "In our community, it doesn't matter if you are rich or poor. If you are educated, you will be highly respected," Krishna says.

In the past, Monipuri clothes were made with natural dyes. But in these days, chemical dyes are mostly used. "There is a need to bring back the use of natural dyes in Monipuri sarees along with preserving Monipuri designs" --Krishna maintains. Krishna Devi urges for help in training Monipuri weavers especially on quality control needed for making exclusive Monipuri products with attractive designs

which can fetch premium prices. Many entrepreneurs are now selling Monipuri sarees through online pages. These are popular for being lightweight with unique motifs.

Krishna and the weavers of Kamalganj are now looking forward towards online and external market linkages to sell not only Monipuri sarees, but also Monipuri bags, bed sheets, as well as woolen shawls and scarves. In fact, these weavers are capable of weaving value added products of different designs and colours to fulfill the tastes and preferences of a wide range of customers.

"In the past, we used to make clothes only for ourselves. Now, it's time for us to become a part of global business using our beautiful products. This will give a new identity to the Monipuri community. We need assistance in terms of business development services, quality control, credit from the financial institutions, and above all training for our young weavers who would show the beauty of Monipuri sarees and traditional products to the whole world" –says Krishna Devi with her flushing eyes contemplating a bright future ahead.

Source: FGDs/Case studies

Family structure and living environment: The Monipuri communities are mostly dispersed in small pockets of settlement that are surrounded by locations inhabited by the mainstream populations of the country. However, being mostly excluded, the unique nature of their livelihoods, way of life and rich culture and heritage has a distinct character which remains relatively unknown and has been subjected to significant biases due to unreal perceptions and stereotyping.

More than three-quarters of the FGD participants have a maximum of three children. The share of joint family is relatively high among the Monipuri communities in Bangladesh. Among the FGD participants, more than 75 percent report living in joint families. More than 85 percent of the Monipuris live in tiny homestead land area (20 decimal or less) along with their housing structure more consistent with traditional Monipuri lifestyle. However, at the upper level of Monipuri society, housing structures are becoming more modern along with the use of concrete as housing (roof, wall and floor) materials.

In the Monipuri social structure, joint families are a strong institution and the overwhelming majority of the Monipuri families have joint family structures. Relationships among family members are interdependent, a factor that seems to create family bonding, satisfy basic needs and strengthen group coherence in the Monipuri community. Among the community, only a few of the Manipuri families have migrated to the urban areas and other places and live there permanently; but they maintain close contacts with their communities. Further, they seem to observe their traditional distinct practices and preserve their cultural and social norms. Their food habit, religious and social customs and interior home decoration have special and distinct characteristics.

Socioeconomic conditions: Among the ethnic minority communities living in the plains, the socioeconomic conditions of the Monipuri people are relatively better. However, about one-third of the Monipuri people still face economic challenges, forcing them to struggle for survival.

As an ethnic community, Monipuri people's distinct language and cultural practices significantly influence their everyday lives. Their children often encounter difficulties in receiving education at schools that predominantly follow the majority Bangla language and cultural system. Despite these barriers, the Monipuri people place great value on education. Although the rate of higher education attainment among Monipuris is not satisfactory, their literacy rate surpasses the national average. During the FGDs, it is observed that 20 percent of the participants had completed primary schooling, 50 percent had completed secondary education and 30 percent had pursued higher studies. These statistics reflect a strong appreciation for education among the participants. Still, they maintain that the primary reasons for not pursuing higher education by all are poverty and lack of awareness.

All Monipuri families primarily reside in their own houses. Among the respondents, 70 percent live in

semi-pucca houses, while approximately 30 percent reside in houses constructed with tin sheds or thatched materials. While they have access to water, approximately 30 percent of them lack hygienic toilet facilities. The majority of the respondents have received the Covid-19 vaccine. In contrast to other ethnic communities, all the respondents (both women and men) reveal that they possess property rights in their family assets.

Way of living, livelihoods and occupational characteristics: In the Monipuri community, almost all members of the working age population are found to be economically active. Women are mostly involved in weaving with handlooms.

Monipuris of Bangladesh are mostly dependent on agriculture. Monipuri peoples are mainly farmers and grow crops like rice, sugarcane, tobacco, oranges and pineapples. They cultivate in traditional ways. They are very hard-working like other ethnic communities. In urban areas, some are goldsmith or motor mechanics. Moreover, many Manipuris are also carpenters.

Monipuri women work equally with men. Being quite efficient, they not only do their household works but also support the males in agricultural activities. Males usually plough the land and females sow the seed. During harvesting, both males and females work together. In addition, Manipuri women also involve themselves in some other income earning activities. Weaving is the tradition of almost all Monipuri women and girls and they have a deep connection with the weaving machine and wheel.

In the Monipuri society, women usually face discrimination in education, employment and civil rights although the incomes of Monipuri women form a major contribution to the economic resources of the Monipuri households through their exclusive participation in weaving Monipuri sarees, bed sheets, bedcovers, pillow covers, ladies shawl and woolen shawls using handloom.

Being hard-working people, all able Monipuris undertake some sort of work for livelihood. Social outlook is also congenial as strong social solidarity exists among the Monipuri community. They usually are not involved in begging, theft, robbery and other socially despicable activities or as day labourers, rickshaw pullers or similar such activities.

Thus, the majority of the working age Monipuri people are engaged in multiple occupations for their livelihood. Nevertheless, agriculture remains either their primary or the secondary source of income. According to the FGD respondents, around 50 percent are involved in farming (which includes agriculture, livestock rearing or fishing), 40 percent are engaged in petty trade and only 10 percent have formal jobs.

Furthermore, among the FGD participants, 75 percent of males are part of the labour force, while the same holds true for 67 percent of Monipuri females. Additionally, similar to other ethnic communities, they are known for their diligent work ethic. Monipuri women work on par with men, displaying equal dedication and industriousness. Notably, Monipuri girls have a profound connection with weaving machines and spinning wheels, as each household possesses such equipment. Their handloom sarees, sheets, and towel bags are highly regarded and renowned for their popularity.

Despite being hard working, like other ethnic minority communities of Bangladesh, Monipuri community is also underprivileged at every sphere of human development. Moreover, they are deprived of different civil rights and facilities that other citizens enjoy. Further, being a plain land ethnic minority community, Monipuris receive less attention both from the government and the NGOs relative to, for instance, the ethnic minority communities living in the CHT region. This disparity among different indigenous minority communities needs due attention by the concerned authorities. If, for example, basic education is introduced for them in their mother language (Meitheilan or Manipuri language with 18 alphabets), this can increase education among the community members and this increased rates of education among

the people will in turn have multiple effects in their life and livelihood.

Income, consumption and food habit: In terms of monthly earnings, around 30 percent of Monipuri people earn an average of Tk. 10,000 to 15,000, while the rest earns more than Tk. 15,000 on average.

The food habit of the Monipuri people is rather simple. Most Monipuris, according to their custom, do not eat meat but they eat fish but some do take meat as well. The traditional diet of Manipur primarily revolves around rice, fish and a variety of leafy vegetables, both from aquatic and terrestrial sources. Daily meals are centred on rice, complemented by a selection of side dishes such as vegetables, fish and meat. A typical meal typically consists of a vegetable stew known as 'ensaang' or 'athongba', enriched with dried or fried fish; stir-fried vegetables called 'kanghou'; and a spicy component like 'morok metpa' (chili paste), 'iromba' (boiled and mashed vegetables with chili and fermented fish) or 'singju' (a zesty salad). The essence of Manipuri cuisine lies in the use of fermented fish, known as 'ngari' which adds a distinct flavour to many dishes. Various meat dishes, mainly featuring chicken and pork, are prepared with unique recipes. The overall taste of the food tends to be mild rather than overly spicy, with a generous inclusion of ginger, garlic and chili peppers for seasoning. As the vegetables used in these dishes are either grown locally or obtained from nearby markets, the cuisine is highly seasonal, with each season offering its own special vegetables and culinary preparations.

Among the FGD respondents, none reports consuming meat during the week while around 80 percent of the families usually have fish 1-3 times per week while the remaining 20 percent never include fish in their meals. Eggs are commonly consumed, with an average frequency of 2-4 times per week.

In terms of monthly food expenditure, 60 percent of the respondents spend Tk. 3,000-5,000 per month, 30 percent spend Tk. 2,000-3,000 and only 10 percent allocate Tk. 10,000-15,000 for food expenses. Furthermore, among the respondents, 20 percent of families experience food shortages for 1-2 months in a year, particularly during the lean seasons.

Their huts of mud and reeds are commonly built near the river's edge. They are mostly vegetarian and prefer less spicy foods. Further, cleanliness is their tradition.

Access to education and healthcare facilities: In terms of access to education of Monipuri community members, some slow progress may be noticed among the children and youth especially among young girls and adolescents. The participants in the FGDs report the lack of employment opportunities as one of the main reasons for not pursuing education. In fact, they report that the number of women who were involved in different jobs has rather declined over time due to lack of employment opportunities in different activities. Many Monipuri women like to pursue education to avail better jobs in other professions like business and services rather than pursuing traditional weaving. Monipuri youths also aspire to pursue education to avail new professions such as formal jobs and businesses.

The literacy rate is low among the older people, but most children in the primary school age group go to schools. However, the dropout rates progressively rise as the students move up to the secondary level. The access to higher education is very low among both Monipuri women and men mainly due to the poverty status of the households and absence of higher educational institutions close to their communities.

Nevertheless, the rate of education in the Manipuri community is much higher than that of other ethnic communities. Now-a-days many Manipuris are found in formal professions in different sectors.

Having access to safe water and with the cultural tradition of practising cleanliness, usually the Monipuri people can maintain good health and nutrition. Nonetheless, they suffer from some common diseases including fever and minor illnesses.

Although medical facilities are provided from health clinics and dispensaries, their availability varies over locations of the villages. For villages with access to relatively good road communication links, Monipuri people especially those who are economically better off, can avail modern medical facilities at the clinics such as in Upazila Health Centres and private clinics/hospitals. But in the case of an emergency, they often encounter difficulties in getting treatment from these facilities because of difficulties in travel to distant locations especially for older people and pregnant women. A very small proportion of the population who can afford the high cost of private medical facilities also visits the private practitioners who come to the local village markets on specific days from urban/peri-urban areas.

On the other hand, the community members living in villages with difficult terrain and road communication networks, usually avoid visits to health complexes for treatment and rely on medicine vendors and local health workers. In many instances, the Monipuri people reveal their deep trust on traditional treatment methods (known as Kabiraji) which is based on natural seeds, leafs, branches, roots and bark of different wild trees. In short, most of the Monipuri community members are still isolated from modern medical treatment facilities mainly due to poverty and lack of availability of modern medical facilities near to their locations.

As per their traditional custom, the Monipuris rely heavily on the use of ethno-medicinal plants found in their surroundings for their primary healthcare and other essential needs, drawing upon their traditional knowledge and cultural heritage. Due to their heavy reliance on herbal treatments and long-term practices, not only the Kabiraj (traditional healers) but also the elder community members have developed a deep understanding of the medicinal properties of certain plants. These species are commonly utilised to treat everyday ailments like coughs, colds and minor injuries such as cuts and wounds.

Poverty and deprivations: According to the FGD respondents, the majority of the households in their community (around 57 percent) live in poverty. The main reasons for their impoverished conditions are the lack of earning opportunities, absence of land or other productive assets and limited education or skills.

Access to finance: The Monipuris encounter various social, economic and natural challenges due to their minority status and prevailing poverty. Nevertheless, most respondents do have access to both formal and informal credit sources. Among the FGD participants, about 70 percent reported to have access to formal credit through MFIs having an average loan size of Tk. 50,000. Additionally, 20 percent of the respondents have access to credit from banks, with an average loan size of Tk. 120,000 (Table 4.2). Typically, the formal credit is primarily utilised by the Monipuris for cow fattening or rearing purposes as well as investments in hand loom weaving industries.

Moreover, all respondents also reported to have resorted to informal sources for credit such as local shops, friends, relatives, and even money lenders. The informal credit is commonly used to cope with various crises that may arise in their lives.

In terms of savings, 70 percent save money with MFIs and 40 percent opt to save in banks. However, the majority of their savings are done informally as it is more convenient for them due to their modest income levels. Furthermore, all the respondents utilise mobile banking services such as bKash or Nagad, among others.

Table 4.2: Sources of credit of Manipuri respondents

	Percentage of respondents	Average loan size (Tk.)
Formal credit		
MFIs	70	50,000
Banks	20	120,000
Informal credit		
Shops	100	3,500
Friends/relatives	90	2,000
Money lenders	10	10,000

Source: FGDs/Case studies 2023

Social institutions, exploitation and challenges: It appears that the Monipuri peoples, women and men alike, as an ethnic minority community are subjected to insecurity, discrimination, exploitation, and socioeconomic injustices as part of their everyday life. Located physically and politically far away from the centre of power, their views and voices remain on the periphery and mostly unheard. Moreover, being poor and exploited, the ethnic minority status limits their potential to be active citizens and participants of the rapidly changing society of the country. In reality, ethnic and cultural distinction of the community has emerged as a source of harsh and painful discrimination in the daily lives of these peoples.

The Monipuris have their own traditional judicial system which can put sanctions against individuals who dishonour and/or ignore their tradition and culture. In practice, their Village Councils are powerful social institutions where all types of community disputes are resolved. Usually, the older and wiser members of the community are selected as members of the Council. As per the Monipuri custom, older people of the community enjoy a very high social status and are selected to ensure cohesion and social bonding in the community life.

Further, the traditional joint family system ensures security and provides basic needs and services for the older people and other dependent members of the community. In addition, the community takes the responsibility for the dependent peoples who face severe poverty and socioeconomic deprivations and are in need of external assistance. According to the Monipuri custom, it is a matter of disrespect for the entire community if any such deprived person resorts to seeking help from outside of their own community. The spirit of the custom is that the community through the Village Council will resolve all problems including violence and clashes between community members, if any. As a result, socially degrading livelihoods (e.g. begging and similar other undignified ways of living) are not usually evident in the Monipuri community since other community members jointly come forward to assist and rehabilitate the deprived person so that he/she does not have to engage in degrading livelihoods.

Overall, it seems that the entire Monipuri community is locked in a vicious cycle of poverty and deprivations due to lack of access to quality and higher education; absence of appropriate livelihood skills, modern technology, training and capacity building; and lack of access to required business development services to make a transition to better living standards. As a consequence, the community remains dependent on traditional highly land-constrained agricultural activities under which they survive which generate poverty and deep deprivations among the majority of the community members.

In the past, livestock rearing was an important source of additional income for the Monipuri households but this activity has been dwindling as a result of insecurity of their livestock animals and lack of availability of grass lands for pasture. Similarly, carpentry, automobile repairing workshops, and several

other business activities into which the Monipuri youth had expanded their businesses seem to be facing unfair competition from mainstream businesses and other constraints especially faced by these Monipuri microentrepreneurs for being members of an ethnic minority community.

In Bangladesh, all development activities, both public and private, at the national and local levels are usually conceived, designed and implemented by relevant officials and experts who belong to the mainstream population who have little or no knowledge about the socioeconomic characteristics, priority needs and demands, and constraints and challenges that the ethnic minority communities face including the Monipuris.

As such, it is more likely that the specific constraints and demands of these communities continue to remain unaddressed within these development interventions. It is also not uncommon that the mainstream policy makers do not want to provide the extra efforts needed to effectively incorporate specific needs of these communities. As a result, despite good intentions, these communities mostly remain at the periphery of the mainstream development agenda both at national and local levels.

In summary, as an ethnic minority community, the Monipuris encounter different socioeconomic and cultural challenges which have been revealed from this insightful observations and systemic investigations. Although the Monipuri community tends to live together in their own villages, still they encounter some serious challenges. In many instances, the mainstream populations are found to encroach into their communities to force them to sell their lands. Further, the growing mainstream population has also intensified the trend towards building new settlements through illegally encroaching into Monipuri territories. Such trends will further deepen the social, cultural and economic challenges of the Monipuri people. This will also raise the uncertainty and insecurity of these excluded and disadvantaged populations.

Further, the poor and disadvantaged Monipuri people remain mostly excluded from different social security programmes of the government such as old age allowance, allowance for widows, vulnerable group feeding and similar other programmes. The NGO-MFIs also have inadequate coverage among the community to meet their priority needs.

XIV. The Musohor community

Background: The Musohor is a Dalit community and their name literally means 'rat catcher' due to their main former occupation of catching rats; and still there are some who are forced to do so due to destitution and poverty. The Musohors cluster very closely with the Munda people like the Santals and the Hos. The Musohors came from Bihar, India to the Sylhet region in Bangladesh during the British colonial period to work in the tea plantations. They are still continuing with the same livelihood. According to the preliminary report of the 2022 Population and Housing Census, there are 4,600 inhabitants in the Musohor community in Bangladesh. The Musohor people are of Dravidian origin. The ones who live in Bangladesh mainly speak Bangla. Apart from Bangla, they also speak the Hindi language.

Livelihoods: Land ownership is almost non-existent and most of them, both men and women, work in the tea gardens and as agricultural labourers. Thus Musohors are mostly landless agricultural labourers and sometimes resort to rat catching to survive during lean times. In the rural areas, the Musohors primarily work as agricultural labourers but often go without work for long periods. Children work alongside their parents in the fields or as rag-pickers. They are one of the most marginalised castes among the Dalits.

The women also participate in farming or in other forms of menial labour such as stitching leaf-plates.

According to the FGDs in Rajshahi, all males and females are engaged as day labourers. In terms of earnings, 40 percent of the Musohor males and females earn between Tk. 5,001 to TK. 7,000 per month on average while the rest 60 percent earn between Tk. 7,001 to Tk. 10,000. Only 40 percent of the Musohors are satisfied with their work status and level of income.

Social customs and beliefs: Marriage within the same family is prohibited in Musohor society. They term the family as Kuria. The males inherit family property after the death of father. In the absence of father, the eldest son becomes the guardian of the family. Joint families are observed in Musohor society.

Usually, the Musohors themselves take actions to resolve various social problems without approaching the courts or the police administration. If anybody commits an immoral act, the heads of society awards him or her punishment. Even expulsion from society is ordered as punishment.

They arrange feasts with meat of pig on different occasions. They do not eat beef and desist from eating radish in the month of Magh. They observe cake festival on the last day of Poush. This festival is called Alanti. Among the social functions of the Musohors, the marriage ceremonies are the most attractive. Usually, the parents or guardians make preparations for the ceremony.

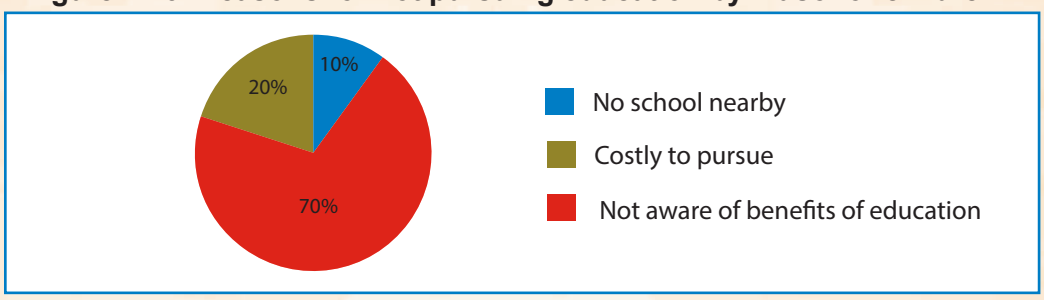
Traditionally the Musohors follow their tribal faith and worship their family deity and the village deity as well as the gods of the wider Hindu faith. They also celebrate Hindu festivals like Holi and Diwali. They believe in a number of tribal deities including Dinabhadri and Buniya Baba. Musohors also have their own rituals like the kul pooja in which participants bathe in boiling milk to worship ancestors. They also offer liquor during poojas and weddings.

They have clear ideas about sins and piety and believe in rebirth based on work performed in this life. Like the Hindus, they also believe in pilgrimage and go to places like Gaya, Kashi and Kalighat for the purpose. The Musohors do not worship any traditional god or goddess of their own and do not observe any rituals for that purpose.

Education, health and nutrition: They are mostly illiterates especially women and girls. Education is not valued in their society. Most often the Musohor children who have the opportunity to go to school drop out at the primary level due to social and economic factors. As a result of their extreme poverty,

As such, literacy rates are exceedingly low and education is hardly valued in the Musohor society. Because of societal or economic pressures, the majority of the time students quit school before reaching the secondary level. The modern development projects have had little influence on them as very few, if any, of the resources that have been sparsely earmarked for them ever reach them when they are in need. During majority of the time, their earnings are paid in the form of crops, and they engage in bartering in the marketplace. Among the children who have an opportunity to get education, 90 percent receive only primary education while only 10 percent continue up to secondary schools. The reasons for not pursuing education are manifold (Figure 4.26).

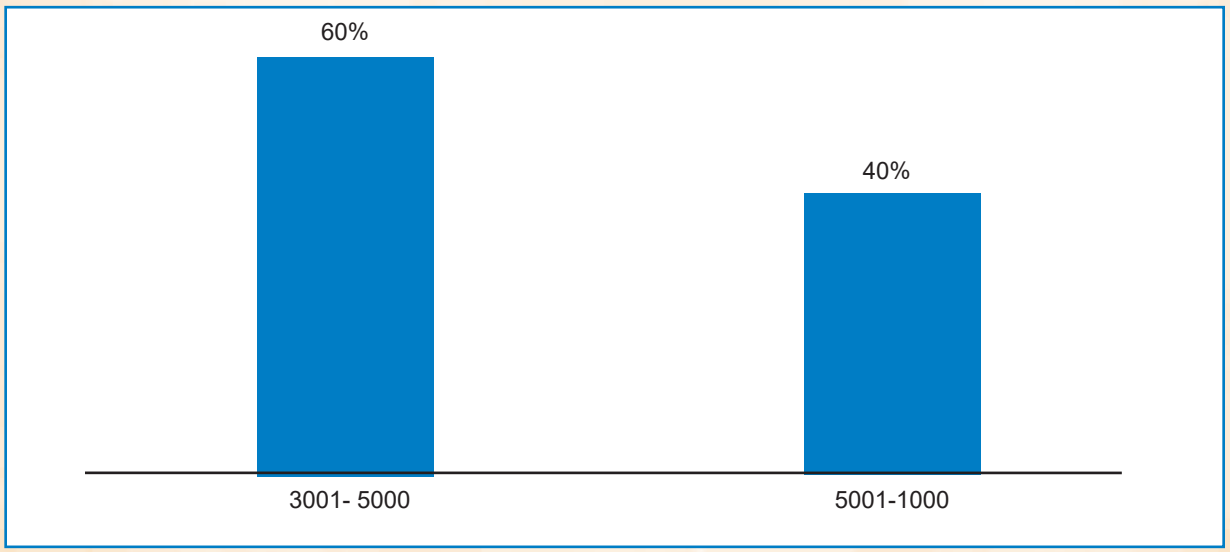
Figure 4.26: Reasons for not pursuing education by Musohor children



Source: FGDs/Case studies

Food consumption: Those Musohor families who can afford have three or more meals per day. They have fish and egg once a week. They are blessed to have sufficient food throughout the year. Their per capita average food expenditure lies between Tk. 3,001 to Tk. 10,000. But most Musohors are not fortunate to have required food throughout the year in required quantity and quality. They fight for survival during most of the time in a year especially during lean months.

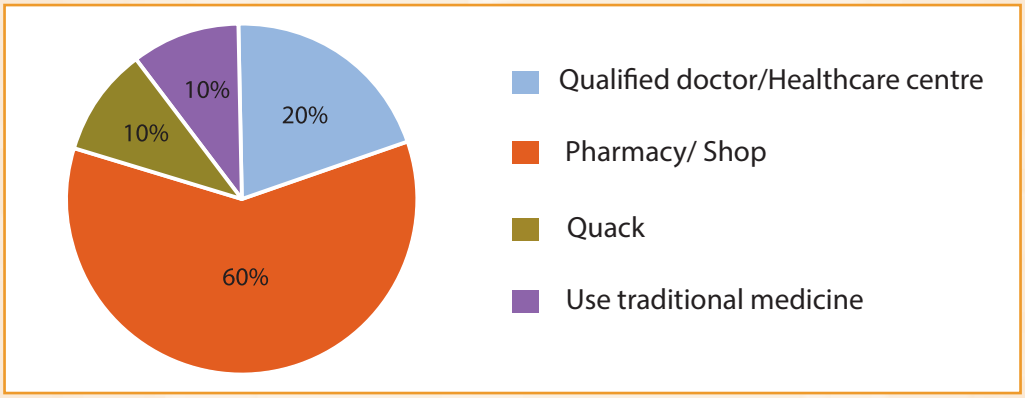
Figure 4.27:Per capita average food expenditure of Musohor community



Source: FGDs/Case studies

Access to health services: Although the Musohor is a relatively small ethnic community and they live in remote areas, they could maintain a healthy balance in their life. The FGDs show that most of them have access to safe drinking water and hygienic toilet facilities. And when they fall sick, a significant number of people who can afford go to qualified doctors or to the pharmacies to get medication.

Figure 4.28: Methods of accessing medeical care by Musohor community

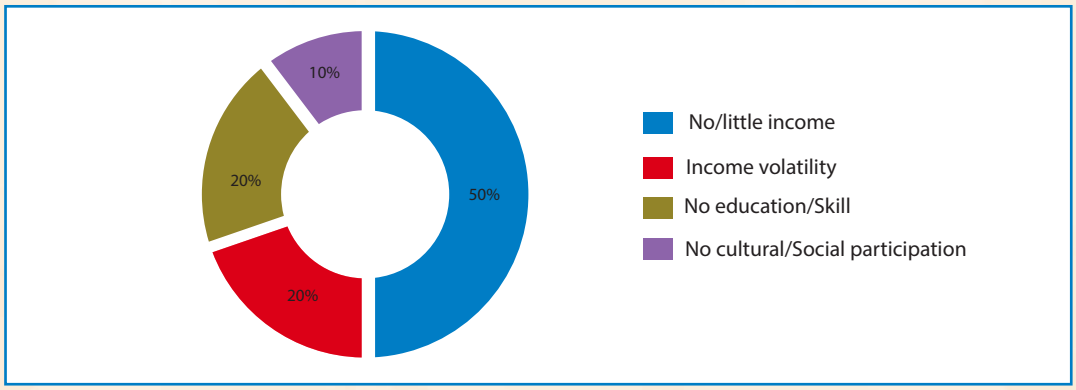


Source: FGDs/Case studies

However, the rest who are very poor and deprived have little access to health care facilities. The result is a desperate health care situation. Child mortality and maternal mortality rates are high and the life span is short which is exacerbated by high rates of alcoholism among the male population. Most (more than 85 percent) Musohors especially children and women suffer from malnutrition and have very little access to health services. As such, diseases such as malaria, fever and other common diseases are quite prevalent. Usually the Musohors have large families and they live with several generations in the same household. A Musohor village is almost always filled with children.

Poverty and deprivations: As said earlier, Musohors are deprived and suffers from many problems that cause poverty. Much of their conditions are the results of their desperate social and economic conditions, extreme poverty and low status for which they are treated with disdain by all other sections of society. Their rights to education, food, and social security are routinely denied by the powerful sections in society. They are powerless and voiceless and unable to change their situation on their own.

Figure 4.29: Types of highest ranking deprivations of Musohor community



Source: FGDs/Case studies 2023

Access to finance: Despite low incomes and other deprivations, many of the Musohor people do save both formally or informally. Among those who save formally with MFIs (about 20 percent), the average savings are about Tk. 100 per month along with access to credit, the average amount being Tk. 25,000. The other 80 percent have no access to formal financial services but they borrow from friends/relatives in times of need and crisis. It appears that one of the most disadvantaged communities of Bangladesh is the Musohor community. They are subjected to prejudice on the basis of both their caste and ethnicity of their ancestors. They are also compelled to live in abject poverty, and the majority of them are made to work as bonded labourers.

XV. The Paharia community

Background: The Paharia is a small ethnic community which is very thinly dispersed in northwestern Bangladesh. Paharia is an Indo-Aryan word referring to people living in hills or mountains. Paharias of Bangladesh claim Rajmahal Hills of Bihar, India as their place of origin. In the past, Paharias were notorious bandits engaged in robbing people in the neighbouring areas in the plain or cargo boats in the Ganges.

The Paharias in Bangladesh are engaged in cultivation and primitive gathering from forests. These Paharias are one of the two Dravidian-speaking ethnic groups, the other being Oraons. There is, however, no clear distinction between them. Paharias are divided mainly into two divisions: Sauria (also known as Maler) and Mal. According to the preliminary report of the 2022 Population and Housing Census, the Paharia population in Bangladesh is 8,801 concentrated mainly in Rajshahi, Dinajpur, Bogra and Pabna districts.

The present study highlights the present situation of the Paharia community covering their socioeconomic status, livelihood characteristics, access to finance and cultural features. For primary information, FGDs and KIIs/case studies were conducted with male and female members of the Paharia community at different locations in Rajshahi district. Among the respondents, 40 percent were males

and the rest were females. In terms of age structure, 40 percent belonged to the age group 18-30 while 50 percent were in the age group 30-50 and the rest 10 percent were above 50.

Cultural tradition and livelihoods: In view of the smallness in number and wide dispersion of location, the Paharias in Bangladesh find it difficult to maintain their indigenous identity. Culturally, they are largely influenced by Hinduism. The Paharias do not have any alphabet for their language. They tend to take to Bangla in day to day transactions, though they still use Pahari language within their families. Under the changing social structure and because of closeness in religious beliefs, most Paharias now identify themselves as Hindus, although they may not have formally converted to Hinduism. They claim to worship Hindu deities such as Laksmi, Manasa, Kali and Durga, but they do not erect any images of these deities.

Traditionally, the Paharia people were reliant on their agricultural land. Agriculture was their primary activity. They have, however, become landless over time. The Paharias who have access to some land grow crops such as potatoes, rice, and a variety of other vegetables. They use fertiliser and a system of plot rotation in which the ground is allowed to lie fallow. They grow wet rice during the monsoon season, whereas dry rice, maize, millet, and wheat are raised on the drier land during the summer and winter months.

They also involve themselves in raising domestic animals such as cattle, buffalo, goat, poultry and pigs for earning supplementary incomes. Most of them are involved as day labourers and in farming. Some of them are involved in petty trade or business and informal jobs. Among the participants in the FGDs, all male participants are involved in the labour force while all females are involved in informal jobs. The daily income for the male respondents varies a lot and is between Tk. 233 and Tk. 333 on average. For the females, 40 percent earn daily between Tk. 166 and Tk. 233 and 60 percent earn between Tk. 233 and Tk. 333 on average. Most of the farmers raise buffalo and goats for meat and cows for milk. The villagers live on a simple diet of milk, lentils, vegetables, fruits and occasionally meat.

F**amily structure and community characteristics:** The Paharias live in extended families in villages that consist of loosely grouped homes surrounded by the farmland. The homes in the village are usually connected by footpaths which meet together near a large tree that is used as a meeting place for the villagers as well as a resting place for travelers.

Their houses are rectangular with stone and mortar walls. The roofs are made of slate, wood or thatch. Doors, windows, and door frames are often ornately carved and painted. The houses usually have two or more stories, with the people living on the first floor and the animals roaming freely on the ground floor.

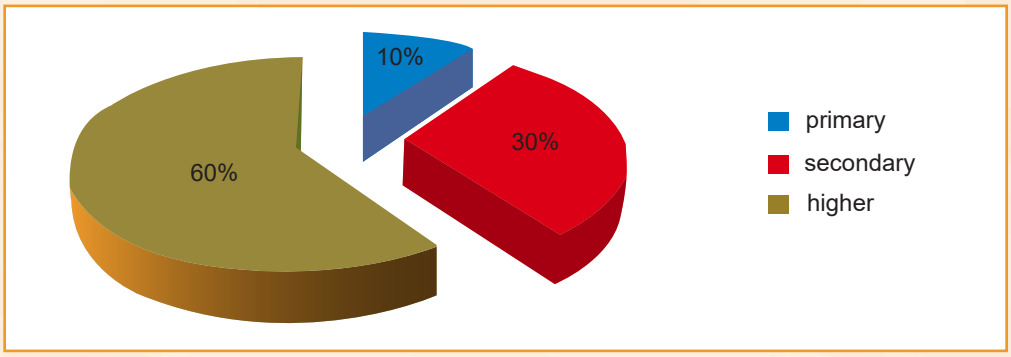
During religious festivals or village fairs, the women wear brightly coloured clothes, heavy silver nose rings and earrings, and colourful head scarves. There are many rites of passage for children such as the first rice feeding and the first haircut. When they are about eight years old, the children begin doing domestic chores. Girls care for the younger children, haul water and carry food for the animals. Boys tend the animals, help in the fields or carry milk to the market. Many children walk long distances to go to school.

The vast majority of the Paharias are Hindus, and others practice ethnic religions. Those who are Hindus are generally not as strict in their observance of religious laws as other Hindus. Although they worship other supernatural beings, the Hindus believe gods and goddesses are the most powerful. They live in fear of these gods, and regularly try to appease them with offerings. Both village gods and household gods are worshipped. These include ancestral spirits, ghosts, demons, spirits and fairies. The Paharias also recognise the five Pandava brothers (heroic warriors of a Hindu epic) as deities, although many other Hindus do not.

Livelihoods and education: In terms of livelihood, one of the major problems that the Paharias have faced over generations is the dispossession of their ancestral land through illegal land grabbing by the influential local elites. As a result, the majority of the Paharias have become landless at present and work as daily wage labourers and in other petty occupations. They have little access to education and the children seldom go to school. Those Paharias who have converted to Christianity and migrated to other places enjoy a better chance of accessing education. The Paharias have relatively less command over Bangla and hence most Paharia children are discouraged to attend Bangla-medium schools for education. Most Paharia children hence are not able to complete primary schooling due to language barrier and do not pursue further education. In addition, poverty is a major factor for discontinuation of children's education since the parents are unable to meet the incidental expenses of children's education.

The Paharia people generally have very little access to education. However, those who have converted to Christianity, usually get a chance to become educated (Figure 4.30). Among the Christian Paharias, only 10 percent have education up to the primary level, while 30 percent have secondary level education and 60 percent have some education up to higher level.

Figure 4.30: Educational status of Christian Paharia people



Source: FGDs/Case studies

A major constraint for the Paharias is that they cannot speak in Bangla well and face problems in communication with others as well as in getting education from the Bangla medium schools. Many Paharia children avoid schools or are not able to complete primary school due to the language barrier. But the major problem for education is poverty, distance of schools and the lack of awareness among them about the benefits of education especially among non-Christian Paharias.

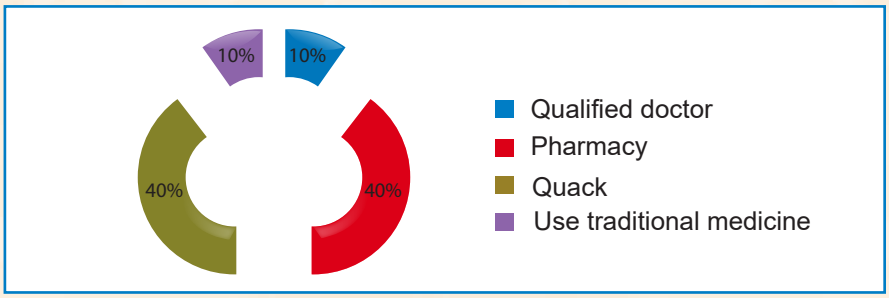
Further, the Paharias face systemic discrimination from the mainstream Bengali community in all aspects of their life. This is more severe for Paharia women especially in the case of gender wage disparity and social relations within and outside the households and in the wider community. Further, Paharia women face multiple problems and discrimination within and outside the household such as physical safety, lack of employment opportunities, harassment at the work place and others. They regularly face these problems both because they are women and since they belong to the ethnic minority community.

Food and nutrition: The Paharias take food usually three times a day with rice as the staple food. They can afford to have fish/meat about twice a week during normal times. They can have access to food throughout the year although during the lean periods they face difficulties in accessing adequate and quality food. The average expenditure on food per family is between Tk. 165 and Tk. 330 per day for the FGD respondents.

Shelter and access to health services: Usually, the Paharias live in houses made of tin shed and

thatched materials. Among the respondents, 80 percent live in tin shed houses and thatched materials while 20 percent live in own and better houses. They have access to safe drinking water (e.g. tube wells) and have hygienic toilet facilities. During sickness, very rarely they go to qualified doctors due mainly to distant locations and lack of affordability to meet medical expenses(Figure 4.31). It is seen that 40 percent of the respondents go to local traditional quacks and 40 percent use traditional medicines. Overall, their deprivations are multiple.

Figure 4.31: Method of accessing medical care by Paharia community



Source: FGDs/Case studies

Poverty and deprivations: Almost 90 percent of the people in the Paharia community live a poor life. They are compelled to sell their labour at very low wages. Their major problems are lack of earning opportunities, landlessness, illiteracy, discrimination in society, natural calamities followed by little government support programmes and absence of legal and social services. Among the respondents, 30 percent received some support and 40 percent of them avails services from the NGO-MFIs. The respondents express their utmost desire to improve their socioeconomic conditions by pursuing education, accessing skills through training and using better technologies and earning from multiple sources for which they need external assistance from the government and other stakeholders including NGO-MFIs.

Access to finance: Although open restrictions are non-existent for the Paharia community in social dealings, most believe that there are hidden discrimination against te Paharias in the society. Nearly 60 percent of the respondents participate in national; and local elections and cast their votes.

Due to poverty and being members of an ethnic minority community, the Paharias face social, economic and natural challenges. They face difficulties in accessing formal financial services. In case of formal savings, around 60 percent of the participants save with MFIs. About 60 percent of the respondents also save informally as it is more convenient for them to save in small amounts and easier than accessing banks and MFIs. Others cannot save at all due to very low earnings. Among those who can save, 40 percent save less than Tk. 100 per month and 20 percent save between Tk. 101-200. All respondents have borrowings from MFIs and use mobile financial services for financial transactions. However, most have very limited knowledge about formal financial products and safe financial transactions.

Overall social status: The Paharias constantly face discrimination from the local people; and persistence of social discrimination, ignorance and negligence of local people has created ever-widening socioeconomic disparities against the Paharias. In particular, the Paharia women face various kinds of oppression, both as being females, as belonging to an ethnic community as day labourers. They are hard workers but do not get equal wages and face problems both as women and as members of ethnic community. Usually, the Paharia women work in the fields as day labourers to supplement family income which is inadequate to meet all household expenses. Paharia women face multiple problems, such as lack of safety, discriminatory access to work, harassment at workplaces and

others. On the other hand, the head of the family (usually the husband) controls her incomes and takes all household decisions. Women traditionally have no role in family decisions. Paharia women are also excluded from inheriting and owning any property. For the Paharias, their distinct physical characteristics, indigenousness, minority status, cultural difference and poverty are all sources of their problems and socioeconomic discrimination. Although they have been living in these lands for generations, they are ignorant and do not possess any legal documents and they have no knowledge about land laws and land taxes; hence they lose their lands. The local influential and elite people grab their lands on different contexts. As a consequence, they have lost all their lands including their homestead land. Both Paharia males and females now mostly depend on day labour. Sometimes they have to work for free because they are staying on other's lands. Particularly, Paharia women are harassed by the local people and they are not paid fair wages.

The Paharias believe that their lower educational attainment is responsible for their low status in society and rejection from society which makes life less dignified for them. During discussions, all Paharias have expressed their determination to pursue higher education which they realise is the only route for them to access formal and government jobs which will enhance their prestige, dignity and social acceptability in the mainstream community.

XVI. The Rakhain community

Background: The Rakhain is an ethnic community from Arakan (Myanmar) who migrated to Bangladesh in the late-18th century and settled in the coastal districts of Cox's Bazar, Barguna and Patuakhali. The world 'Rakhain' is derived from a Pali word 'arakhah' which means Raksho or Rakshok (protector). It is believed that they were the inhabitants of ancient kingdom of Magadha and later migrated to Arakan. These immigrants were known to the local people as Magadhi or Magh. The Rakhains claim themselves as Aryans and they were worshippers of nature. Written Rakhain alphabets have a recorded history of about six thousand years. According to the preliminary report of the 2022 Population and Housing Census, the number of the Rakhain population is 11,195 in Bangladesh.

The present study highlights the socioeconomic status, livelihood characteristics, poverty and deprivations, access to finance and socio-cultural features of the Rakhain community using secondary as well as primary information collected through FGDs and KIIs/case studies conducted with both male and female members of the Rakhain community at different locations in Patuakhali district. Among the participants, 75 percent were males while the rest were females. In terms of age structure, 75 percent belonged to the age group 30-50 while the rest were above 50.

Tradition and culture: The Rakhain folklore and literature are very rich. Alaol, the great Bengali poet of medieval age, was a court-poet in the Kingdom of Arakan. The Rakhains in Bangladesh preserve and uphold their own rich cultural tradition and heritage. Performance of ballads, story-telling, folk-songs and dance, riddle competition etc. are integral parts of their social and religious rituals including wedding ceremony, sanggreng (aqua festival) and Nai-chai ka (year ending and new year festivals). The Rakhains also celebrate some other festivals like Pailong Poye (boat race and fair), wrestling fair, chariot fair, ceremony organised marking the ear-severing of the children, cultivation festival, harvesting festival, balloon flying festival and new year's festival.

The Rakhains embraced Buddhism long time back after the enlightenment of Gautam Buddha. The major religious functions and festivals of Rakhains are Sampro Poye, Akhagri, Kach Chung Newri Poye (full moon festival), Chapeng poye (function of recitation from the Holy Book), Wa-Cho (in rainy season), Wa-Jhoe Poi (probarona purnima), Tachchai-Dai, Kathing Poye and funeral services.

Rakhains have inherited a long heritage of fine arts and aesthetic culture. These are quite evident in their architecture, arts and crafts, paintings, music, drama and dance. Their folk dance especially the traditional lamp-dance, children dance, flower-dance, aquatic dance, umbrella dance, hand-fan dance and herdsmen dance are very popular. Rakhain women traditionally dress up their hair in different styles. They also like to dress up with ornaments like earnings, both normal and bell-shaped, necklace, chain, bungles, bracelets, rings made of gold and gems.

Family structure and cultural practices: The status of Rakhine women in the society is strong and dignified. In general, there is no gender discrimination among the Rakhines. Sons and daughters are equally entitled to inheritance and in the family; also husband and wife have equal status, influence and dominion. The Rakhains settled in Cox's Bazar and other places of Bangladesh are preserving and upholding their own rich cultural tradition and heritage. At present, many of the cultural practices and traditional ceremonies are almost on the verge of extinction. Rakhain arts and crafts are divided into 12 branches. Their folk dances are still very popular. They play on musical instruments like violin, benju and mandoline having 12 scales and seven-scale instruments like flute, saxophone and some indigenous instruments for creating melody and rhythm.

Rakhines have their own language which is a language of the Vyat-Brahma branch in the Mongolian stream. This language is completely different from the Indo-Aryan or Dravidian Aryan languages. In fact, the Rakhines have not lost their individuality and self-identity despite maintaining contact with the Bangalis for a long period. In recent times, the Rakhines have shown interest and integrity in raising their social, political, religious and educational demands.

Housing and livelihoods: Rakhains usually have three types of home: made of bamboo, wood and stone. Their houses are mostly two-storied and the ground floor is kept vacant. They live on the platform of first floor dividing it into various compartments. In the entrance, the room is earmarked for the guests. The second room is for the master, the third one for the male children, and the fourth and rear room is earmarked for the young un-married daughters. Rakhains are engaged in various types of profession. Beside the main occupation of farming and fishing, they are engaged in trading, shop-keeping, boat and ship building, weaving etc. Many of them work as artisans with the professional groups like goldsmith, blacksmith, carpenter, painter, wood-carver, mason and metallurgical technician.

Education and culture: The average size of Rakhain households is about 5-7 members. Family is the smallest unit of social organisation in the Rakhain society. Although education is a basic need, many Rakhain members are not well educated and most of the Rakhains have education up to primary level. At present, most of the households are very conscious about their children’s education. The Rakhain children start their education at Buddhist primary schools or Khyangs (monastery). They receive both religious and linguistic education. Their language education and various manners of Buddhism are mainly taught in these schools. Almost all men and women are literate in the Rakhine community. When the children are a little older, they are sent to Bangla medium schools. But afterwards, most of them do not continue further education due to many constraints including poverty and lack of facilities and hence the Rakhines are not much educated.

Due to lack of higher education, the Rakhains rarely get employment opportunity in the formal sector. They are engaged in various other professions. Besides their main occupation of farming and fishing, they are engaged in trading, shop-keeping, boat and ship building, weaving etc. Many of them work as artisans with the professional group like goldsmith, blacksmith, carpenter, painter, wood-carver, mason and metallurgical technician.

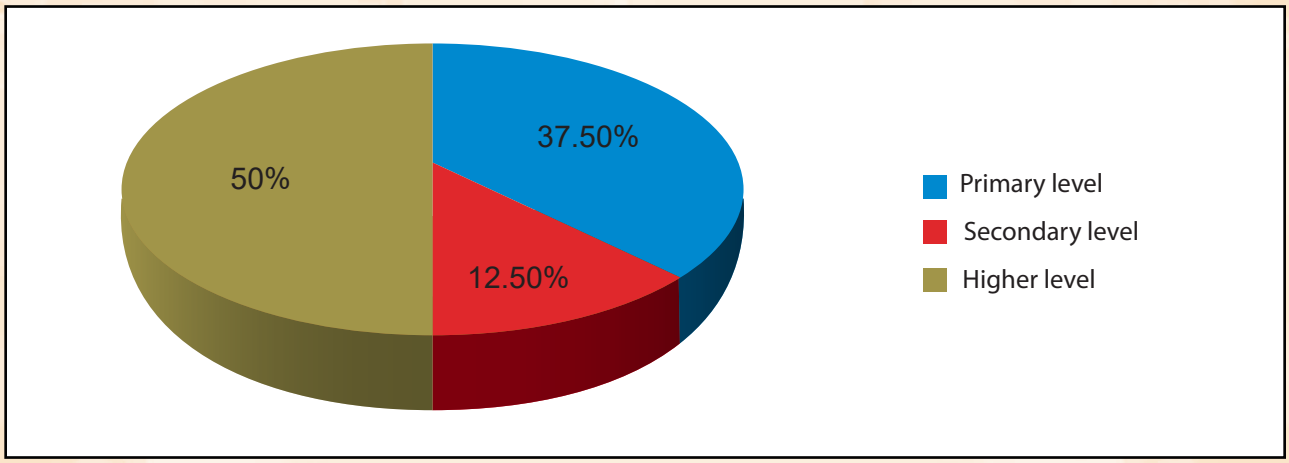
The Rakhains do not usually have land ownership and they live in given lands allotted to them. These people do not have legal documents of their lands and they also have no right to sell their lands. In

Rakhain community, women and men are treated as equal. Women can participate in household decision making and their contribution is widely acknowledged in family and community. They also take part in income generating activities along with men.

Occupation and their economy: Fishing and farming are the major occupations of the Rakhain households. They also weave fabrics and make salt and molasses. Both males and females take part in agricultural activities. But women take the leading role in livestock rearing and poultry farming. In some areas, Rakhain women are also engaged in fishing and some of them are involved in small businesses and in making handicrafts. Educated Rakhains are now engaged in teaching, practicing medicine, and working as engineers and in other formal employment.

Among the FGD participants, most are involved in farming and livestock rearing. Only some of them are involved in petty trade or business and formal jobs. Among the participants, all males are involved in the labour force while all females are involved in informal and mostly home-based income earning activities. The average daily earnings of females vary between Tk. 233 and Tk. 333 while that for males are between Tk. 233 and Tk. 333. Some of the males earn between Tk.166 and Tk. 233 per day as well. In terms of education, around 37 percent of the Rakhain participants have completed primary education, whereas 13 percent have completed secondary education and 50 percent have higher education (Figure 4.32). The government needs to adopt different measures, such as establishing community schools, introducing accelerated learning opportunities for out-of-school children etc. to improve the level of education of the Rakhain community.

Figure 4.32: Educational status of Rakhaine FGD participants



Source: FGDs/Case studies

Food and nutrition: Traditionally, the Rakhines used to eat rice twice a day, but at present, most of the families have adopted the practice of eating rice three times a day. But the culture of drinking rang tea and eating nappi (shrimp pickle) still survives. Among the respondents most of the families eat fish or meat or other protein food only 1-3 times per week. Their major food items include rice, fish, pulses and vegetables. Pork and dried fish are also favourite foods. They serve decorated pithas and sweet rice porridge on ceremonial occasions. The average expenditure of food per family is between 166 and 333 per day. Usually, the community members do not face food shortage.

Living conditions and access to health services: The Rakhains usually live in three types of home: made of bamboo, wood and stone. Their house is mainly two storied and the ground floor is kept vacant. They live on the platform of the first floor dividing it into various compartments. In the entrance, the room is earmarked for the guests. The second room is for the master, the third one for the male children, and the fourth and rear room is earmarked for the young un-married daughters. Among the FGD

participants, most Rakhaine families (around 66 percent) live in community area with community members (50 percent) and in their own houses (50 percent). They have access to water and hygienic toilet facilities. All the respondents got Covid-19 vaccine. In terms of access to health care services, 75 percent of them consult qualified doctors at local health clinics/hospitals. And 25 percent usually go to the pharmacy.

The Rakhain people belong to one of the major ethnic minority communities in Bangladesh with rich heritage and culture. But many Rakhains lead a miserable life due to their lack of productive assets and productive employment opportunities. Most of the Rakhain people are involved in farming and fishing activities.

While disasters affect all communities residing in the area, the Rakhains are disproportionately affected by natural disasters. The vulnerability of the Rakhains is very high due to their poverty and high exposure to such disasters along with low crisis coping capacity. They also receive less attention in getting external assistance towards mitigating the negative consequences of disaster risks. Such disasters, especially storm surges, cause extensive damages to their houses and transportation facilities.

Box 4.7: Dreams of a young Rakhain woman

Mang Khi U is an 18 year old young Rakhain woman who lives along with seven family members in their small traditional residence. Within the household, they use Rakhain language for verbal communication but use Bangla as their second language. Her medium of education is also Bangla. She has completed primary education at the local Buddhist primary school; but afterwards she had to discontinue education because of poverty and lack of secondary education facilities close to her community.

Mang Khi U says, “We are very religious and believe in Buddhism. We keep faith on God and observe religious practices and festivals”. In our society, she observes, “Men are considered as superior to women in all respects. Males are the head of the family. In selecting life partner, I have to follow the endogamous and religious rules”.

Mang Khi U observes that overall economic conditions of the Rakhain people of her community are very poor. Often they find it extremely difficult to maintain the family with meagre income from fishing and little farming outputs. Without education and access to capital, they are also unable to pursue other income generating activities to earn supplementary incomes.

With meagre income, access to health services is difficult particularly when children and women get sick. Government health care facilities are difficult to access due to location at long distances and lack of money for treatment. She says, “Our main problems are low and variable incomes, economic crisis due to natural calamities and cyclones, and absence of easy transport and communication facilities. Also we do not get required basic services from the government agencies. Only a few who can ‘manage’ gets these”.

She, however, holds that with rapid changes and transformation across the community and the neighbourhood, the Rakhains are now aware and conscious regarding their children’s education, health and nutrition, and age of marriage and about their own culture. She firmly believes that that their future will be much better and they will lead better lives in the coming days.

Source: FGDs/Case studies

Poverty and deprivations: Almost 50 percent of the FGD respondents live a poor life according to their self-assessment. They are compelled to sell their labour at very low wage rates. Their major problems are poverty, landlessness, illiteracy and exploitation, natural calamities followed by absence pf government support programmes and legal and social services. They suffer from multiple deprivations

with varying degrees of incidences. No or little income, no education or skill and social apathy are their major problems. All the participants in the discussion meetings opine that lack of earning opportunities, absence of productive assets and ill health in general are the main causes of their poverty. Their major challenge is to improve their socioeconomic conditions by raising their incomes through accessing education and skills and availing multiple sources of income generation and asset accumulation.

Access to finance and social challenges: Due to poverty and being members of an ethnic minority community, the Rakhains face social, economic and natural challenges. They face difficulties in accessing formal financial services. Among the FGD respondents, only 38 percent have reported to have access to formal savings in banks while around 25 percent save in the MFIs. Some of them cannot save at all as their incomes can barely meet their survival needs. Around 13 percent of the respondents have borrowed from the MFIs while 63 percent usually borrow from friends/relatives and 25 percent borrow from the banks. All respondents use mobile financial services for financial transactions. Most respondents acknowledged that they have very limited knowledge about formal financial products due to their limited access to these institutions.

Box 4.8: Struggle of a Rakhain family for better living

Usen Khing is a 45 year old Rakhain man who lives in a tiny plot of land with his four sons, three daughters and wife. There are about 150 families with around 900 members in his community. He does not own any farming land and lives in the inherited land from his father which he had received from the jomidar of their community. Most of the households in his community have no rights of ownership of land. Due to poor economic conditions, they cannot afford to buy and own any land either for homestead or for cultivation.

The community is highly dependent on natural resources and the ecology. But due to rapid depletion of the surrounding natural resources due to unsustainable use, adverse climate change impact and lack of effective conservation measures, their livelihoods have become difficult to sustain.

Although like his father, he is involved in fishing as well as livestock and poultry rearing activities, homestead agriculture and petty seasonal business; he wants his sons and daughters to get higher education and better jobs. His eldest son in going to the college and he wants him to pursue higher education and get government job. His other sons and daughters are studying in secondary and primary schools and his dream is to get all of them educated and avail better jobs.

Both Usen and his wife work in fishing and home based income earning activities in order to sustain the family. The total household income is extremely low (at around an average of Tk. 7,500) and they have to fight for survival. Due to malnourishment and poor living conditions, women and children are particularly vulnerable to diseases. Moreover, due to lack of medical facilities nearby, they have to depend mostly on untrained village doctors or traditional medicines. During emergencies, they have to go to upazila hospitals which is located far off their community and costly for them to get medical services.

Usen Khing observes, “We are living peacefully with the mainstream Bangali community for generations. There is not much discrimination against our community but we are deprived of many civil rights and access to essential services. We also fail to get our due share in government welfare payments although we are very deprived for being members of ethnic minority community.”

Usen Khing further adds, “Poverty and low incomes are our major problems in sustaining a better livelihood. We do not have the required money and assets to own land and productive assets to pursue better livelihoods. We also do not have education to pursue better job opportunities and our fathers never encouraged us to go to school and get good education. But things have changed now. Modernisation and rapid transformation in society have created great impact on our attitude and life style. We now realise the value of education and all households are sending their children to schools. No doubt, we have many problems and we are deprived of many basic amenities. Our voices remain unheard and we are excluded and marginalised. But we are hopeful of positive changes in our lives. We look forward to a future where our next generation will live a dignified life like others in society”.

Source: FGDs/Case studies

XVII. The Turi community

B**ackground:** The Turis are a Dravidian Hindu community who lives in Bangladesh. According to the preliminary report of the 2022 Population and Housing Census, there are a total of 3.792 Turis in Bangladesh. Most Turis live in the northern districts of Rangpur and Rajshahi. The primary language of the Turi people of Bangladesh is Bangla.

For the present study, FGDs and KIIs/case studies were organised with both female and male members of the Turi community in Rajshahi. The age distribution of the participants shows that shows 13 percent are between the ages of 18-30 while 87 percent are between the ages of 30-50. Most (75 percent) of them are married (75 percent), while the rest are single.

Social life and custom: The Turis lead challenging social and economic lives. Most other castes of Hindus do not associate with them or accept water or food from them. They are frequently not allowed to live in inter-caste villages. They are considered as outcastes.

The Turis can marry within their caste but not within their clan or gotra. The elders in the family arrange the marriage ceremony. In the past, Turi girls were contracted into marriage soon after their births. This practice is now disappearing. Newly married couples live with or near the groom's parents. Sons inherit the property of their fathers.

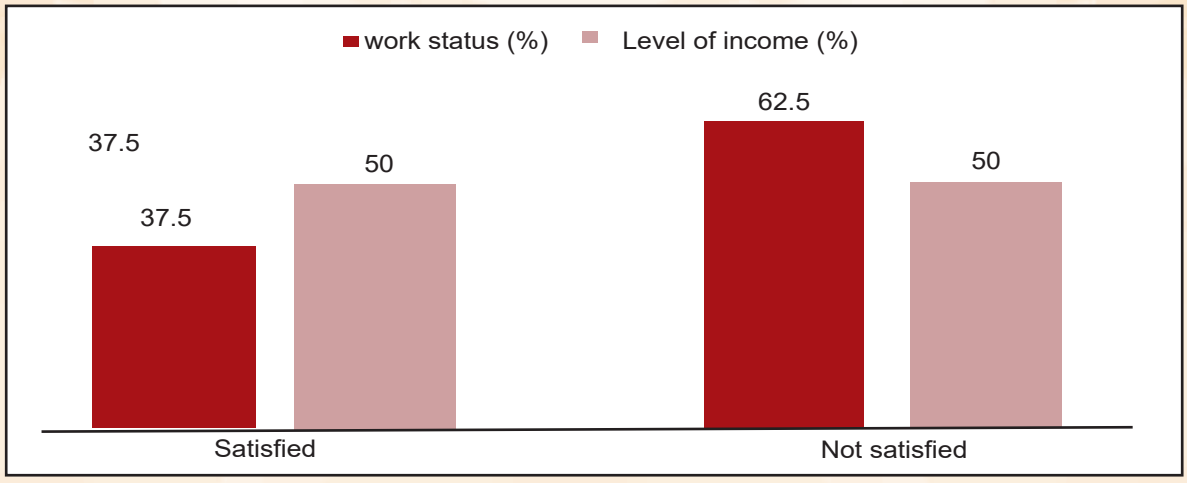
Almost all Turis practice Hinduism as their religion. They worship and serve the gods of the Hindu pantheon. Their principal deity is Singbonga or the sun, the great god of the Mundas. The Mundas are the larger group of people from which the Turi originated. The Hindus believe that by performing rituals and good works they will attain moksha or freedom from the endless cycle of birth, death and rebirth. The Turis are often denied entrance into Hindu temples due to their low class designation. The Turis offer prayers, food, flowers and incense to their gods at their own shrines. They employ their own priests, as Brahmins will not serve at their important life events. The main celebrations of the Turi people are Holi (the festival of colours), Diwali (the festival of lights) and Navratri (the celebration of autumn). The main food items of the Turis are rice, curries, vegetables, other grains and fruits. As Hindus, the Turis do not eat beef.

Occupational characteristics: The traditional occupation of the Turis is that of making useful things from bamboo. These items include different types of baskets, mats, hats and furniture. Many Turis also work as agricultural wage labourers. The Turis are very poor and often struggle to meet the basic food needs of their families.

The bamboo products that they traditionally produce for their livelihood have been losing their markets due to fierce competition from plastic and other products. The daily wage labourers engaged in agricultural and other rural activities are discriminated against in terms of wages by the mainstream landowners. In particular, Turi women who work as day labourers face discrimination in all respects.

Among the FGD participants, some work as day labourers (males 50 percent and females 75 percent) while others are involved in petty trade and business (males 50 percent and females 25 percent). It is seen that 50 percent of the males and 75 percent of the females earn between Tk. 5,001 and Tk. 7,000 per month and the rest 50 percent of the males and 25 percent of the females earn between Tk. 7,001 to Tk. 10,000 per month on average. However, only about 38 percent and 50 percent are satisfied with their present work status and level of income respectively (Figure 4.33).

Figure 4.33: Level of satisfaction over work status and level of Income of Turi community



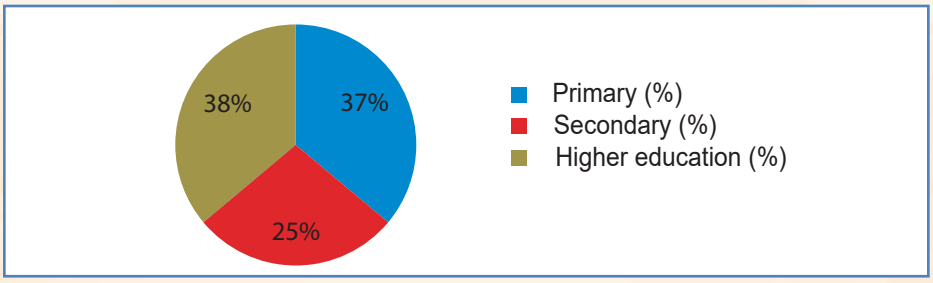
Source: FGDs/Case studies 2023

Food habit and food expenditure: The Turis usually take food three times a day. However, in Turis, the most widely consumed foods are fish. Rice is the staple food. Usually, the Turis take fish three times a week and meat and/or eggs once every week. They do not normally consume other protein-rich foods. Normally, they do not suffer from food shortages except during lean periods and difficult times. Everyone in the neighborhood has access to enough food to last the entire year. In the Turi community, 62.5 percent of a family's The average monthly food expense of 63 percent of the Turi households is between Tk. 3,001 and Tk. 5,000 while the rest 37 percent usually spend between Tk. 5,001 and Tk. 10,000.

Access to education: The Turis are mostly illiterates and do not have much access to education. The Turi children do not pursue education mainly because of poverty and lack of access to and absence of friendly school environment for them. They also have very limited access to health care facilities, housing services, clean water and improved sanitation. They also lack productive job skills to pursue remunerative livelihoods.

Among the FGD participants, nearly 38 percent have received some higher education while 25 percent have secondary education and 37 percent have attended primary schools (Figure 4.34).

Figure 4.34: Educational status of FGD participants of Turi community



Source: FGDs/Case studies 2023

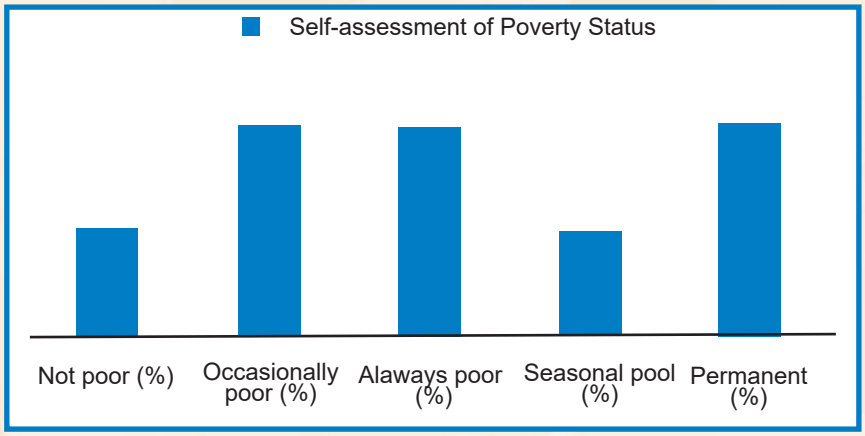
Housing and access to health services: About 30 percent of the Turis live on their own land, and 70 percent do not have ownership status on their homestead. The majority of the Turi community lives in mixed-style homes, such as tin sheds and thatched homes or mud huts with tin roofs (50 percent). 25 percent of people have houses made of mud or thatched materials and the rest live in kutcha houses. All have access to water and toilet facilities. In the case of health services, only about 25 percent visit

health centres or qualified doctors during sickness, while 38 percent buy medicines from pharmacies in the local market. The rest either go to local quacks or use traditional medicines.

Nearly half of the respondents cite their inability to pay for medical expenses as the main reason for not seeking treatment from medical centres or qualified doctors. Other reasons include long distances and unfriendly attitude of relevant medical staff. About 50 percent of the community members have received the second dose of Covid-19 vaccination while about 12 percent got the first dose and 25 percent had the booster dose and about 13 percent were not vaccinated.

Poverty and deprivations: The Turis suffer from multiple deprivations of varying intensities. According to their self-assessment, the most severe deprivation that they encounter is little income for subsistence (50 percent) and income volatility (25 percent), followed by no education or skills (13 percent) and frequent incidence of diseases/ill health (12 percent). They also rank themselves living 'always in poverty' (25 percent), 'occasionally in poverty' (25 percent), 'in seasonal poverty' (13 percent), and 'in poverty over generations' (25 percent) (Figure 4.35). Only 12 percent are not poor according to their own assessment. They also indicated that about 37 percent of them have received some assistance under different government safety net programmes while the rest have never received any benefit under government's welfare programmes.

Figure 4.35: Self-assessment of poverty status of Turi community



Source: FGDs/Case studies 2023

Access to finance: Most of the Turis have access to informal finance while only half of them can access formal finance through MFIs. For those who save with MFIs, about 80 percent save less than Tk. 100 per month while the rest save between Tk.101 and Tk. 200 per month. For those who save in MFIs, 57 percent have an accumulated savings between Tk. 1,000–5,000 and the rest 43 percent have between Tk. 5,000–10,000. Nearly 38 percent of the Turis have no savings at all. Likewise, 62 percent have availed credit services to deal with financial crisis while 38 percent could not borrow from MFIs or banks. Those who borrow from NGO-MFIs have an average loan of Tk. 30,000. The Turis use both bKash (75 percent) and Nagad (38 percent) for money transactions when needed.

Other plain land ethnic minority communities

In addition to the above 17 and seven (Garo, Hajong, Mal Paharia, Mandi, Munda, Oraon and Santal in the 2022 Poverty Watch Report) plain land ethnic minority communities and other marginalised communities (e.g. transgender (Hijra) community in 2022 Report and river gypsies (Bede) and commercial sex workers in the 2023 Report), there are many other plain land ethnic and other

marginalised communities who are also citizens of Bangladesh. They are also equally marginalised, socially excluded, voiceless and powerless and suffer from extreme poverty and deprivations in all aspects of social, economic and cultural life. A short profile of these communities based on available information is provided below. [17]

Assamese: The Assamese community came from Assam state of India and lives in Rangamati, Bandarban and Khagrachari. Their estimated number is about 2-3 thousand. Their ancestors were the members of Assam Regiment of the British Army in India. They now speak in Bangla. They are mostly landless and work as agricultural day labourers.

Bagdi: The Bagdi community lives mostly in Faridpur, Kushtia and Jessore districts. They migrated to these locations to work as labourers in Indigo cultivation during the British rule. As per the preliminary report of the 2022 Population and Housing Census, there are 12,092 members in Bagdi community. These people mostly subsist on agriculture, fishing and as day labourers living in extreme poverty. The majority of the Bagdi people are landless.

Bauri: The Bauri community lives in the Sylhet region and work as tea garden labourers under poor and distressed living condition in extreme poverty. The estimated number of Bauris is around 2-3 thousand.

Bawali: The Bawali community lives adjacent to the locations in Sundarbans and collect woods and leaves from the Sundarbans. They also work in agricultural operations and shrimp farming as labourers. They live in extreme poverty and deprivations under desperate conditions.

Bajander: The members of the community play local musical instruments like dhol, dhak, khol, sanai, kashi, bansi etc. in various religious and social occasions. Under the rapidly changing socioeconomic conditions, many of them also depend on collecting lime and selling burn lime, daily wage labour or run small businesses or participate in crop cultivation in rented-in land for survival. They are considered as lower-caste among the Muslims. Most of them are illiterates; do not own any land and subsist on very low incomes.

Bonaz: The Bonaz are tea garden labourers in Srimongal who live under extreme financial and social vulnerability. Their estimated number is about 4-5 thousand.

Bhasfor: The Bhasfor community belongs to lower caste Hindu (Dalit) communities and migrated to Bangladesh from Kanpur, India. Most of them live in the northern Bangladesh with sweeping and cleaning as their major occupations. They live under extreme poverty and deprivations.

Bihari: The Bihari community refers to around 300,000 non-Bangali Urdu-speaking citizens of Bangladesh who came to pre-liberation Bangladesh mostly from the Indian states of Bihar and West Bengal after the partition of India in 1947. They live in different UN refugee camps in Dhaka, Syedpur, Khulna and several other places. They live under very vulnerable socioeconomic conditions.

Bhuiya: The Bhuiya community works as tea garden labourers in Srimongal. Their estimated number is around 2-3 thousand. Bhuiya women also work as labourers. They are mostly Hindus living in extreme poverty and deprivations with very low literacy rates.

Bhuinmali: The community is also known as Mali or Malakar and mainly lives in Joypurhat, Pabna, Sirajganj and Tangail districts as landless people. Their traditional profession was flower cultivation and making garlands. Over time, many of them have changed their professions; some of them now make paper flowers and involved in other professions. The community members are very poor and struggle to survive for generations.

[17] This profile should in no way be taken as comprehensive and it is prepared on the basis of information collected from different secondary sources including Parvez and Biswas 2013. There exist many other marginalised communities in Bangladesh as well.

Bhogobene: The community is also known as Bhogobenia or Kartavaga. The community members possess traditional local medicinal knowledge. They are treated as a backward community who survive as day labourers. They are mostly illiterates and have very low incomes.

Bhunjar: This very small ethnic minority community mostly lives in Dinajpur district and subsists as agricultural day labourers. They are very poor and extremely deprived. Traditionally, they used to carry Palkis.

Chouhan: The community is also known as Nunia and about 2,000 of them live as tea garden workers in Moulavibazar. The practice Hinduism and are very poor and deprived.

Dai: Dai is the only specific group identified by the profession of women. While the male members were engaged in selling oil produced from mustard, sesame and linseed produced by hand oil mills, women were known as foster-mother (Dai) as they used to serve the umbilical cord of new born babies. At present, most of them work as day labourers or run petty businesses and involved in fishing. They are landless, have no education and are extremely poor.

Dhopa: Their traditional occupation is washing and ironing clothes. They belong to both Muslim and Hindu communities. They are landless, have no education and are very poor.

Garh: The community works as tea garden workers in the Sylhet region. There estimated number is about 5,000 and are mostly Hindus and extremely poor and deprived.

Ghasi: The community works as tea plantation workers in the tea gardens of Sylhet region. They are around 2-3 thousand in number and are extremely poor and socially excluded.

Hazam: The Hazam is a Muslim community. Their main occupation was Khatna or circumcising male children of Muslim community. These days they mostly work as day labourers and run small businesses as their traditional profession is no longer in demand due to advances in medical facilities.

Jola: The community members are traditional weavers and are mostly Muslims. The Hindus of the same profession are known as Bosak. An estimated 200,000 Jolas live in Kushtia, Khulna, Sirajganj, Tangail and other districts. Their profession is under severe competition from new technologies and imported fabrics and apparently they are fighting a losing battle unless their productivity and the quality of their products can be greatly enhanced.

Kaora: The community members are traditional nomad pig raisers and found mostly in Jessore, Gopalganj, Khulna, Gazipur, Meherpur, Lalmonirhat and Dinajpur regions. Their religion is Hinduism and they face high degree of untouchability under the caste system.

Koch: The ethnic community members are mostly agricultural wage labourers who live in Sherpur, Gazipur and Rangpur districts. As per the preliminary report of the 2022 Population and Housing Census, the number of Koch community members is 13,702. They are very poor and have very low literacy rate. They speak in Thar – a mixture of Bangla, Garo and Assamese languages.

Kanpuri: The community is divided into many clans and they live mostly in the major cities and towns in Bangladesh. They were brought to Bangladesh to work as sweepers and cleaners during the British period. They speak Hindi and lead deplorable lives.

Koiri: The community is also known as Deswali or Bhujpuri and work as plantation workers in the tea gardens of Sylhet region. They originally came from Kanpur, India. They are poor, deprived of basic facilities and live in perpetual poverty.

Kolu: The community is also known as Tele. They are mostly Muslims and their traditional profession was to extract oil from oil seeds using indigenous technology to sell in the market. With advanced

technologies, now they mostly work as daily wage labourers in farm and rural nonfarm activities. The majority of the Kolus live in Kushtia, Mymensingh, Rangpur, Sirajganj, Satkhira and Jessore districts. Most of them are landless, poor with very low literacy rates.

Kol: Kol is a small ethnic minority community who mostly live in Kushtia, Rajshahi, Noagaon, Chapainawabgonj and Dinajpur districts. According to the preliminary report of the 2022 Population and Housing Census, the number of the community members is 3,822. Most of these people are landless and very poor and subsist on daily labour.

Kora: The Kora is a small ethnic minority community who mostly lives in Dinajpur district. As per the preliminary report of the 2022 Population and Housing Census, the total number of people in the community is 816. These people are mostly landless being mostly the victims of influential land grabbers. Now they work as day labourers and live in extreme poverty.

Kahar: The community is also known as Behara and their traditional profession was to carry higher class people (e.g. zamindars) on Palki or Palanquin. The name comes from the combination of words kadh meaning shoulder and ahar meaning food. They used to be seen in almost all places in Bangladesh in the past but now most of them are day labourers and hide their identity. At present, only a few are attached with their traditional profession in small numbers in some places especially in Khulna region. They are very poor with no land and hardly have any education.

Khariya: The Khariyas live in the tea gardens of Moulavibazar and work as tea garden labourers. According to the preliminary report of the 2022 Population and Housing Census, there are 3,099 Khariyas (also known as Khadria) in Bangladesh who are mostly landless. They speak in Karuk and Sadri and believe in Hinduism. A few have also been converted to Christianity. They are extremely poor and excluded and live in all types of deprivation.

Lyngam: A very small Adibasi community who lives in Kalmakanda in Netrokona and Tahirpur in Sunamgonj districts. They have matrilineal society and have similarities with Garo and Khasi communities. Most of them have been converted to Christianity.

Manta: Fishing is the ancestral profession of Manta community. They mainly live in the coastal district of Patuakhali, Barisal, Bhola, Pirojpur and Barguna. They are nomads and live in boats and have little contact with land. They catch fist through fishing rods.

Mowal: The members of Mowal community collect honey from the Sundarbans. They also collect woods and leaves during different seasons. The Mowals live in Bagerhat, Satkhira, Khulna and Pirojpur districts. They were brought to this region by local Zamindars for crop cultivation. The Mowal community usually lives in secluded places and shows respect to Bonobibi and Pirgazi, two mythical characters. The members mostly have no education and live in extreme poverty.

Napit: A traditional community (also known as Khourokar and Paramanik) and the members are barbers by profession. The community lives across the country. Although the members are relatively better off in financial terms, they are socially excluded and considered as low caste. The traditional members live in significant numbers in Jessore, Chittagong and Rajbari districts.

Nikari: A small traditional Muslim fishing community who catches fish and sells it in the market like Hindu Jele and Rajbangshi communities. They are marginalised, landless and mostly have no access to education to look for better jobs.

Patni: The traditional profession of the Patni community was boat riding and making local instruments for fishing. The community members are mostly landless and have little or no education. Most of the members live in groups in Pirojpur, Khulna, Satkhira and Gopalganj districts. One of their sects is known

as Patia and mainly lives in the Tangail region. They are believers of Sanatan Hinduism. Many of them are now changing their profession due to the decaying nature of the occupation.

Pundra Khatria: Most of the community members live in Khulna and Jessore districts. They are considered one of the first settlers in this region. They are involved in agriculture and shrimp cultivation, fishing, mat sewing etc. They are mostly Hindus by religion and worship Basanti and Sitala. Their cultural activities include Bhasan song, marriage song, kirton, Doljatra and they play local musical instruments like dhol, khol, flute, and sanai. They are mostly landless and/or marginal farmers with very low literacy rate.

Paradhon: This very small community mostly lives in the tea gardens in the Sylhet region and is extremely poor and disadvantaged. They have their own language but have no alphabets. They are believers of Sanatan Hinduism.

Pahan: The community lives in Chapainawabgonj, Naogaon, Rajshahi and adjacent areas of Bogra districts. They are mostly landless and work as agricultural day labourers. The community mostly believes in Hinduism.

Paharia: This small ethnic community is also known as Mala mainly lives in Natore, Pabna and Rajshahi districts. Most of them are landless and agricultural labourers. They are believers of Sanatan Hinduism but some of them have been converted to Christianity. They are poor and excluded.

Rishi: The community, also known as Ruidas, is known for its traditional profession of shoe making and lives in Jessore, Satkhira, Bagerhat, Joypurhat, Nilphamari, Noagaon and Manikganj districts. They mostly work with leather (shoe making, polishing, repairing etc.) and collect skins from dead animals for leather. They also make handicrafts by using bamboo and cane. They belong to low caste Hindus and experience social exclusion. They also make and perform with musical instruments like dhak, dhol, sanai, flute, khol, drum etc. They are mostly landless and have no education and live in extreme poverty.

Rabidas: The community, also known as Ruhidas or Muchi, Chamar and Charmakar, is like the Rishis work with leather (shoe making, polishing, repairing etc.) and skinning dead animals for leather. The community was brought to this region by the British during its colonial rule in India and a large number of them now live in Naogaon district. They mostly speak in Nagri language. At present, many Rabidas are also involved in agricultural activities and as daily wage labourers. Although their traditional religion is Sanatan Hinduism but some of them have converted to Christianity. They face high degree of social exclusion and poverty.

Rajoar: A small indigenous community, also known as Rajuar, mainly lives in Rajshahi division and Faridpur. They are believers in Sanatan Hinduism and claim themselves as Khatria. Karma is the main festival of the community. They have lost their ancestral language and now speak in Bangla.

Rasua: The community's traditional profession was repairing household metal commodities. At present, most of them are day labourers or marginal cultivators. They are mostly landless, have no education, and live in extreme poverty.

Sabar: Traditionally, this is a small hunter community but presently they work as tea garden workers in different tea gardens of Sylhet division. The community is extremely poor and highly excluded.

Sabdokor: This very small community lives in Moulavibazar district. They are mostly landless and very poor. Their main profession is performing music using musical instruments like dhol, dhak, kartal, khol etc. They believe in the Hindu religion.

Sahaji: This is a very small Muslim community and its ancestral profession was snake catching and charming. Most of them are now day labourers, curve stone or live on cultivation. The majority of them

are landless with no education.

Sikari: This small community's ancestors earned their livelihood by hunting in forests and selling animals. They had similarities with nomadic gypsies. At present, they are mostly landless with no education and earn their livelihood as day labourers, van pullers, and pursuing petty businesses.

Telegu: This small community was brought to this region by the British during its colonial rule and earns their living as cleaners in the urban areas. They speak Telegu language and are divided into sub-castes. Most of the Telegu community people live in Dhaka, Ishwardi, Pabna, Kushtia and Sylhet.

5

Key Findings and Recommendations

All States have a duty to acknowledge the existence of discrimination based on work and descent, to take all necessary constitutional, legislative, administrative, budgetary, judicial and educational measures to eliminate and prevent discrimination.

Draft UN Principles and Guidelines for the Effective Elimination of Discrimination Based on Work and Descent, Human Rights Council, 11 Session, 2009 (A/HRC/11/CRP.3)

Key Findings: Common Features

Discrimination, in all its form, is a systematic human rights abuse that leads to extreme poverty, violence, inequality and exclusion. Overall, it is evident that the marginalised and vulnerable communities in Bangladesh suffer more from social exclusion and 'cruel' social attitude and dealings due to existing socio-cultural norms rather than extreme poverty. They are highly vulnerable, prone to life cycle poverty especially during old ages, and are deprived of basic education, healthcare facilities and employment opportunities as well as suffer from financial exclusion due to their multiple deprivations. These people have incomplete and low educational attainments mostly due to their socioeconomic exclusion as well as poverty and harassment and thus they end up with very low level of employment and income earning opportunities.

Most of the members of these communities do not live in abject poverty. In fact, some earn reasonable amounts. However, their access to education, healthcare, social and financial services is extremely limited as they usually face hardships in accessing these services even if they have the affordability because of hostile social attitudes and exclusions. They mostly avail low quality services from the informal sector. Moreover, these people -- being members of marginalised communities -- have little voice and participation in local and social decision making. They sometimes participate in local elections for campaigning in support of other candidates (in return of money) and none of them have ever participated in local and general elections as they think that their marginal identity is an impediment to participate in the elections.

At present, the stark reality is that the marginalised and vulnerable communities in Bangladesh suffer from substantive levels of social, economic, financial, cultural, governance and all other forms of deprivation and enjoy limited freedom in their social participation and decision making. The respondents of the present research have also identified their needs in order to uplift their existing socioeconomic conditions for which they prioritise the role of inclusive social policies. They also identify the necessity of adopting and implementing their social, legal and political recognition in the real sense (such as recognising their rights in all respects as equal citizens in society) for creating equal opportunities for them and improving their current conditions.

The economic hardship that these communities undergo primarily due to their inability to participate in the workforce further complicates their life styles. Being mostly deprived of participating in formal jobs and denied of the right to work, they are forced mostly to be involved in low earning informal activities and low paying livelihoods.

The marginalised and disadvantaged communities reviewed in this Report covering three broad communities—plain land ethnic minorities, river gypsy (Bede) and commercial sex workers – display some common features and characteristics of exclusion and marginalisation in their livelihoods and living styles in society. These include:

- All marginalised and disadvantaged communities suffer from social exclusion that makes them extremely vulnerable covering all dimensions of their living and livelihoods. These communities also have their own diverse sub-categories, sociocultural identities, religion, livelihood patterns, social customs, livelihood patterns and ways of living.
- These communities suffer from forced displacements emanating from different sources, threats and insecurity, exclusion from mainstream community support mechanisms and services, structural barriers to socio-political participation and decision making processes, unfavourable

market forces, and exclusion from human development efforts and economic opportunities.

- The communities are victims of persistent violation of basic human rights including violence, social discrimination, hostile socioeconomic conditions and social threats.
- Income vulnerability and institutional deprivations are very high among these communities while social and cultural threats make their livelihoods vulnerable. Their access to traditional livelihood activities is dwindling, while they do not get access to new livelihoods due to discrimination and their lack of access to education, needed skills and opportunities.
- Their employment opportunities are extremely limited, existing livelihoods are highly fragile, and social status and identity are low and unrecognised.
- The legal, administrative and other social institutions do not usually operate equitably to protect their rights in society; their voices remain unheard and their representations in political and social institutions are almost non-existent.
- Most women and children in these communities face additional marginalisation, rights violation, and have fewer opportunities to access education, health, economic opportunities, protection and justice.
- The communities are unorganised and remain highly segregated in social, economic, cultural and political dimensions. More often, they are socially and culturally stigmatised.

Heterogeneity: Ethnic minority and marginalised communities in Bangladesh are not homogenous in the context of their exclusion, caste barrier, poverty, belief system, culture, size of the community, living standards, geographical location, profession, ethnicity, language and other characteristics. Also there are many similarities among these communities. Thus policies and actions/programmes for these communities will have to be community-specific and should not be conceived as one-size-fits-all.

Violation of basic rights: Living in extreme poverty, the majority of the ethnic minorities and marginalised communities are deprived of education, healthcare, secure and safe housing, sanitation and decent work. These communities further experience insecurity, uncertainty and violence.

Poverty and lack of employment: The majority of these community members live in extreme poverty. Mainstream development paradigms largely overlook their existence as special communities with special needs. Basic indicators used in assessing development (e.g. child mortality, maternal mortality, educational enrolment, and others) rarely measure these indicators separately for these communities and take them into consideration while framing policies and programmes. Poverty and discrimination are unique features of these communities. Their traditional livelihood activities are mostly decaying and they usually engage themselves in odd jobs in the informal sector and are badly paid and these are highly exploitative and discriminative. Un- and underemployment are major issues particularly given their lack of education, skills and training.

Access to education: Most of the marginalised communities are outside the purview of the formal education system especially at the secondary and higher levels. Even at the primary level, most children of these families fail to complete the primary cycle of education. Extreme poverty and discrimination and hostile environment in the educational institutions are the key reasons why these households choose to send their children to work rather than go to schools.

Housing conditions: Adequate housing is a major problem for all marginalised communities in Bangladesh. In urban areas, most of these communities live in so called ‘colonies’ which are slums or slum-like housing conditions without adequate water, electricity or sanitation with often three generations of people forced into living in one tiny room. In the rural areas, the majority of these

communities are landless and live in houses built with straw and mud, often on common land and even that frequently threatened by eviction. They usually live at the edge (mostly unlivable areas with poor civic facilities) of the villages as they live separately from the dominant population of the villages. Access to drinking water and toilet facilities are also restricted and unhygienic for these communities in most areas.

Health and sanitation: Most of these community members both in rural and urban areas have no proper water or sanitation with very few toilets. In the rural areas, the community members (500 or more people) often use just one water point. These communities often face discrimination at the clinics and hospitals and extreme poverty and their limited or lack of savings means they are unable to afford treatment if they become sick. Their basic knowledge and awareness on general health and healthy lifestyle is superficial, knowledge on common illnesses and their prevention is poor and treatment-seeking behaviour is not conducive to the maintenance of good health. For mothers, delivery at home is most common and majority of the deliveries are attended by traditional birth attendants. Mothers do not usually continue exclusive breastfeeding for six months. Complimentary food given to the children is often nutritionally inadequate. The under-five children are chronically malnourished with a high incidence of stunting, wasting and under-weight.

Humiliation and social exclusion: These community members face moderate to strong discrimination and social exclusion in the village communities. The discrimination in all social and economic aspects continues throughout their life cycle and this continues even after death as they face discrimination at public graveyards and during cremation. Thus these communities are socially excluded and have no or very little access to their rights and entitlements.

Endogamy: The fact is that these traditional work-based, socially-excluded and poverty-driven communities are the members of specific endogamous communities (both Hindu or Muslim castes and sub-castes) with strong kindred of recognition of kinship and affinity who have been engaged in the respective professions since ancient times. As a result, endogamy is the backbone of their systems. The draft UN Principles and Guidelines for the Effective Elimination of Discrimination based on Work and Descent (Para 22) recommends that “National and local governments should introduce and apply special measures to eradicate the persistence of social and cultural stigma of impurity and pollution that de facto precludes marriages between members of affected and non-affected communities and, in some societies, gives rise to violence, collective punishment and social exclusion against couples from different communities”.

Political representation: These marginalised communities lack political power and representation and face stiff resistance and discrimination in public elections. In recent years, the community members usually can vote in local and general elections mostly under the ‘guidance’ of the local influential people and this increases their invisibility and marginalisation. The majority of these community members are not members of any political parties and there has been no serious attempt to mobilise them around the issue of their rights.

Status of women: Women of these communities usually occupy the bottom of both the caste and gender hierarchies and face multiple forms of discrimination (both as members of impoverished communities and as women) and violence and are particularly vulnerable. These women also face the double burden of oppression firstly coming from within their own community and secondly coming from the rest of the mainstream society. This endemic gender-and-caste discrimination and violence that these women face is the outcome of severely imbalanced social, economic and political power in society. These communities are mostly very patriarchal with deeply conservative values about the role of women that leads to severe restrictions on their rights, mobility and freedoms. Many girls are forced

to marry young (10-12 years), are unable to leave their homes without being accompanied by males and do not enjoy any financial independence. In these societies, the notion of purity is used to control women and they are unable to marry outside their caste. The women mostly work along with their male community members to supplement household incomes and often face physical, verbal and sometimes sexual abuses from both the employers and the influential people in society. There are communities which are governed by a group of self-selected older men but women have no representation or participation in this system.

Issues of Ethnic Minority Communities

One common characteristic of the ethnic minority communities is that they mostly live in remote areas. Article 27 of the Constitution ensures equality of all citizens before law and equal protection of law. The Constitution also outlaws discrimination on grounds of race, religion and place of birth (Article 28) and provides scope for affirmative action (positive discrimination) in favour of the 'backward section of citizens' (Articles 28, 29). Consequent upon these provisions, a small share of public sector jobs and seats in a number of government educational institutions are reserved for the ethnic minority communities.

In addition, there are some specific laws that make reference to the ethnic minority communities. In the plains, one such law is Section 97 of the East Bengal State Acquisition and Tenancy Act 1950 which forbids the transfer of lands owned by the ethnic minorities to non-ethnic persons without the express consent of the government's relevant officer.

In contrast, Chittagong Hill Tracts (CHT) has a wider set of laws that refers directly to these peoples. Some of these laws recognise their customs regarding the ownership and use of lands and other natural resources. The most important of such laws is the CHT Regulation of 1900. Other laws include the Hill District Council Acts of 1989 and the CHT Regional Council Act of 1998.

Overall, for closing the gaps, the need is to provide special attention to the problems and development needs of the left behind ethnic minority communities. The scope of interventions has to include a wide range of activities specific to the needs of each ethnic minority community including measures to preserve their languages, design and implement targeted special programmes for each community for income generation and poverty reduction such that the households can afford to send their children to schools, incorporate their culture and values in the curriculum of appropriate levels of education, and formulate policies for sustaining their education to higher levels to acquire adequate skills to participate in the formal labour market.

For the purpose, it is necessary to provide education to the students of ethnic minority communities with a curriculum that allows learning in their own language at least at the primary level. The overall education policy framework should also effectively recognise the ethnic minority communities and their specific needs in all relevant education policies and programmes. Affirmative actions at the higher levels of education and skill training to facilitate entry into the job markets will have to be strengthened to promote their inclusion in mainstream economic life.

Status of plain land ethnic minority communities

Overall, the information collected through this research indicates that the plain land ethnic communities fare far worse than the national averages as well as other ethnic communities living in hilly areas (e.g. in CHT). It is seen that:

- The incidence of poverty is much higher for the plain land ethnic minority communities (e.g. above 80 percent for the plain land ethnic minorities compared with the average of 20.5 percent for rural areas of Bangladesh in 2022).
- Average monthly per capita income is well below the national average in the rural areas (average monthly per capita income of about Tk. 1,600 compared with Tk. 6,091 in the rural areas of Bangladesh in 2022).
- The livelihood activities of the plain land ethnic minorities are overwhelmingly dependent on agricultural activities mostly as wage labourers (98 percent of plain land ethnic minority working age population are engaged in agriculture sector compared with an average of around 45 percent in rural areas in 2022).
- Almost all plain land ethnic minority community households have no formal land entitlements or ownership. In the past, their ancestors had customary ownership of land for crop production and other activities which, over time, they have lost and at present they have become effectively landless. For many of these communities, restrictions on land access are significant and they can survive only as daily wage labourers.
- Overall, ethnic minority peoples living in the plains are more marginalised, excluded and poor than similar peoples in other parts of the country.
- Access to financial services (especially credit) from both formal and informal sources is low for the plain land ethnic minority community households. Nearly 80 percent have no access to credit from any such sources.
- Only less than 5 percent are aware of any government programmes for the benefit of these ethnic communities (e.g. Development Assistance for Special Areas (Except CHT)).
- Although NGO-MFIs have wide coverage of their activities in the plains, but very few of the plain land ethnic communities have so far been included in the NGO-MFIs programmes due to constraints operating both on demand and supply sides.
- In addition to poverty and economic deprivations, the plain land ethnic communities suffer from high degree of social exclusion, identity crisis, and cultural and socio-political deprivations which preclude them to access basic social services including health, education and nutrition and the problem is particularly acute among the ethnic communities having a small population.
- Many of the ethnic minority communities (more than 30 such communities) who live and work in the tea plantations face specific forms of discrimination. Many live as bonded labour or are paid extremely low wages and cannot afford adequate food, healthcare or to educate their children. Their destiny is tied to their huts in the ‘labour lines’ that they built themselves. They continue to remain as people without own choice and entitlement to property. Living conditions in the labour

lines of the tea gardens are generally unsatisfactory. Typically a single room is crowded with people of different ages of a family. They are socially excluded, illiterate, deprived and disconnected. Because of lack of safe water and sanitation facilities in the overcrowded labour lines, they are at constant risk of being attacked by various diseases. On the other hand, they remain underprivileged due to illiteracy. Women and children are the worst sufferers as there is no specialist doctor in medical centres of most of the tea gardens. Only a small proportion of the children attend primary schools. Their wellbeing is totally dependent on the decision of the owners and management of the gardens where they live and work for generations.

The results from the Multiple Indicator Cluster Surveys (MICS) conducted by the government in assistance with UNICEF indicate that ethnic communities have the highest ratio of maternal and child mortality, along with high primary-school drop-outs. The rates are more acute among the girl children. These ethnic minority populations are poorly served by existing health facilities due to several factors including remoteness of their locations, distance from existing facilities and their specific needs in their cultural settings which require special measures and adjustments in delivery mechanisms.

To address their socioeconomic deprivations, the key challenge is to identify and adopt the critical entry points unique to each specific ethnic minority community, prioritise their needs based on specific situations of each community using their demands and preferences, and ensure the right balance between the development initiatives and implementation mechanisms to improve their living conditions ensuring their leadership and full participation in a manner consistent with each community's specific socio-cultural situation and tradition. This is particularly important for ensuring success of the adopted development interventions for which these must be inclusive along with ensuring that the policies address the structural causes of marginalisation as well.

For success on the above, the need is to design and implement targeted programmes for each community in each specific location based on their local characteristics. Such locally designed programmes are needed for addressing specific historical socioeconomic marginalisation process that operates at the local level at each location along with the ability to engage with the unique social features as well as cultural traditions of the particular ethnic minority community residing in specific locations.

Overall, the ethnic minority communities live in isolated areas--outside the mainstream of national economies and beyond the normal lens of traditional development support. The usual locations of their residence are more likely to lack even the primary and basic infrastructure such as roads, markets, schools and health facilities relative to normal areas of residence of mainstream populations. Extreme poverty, low levels of education, poor housing conditions and low levels of physical assets are some of the features that characterise these households.

Invariably, the children of different ethnic minority communities face a lack of access to education since educational institutions are difficult for them to access because of distance of location, inadequate household income to finance educational expenses and other constraints. Moreover, education is not provided to them in their mother tongue even at the primary level. Although the government has taken an initiative for introducing education based on mother tongue for selected groups of ethnic communities on a pilot basis, its scaling up to cover more children and the inclusion of other ethnic communities are important priorities. Moreover, steps are needed to institutionalise the ethnic community languages in the education system through defining specific benchmarks for formal standardisation. These issues still remain matters of concerns for language and culture for the ethnic communities.[18]

[18]For example, Article 13(1) of UNDRIP explicitly recognises the right of indigenous peoples to revitalise, use, develop and transmit their languages to future generations. It may be added that 21 February was declared as the International Mother Language Day by UNESCO in 1999 as a tribute to the Bangali people's Language Movement in 1952.

The FGDs/KIIs and case studies conducted under the present study and other micro studies and information from secondary sources indicate that literacy and school enrolment of children of the ethnic minority communities are extremely low even at the primary level along with high dropout rates. Information collected under the present study shows that the literacy rates of the specific ethnic communities vary between 20-25 percent among the adult (15+) populations.

In the case of primary school-age (6-10 years) children, the enrollment rates are also low – within the range of 35 percent and 45 percent. The secondary enrolment rates are still lower, in the range of 20-25 percent. The dropout rates at both levels are relatively high relatively to mainstream children. The participation at higher levels (post-secondary) of education is extremely low for all ethnic minority communities (below 5 percent). Similarly, entry into higher levels of education is an exception with only a few ever pursuing university or higher technical levels of education. To begin with, the following actions may be taken to move forward:

Organising social awareness: Awareness and social mobilisation for education can be an effective entry point for schooling of children from ethnic minority communities. A sound strategy could be put in place to make the ethnic households aware of the potential benefits of education and how education can emerge as a game changer for these communities. Actions would have to be taken on both demand and supply sides to overcome the existing barriers to children's entry into the education system and stop premature dropouts. Emphasis needs to be given on attracting all school-aged children of the ethnic minority communities into the schooling system, to begin with at the primary and secondary levels followed by action for higher education.

Providing stipends and tuition support: Since opportunity cost of sending the school-aged children to the schooling system is very high due to high levels of poverty and deprivations among the ethnic minority households, a pro-poor targeting scheme should be adopted for these ethnic households. To start with, stipends and tuition programmes would help in attracting eligible students from these communities and retaining them in the schooling system. Stipends would help the households in meeting relevant direct costs e.g. uniforms, books, transport and other items.

Monitoring and evaluation: A monitoring and evaluation system at the community level should also be put in place to track the progress and performance of the students in the schooling system and identify emerging challenges to facilitate taking corrective measures as needed. This would help in tracking the progress in access and quality of schooling.

Status of river gypsy (Bede) community

Generally, in terms of social, economic and political conditions, the Bede community encounters extreme vulnerability that gets manifested through poverty, illiteracy due to lack of education and opportunity to access education, and sub-standard living conditions. They are often subjected to human rights violations, primarily due to discrimination and racial violence.

These river gypsies or Bede who customarily follow matriarchal society norms and thus, unlike women from Bangali family, they are bread-earners and are not only courageous but usually of daunted character.

Among all other minority groups in the country, people of Bede community are the most underprivileged and marginalised ones, deprived of their rights and basic needs such as food, shelter, sanitation, health, information and education. Furthermore, these people hardly have any skills or knowledge to cope up with the globalised world. Most of the Bede families live below the poverty line but each has at least seven or eight children on an average most of them do not have any access to education. Over the years, rapid urbanisation, adoption of modern ways of living and social changes due to advancement of

technology and medical science have also forced the Bede community to become professionally and economically more vulnerable and marginalised as the traditional age-old indigenous treatment and spiritual healing as well as use of talisman are losing acceptability and popularity in general.

Box 5.1: The Bedes of Bangladesh: On way to 'extinction'?

The Bedes (river gypsies) are a distinct minority community who are used to moving from place to place in caravans of country boats and wander about and entertain people showing tricks with snakes and monkeys, sale traditional medicines and talismans and stones to earn their livelihoods. They are the nomad community of Bangladesh.

At present, with rapid transformation in the socioeconomic landscape in both urban and rural areas of the country and the rising onslaughts of modernisation and globalisation, most members of the Bede community seem to have become tired of their age-old nomadic life as it denies them decent livelihoods, improved social standing and human development opportunities.

"I hate this nomadic Bede life. It gives us no decent earnings, fails to give access to education to our children, we remain deprived of health and nutrition services for our families when we need them, it gives us very low social standing and we are deprived of all opportunities to move up in society", laments Yusuf, a man of about 45, sitting beside a tent that his group of Bedes has set up a few days back on the lowland in Savar on the outskirts of Dhaka city.

Yusuf, who leads his group of 30 Bede community members and six monkeys and a few snakes, will stay here for a few more days and then start moving the boat caravan again and keep roaming around places before they get back to their 'mooring' in another place on their riverine route.

Growing up in this Bede community, which originated from the Arakan's ethnic Mong-Tong or Mangta tribe, Yusuf is tired of this nomadic life and now often thinks of quitting his ancestral way of life and livelihoods and settle in the mainland. "Earning adequate income has become so difficult for us these days with our traditional occupation. My family can hardly earn Tk. 200 per day now whereas we could easily earn Tk 750–1,000 earlier"-- he says in utter disappointment. "I can barely run my family of seven with this money. I cannot pay for my family's food and medicine or for my children's education either,' he adds. Other members of his group also seem to have grown tired of their age-old nomadic life as it denies them basic necessities and socioeconomic opportunities.

In general, this is especially true for the young ones in the Bede community, many of whom have settled down along the River Bangshi in Savar. They are quitting their wandering life as Bedes in an effort to integrate themselves into the mainstream society.

Rapid onslaught of modernisation and urbanisation, continued drying up of the river system and canals due to climate change, technological breakthroughs and the social stigma their nomadic way of life carries are the key factors that are forcing them to desert their nomadic life as river gypsies. Their traditional livelihoods have also lost their charms even in the mainstream rural setting due, in addition to education and modern medical services, to rapid spread of information and communication technologies especially through the use of television, Internet, smart phones and other entertaining devices.

The Bedes, who are settling in the mainland, are changing their profession mostly towards non-farm agricultural activities such as fishing and livestock/poultry rearing and petty businesses. Their children are attending schools. Although the dropout rates are relatively high at the primary level, many are pursuing secondary education and some have gone to move to higher and technical education as well. Although they had to fight against the social stigma and other obstacles to reach this stage, the young generation seems to be determined to keep their struggle for a change ongoing.

"Most of my classmates do not welcome me as I am a Bede girl" — says Fatima who is a student of class eight in the local school in Savar where her parents along with their five children reside. "Being a Bede girl is not received well in the society. I am almost alone in the school. But I don't mind. This will change with time. I want to concentrate only on my education. I want to go to the college and ultimately to the university. After my completion of education, I would like to get into a government job and help

my family. My younger brothers and sisters are also going to schools. I have to help them to have education and get good jobs. My father earns a little and he is running the family with great hardship. I have to help him".—adds Fatima with a lot of confidence.

Fatima continues, "I also have to fight out the pressure from the Bede community to marry me off as I am growing old. Twelve years is considered as the perfect age for marriage of a girl in our community. I am fifteen now. But my parents support me against all such odds. I shall marry only after I get a government job" –says Fatima.

Under the initiatives of the Ministry of Disaster Management and Relief, the 'Uttaran Palli' has been set up with 50 houses beside the Dhaleshwari River in Savar to help mainstream the Bedes in society. With these changes and the passage of time, remarkable changes have been taking place in the lives of the Bedes. Many Bede women and girls are now working in the garments and shoe factories or in other industries. Some Bede men have been employed in the police as well. Others are involved in petty businesses and as auto-rickshaw drivers.

The Bede culture is also undergoing rapid transformation as young Bedes in large numbers are switching to other professions and getting married outside their community. Many Bede women now dress the way Bangali women do and wear their traditional dress only at the time of wedding.

But at heart, the Bedes remain as entertainers. Many of them still travel from one place to another and make a living charming snakes, puppeteering monkeys and performing magic tricks. Even many villagers still believe that river gypsies have magical powers, they know ancient ways to drive off evil spirits; as a result, gypsies also sell Ta'wiz (an amulet or locket worn for good luck and protection) and herbal medicines as well.

Thus, those days are probably over when all Bedes used to travel in boat caravans throughout the country to exclusively perform in different villages and earn their livelihoods and preserve their nomadic culture. In these days, while the younger generations are going to schools, working in the factories and pursuing other occupations, the older generation is still more occupied with their traditional way of life—traveling river gypsies and performing their tricks. But it seems unlikely that the younger generation will carry on their profession and culture for long in the future.

Source: FGDs/Case studies 2023

The extreme exclusion and deprivation that feature everyday lives of Bede people in general and Bede women and girls in particular, fully impacts the way they interact and engage with society. Bedes live a harsh life, marginalised and stigmatised. Attempts at improving their lives would have to first address various discriminations that Bede women and men experience on a daily basis. The multiple burdens of deprivations that all Bede people face put them in a particularly vulnerable position and has to be understood within the overall plight of Bede people in Bangladesh.

Any successful policy would have to address the structural and systemic discriminations that Bedes face over many generations. Despite the oppressions faced by Bede women and men, the need will be to challenge the hostile situation faced by the Bedes along with developing their capacity through education and skill development, training, and other human development inputs to focus on strategic and persisting disadvantages of this highly marginalised Bede community.

Status of commercial sex workers

The commercial sex market in Bangladesh has two major categories of female sex workers: those who work in brothels and those who work as floating sex workers. The motives of women to engage in prostitution and the socioeconomic status of the sex workers vary significantly. While the returns of sex work as measured by income may be relatively high, other aspects of the job, such as incidence of diseases and occupational harassment e.g. assaults and rape are also quite common.

The main concerns of this community are: housing (constant fear of eviction), inaccessibility in law and social practice, health care, alternative employment opportunities and sex trafficking, The sex workers

find it extremely difficult to access their human and fundamental rights. The structural violence further aggravates discrimination in their lives. It creates a fertile ground for social exclusion and denial of rights. As a result of their inaccessibility in law and social practices, sex workers face difficulties accessing health care, housing, and supplementary employment opportunities.

Box 5.2: Tragic life of a commercial sex worker

Munni (not her real name) is a commercial sex worker in Daulatdia, one of the largest red-light areas in Bangladesh. This is the home of several hundred sex workers. Munni, twenty years old, shares how she was trafficked to enter into this trade and how the economy of her trade works.

Munni recalls, “All I remember is that I am from a village (she did not want to identify) in Tangail and I came here when I was fourteen years old. I have been here for nearly six years and I have taken this place as my home. I have no family of my own. The ‘Aunty’ (the lady pimp) is my guardian. She looks after me, feeds me and gives me money to buy dresses during Eid. But she means business and my job is to earn money as much as I can”.

Regarding how she landed here, Munni says, “While I was in the village with my parents and brothers and sisters, I used to go to the local school and I was reading in class seven. My parents were very poor and did not earn enough to feed us, not to speak of giving us new clothes and meeting other needs. We were a large family of nine and the whole family was struggling to survive. One day, while I was coming back from the school, one young man stopped me in the local bazaar and asked me if I would like to have a chocolate. He bought me a chocolate and told me that he had been living in Dhaka where there were many jobs for young girls in the readymade garments factories.

He told me, “It is very simple. They will teach you how to do the job and you will be earning at least Taka ten to twelve thousand per month from which you will be able to send money to your parents. But don’t tell this to your family or others; then they will not let you go. I shall be here for a few days. If you want to go, I can take you and a few others from this village to Dhaka and take you to the factory. You will live together in a house and go to the factory”.

After thinking for a couple of days, I agreed to go to Dhaka to help my family. That’s how I ended up in Daulatdia and he left me here at one of the dirtiest brothels promising to return but never showed up.

Munni continues, “After I was deserted here, the aunty gave me food and I was given a bed to sleep and clean clothes. I felt happy to be among kind peoples. There were many young girls like me in the place. On the third day, she gave me a dress to wear and put some ‘make up’ on my face and made me stand along with about 10 other girls in front of some men. At first I did not understand what was happening and thought we would be taken to the garments factory. When I realised, I tried to escape. But I was caught by the guards, locked in a dark room for a week and beaten mercilessly. I had no other option but to surrender to this job”.

During peak times, Munni usually gets 3-4 customers a day for which she charges Tk. 500 per customer an hour. One half of the amount she earns per customer goes to aunty. At times, the police raid the brothel but aunty manages them with money and also offers services by the girls. The local mastaans also regularly come and take money and services from the girls at no cost. The ‘dalals’ are the suppliers of young girls to the brothel for which they usually lure young village girls to join the trade.

There are several NGOs who organise meetings and events on HIV/AIDS and sex worker's rights. “We are taught to insist on the clients to have safe sex by using condoms. They also often set up testing camps for HIV/AIDS. Some of our clients are drug users addicted to heroin and others. Some of them insist me to take it as well but I have never tried” says Munni.

While departing, Munni softly says, “Sometimes, I feel like going back to my family in the village and live a normal life with them. But, aunty tells that they will not accept me as the society hates us and will not let me live with them. Thus, I have no place to go. Even if I leave this place where shall I go? The society will always label me as a prostitute. I am scared even if I get a job, men will be after me. Even if I marry, his family and the people will still think I am a prostitute. I cannot change that. This is my

destiny".

Although Bangladesh has witnessed impressive economic growth, modernisation, technological advancements and significant macro level social development, the country's policy framework and institutional structures do not seem to have comprehensively addressed micro level developments and the concerns of its most disadvantaged communities. Munni, as a representative of the country's commercial sex workers, no doubt constitutes an integral part of the informal economy, but has been rendered voiceless under the patriarchal power structures.

Notwithstanding a lack of labour rights and healthcare coverage, their life histories remain invisible from the realm of law enforcing agencies or policy realities. Although the struggles of the country's disenfranchised communities deeply challenge the dominant notions of development, Munni and commercial sex workers in general remain largely excluded from the mainstream society. We must not forget the urgent need to pay attention to such voices without delay.

Source: FGDs/Case studies 2023

Apart from survival and alternative livelihoods, commercial sex workers need social entitlement to live and create enough opportunities to sustain decent lives. In reality, the commercial sex workers suffer from an identity crisis regarding their social status although their profession is not illegal in Bangladesh. A vicious exploitation mechanism operates around the commercial sex workers in the country through which the poverty and vulnerability of these young girls are deeply exploited. With inadequate financial and legal knowledge, these workers remain victims of crime, abuse and neglect. Their financial inclusion and access to proper knowledge on financial management can act as the key to their social and economic empowerment and can start the mechanism of their social rehabilitation as equal members of society.

Addressing Exclusion and Marginalisation Challenges

As has been identified in the Poverty Watch Reports of 2022 and 2023, the marginalised and excluded citizens of the country include different and distinct groups of communities who are victims of social and economic alienation and discrimination. These include, among others, the ethnic minority communities, tea plantation workers and their communities, Bede (river gypsy), commercial sex workers, transgender (Hijra) people, Kaiputra or Kawra (a pig-rearing community), Jaladas (a seafaring fishing community living in the coasts of Cox's Bazar and Chittagong), disabled groups and other smaller excluded groups or communities.

These communities remain excluded and marginalised since they are constrained to enjoy equal human and civil rights as citizens. They face multiple challenges of abject poverty, vulnerability and exclusion in terms of accessing safe and secure livelihoods; productive employment opportunities and reasonable incomes; cushion against risk and vulnerability in terms of assets and social protection; access to credit, safe housing, quality education, health and nutrition and other basic services; productive skills; social and cultural capital; citizenship and equal rights; socio-political participation and human dignity.

Among these disadvantaged peoples, the ethnic minority communities form a major segment of the marginalised and excluded communities in Bangladesh. According to the preliminary report of the

Population and Housing Census 2022, the total number of ethnic minority population in the country is 1.65 million, about 1.00 percent of the total population of nearly 170 million. These communities remain excluded and socially and economically discriminated because of their identity, social captivity, occupations, caste and creed, culture, geographical locations, and other socioeconomic disadvantages. Most of these communities live on the fringes of the society, deprived of equal opportunities and facing wide-ranging social, cultural, economic and political disadvantages.

On the other hand, the Bede (river gypsy) is a Muslim floating community in Bangladesh. Usually, they travel from one place to another to earn a living for about 10-11 months in a year and gather in specific locations for 1-2 months to meet their families and other community members. Generally, the Bede community lives in utter exclusion and deprivation; they are very poor and suffer from multiple deprivations, asset less with extremely low literacy as well. The Bede community members are mostly landless and many live on khas (public) land and in tents. They hardly have access to basic services and safety net programmes of the government.

Commercial sex workers are among the top of social outcasts in Bangladesh and probably one of the most marginalised and excluded communities with little social relations. One report of the Ministry of Health and Family Welfare in 2016 puts the number of commercial sex workers at around 93,000 of whom about 39,000 are based in streets, 38,000 in brothels and 16,000 in hotels. It is also reported that nearly three-fourths of them had been sold or dragged into this profession by touts and intermediaries (dalals), 18 percent entered voluntarily, while 2 percent were born in the brothels.

At present, there are about 159 tea gardens in Bangladesh (excluding plain land tea cultivation in Panchagarh district where tea cultivation has started recently). The majority of around 138,000 tea plantation workers and their families are mostly ethnic minority communities. They were brought from different states of undivided India during the British colonial period to work in the tea gardens in Sylhet region.

Being ethnic minorities, these communities are mostly deprived, excluded, exploited and alienated and suffer from a degraded life in extreme poverty and deprivations spanning over generations. Although they have a common identity as tea garden workers, the reality is that they belong to numerous ethnic and caste identities having different languages and diverse culture, tradition and way of living and hence face different challenges and need specific pathways for inclusion and upward mobility.

The tea garden workers of Bangladesh lead a poor life due to their low income (less than US$1) for a day's work from sunrise to sunset. As a result, workers are not able to consume sufficient food and nutrition. In addition, workers have a poor literacy rate. Tea garden workers are among those who are usually excluded from most government services. The tea garden authorities have the responsibility to ensure housing, safe water, sanitation, medical and educational facilities for the tea garden workers and their families but these are only partly implemented by the authorities. Further, it is important to pay special attention to gender dimension since women workers are more vulnerable than male workers among the tea garden workers.

Many of the tea garden workers start work at an early age as relievers or helpers of their parents. Once they grow up, they change their status as temporary workers and a portion of them become permanent workers. Workers who start working at an early age do not get access to education. In addition, child marriage, poverty and lack of awareness are the major reasons for low rate of education in the community.

The cash remuneration of tea garden workers is calculated on a weekly basis based on daily performance. If a worker fails to meet target, he/she may not receive full payment of agreed wages. In addition to cash remuneration, the workers receive a number of benefits from their employers like rice

or flour as ration per week, free accommodation, and medical facilities. However, the workers constantly struggle to maintain livelihood for their families with their low income and most of their basic needs remain unfulfilled.

The cleaners/sweepers belonging to the Dalit (so called lower caste Hindus) community across the country live an inhuman and sub-standard life amid unbearable pains, enormous sufferings, serious accommodation problem and deep uncertainty. The sweepers or Dalits are the most neglected section of society. About 300 years ago, sweepers were brought to Bangladesh by the British colonial rulers. They were mainly from Madras, Kanpur, Hyderabad and some other places of South India. They were the low caste peoples among the Indian Hindu communities and were generally very poor people, and came here with the hope for a better life. They were given jobs which involved cleaning public places, removing human sludge from pit latrines etc. Because it is their only profession, it has become their traditional job. Someone born in a sweeper family has no other choice other than becoming a sweeper.

The Dalits are mostly deprived of all types of civil facilities including education and health care services. They pass their days in unbearable sorrows and sufferings without electricity, pure drinking water and supply of gas. The shanties in their colonies are not hygienic so that their children suffer from different types of diseases. The Telegu and Kanpuri speaking sweepers have no educational or health care service centres in their colonies. Some of these colonies have a few primary schools but there is no trained teacher.

The scarcity of safe drinking water in sweeper colonies all over the country is common. Along with this, inaccessibility to improved latrines has increased their daily suffering. There are no separate facilities for women in their bathing places, while open defecation and other unhygienic practices go on. As a result, the community members suffer from water, sanitation and hygiene related diseases.

While the educated sweepers are not getting other jobs because of their inherited occupational identity, others who want to stick to the traditional occupation are also facing discrimination. They are increasingly being deprived of their traditional occupation. As a result, the sweepers are now facing loss of their jobs and livelihoods. Now, the light of hope is that different stakeholders and NGOs are coming forward to ensure the human and civil rights of sweepers. As a consequence, their social acceptance is rising and they are gradually becoming a part of the mainstream society, albeit slowly.

The term ‘transgender’ was first used in the 1970s to denote individuals whose individual characteristics falls around in the range of ‘transvestite’, who sporadically turns into the attire of the so called other sex and ‘transsexuals’, who has completely changed genitals for the sake of the membership of another gender which was not assigned at birth. In the Indian sub-continent, the cultural definition recognises Hijra as neither man, nor woman. However, Hijras mostly identifies themselves as women in behaviour and attitude in the Bangladeshi culture.

Despite the fact that their basic human rights are secured under international conventions and treaties and the country’s Constitution; being the sexual minority group, the transgender people remain grossly neglected in society, whereas they should be treated equally through the enforcement of constitutional and international human rights obligations. In particular, the employability condition of transgender people in Bangladesh is extremely limited including job availability for transgender.

According to the preliminary report of the Population and Housing Census 2022, the total number of transgender (Hijra) persons in Bangladesh is 12.629 of whom 6,283 live in rural areas and the rest 6.346 in urban areas.

Traditionally, the social and cultural life of transgender people is distinct along with the nature of harassment they face in society. Being one of the most vulnerable groups in Bangladesh society, these

people face violence, discrimination and hostile behaviour in their daily life. Along with facing bullying at schools, barriers to employment, difficulties in accessing health care, harassment, lack of safety, they also suffer from financial exclusion. Another critical phase of transgender life is the old-age when they mostly have to live alone due to being socially outcast. As they cannot work during old age and live without any family bondage, these persons are forced to fight with poverty and illness every day.

Kaiputra (pig rearing) community, also known as Kawra, has a population of about 12,000 are despised in the society because they rear pigs, an animal 'filthy' to the Muslim majority. To most other people in society, they are considered untouchables. The Kaiputra belongs to the Hindu religion and live mostly in the south-western districts of Jessore, Satkhira and Khulna. These people are engaged in traditional occupation i.e. rearing pigs in open fields. Many Kaiputra members are changing their occupations into fishing and others but still are utterly deprived and marginalised in the society. Similarly, Jaladas is a traditional fisher folk community-- mainly seafaring but also engaged in riverine fishing in the coastal districts of Chittagong and Cox's Bazar—whose members are occupationally marginalised and suffer from social untouchability. THe life and livelihoods of the Jaladas people are directly influenced by natural calamities. The children of the Jaladas households have hardly any access to education; and the Jaladas community members perpetually live in extreme poverty and deprivations in all aspects of life along with high indebtedness and landlessness.

Another group of marginalised community is Rishi, the members of which are cobblers, leather workers and instrumentalists for generations. They are also identified as Muchi, Chamar and Charmokar. In Bangla language, the words Muchi, Chamar and Charmokar mean persons engaged in preparing hides and making and repairing shoes. The people of this 'untouchable' community are one of the repressed or 'Dalit' communities among the Hindus and live in almost all districts of the country.

There are a number of smaller communities that are also treated as outcasts, such as Teli (oil presser), Napit (barber), Dhopas (washer man), Tati, Darji (tailor), Hajam (unqualified doctors for circumcision), Majhi/Khottra (boatmen), Behara (carrier of bridal carriage), Kasai (butcher), and others.

It is true that Bangladesh has made commendable progress in addressing the challenges of poverty and deprivations, which has declined to 18.7 percent in 2022 while extreme poverty has declined to 5.6 percent during the same year (BBS 2022). But the size of the poor and extreme poor is still quite large (around 31 million and 9 million respectively) posing a huge challenge to the society. In reality, such a high extent of impoverishment also depicts a wide range of disadvantages and marginalisation that reflect multi-dimensional realities which are further linked to exclusion and sociocultural and political alienation.

While Bangladesh has intensified its fight against poverty in order to achieve the SDGs, the realisation of the underlying 'leaving no one behind'agenda requires frontal attack as well on the 'third frontier' covering the status of the excluded and marginalised communities in the country.

Addressing the third frontier of poverty and deprivation covering exclusion and marginalisation requires a multi-pronged approach towards inclusive development. Obviously, the first step is to fill-in the critical existing gap of making the excluded and marginalised communities statistically visible through bringing credible information on their current status, nature and dynamics of marginalisation, deprivation, exclusion, inequality and poverty and clearly identify their challenges and strategic entry points towards upward mobility and inclusion. This needs to be followed by spelling out targeted priority issues and agenda for specific communities and action towards scaling up policy and programmatic action for the specific communities.

For Bangladesh, the realisation of the theme of 'leaving no one behind' (LNOB) of the 2030 Sustainable Development Agenda will remain unfulfilled if the specific disadvantages and causes of marginalisation

of these groups are not addressed. For realising the LNOB vision, the key will be to adopt evidence-based policies to address strategic and other causal factors behind their socioeconomic marginalisation and human rights violations and implement targeted programmes formulated and implemented based on specific ground realities of these groups.

The approach adopted towards empowering these groups has to be holistic in nature, to accomplish their all-round development through (i) social and political empowerment; (ii) economic empowerment; and (iii) social justice with an inter-sectoral focus and inputs from both the government and non-government organisations. The efforts need to include, among others: education and productive skills; health and family welfare; labour and employment; women and child development; livelihood development; providing secured access to land and productive assets; social justice and empowerment; political participation and involvement in decision making processes; and adoption of special legislations and protective programmes.

Legal and Policy Framework at National Level

Article 23A of the Constitution of Bangladesh states that: "The State shall take steps to protect and develop the unique local culture and tradition of the tribes, minor races, ethnic sects and communities." Articles 27, 28 and 29 of the Constitution provide further safeguards and affirmative action provisions for the ethnic minority and other marginalised peoples of Bangladesh (referred to as 'backward sections of citizens'). Apart from the stipulations in the Constitution, a number of legal and legislative measures exist for the promotion and protection of the rights of the backward sections of citizens in the country. Among these measures, the important ones are:

- **CHT Regulation Act 1900 (also known as CHT Manual of 1900):** The law has been amended several times during the subsequent decades, most recently following the signing of the CHT Accord and remains the key legal reference in matters pertaining to family and civil laws, land ownership and tenure and traditional tribal justice.
- **East Bengal State Acquisition and Tenancy Act 1950:** The law forbids the transfer of lands owned by ethnic minority peoples ('aboriginals' in the original text) to non-ethnic ('non-aboriginal' in the original text) persons without the express consent of the relevant government official, currently the Upazila Nirbahi Officer (UNO).
- **CHT Regional Council Act 1998:** The law stipulates the setting up of the CHT Regional Council, its power and authority and the resulting decentralised administrative structure after the CHT Peace Accord.
- **The Rangamati, Khagrachari and Bandarban Hill District Council Acts of 1998:** The laws have set up the three Hill District Councils and defined their power and authority as part of the region's decentralised administration including land administration.
- T**he Chittagong Hill Tracts Development Board Ordinance 1976 (amended 2012):** The original ordinance established the CHT Development Board as a regional development organ and stipulates its power and mandate. The amendment brought about modifications in its administrative and operational process.
- **The CHT Land Dispute Settlement Commission Act 2001 (amended 2013):** The law is enacted to bring out a durable resolution of the region's land disputes.
- **Executive Order for the Establishment of the CHT Refugee Task Force 2001:** The executive order sets forth the composition of the Task Force and its authority and mandate in rehabilitation

of the returned refugees from India and those who were internally displaced during the decades of conflicts in the CHT.

- **Small Ethnic Groups Cultural Institutions Act 2010:** The act was intended to set up separate cultural institutes for small ethnic groups in the country. However, an unintended outcome of the act has been its list of 27 identified small ethnic communities which has been widely contested for not being inclusive of all communities in the country. Later on, a National Committee was formed by the Ministry of Cultural Affairs which recommended for including 50 small ethnic communities in the gazette of Small Ethnic Groups Cultural Institutes Act of 2010. Based on the recommendation, 50 small ethnic communities instead of 27 have been enlisted.
- **The Vested Property Act (formerly Enemy Property Act) of 1965:** The original act was enacted as an outcome of the India-Pakistan war in 1965 and intended to confiscate the land properties of the people, primarily Hindus, who migrated to India. However, in the subsequent decades, the act was criticised in the context of confiscation of land properties of the Hindus (during the Pakistani period and afterwards in Bangladesh) and the small ethnic minority communities in the plains who were also identified as Hindus.

The Eighth Five Year Plan (2021-2025) holds that the "ethnic communities in Bangladesh are deprived of economic, social, cultural and political rights. Enforcement of the notion of 'national unity', which is not nuanced and sensitive to minority groups, has brought about an elimination of the particular cultural and political values of ethnic minorities. The result is that ethnic people are socially isolated, with little access to mainstream economic and political spheres. A complex interplay of ethnic inequality, enduring discrimination, lack of education, little access to land and lack of employment has resulted in increased poverty amongst these groups. One of the major problems for all minority communities is land grabbing by influential people from the mainstream population. Policies to protect the land of ethnic people have not been adequate." (PC 2021: 767).

These and other extreme poor and marginalised groups (e.g. the Bede community) traditionally have limited social, economic and employment opportunities to blend with the mainstream. They are victims of social antagonism due to their low socioeconomic status. These groups are not focused in mainstream development interventions, and hence become the 'missing poor'. Economic disparity is not the only problem faced by these marginalised groups, but also noneconomic problems, some of which are: (i) neglect and hatred associated with social exclusion; (ii) lack of self-esteem and dignity; (iii) estrangement from most livelihood activities; (iv) forced eviction from land; (v) insecurity within family and society; (vi) ignorance and lack of information; (vii) environmental disasters; (viii) lack of access to legal aid services; and (ix) lack of access even to essential government services including health, nutrition and education. Even forced labour is often imposed on these marginalised communities by the powerful local elites as a means to control and exploit their labour.

Similarly, commercial sex workers and other sexual minority groups face different types of social exclusion which restrict their blending into the mainstream society. Stigma and discrimination against these people are prevalent in Bangladesh and inhibits both their physical and mental well-being. Of all the types of social exclusion faced by the female sex workers, exclusion regarding their children is the most threatening for their future wellbeing. Children, especially daughters, of sex workers are more prone to becoming sex workers as well. In a broader perspective, a much bigger problem that is not only faced by the children of the female sex workers but by other groups as well is that they are discriminated in terms of opportunity to enter the mainstream society. The situation is even worse for the transgender people. They face discrimination at every stage of their lives.

Many of the sexual minority issues are in conflict with existing laws e.g. sodomy is a punishable act

under criminal penal code. There are additional problems in case of availing social services. Sex workers are not considered for health insurance although they probably need it more than others. Problems also prevail in case of attaining security and legal services from law enforcement authorities. Another big barrier for these people is that they are not considered for either formal or informal sector employment. All these factors contribute to pushing sexual minority groups away from the mainstream and into deeply entrenched marginalisation and lack of societal identity.

The combination of a lack of knowledge, misinterpretation, incorrect information, religious condemnation, punitive laws and practices leads many sexual and gender minority people to experience confusion, a sense of worthlessness riddled with guilt. This in turn leads to negative health outcomes such as poor mental health, suicidal tendency and greater vulnerability owing to lower self-esteem and higher risk taking behaviour.

The government's current strategy (e.g. Eighth Five Year Plan, 2021-2025) for social inclusion for the marginalised and disadvantaged population groups is based on implementation of the Constitutional obligations that provide equal rights and opportunities to all citizens irrespective of race, religion, caste, creed or profession. It builds on the positive lessons of experience of the Seventh Five Year Plan (2016-2020) while focusing special attention to those areas where progress has been more limited.

For the ethnic minority communities, "the government is committed to ensuring socio-economic and political rights, fundamental human rights, and social security, while enabling ethnic people to retain their social, cultural, and traditional identities. The ethnic communities of the CHT will be ensured access to education, health care, food and nutrition, employment, and overseas employment, and protection of rights to land and other resources. Alternative farm and non-farm-based livelihoods will be ensured for them. They will be protected from hazards caused by climate change and other natural calamities. Additional finance will be allocated as a priority for the implementation of projects that contribute to the development of the people of the CHT and to bridging the development gap between the hills and the plains. A Perspective Plan will be formulated for the development of the CHT through a consultation process with key stakeholders. Special measures will be taken to preserve the characteristics of the CHT and the cultural identity of the ethnic groups." (PC 2021: 773).

Similar to the CHT Land Dispute Resolution Commission, the government plans to take measures to establish a separate land commission for ethnic minorities in the plain land. The vision of the government is to erase the discrimination and exploitation faced by the disadvantaged and marginalised communities in Bangladesh, so that they can take their place as full citizens of the country.

The government plans to uphold the right to education for children from these communities with the expectation to ensure schools become non-discriminatory and inclusive spaces for all children. This recognises the increased interest and conviction among the marginalised that education holds the key to socioeconomic mobility. In this regard, a special quota for the excluded students will be created in government schools and colleges, and access of excluded adolescents and youth to all government owned skill training institutions will be ensured.

The government's approach is to involve the local government institutions (LGIs) such as Upazila and Union Parishads, along with the NGO-MFIs, to locate disadvantaged communities and help enable them to participate in development activities. The Ministry of Land will give priority to allotting khas land to people of marginalised communities for settlement under the 'Asrayan' type housing projects. For tea garden workers, planters/owners will be encouraged to earmark land within the estates so that they can build their own dwellings. Special programmes for housing for members of marginalised communities (e.g. construction of sweeper colonies) will be implemented.

Massive awareness raising to stop all kinds of discrimination and untouchability against the excluded communities will be undertaken. The Government plans to form a special commission on Dalits to evaluate current environment and level of discrimination and provide key recommendations on improving the socioeconomic conditions of Dalit communities in Bangladesh. Similarly, Dalits will be given preferential access to cleaning jobs in municipalities, including lease of public toilets of City Corporations to Dalit sweepers. These households will be given preferential access to social security programmes. Such affirmative actions will be combined with capability enhancement and confidence building, to empower these groups to have a voice and make claims, and an effective grievance mechanism. Massive public education against discrimination and towards equity-inclusion will be promoted, building greater transparency through social audits and public hearings.

The adopted vision for the marginalised communities is a society where sexual minority groups can live with respect and dignity and enjoy tolerance and social justice. In a society like ours, ignorance fuels stigma and discrimination and raising awareness and knowledge of the general public will therefore be given the highest priority to address stigma and discrimination of commercial sex workers and other sexual minority groups including transgender people in Bangladesh. To promote the rights of the sexual and discriminated groups and also to provide access to healthcare and other services, the government will, in partnership with civil society organisations, undertake mass awareness campaigns and population specific awareness and education campaigns. The government will work together with NGOs as they are often in a better position than the public sector to expand the outreach of the service to reach more close to the clients, particularly to reach high-risk groups, such as the Bede community and commercial sex workers. The government will build the capacity of the NGOs, especially the small ones, and combine their reach with the resources and strategic programmes of the government as an effective way to change behaviour in high-risk commercial sex workers.

The government also plans, in conjecture with NGOs and the private sector, to introduce provisions for skill building of the commercial sex workers and transgender community members who prefer to opt out of sex work and present profession to build their lives around safer occupations in the form of either small entrepreneurship or small cooperative societies. Sexual minority groups will be integrated in the national social protection mechanisms including access to social health insurance or other transfers to ensure realisation of human rights and fundamental freedom of those socially excluded that are most vulnerable.

One of the important challenges will be to strengthen the coordination mechanisms and management capacity at different levels to ensure implementation of effective and specific multi-sector programmes for these different communities. Also strategic information systems and research for an evidence-based response will have to be strengthened.

Towards protecting and promoting the rights, integrated development and cultural diversity of different ethnic minority peoples over a broad range of areas, the government has also enacted different acts, ordinances and policies during different periods. For example, the National Education Policy 2010 upholds the rights of every indigenous child to receive education in his/her own mother tongue language. Similarly, the Bangladesh Shilpakala Academy Act 1989, Bangladesh Folk Art and Crafts Foundation Act 1998, Bangladesh National Cultural Policy 2006 and Small Ethnic Groups Cultural Organisation Act 2010 lay down a number of stipulations for promotion and protection of the cultural tradition and heritage of each ethnic community towards realising the goal of preserving and developing the rich cultural tradition and diversity of the nation.

Development Interventions and Adverse Impact Mitigation

One example of mitigation of adverse impacts of mainstream development activities on the ethnic minority communities is the Resilience Entrepreneurship and Livelihood Improvement (RELI) Project (2021-2026) of the Social Development Foundation (SDF), an autonomous not-for-profit trust under the Ministry of Finance. The SDF undertook the 'Nutun Jibon Livelihood Improvement Project (NJLIP)' in 2016 with the aim to support poor and ultra-poor in 2,500 villages in 12 districts of Bangladesh.

Afterwards, building on the lessons learned and results achieved under NJLIP, the Resilience Entrepreneurship and Livelihood Improvement (RELI) Project (2021-2026) has been scaled up in 20 districts covering eight administrative divisions of the country.[19] While implementing the Project with support from the World Bank, RELI Project has adopted the small ethnic and vulnerable community development framework (SEVCDF) in line with the Environmental and Social Standard (ESS) 7 of the World Bank to ensure that their needs are addressed in project planning and implementation through efficient and meaningful consultations with the small ethnic and vulnerable communities (SEVCs) and avoid any potential negative impacts as well as proper mitigation in cases where adverse impacts are observed. [20]

Under the Project's SEVCs development policy, small ethnic and vulnerable community development plans (SEVCDP) are prepared for each of the district where the small ethnic minority and vulnerable population constitutes more than 5 percent of the population. Overall, SEVCDP considers the effects of the project activities on ethnic communities including ethnic and demographic characteristics of the affected community; prevailing institutions e.g. family, religion, language, education, social stigma and plan to accommodate local tradition of leadership ideas; gender issues; and role of civil society and NGOs in the implementation design. The issues also cover impacts of preexisting formal and informal institutions and incorporation of active consultation and communication of the ethnic communities to achieve their participation and agreement on the project inputs and mitigation plan.

However, one limitation of the adopted method is the fact that it provides an example of a reactive approach rather than a pro-active one and is applicable only in those areas where the SEVCs form more than 5 percent of the population.

Bangladesh's Commitment towards International HR Conventions

Since its Independence, Bangladesh is a signatory to and has ratified several international human rights conventions. Similarly, Bangladesh is a party to various UN and other multilateral institutions whereby the policies on indigenous peoples of these institutions apply to the country. However, Bangladesh is yet to ratify the ILO Indigenous and Tribal Peoples Convention 1989 (No. 169).Table 5.1 illustrates the overall picture of ratification of international human rights conventions by Bangladesh.

[19] The RELI Project has four core components: (i) Community Institutions and Livelihood Development; (ii) Business Development and Institutional Strengthening; (iii) Project Management, Monitoring and Learning; and (iv) Contingent Emergency Response Component

[20] The Environmental and Social Standard (ESS) 7 of the World Bank ensures full respect for the human rights, dignity, aspirations, identity, culture, and natural resource-based livelihoods of Indigenous Peoples as well as of the local communities. The ESS7 is also meant to avoid adverse impacts of projects on Indigenous Peoples or when avoidance is not possible, to minimise, mitigate and/or compensate for such impacts.

Table 5.1: International treaties/declarations/policies relevant to indigenous peoples ratified by Bangladesh

Treaties/Declarations/Policies	Date of Ratification
International Covenant on Economic, Social and Cultural Rights (CESCR)	5 January 1999
International Covenant on Civil and Political Rights (ICCPR)	6 December 2000
International Convention on the Elimination of All Forms of Racial Discrimination (CERD)	11 July 1979
Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)	6 December 1998
Optional Protocol to the Convention on the Elimination of Discrimination against Women (OPCEDAW)	22 December 2000
Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (CAT)	4 November 1999
Convention on the Rights of the Child (CRC)	2 September 1990
Optional Protocol to the Convention on the Rights of the Child on the involvement of children in armed conflict (OP CRC AC)	12 February 2000
Optional Protocol to the Convention on the Rights of the Child on the sale of children, child prostitution and child pornography (OP CRC SC)	18 January 2000
International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (ICRMW)	7 October 1998
ILO Indigenous and Tribal Populations Convention 1957 (No. 107)	22 June 1972
ILO Discrimination (Employment and Occupation) Convention 1958 (No. 111)	22 June 1972
Convention on Biological Diversity (CBD)	3 May 1994
Paris Agreement on Climate Change	22 April 2016
ILO Indigenous and Tribal Peoples Convention 1989 (No. 169)	Under consideration of ratification
UN Declaration on the Rights of the Indigenous Peoples 2007	Abstained
UNDP Policy of Engagement with Indigenous Peoples 2001	Applicable in Bangladesh
Asian Development Bank (ADB)'s Policy on Indigenous Peoples 1998	Applicable in Bangladesh
World Bank Revised Operational Policy and Bank Procedure on Indigenous Peoples (OP/BP 4.10) 2005	Applicable in Bangladesh
UNDG Guidelines on Indigenous Peoples 2008	Applicable in Bangladesh
IFAD Policy on Engagement with Indigenous Peoples 2009	Applicable in Bangladesh
FAO Policy on Indigenous and Tribal Peoples 2010	Applicable in Bangladesh

Source: Collected from different sources by authors.

Bangladesh has also endorsed the Johannesburg Declaration on Sustainable Development that recognises the 'vital role of the indigenous peoples in sustainable development' and the Economic and Social Council (ECOSOC) Resolution 2000/22 that establishes the United Nations Permanent Forum on Indigenous Issues with the mandate to advise and recommend to the ECOSOC on the following subjects: (i) Economic and Social Development; (ii) Human Rights; (iii) Culture, (iv) Education; and (v) Health.

Existing Gaps and Challenges

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

In this context, one important lacuna that seems to exist across the entire process of policy/programme formulation and implementation targeted to these communities is the lack of their effective consultation and participation in development interventions by relevant agencies. The issue is particularly significant for the ethnic minority communities since most interventions in the past have failed to deliver the development promises and adversely affected their culture and tradition which have made these communities grow suspicious especially of large scale government sponsored interventions in the infrastructure sector.

In particular, the plain land ethnic minority communities suffer from an acute identity crisis which is also somewhat linked to their growing sense of acculturation. The Small Ethnic Groups Cultural Organisation Act 2010 adopted by the government provides opportunities for promotion and protection of the cultural tradition and heritage of each ethnic community towards realising the goal of preserving and developing the rich cultural tradition and diversity of the nation. No doubt, this is a step in the right direction; but the key will be to improve the functioning of the institutions and implementation of activities that are consistent with the commitment of the government and the culture, tradition and beliefs of these communities.

One significant challenge is the issue of land rights especially for the plain land ethnic minority communities which are critical to respond to their development concerns and human rights. The vast majority of these peoples continue to practice customary tenure, many of which are unrecognised under the existing laws. Combined with fraudulent practices and pervasive corruption related with land laws and land ownership system, these communities mostly survive in a weak position and within a process of marginalisation with respect to ownership and/or access to land. The issue of land rights violations also has strong implications on the livelihoods of these ethnic peoples who are almost exclusively engaged in agricultural activities.

For addressing the developmental needs of the marginalised and ethnic communities, the issue of violations of human rights and access to justice can also perform a critical role. This is especially a critical aspect for ensuring the rights of women in these marginalised communities within their own traditional social culture and household value systems. The cases of sexual abuse and violence against women of these communities are often reported which, in many instances, are explained by the persisting culture of impunity that does not bring the culprits to justice. There is also an additional intra-societal dimension to women rights issues especially for the plain land ethnic minority communities. The family laws of most of these communities are governed by customary traditions which are usually discriminatory towards women, giving them little or no rights over land/asset ownership, inheritance, family issues such as divorce, family maintenance and participation in decision making processes within and outside the households. Awareness raising and other reforms are needed including sustained efforts for reforms to raise the rights of women and girls of these communities.

Finally, the paucity of relevant data and information on the dynamics of deprivation and exclusion and the structural factors underlying their processes of change pose important challenges for designing

appropriate development interventions to address their strategic and priority needs and undertake appropriate implementation mechanisms. The available data especially from the national statistical agency are usually silent on many of these issues, with only limited data and anecdotal evidence available from scattered information collected by civil society organisations and NGOs on many of these vital issues needed for decision making at the grassroots level.

Key Challenges of Specific Communities

Plain land ethnic communities

The members of the plain land ethnic communities (covered in the present Report) who live mostly in the remote areas of the country are socially, economically, culturally and politically excluded and marginalised in all respects in the present society. These communities face discrimination, social prejudice, extremely difficult living conditions, inadequate government support services and land dispossession which have deep historical and cultural roots. With limited social and political participation and representation both at local and national levels, plain land ethnic communities have practically no voice in the decision making and policy and programme formulation process. Some of their key challenges are:

- **Inter-generational process of land dispossession:** Preserving the meagre land that they own or access is a key challenge, including lack of legal documentation to fight claims to ethnic lands, illegal encroachment on ethnic areas by the influential land grabbers and lack of access to legal recourse. [21]
- **Social exclusion and discrimination:** The communities suffer from persistent social exclusion and discrimination over generations from the mainstream Bangali community in all respects.
- **Inadequate living conditions:** Being distinct ethnic minority communities, they live in isolated areas and mostly rely on community members with no or little government or external assistance. As a result, most ethnic communities face difficult living conditions with houses made of mud, tin or thatched materials; lack required access to safe drinking water; suffer from lack of hygienic sanitation facilities; live in endemic poverty along with little access to safe cooking fuel and electricity, quality education, nutrition and health services, acute incidence of child marriage, little access to technology and information, and persistent insecurity and uncertainty.
- **Little access to basic government services and welfare benefits:** In terms of accessing basic government services and benefits, ethnic communities face two major challenges: remote location and discrimination. Ethnic communities have little access to government health care systems and face services at health facilities with inadequate medicine and qualified doctors. There also exists discrimination in the provision of health services based on ethnicity and class. Allowances for vulnerable groups including the elderly, mothers and widows are mostly out of reach for these peoples due to corruption, illegal payments, inaccessibility and/or remote location of relevant providing agencies and discrimination.
- **Non-sensitivity of formal socioeconomic and political institutions:** National as well as local level socioeconomic and political institutions including the mainstream political system and local

[21]Land dispossession of plain land ethnic minorities is also affected by government policies. Prominent examples where the ethnic minorities have lost out because of some government directive include the 'eco-park' project in the Garo/Mandi-inhabited Madhupur forest area, the 'national park' project in the Khasi-inhabited parts of Maulvibazar district, and the eviction of Santal people in Dinajpur district in the name of 'social forestry'. See Chakma and Maitrot 2016.

government institutions (LGIs) usually remain unaware of and insensitive to the needs and demands of the ethnic communities. Ethnic peoples generally have no participation in these socioeconomic and political institutions and have hardly any representation at the local or national level.

River gypsy (Bede) community

The Bede community is one of the most vulnerable marginalised communities in Bangladesh society. They face violence, discrimination, and hostile behaviour from the mainstream people in every sphere of their life.

- **Threats, vulnerability and a climate of hostility in society:** The climate of fear is exacerbated by socioeconomic marginalisation as well as impediments to accessing employment in the face of their dying traditional livelihoods, health care, education and basic services. These barriers and the climate of insecurity leave the people feeling extremely frustrated and fuel emotional distress.
- **Exclusion from education, health and skill development:** Members of Bede community face hostile environment in society that makes it difficult for them to access education, health and other basic services including productive skill development. Some policies reinforce stereotypical roles and the children and youth are unable to pursue educational opportunities. Further, since they are river gypsies who move from one place to another, they are deprived of most basic services including health care and nutrition.
- **Working barriers for Bede people:** With lack of education and skills, the policy gap is one of the main obstacles for Bede people's employment rights. There is no determined policy regarding their employment and no clarification on how they will contribute to society. Educational status is almost nil and lack of education and their way of life are major factors for not having access to the job market. Policies are needed for guaranteeing education of these people and legal provisions are needed to remove their discrimination and exploitation in society.
- **Discriminatory practices in society:** The Bede people routinely face extreme discrimination in every aspect of their lives. The mainstream society is yet to understand and recognise the multidimensional aspects of discrimination and the physical and emotional effects of stereotypical perceptions experienced by Bede people. Ongoing programmes and initiatives designed to reduce extreme poverty should prioritise the inclusion of these people. This will allow for redesigning policies in education, health and employment, which is necessary to promote social integration and reduce stigma and discrimination. There persist low and restricted opportunities for accessing education, skills and employment; social deprivation hindering self-employment activities; and harassment and humiliation in society.

Commercial sex workers

Women joining commercial sex as a profession are mostly driven by poverty, lack of livelihood opportunities and social pressure or negative circumstances. Many young girls are lured from poor rural families and forced into the trade by those who reap enormous profits from this lucrative business. Whereas the poor are universally denied certain rights, commercial sex workers are in an even more marginalised position.

• Lack of legal recognition and social stigmatisation of women in the trade: One of the major challenges in the process of empowering the commercial sex workers is the lack of legal recognition and social stigmatisation of commercial sex workers. They need to get organised,

receive legal aid, medical care and training on human and legal rights and skills training. The NGOs can play a pivotal role in the formation of self-help groups. Self-help groups can mobilise this community and focus on overall health, socioeconomic wellbeing and human rights of the members. With the help of NGOs, self-help groups may organise savings schemes, information dissemination sessions, self-defence classes and nurseries for children of commercial sex workers. They may also refer sex workers to relevant organisations when they are in need of assistance. This creates an enabling environment for these women.

- **Lack of information:** The key to empowering commercial sex workers is to help the industry to collect information in order to produce in-depth portraits of women engaged in the commercial sex industry. The women themselves will be empowered by this process and will contribute greatly to the betterment of their living and working conditions. The state, policymakers and society in general must be committed to recognising and upholding the rights of commercial sex workers as citizens.
- **Absence of alternative livelihoods and prevention schemes:** Such must be accompanied by simultaneous methods to tackle the demand-side of commercial sex. International and national organisations and perhaps more importantly self-help organisations must work as support systems for the marginalised sex workers and work towards a more inclusive society.
- **Absence of comprehensive safety net programmes:** The absence of comprehensive safety net programmes for commercial sex workers who were forced to join the profession due to poverty and adverse social circumstances and prepare them to exit the profession and begin new lives is a challenge for these women. For women and girls who voluntarily wish to continue with the profession, the challenge is to empower them and adopt survival strategies and create enabling environments in which the commercial sex workers can take own decisions regarding their own sexuality, future living and pursue alternative livelihood opportunities. These strategies will benefit the vulnerable and poor women and girls along with their families, children, and the wider community in Bangladesh.
- **Breaking the vicious exploitation mechanisms:** Apart from survival and alternative livelihoods, commercial sex workers need social entitlement to live and create enough opportunities to sustain decent lives. In reality, the commercial sex workers suffer from an identity crisis regarding their social status although their profession is not illegal in Bangladesh. A vicious exploitation mechanism operates around the commercial sex workers in the country through which poverty and vulnerability of these young girls are deeply exploited. With inadequate financial and legal knowledge, these workers remain victims of crime, abuse and neglect. Their financial inclusion and access to proper knowledge on financial management can act as the key to their social and economic empowerment and can start the mechanism of their social rehabilitation as equal members of society.

Policy Recommendations

Policy interventions by the state

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

i. Adopt new laws and policies as necessary to protect the rights of each specific marginalised communities keeping their specific disadvantages and exclusionary practices in view.

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

Restructuring markets

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

i. Adopt measures to create access of these communities to required education, employable skills, and capacity development.

ii. Create scope for banks, MFIs and other financial institutions for ensuring financial inclusion of these community members and design special credit and financial products and services schemes specific to the needs of these communities.

iii. Enhance market linkages and adopt measures for linking entrepreneurs of these marginalised communities to supply chains for procuring modern inputs, management services and technologies, and marketing outputs in domestic and external markets.

ivAdopt measures for accessing labour market information, skill requirements and job opportunities by these communities.

Adopting marginality-sensitive social policy

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

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

Implementing special mechanisms for flow of funds/benefits

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

Specific recommendations for plain land ethnic minorities

- **Address systemic and structural weaknesses:** These communities suffer from a number of systemic and structural weaknesses including unequal treatment compared with mainstream Bangali citizens; absence of technical knowledge and skills in pursuing modern and more productive income-generating activities; health related complications, particularly premature aging due to hard manual labour; rapid depletion of natural resources in their living areas precluding them from availing alternative sources of food and ways to earn livelihoods. Ongoing structural transformation, technological innovation and rapid introduction of modern technologies are

shrinking work opportunities for plain land ethnic minority communities as they mainly belong to the agrarian working class. The need is to provide them with education and technical skills to pursue alternative and more productive nonfarm livelihoods including formal job opportunities.

- **Address adverse impact of development interventions:** In the ethnic community dominated locations, any development interventions should assess and address the impact of any development intervention on the ethnic communities in terms of (i) customary rights of use and access to land and natural resources; (ii) socioeconomic status; (iii) cultural and communal integrity; (iv) health, education, livelihood, and social security status; (v) recognition of social security status; (vi) recognition of indigenous knowledge; and (vii) level of vulnerability of the affected ethnic communities. In case the ethnic households are affected, they need to be provided with assistance, which would help them improve their living standards without exposing their communities to disintegration. As these are vulnerable communities, they should also be provided with assistance not only to restore their livelihoods and improve their income levels, but also to maintain their distinct cultural identity.

- **Form a separate land commission:** The need is to form a separate land commission for the plain land ethnic communities to secure their rights to land. The eviction of plain land ethnic minorities is a major concern as different excuses exist to uproot these people from the lands where these people have been living for ages. There are various ways through which these ethnic communities lose their lands--acquisition of land by the government and autonomous bodies; forceful eviction from their homes and lands through excuses that they do not have papers to prove their ownership and these are khas land; and process of land transfer.

- **Ensure coverage in national social security strategy and social safety net programmes:** Plain land ethnic communities need to be covered under the national social security strategy and social safety net programmes. The vulnerable members should be supported through food and income assistance and provided with training in various income-generating skills and investment fund and business support in pursuing income generating activities..

- **Formulate target specific action plans to increase income levels and access to productive resources:** Along with extending coverage under the national social security strategy, customised employment guarantee schemes are needed for the plain land ethnic communities for raising income levels and provide income security. Further, discriminatory provisions and practices, including statutory or customary barriers to access or ownership of assets, should be addressed along with using affirmative policies for improving income-generating opportunities of these communities, providing access to credit and microenterprise loans, and removing barriers to participating in productive employment.

- **Address limited access to education, health and nutrition services on a priority basis:** Limited access is observed in health, nutrition and education services for these communities. The action plans should focus on improving child and maternal health, reducing disparity regarding health care services and reducing out of pocket expenses. Focus should be placed on sectors, geographic locations and groups that are more isolated and disadvantaged by increasing availability and quality of social services and programmes for the poorest and the most excluded groups. In the education sector, along with enhancing access to education, the quality of education available should be considered as a matter of concern. Also more efforts should be directed towards secondary and technical education. Action plan should also focus on reaching the out of school children particularly the specific groups facing greater constraints such as working children, disabled children, and children living in remote locations or living in poverty,

- **Increase socio-political participation through adopting integrated approaches:** Along with ensuring economic participation of the plain land ethnic communities, specific efforts should be undertaken to enhance their socio-political participation in respective localities and local level institutions. The action plans should also focus on participatory decision-making, rights to property and reducing all forms of violence within households and communities. Moreover, rigorous promotion of 'non-discrimination' at every level as per the constitution should be promoted.

- **Establish a separate ministry:** Similar to the Ministry of Chittagong Hill Tracts Affairs, there is a need to establish a Ministry of Plain land Ethnic Communities Affairs that would look after all issues and interests of these ethnic communities.

- **Adopt an integrated strategy to develop a national database and introduce explicit budgeting:** The need is to develop a national database on community-specific disaggregated data on plain land ethnic communities to support effective planning of interventions and monitoring of progress on their status at disaggregated level. This should be accompanied by block allocation in the annual development programme (ADP) for the creation of a 'Plain land Ethnic Communities Strategic Development Fund' for implementing strategic policies/actions to support each specific community. The national database identifying the groups and their socioeconomic characteristics will provide the needed community-specific disaggregated data on these ethnic communities. This will help design concrete strategic actions/programmes to address exclusion and reduce inequalities. Related statistics are also needed to effectively monitor the progress. In this regard, community specific representative surveys could be conducted by the national statistical agencies or other institutions.

  The Fund should support strategic actions for removing constraints that limit the progress of specific plain land ethnic community to expedite their catching up process. Depending upon specific contexts, these may involve basic and technical education and skill training, access to employment and other constraining elements with the aim of ensuring greater accessibility for the community to the wider economy.

- **Address climate change impact:** Agriculture and related activities are the main occupation of most members of the ethnic minorities, but climate change has left most of them adversely affected especially in the barind region. Ethnic minority farmers who cultivate rice as sharecroppers face extreme difficulties as they can make little investments in purchased inputs (e.g. water and modern inputs) and the land owners are mostly reluctant to lease out farmlands to the ethnic minority farmers. These ethnic are increasingly falling victims to climate change induced weather uncertainties.

  The impact of stresses and shocks (such as droughts or floods) are felt keenly by the plain land ethnic communities, who depend directly on food system outcomes for their survival, with profound implications for the security of their livelihoods and welfare. Although such stresses and shocks are often associated with seasonality, and are embedded in their traditional practice of agriculture and there is considerable experience of coping and risk management strategies among these people. However, with climate change, the magnitude and frequency of stresses and shocks is changing and approaches such as social protection, disaster risk reduction and climate change adaptation are needed to bolster local resilience and supplement the experience of these communities.

Specific Recommendations for River Gypsy (Bede) Community

- **Address Bede community's persistence at the extreme margin of exclusion:** The Bede community is living at the extreme margin of exclusion for centuries having no sociopolitical space where they can lead life of a dignified human being. Their deprivations are grounded in society's non-recognition of their rights as human beings. Being outside the purview of accepted social norms has prevented them from positioning themselves in society with human potential and security. Extreme social exclusion diminishes the community's self-esteem and sense of social responsibility. The Bede community needs to be given due space in society as citizens of Bangladesh and part of society's diversity, and have citizenship rights.

- **Create employment opportunities:** The stark reality is that the Bede people in Bangladesh suffer from substantive levels of social, economic, cultural, governance and all other forms of deprivations and enjoy limited freedom in their social participation and decision making. The need is to create productive employment opportunities for them instead of their dying traditional occupations, scope for education; introduce marketable skill development programmes; provide integrated technical, financial, and business development support to initiate start-ups and micro enterprises; initiate training programmes for acquiring specific skills suited to their custom amd preference.

- **Implement legal and procedural reforms:** Many changes and clarifications are needed in the legislative and judicial sector to secure the fundamental rights of the Bede community. The employment policies need to be revised and changed as well. They still face discrimination in their everyday lives. It is high time that they should live in society just like any other human being without any fear of discrimination, hostile behaviour, social stigma and any other kind of obstructive behaviour. Similarly, a legal framework is necessary so that people of the Bede community can be given khas land and have access to government jobs under a quota system.

  The Ministry of Social Welfare has been implementing several social inclusion programmes for the Bedes as part of the social safety net programme. The important aspect is to adopt well-targeted policies and build consciousness in the government institutions to adopt proper policies for the Bede people.

- **Address social vulnerability:** Overall, the analysis indicates that the Bede people in Bangladesh suffer both from social exclusion and 'cruel' social attitude and dealings due to existing socio-cultural norms and absolute poverty. They are highly vulnerable, prone to life cycle poverty especially during old ages, and are deprived of basic education, healthcare facilities and employment opportunities. Moreover, the Bede people--being members of a marginalised group--have little voice and participation in local and social decision making.

- **Adopt structured and prioritised approach:** For ensuring all civic rights to the Bede community, the approach needs to be structured and prioritised covering all relevant dimensions of society. Combined initiatives by the government, NGOs and all other stakeholders are essential. More importantly, awareness among the Bede people themselves is needed regarding their civic and employment rights and the benefit of being formally employed. For raising their competency level and employability, human development programmes and trainings are needed. The government can adopt targeted measures to create opportunities in public services to ensure their fair representations. It also can provide credit and business development services so that the Bede people can start their own businesses and enterprises.

- **Encourage forming coalition:** In Bangladesh, social relations and norms rather than government directives are more important in dictating everyday life. The challenge of creating inclusion for

Bede people in these contexts is such that it requires considerable multidimensional efforts in society beyond the activities of single organisations. This indicates that relevant organisations—both government and non-government--will have to work together in the fight against discrimination. Likewise, this also highlights the importance for civil society organisations to work with relevant law enforcing agencies in the fight against discrimination of the Bede people.

To move forward, all relevant institutions must acknowledge the existence of structures of social relations and norms, including how to take advantage of them. The main challenge is to acquire the ability to capture the consent of groups of influential individuals in society and incorporate their voice in the collaborative efforts to shift social behaviours to protect the basic rights of the Bede community. Further, it is evident that just recognising the members of Bede community as citizens is not enough, what is important is to create effective channels for them to access opportunities like other citizens.

Specific Recommendations for Commercial Sex Workers

- **Provide legal recognition and address social stigmatisation of women in the trade:** For ensuring an effective process of empowering the commercial sex workers, legal recognition is needed for them along with measures to address social stigmatisation of commercial sex workers. Measures are needed for them to get organised, receive legal aid, medical care and training on human and legal rights and skills training. The NGOs can play a pivotal role in the formation of self-help groups for commercial sex workers. These groups can mobilise the community and focus on overall health, socioeconomic wellbeing and human rights of the members. With the help of NGOs, self-help groups may organise savings schemes, information dissemination sessions, self-defence classes and nurseries for children of commercial sex workers. They may also refer sex workers to relevant organisations when they are in need of assistance. This would create an enabling environment for these women.
- **Ensure access to information:** The key to empowering commercial sex workers is to help collect information in order to produce in-depth portraits of women engaged in the commercial sex industry. The women themselves will be empowered by this process and will contribute greatly to the betterment of their living and working conditions. The state, policymakers and society in general must be committed to recognising and upholding the rights of commercial sex workers as citizens.
- **Create alternative livelihoods and prevention schemes:** Such efforts should be accompanied by simultaneous methods to tackle the demand-side of commercial sex. International and national organisations and perhaps more importantly self-help organisations must work as support systems for the marginalised sex workers and work towards a more inclusive society.
- **Introduce comprehensive safety net programmes:** The introduction of comprehensive safety net programmes along with basic skills training and support services for commercial sex workers who were forced to join the profession due to poverty and adverse social circumstances to prepare them to exit the profession and begin new lives will be a move forward for their rehabilitation. For women and girls who voluntarily wish to continue with the profession, efforts are needed to empower them and adopt survival strategies and create enabling environments in which the commercial sex workers can take own decisions regarding their own sexuality, future living and pursue alternative livelihood opportunities. These strategies will benefit the vulnerable and poor

women and girls along with their families, children, and the wider community in Bangladesh.

- **Break the vicious exploitation mechanisms:** Apart from survival and alternative livelihoods, commercial sex workers will have to be provided with social entitlement to live and create enough opportunities to sustain decent lives. In reality, the commercial sex workers suffer from an identity crisis regarding their social status although their profession is not illegal in Bangladesh. A vicious exploitation mechanism operates around the commercial sex workers in the country through which poverty and vulnerability of these young girls are deeply exploited. With inadequate financial and legal knowledge, these workers remain victims of crime, abuse and neglect. Their financial inclusion and access to proper knowledge on financial management can act as the key to their social and economic empowerment and can start the mechanism of their social rehabilitation as equal members of society.

Concluding Remarks

Despite impressive and commendable development achievements over the past five decades, Bangladesh currently faces a new generation of challenges including equity and distributive justice; equitable access to opportunities and outcomes; quality, fair access and sustainability of basic services; voices and participation of all in society in decision making; performing and efficient institutions; and transparency, accountability and good governance which are becoming increasingly important for promoting inclusive and sustainable development of the country. In this context, the key concern is to address the challenges faced by the marginalised and disadvantaged communities who are excluded and have been left behind in society.

As has been highlighted in this Report, the challenges are multidimensional and community-specific which need comprehensive and targeted actions across all sectors and each domain of policy action. While public policies are the keys to address strategic challenges through available options including public expenditure and fiscal incentive policies, raising efficiency and targeting of public service delivery mechanisms, revamping institutional efficiency and redirecting interventions, adopting new and targeted policies, strengthening initiatives at the local level, and involving non-state actors and NGO-MFIs in all these efforts, the need is also to strengthen the capacities of the marginalised communities to demand equality, fairness and justice for all in society.

For moving forward towards more inclusive development, Bangladesh's policy framework needs to focus on four pillars: (i) moderate socioeconomic inequalities; (ii) reduce gaps in health, nutrition and education; (iii) remove social and gender exclusion and discrimination; and (iv) introduce explicit development programmes for the excluded, left-behind and marginalised communities and lagging behind regions. Further, action programmes should adopt an integrated strategy to develop a national database and strategic and earmarked financing mechanisms for the marginalised communities; develop and implement region- and community-specific strategic actions to combat marginalities; formulate target specific action plans to increase income levels and access to productive resources of these communities; address limited access to education, health and nutrition services in the lagging regions and marginalised communities on a priority basis; increase socio-political participation of marginalised communities through adopting integrated approaches; and ensure special focus on lagging behind regions/communities in all national development plans and strategies.

These should be crafted within the broader national strategies that cover cross-cutting and national

level issues, such as strengthening inclusive growth, ensuring financial inclusion, reducing income and social inequalities, accessing quality education and health services, adopting appropriate macroeconomic policy, addressing pockets of lagging social communities/regions, and adopting initiatives at the local level for 'leaving no one behind' agenda. This would also require greater public investments in relevant infrastructure; adequate development finance to channel required credit to specific productive activities including CMSMEs; and well-managed agricultural and industrial policies with focus on technology and productivity growth.

Bangladesh also needs to use effective governance capacity to transform the structure of employment, nurture mutual interdependence and symbiotic relationship between industry and agriculture through supporting expansion of agri-based industries and fostering demand and production linkages, generate remunerative employment and productive occupational opportunities, and social policies that improve health, nutrition, education, skill levels and well-being of the marginalised and disadvantaged communities and regions.

For practical reasons, the policies should put more emphasis on equality of opportunities relative to equality of outcomes. The policies should also strive to install fair processes and interventions to protect those who have fallen behind and emphasise on investments in equal opportunities to produce a more equitable society for the future.

Finally, the agenda for inclusion and progress of these communities has issues that are directly or indirectly related to the daily work of the local governments and local institutions. In implementing the agenda, one important element would be to utilise the potential of local action to drive development and create appropriate legal and financial frameworks to support all local partners in playing their due part in the achievement of the integrated and universal agenda. In this context, four areas may be highlighted: (i) apply specific 'marginalised/disadvantaged community' lens to the local strategies and policy/programme tools; (ii) leverage local institutions' ground-level data and information to help analyse progress in catching-up process of these communities; (iii) upgrade in-house capacity for integrated planning and policy-making at the grassroots level and provide support to the local governments to create a space for sharing mutual experiences on implementing the 'catch-up' agenda of these communities; and (iv) raise awareness on disadvantaged/marginalised communities among all partners and the people.

Local government and other local institutions (e.g. NGO-MFIs, CBOs) are the catalysts of change and are best placed to link the catching-up agenda of the marginalised/excluded communities with the mainstream local communities in Bangladesh. The key will be to empower all local stakeholders especially the local government institutions (LGIs), aimed at making sustainable and inclusive development more responsive, and therefore, relevant to local needs and aspirations. The cherished goals of inclusion and equitable development can be reached only if local actors fully participate, not only in the implementation, but also in agenda-setting and monitoring. Participation requires that all relevant actors are involved in the decision making process, through consultative and participative mechanisms, at the local and national levels within the overall policy framework.

For the medium term, appropriate measures are needed to address four major concerns: First, design necessary domestic policies and institutions to ensure that the benefits of development are more broadly and equitably shared within society. Second, institutionalise deliberate efforts such that Bangladesh can derive greater benefits from the catching-up process. Third, put priority to move on technological— rather than factor-intensive mode of production—in order to close the development gaps across different communities. Fourth, provide more emphasis on policy coherence especially in agriculture and the rural economy.

Although Bangladesh faces a number of challenges towards building an inclusive society and closing the gaps between the mainstream and the disadvantaged/marginalised communities, but one must also recognise that opportunities are plentiful as well especially in the coming decades, and Bangladesh is well placed to take advantage of these opportunities.

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The Bangladesh Poverty Watch Report 2023 is the second in the Series of Poverty Watch Report published jointly by Institute for Inclusive Finance and Development (InM) and Center for Inclusive Development Dialogue (CIDD).

The objective of the Report is to ensure that grassroots voices of the 'left behind' and extremely poor population groups are heard, and their voices are reflected in policies. The Poverty Watch Report 2023 summarises some current aspects of poverty including testimonies, reflections and 'stories' of individuals from selected 'left behind' groups experiencing poverty in Bangladesh.

The analysis brings out emerging priorities for policies and actions as well as challenges faced by individuals experiencing poverty in Bangladesh. It also covers best practices for reducing poverty and social exclusion, and recommendations for policy makers which have emerged from testimonies, reflections, proposals and 'stories' of persons experiencing poverty and exclusion in Bangladesh.

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