







































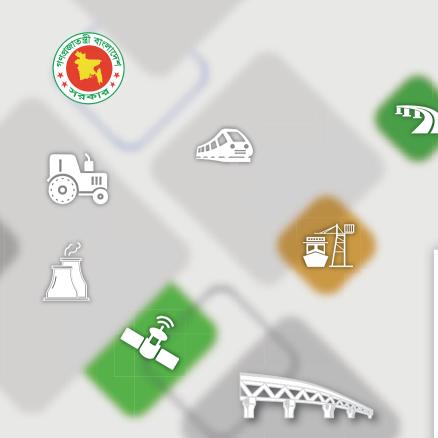
# LEAVING NO ONE BEHIND IN BANGLADESH

RECOMMENDATIONS FOR THE 8<sup>TH</sup> FIVE YEAR PLAN FOR IMPLEMENTING SUSTAINABLE DEVELOPMENT GOALS (SDG<sub>S</sub>)

### **General Economics Division (GED)**

(Government SDGs Focal Point)
Bangladesh Planning Commission
Ministry of Planning
Government of the People's Republic of Bangladesh

September 2020









































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September 2020



# Leaving No One Behind (LNOB) in Bangladesh

Recommendations for the 8<sup>th</sup> Five Year Plan for implementing Sustainable Development Goals (SDGs)

### **Prepared and Published by**

General Economics Division (GED) (Government SDGs Focal Point) Bangladesh Planning Commission

Cover design and text layout: Dr. Shamsul Alam, GED

This document is prepared as a background study for the 8<sup>th</sup> Five Year Plan with the technical and financial support from the 'Strengthening Institutional Capacity for SDGs Achievement in Bangladesh (SC<sub>4</sub>SDG)' Project of UNDP Bangladesh and UNEP-PEA.

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Copies Printed: 1000

Printed by www.turtlebd.com

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### Leaving No One Behind (LNOB) in Bangladesh

Recommendations for the 8th Five Year Plan for implementing Sustainable Development Goals (SDGs):

**Key Findings** 

Still 12.9 % of the population live under Extreme Poverty



The top 10% of the population holds around 38% of Bangladesh's Total Income.



### The Lagged Behind Geographical Zones of Bangladesh:

North Western region, Southern Coastal region, Haor region and Hilly regions

The National Poverty Rate is 24.3% Whereas in North Western region, it is around 47.5%



Infant mortality rate: The National Figure: 21 per 1000 live birth In CHT Region: 39.3 per 1000 live birth; which is almost Double the national rate



National Female Labour Force Participation (FLFP) Rate: 36.3% but the FLFP in Southern Coastal region: 28.9%



### Marginalised Communities in Bangladesh

**Ethnic Minority Groups Tea Garden Workers** Cleaners/sweepers Landless Peasants **Transgender Community Commercial Sex Workers Environmental Refugees Traditional Fisher Folk** Artisans Chronically Ill Poor People Rural Poor: particularly Women, Homeless and Unemployed and their families Persons with Physical and Mental Disabilities & Poor Female-Headed Households.

Moderate Income Inequality

Explicit Budgeting for the Marginalised People

Core LNOB agenda during the 8th Plan

Remove Social & Gender Exclusion & Discrimination

Reduce Gaps in Health, Nutrition & Education

LNOB Strategies for the 8th Five Year Plan

Inclusive growth



Financial inclusion



Reducing income and social inequality



Accessing quality education



Accessing health services



Appropriate macroeconomic policy



Addressing pockets of lagging social groups



Initiative at local level for LNOB



# **Executive Summary**

Bangladesh has made remarkable progress in terms of institutionalising the SDGs implementation mechanism and developing the integrated policy framework for Agenda 2030. For achieving Vision 2041 and emerging as a high income country by 2041, the country is currently preparing the Perspective Plan 2021-2041 and the 8<sup>th</sup> Five Year Plan (2021-2025) that aim to 'leave no one behind' (LNOB) and promote equitable and inclusive growth and development.

This report addresses the need to make faster progress in achieving the SDGs among the disadvantaged social groups and in the lagging regions. Without quicker improvements among those who are lagging behind presently, the existing disparities will not narrow down and these groups/regions will continue to be left behind; hence the policy priority is to focus on 'endeavour to reach the furthest behind first'.

Still, nearly 13 per cent of the population live under extreme poverty and the top 10 per cent of the population hold around 38 per cent of total income; and several regions such as the north western, southern coastal, haor, and the CHT regions are lagging behind. The study also identifies several marginalised and socioeconomically 'fallen behind' communities in the country including ethnic minority groups, tea garden workers, cleaners/sweepers, landless peasants, transgender community, commercial sex workers, environmental refugees, traditional fisher folk, traditional artisans, chronically ill poor people, rural extreme poor groups particularly older women, homeless and unemployed and their families, persons with physical and mental disabilities, and poor female-headed households. In addition, middle class vulnerability, lack of connectivity, inadequate service delivery and low quality of services are important dimensions of LNOB in Bangladesh.

Although the term LNOB was not explicitly used, public policies in Bangladesh have always recognised the utmost importance of these issues for promoting inclusive and sustainable development in the country. The Sixth Five Year Plan (2010-2015) sought to tackle income inequality through a number of strategies and policies including increases in employment, labour productivity and wages; development of human capital with better access to the poor; the expansion of microcredits and loans for MSMEs; increase in spending on social protection and improving its effectiveness; reform of public spending with greater emphasis on health, education, agriculture, rural development; and reform of taxes with emphasis on progressive personal income taxation.

The government has adopted the National Social Security Strategy (NSSS) that will help eliminate extreme poverty and reduce vulnerability and inequality. Direct job creation programme and workfare programmes are also operated by the government such as Employment Generation Programme for the Poorest (EGPP), Food for Work (FFW) programme and the National Service (NS) programme especially for creating jobs for the poor people.

Using the evidence of lagging socioeconomic groups/regions and their underlying causal factors behind backwardness, the study suggests several agendas for the 8<sup>th</sup> Plan with regard to the SDGs. The 8<sup>th</sup> Plan policy framework needs to focus on four pillars: (i) moderate income inequality; (ii) reduce gaps in health, nutrition and education; (iii) remove social and gender exclusion and discrimination; and (iv) introduce explicit budgeting for the marginalised people and lagging behind regions.

The study suggests six specific LNOB action programmes for the 8<sup>th</sup> Plan. These are (for details, see Table 10): Action 1: Adopt an integrated strategy to develop a national database and strategic LNOB fund for the marginalised groups within ADP; Action 2: Develop and implement region- and community-specific strategic actions to combat marginalities; Action 3: Formulate target specific action plans to increase income levels and access to productive resources of the lagging behind communities; Action 4: Address limited access to education, health and nutrition services in the lagging regions and marginalised communities on a priority basis; Action 5: Increase socio-political participation of marginalised communities through adopting integrated approaches; and Action 6: Ensure special focus on lagging behind regions/communities in all national development plans and strategies.

These needs to be crafted within the broader LNOB strategies for the 8<sup>th</sup> Plan that cover cross-cutting and national level issues, such as strengthening inclusive growth, ensuring financial inclusion, reducing income and social inequality, accessing quality education and health services, adopting appropriate macroeconomic policy, addressing pockets of lagging social groups/regions, and adopting initiatives at the local level for LNOB.

For ensuring LNOB, Bangladesh needs to use both industrial and agricultural policies to facilitate employment-centred structural transformation. This requires greater public investment in infrastructure; adequate development finance to channel required credit to specific productive activities including MSMEs. 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 lagging population groups and regions.

Along with eliminating gender and other disparities, policies would have to underscore the intrinsic value of LNOB in Bangladesh. For practical reasons, the 8<sup>th</sup> Plan policies will put more emphasis on equality of opportunities relative to equality of outcomes. The action framework of the Plan will 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 with LNOB.

Further, regular monitoring of progress is important to assess the degree of convergence between the left behind and the relatively advanced population groups and the lagging and the well-off regions of Bangladesh. In addition to reviewing progress measured by appropriate multi-dimensional indicators adopted for the purpose, trends in policy implementation and government allocations will be assessed as well. For success, timely availability of data on the indicators disaggregated by different population groups and geographic locations is a major challenge and special efforts will be given to overcome the data availability issue.

Finally, LNOB has issues that are directly or indirectly related to the daily work of the local governments and local institutions. For implementing the LNOB agenda, one important element is 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 part in the achievement of the integrated and universal LNOB agenda.

In this context, four areas are highlighted: (i) Apply LNOB lens to the local strategies and policy/programme tools. This should be reflected in the evolution of the programmes of work of these local actors, both government and non-government. (ii) Leverage local institutions' ground-level data and information to help analyse progress in achieving LNOB. This can be done through the local actors including NGO-MFIs who hold vast amounts of information – both quantitative and qualitative – that can contribute to LNOB follow-up efforts. (iii) Upgrade in-house capacity for integrated planning and policy-making at the grassroots level, and provide support to the local government to create a space for sharing mutual experiences on implementing the LNOB agenda. This can be implemented through building networks and partnerships among local government and central government to enhance thematic projects on service delivery.(iv)Raise awareness on LNOB among partners and the people. This can be implemented by pointing out best practices that are reliable and replicable in order to efficiently design, implement and monitor interventions in line with LNOB.

Local government and other local institutions (e.g. NGO-MFIs) are the catalysts of change and are best placed to link the LNOB agenda with local communities. Localising LNOB is a process to empower all local stakeholders especially the local government institutions, aimed at making sustainable and inclusive development more responsive, and therefore, relevant to local needs and aspirations. LNOB goals can be reached only if local actors fully participate, not only in the implementation, but also in the 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 LNOB framework.







Economic growth is very critical to poverty reduction in Bangladesh. The country has been achieving high growth over the last decade which has now exceeded 8 per cent per year; poverty rate has also declined substantially but the absolute number of people living in poverty still remains high. This calls for revisiting the strategies for growth-inequality-poverty nexus in the country to bring out new insights into their linkages and identify more effective drivers of poverty reduction and inclusive growth.

For Bangladesh, the SDGs pledge to 'end extreme poverty' by 2030 and 'leave no one behind (LNOB)' means that the progress towards the goals and targets under the SDGs will have to be faster among the disadvantaged social groups and in the lagging regions. Without quicker improvements among those who are lagging behind presently, the existing disparities will not narrow down and these groups/regions will continue to be left behind and hence the priority isto focus on 'endeavour to reach the furthest behind first'.

The LNOB commitment aims to address several, interrelated concerns such as ending extreme poverty–in all its forms-and ensuring 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.

In this context, the first challenge for Bangladesh is to identify the social/population groups and regions that are left behind in different aspects, including inequalities in development, asset ownership, opportunities, social network, and participation. The need is to identify who is being left behind and from what. The policies should examine group-based inequalities, with focus on the disadvantages faced by children, women, youth, older persons, persons with disabilities, racial and ethnic minorities, and other marginal groups.

With a strong desire to emerge as a high income country under Vision 2041, the 8th Five Year Plan (2021-2025) focuses on policies to minimise the adverse role of inequality in the country's growth-poverty nexus; and address how and where inequality influences growth's transformation into poverty reduction. Also the level of income (relative to the poverty line) is important; as this tends to increase the responsiveness of poverty reduction to both income and inequality changes. The concerns about inequality of both outcomes and opportunities are deeply embedded in the Bangladesh Constitution and the value system that underpins the country's future prosperity.

The government has the main responsibility for promoting equality in society and ensuring that no one is left behind, since inequality stems from structural conditions. An equal society is based on the principle of equal rights of all people regardless of gender, ethnicity, religion or belief, disability or origin, which also serves as a basis for an equitable distribution of resources, and economic and political influence in society.

### 1.1 Conceptualising LNOB

In reality, deprivation dynamics is inherently complex in Bangladesh; and changes in population size, structure and spatial distribution have a profound impact on economic, social and environmental aspects of sustainable development. Poverty is influenced by – and influences – demographic dynamics, including population growth, age structure, and rural-urban distribution.

With its central pledge to leave no one behind, SDGs recognise that development will only be sustainable if it is inclusive. Promoting inclusion is fundamental to achieving a socially, economically and environmentally sustainable future. No single set of policies or strategies is applicable in all contexts to tackle exclusion and promote inclusion. Instead, the government will have to apply a strong equity lens to policy making to address the structural causes of exclusion and social injustice.

The issues of LNOB are closely linked to marginality in which disadvantaged people fail to gain access to resources and full participation in society. Marginalisation is a process that emerges and evolves uniquely under distinct socioeconomic and geo-political environments. Marginalised people are usually discriminated against, stigmatised, ignored, and often socio-politically suppressed by the mainstream on the basis of ethnicity, gender, age, culture, religion, occupation, education, and economic status.

Although spatial marginality is usually linked to geographical remoteness, it may also exist in urban slums of metropolitan cities where geographical proximity is essentially irrelevant. Marginality can be closely related to vulnerability of both people and the environment. In addition to physical factors of vulnerability (e.g., fragile ecosystems and scarcity of natural resources), social factors of vulnerability are particularly important to marginality; for example, gender, age, and disability are important components of vulnerability to marginality. Further, voices of the marginal are less represented in the centre of national development processes, policies, plans or programmes given the base reality of their nature and type of marginality.

Poverty, marginality and LNOB issues—in general--can be used as synonyms; and, in many respects, the causal factors of poverty such as inequality, vulnerability, and exclusion are closely linked with spatial and societal marginality and LNOB issues. For reducing poverty, it is imperative to address marginality through correcting social, economic, and other disparities among marginal regions and deprived people. Marginality as a process enhances the understanding of the underlying dynamics and contributes to better comprehension of the relationship between marginality and poverty, as well as implications for vulnerability and LNOB.

In practice, marginality and extreme poverty in Bangladesh need to be addressed by going far beyond typical poverty reduction programmes. For LNOB, marginality is relevant as it describes people and groups in situations affected by societal factors and in places at the edges of ecological, social, economic, political, and physical systems. In general, most of the extremely poor are marginalised, but not all marginalised are necessarily extremely poor people. It is important to ensure that the options targeted to the extreme poor involve technological, institutional, and financial characteristics that respond to the specific features, capacities, and capabilities of the marginalised social groups and are consistent with their endowments.

Only by understanding the causes can the designing, implementing and evaluating interventions for attacking LNOB issues begin. In designing LNOB programmes, it is important to incorporate the perception of marginality as articulated by the poor people themselves. This may lead to begin by implementing income generation measures in some cases; but in the case of others, this may lead to begin by reducing the variability of income, or strengthening women's autonomy, or improving the quality of services the poor receive at the health centres. In practice, it is multidimensional LNOB issues that matter for policy.



Moreover, the micro perspectives can provide the elements of a sustainable graduation approach for the lagging people and regions which needs to blend together elements of livelihoods, social protection, financial inclusion, and social integration. For the marginal and extreme poor, the multi-dimensional support approach should address both immediate needs of participants using grants, interest-free loans, and asset transfers, as well as long term investments in life skills and technical skills, training, enterprise and entrepreneurship development, positive behaviour change, savings, and financial planning.

In addition to the poor as defined by the head count ratio, the lagging population groups in Bangladesh include three broad categories of the marginal poor—those who live in areas that are remote and agro-ecologically unfavourable; socially marginalised groups 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 (see Table 6 below). It is quite challenging to identify and specifically target these groups who need special attention in LNOB policies.

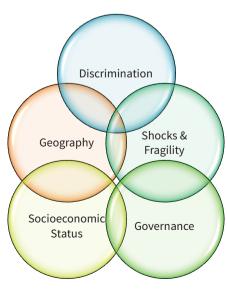
The LNOB issues in the context of Bangladesh thus have multifarious dimensions and risk factors; such as occupational and minority identities and living in the remote char (vegetated islands and sandbars) or hill areas, which clearly create the necessary ingredients for being marginalised and denied 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 technologies (UNDP, 2018).

### 1.2 LNOB in Bangladesh: Sources and Multiplicity of Deprivation

A convenient framework for conceptualising LNOB, developed by UNDP (2018), suggests five intersecting factors that are essential to understand who is being left behind and why, and shape solutions accordingly (Figure 1). All persons living in extreme poverty can be considered 'left behind', as can be those who endure disadvantages or deprivations that limit their choices and opportunities relative to others in society.

Using the framework, whether or not people are left behind 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 key factors for lagging behind are not one-dimensional rather these are multidimensional and are not mutually exclusive. In Bangladesh, the manifestation of the five intersecting factors can be seen in different contexts:





### i. Discrimination

### • Ethnic Minority Groups

According to the 2011 Population Census, about 1.8 per cent of the Bangladeshi population belongs to ethnic minority groups totalling nearly 1.6 million. The majority of these populations live in the plains of the north and southeast, as well as the Chittagong Hill Tracts (CHT) region. The predominant groups are Chakma, Marma and Tripura. The government recognises 27 ethnic groups.

### Transgender Communities

According to the Department of Social Welfare (DSW) survey, there are around 9,285 hijras in Bangladesh. Due to lack of laws recognising hijra status in Bangladesh, 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 the 'third gender' status in 2013.

### ii. Geography

### Chittagong Hill Tracks (CHT) region

The CHT region is the home of different ethnic groups 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 0.85 million.

In addition, there are the coastal region, haor areas, barind areas, and river erosion areas which form parts of unfavourable geography.

### iii. Socioeconomic status

### People living in extreme poverty and poverty

Nearly one in four people (24.3 per cent) live in poverty and 12.9 per cent live in extreme poverty in Bangladesh.

### 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 14.4 million adolescent girls in Bangladesh. 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 per cent 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).

### 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

As per HIES (2016), around 19 per cent of the population in the urban areas livein poverty. Slums are one of the most vulnerable areas in the urban regions. 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 transgender people. The census counts 1.06 million people living in slums in Dhaka division, followed by Chittagong, Khulna and Rajshahi divisions with 635,916; 172,219; and 120,036 slum dwellers respectively. The slum population is 118,628 in Rangpur, 91,630 in Sylhet and 49,401 in Barisal divisions.

### iv. Governance

### Rural population

For the rural population in Bangladesh, who form nearly 65 per cent of the total population, 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 well-being. Indicators of good governance covering accountability, transparency, participation and predictability have important implications for the welfare of the marginal and left behind populations.

### v. 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 165 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.

### 1.3 Some Key Aspects of LNOB in Bangladesh

In Bangladesh, the deprivation and lagging behind process is multidimensional and entails all the five above factors, although their sources and multiplicity vary over different lagging communities/population groups and geographic regions.

The impact of climate change, ecological fragility and environmental shocks are also becoming increasingly evident. For understanding the leaving behind drivers in Bangladesh, it is important to consider several issues such as, types of deprivation; extent of disadvantageous situation; violation of basic rights; apparent and underlying causes; the state of psychological construction of deprived population groups; and involvement of second or third parties as contributing factors. In this context, it is important to analyse poverty along with marginality and lagging behind issues to have a fuller understanding of the situation and suggest ways to help improve the conditions of the lagging communities.

The issue of inequality and the left behind syndrome in Bangladesh is linked to most SDGs. Quality lifelong learning for all is the key to building a democratic society and promoting social and gender equality. Equitable access to health service and to conditions that ensure good health also promote good quality of life and create opportunities for people to support themselves, including people with limited resources. Clear regulations on ownership, sale and inheritance of land that cover both women and men and different groups in society form the basis of sustainable use of natural resources and food security. Gender equality and empowerment of women and girls are keys to achieving greater equality in society. Peace and freedom from all forms of violence are essential to building sustainable societies in which all individuals and social groups can use their productive abilities to the maximum extent for enjoying greater social welfare and inclusive development.

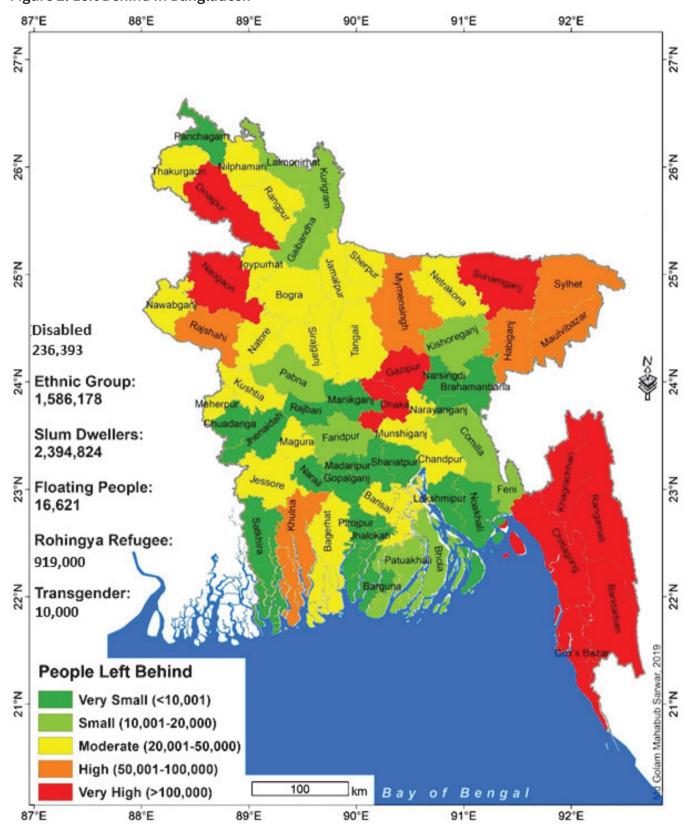
Given that deprivation is a complex and multifaceted phenomenon, a broad set of variables covering economic, social, ecological, and other dimensions of human well-being are needed to understand the extent and sources of deprivation. If anyone is deprived of any of the above dimensions, the particular 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 groups 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. In addition, middle class vulnerability, lack of connectivity, inadequate service delivery and low quality of services are important dimensions of LNOB in Bangladesh.

### (i) Poverty and extreme poverty

The official poverty measure in Bangladesh uses money-metric poverty or poverty measured on the basis of a 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 a poverty line approach that we are more familiar with. 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.

Figure 2: Left Behind in Bangladesh



Source: Authors' compilation from BBS: HIES 2016, ILO Report: 2017, Census of Slum and Floating Populations (2014), The Department of Social Welfare Survey: 2013, UNICEF Bangladesh Website.

However, when we speak of income poverty per se, there seems to be a case for viewing income not as a means to an end, but as an end in itself; that is, to see the attainment of command over some satisfactory level of income as a desired human functioning.

If we wish to speak of poverty lines, then we must see income as a means (for achieving the end of some level of satisfactory human functioning), and this will entail avoiding the logical lapse of seeking invariance of the poverty line in the space of resources rather than functioning. This, in turn, raises the question of why we should not, instead, measure poverty directly in the space of human functioning with the help of multidimensional measures of deprivation. The problem would not arise if we thought of money-metric poverty as a matter of avoiding low incomes, as such. The measurement of deprivation requires a more human engagement with poverty.

Poverty and economic well-being is multidimensional, although in practice this multidimensional character is summarised into a single monetary measure by employing money metric approaches to measure well-being in Bangladesh, favouring in particular income and expenditure measures, seen as an adequate proxy for poverty. These measures are cardinal, allowing one to make direct comparisons and quantitative analysis and are straightforward to interpret. However, there is a clear difference between definitions of poverty which are restricted to income (or consumption) and those which incorporate such factors as autonomy, self-esteem, and participation, as well as other factors related to multidimensional poverty such as living conditions, water and sanitation, health, etc.

The macro perspective on poverty provides information on macro indicators of growth, income, employment, education, and others. Similarly, information on several micro indicators such as access to water and sanitation, structure of houses, and many more can also be gleaned from these statistics. Taken together, the picture gives useful information on the socioeconomic situation of the larger sections of the country's people. But what we miss in these statistics are the ground realities experienced by the people themselves. We also miss the insights of local people who have a clear understanding of their developmental problems and the way out.

In Bangladesh, the national poverty headcount rate declined by more than 57 per cent (32 percentage points) between 1992 and 2016. In 1991-92, nearly 57 per cent of Bangladesh's population was poor (per capita consumption below the upper poverty line) as compared with 24 per cent in 2016 (Figure 3).

The percentage of population under the lower poverty line--the threshold for extreme poverty--fell by nearly 69 per cent (or 28 percentage points) between 1992 and 2016-from 34.3 per cent in 2000 to 13.0 per cent in 2016. However, it must be remembered that an estimated 39.6 million Bangladeshis are still below the (upper) poverty line in 2016; and 24 million among whom are below the lower or extreme poverty line.

On the other hand, the multidimensional poverty index (MPI) provides a comprehensive view of the various ways in which people experience poverty in their daily life. The traditional poverty measures shed light on how little people earn but not on whether or how they experience poverty on a day-to-day basis.

Figure: 3 Poverty and extreme poverty MPI Headcounts in 2000s headcounts in 2000s 48.90% 40.00% 31.50% 67.20% 24.50% 57.80% 34.30% 41.70% 25.10% 17.60% 13.00% 2000 2005 2010 2016 2004 2007 2014 Poverty Rate Extreme Poverty Rate MPI Source: BBS, HIES: various years

Source: DHS various years

The MPI looks at the multifaceted nature of poverty. It identifies people's deprivations across three key dimensions – health, education and living standards, lacking amenities such as clean water, sanitation, adequate nutrition or primary education.¹ Those who are left behind in at least a third of the MPI's components are defined as multidimensionally poor. The MPI can be used to create a comprehensive picture of people living in poverty, and permits comparisons within countries by ethnic group, urban/rural area, and age group, as well as other key household and community characteristics. For each group, the composition of MPI by each of the 10 indicators shows how people are poor.

The 2019 MPI shows that the population in multidimensional poverty in Bangladesh has dropped to 74.4 million in 2014 from 93.7 million in 2004. Thus Bangladesh got about 19.3 million people out of poverty between 2004 and 2014, which is the fastest reduction in MPI during the period across 101 countries of the world (OPHI/UNDP, 2019). The data for Bangladesh from 2014 shows that 21.5 per cent of the population is vulnerable to multidimensional poverty and 16.2 per cent is vulnerable to severe multidimensional poverty. The data also reveal that a clear majority of the multidimensional poor live in the rural areas, where poverty rates are four times higher than that of urban areas. Further, nearly half of the people living in multidimensional poverty are 18 years or younger. The data also shows that a large majority of the people in Bangladesh are at risk of sliding into multidimensional poverty, which can be hastened by sickness, unemployment, climatic impacts, and other adverse developments.

In addition to multidimensional poverty at the national level, the MPI can also be 'decomposed' by sub-national regions to show disparities in multidimensional poverty within Bangladesh. Table 1 shows the MPI value and its two components at the division level in Bangladesh: the incidence of poverty (H) and the average intensity ofdeprivation faced by the poor (A). The last two columns present the percentage of the population vulnerable to multidimensional poverty and living in severe poverty, respectively. Regional population figures, in the second column, are estimated using the weighted sample share of each region and the 2008 population estimates from UNDESA, Population Division (2011), World Population.

The changes in MPI over time can be observed for Bangladesh since the country has more than one year of comparable survey data. Table 2 shows changes to multidimensional poverty over time. It compares the change by showing the value and confidence interval for the multidimensional poverty rate (MPI) and its two components: incidence of poverty (H) and average intensity of deprivation faced by the poor (A) at the national level.

Table 1: MPI by divisions in Bangladesh

Region	Multidimensional poverty index, MPI= HXA	Poverty head- count rate as per MPI calculation	Poverty head- count rate as per CBN	Population vulnerable to poverty*,%	Population vulnerable to severe poverty **,%	Population share
National	0.198	41.7	24.3	21.4	16.6	100
Urban	0.103	23.0	18.9	20.2	7.7	27.0
Rural	0.233	48.6	26.4	21.9	20.1	73.0
Barisal	0.220	48.4	26.5	23.0	19.4	6.30
Chattogram	0.189	47.7	18.4	21.2	17.2	19.4
Dhaka	0.178	47.8	16.0	22.0	15.0	33.6
Khulna	0.154	43.7	27.5	22.6	9.9	9.7
Rajshahi	0.194	46.0	28.9	20.6	14.8	11.3
Rangpur	0.205	44.5	47.2	23.2	13.5	11.3
Sylhet	0.329	52.4	16.2	15.7	35.0	8.4

Note: \*A person is identified as vulnerable to poverty if he/she is deprived in 20–33.33 per cent of the weighted indicators. \*\*A person is identified as living in severe poverty if he/she is deprived in 50–100 per cent of the weighted indicators.

Source: OPHI Country Briefing 2019—Bangladesh using DHS 2014

<sup>&</sup>lt;sup>1</sup> The three dimensions are: education with one-third weight (years of schooling, school attendance; with 1/6 weight each); health with one-third weight (child mortality, nutrition; with 1/6 weight each); and standard of living with one-third weight (cooking fuel, sanitation, water, electricity, floor, asset ownership; with 1/18 weight each).

Further disaggregation of income poverty shows that there exist a large numbers of pockets of poverty and extreme poverty across different geographical regions in the country. The poverty and extreme poverty maps--jointly prepared by BBS, World Food Programme (WFP) and the World Bank--provide useful information on poverty at zila and upazila levels, and wide variability in poverty incidence in the country.

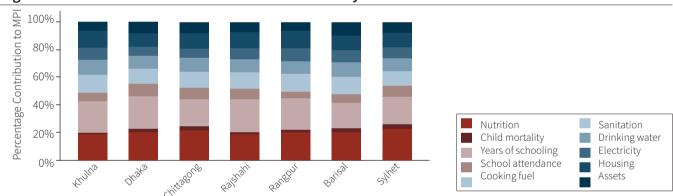
Table 2: Changes in multi-dimensional poverty in Bangladesh

			MPI = H x A		Incidenc	e of poverty	(H), %	Average in	tensity acro	ss poor (A), %
Survey	Year	95 % CI			95 % CI		95 % CI			
		Value	Lower	Upper	Value	Lower	Upper	Value	Lower	Upper
DHS	2004	0.365	0.352	0.378	67.2	65.4	69.1	54.3	53.6	55.0
DHS	2007	0.292	0.279	0.304	57.8	55.7	60.0	50.4	49.9	51.0
DHS	2014	0.198			41.7			47.5		

Source: OPHI Country Briefing 2011& 2019—Bangladesh. Note: MPI 2019 is estimated using DHS 2014

The top ten upazilas in terms of incidence of extreme poverty shows that six of these upazilas are concentrated in the Kurigram district of Rangpur division, while three are in Barisal district of Barisal division, and one in Sylhet district of Sylhet division (Table 3). A similar picture is also found in the case of moderate poverty. In this case, seven upazilas are concentrated in Kurigram district of Rangpur division; two are in Barisal district in Barisal division, and one in Chandpur district of Chattogram division (Table 4).

Figure 4: Contribution of various indicators to MPI by divisions



Notes: Source DHS year 2014, own calculations.

Source: (OPHI/UNDP, 2019)

Table 3: Top ten upazilas by incidence of extreme poverty

Division	District	Upazila	% of extreme poor, 2010
Barisal	Barisal	Mehendiganj	50.0
Barisal	Barisal	Hizla	49.5
Rangpur	Kurigram	Phulbari	48.8
Rangpur	Kurigram	Char Rajibpur	48.7
Rangpur	Kurigram	Rajarhat	48.6
Sylhet	Sylhet	Gowainghat	46.5
Rangpur	Kurigram	Ulipur	46.2
Rangpur	Kurigram	Nageshwari	45.4
Rangpur	Kurigram	Bhurungamari	44.7
Barisal	Barisal	Muladi	44.1

Note: The information is based on Bangladesh Poverty Maps 2010, developed in a joint exercise by the Bangladesh Bureau of Statistics (BBS), the World Bank and the United Nations World Food Programme (WFP). Similar maps using HIES 2016 data are not yet available.



Table 4:Top ten upazilas by incidence of poverty

Division	District	Upazila	% of poor, 2010
Rangpur	Kurigram	Char Rajibpur	68.8
Rangpur	Kurigram	Phulbari	68.5
Rangpur	Kurigram	Rajarhat	67.7
Rangpur	Kurigram	Ulipur	65.3
Rangpur	Kurigram	Bhurungamari	65.1
Rangpur	Kurigram	Nageshwari	65.0
Barisal	Barisal	Mehendiganj	64.4
Barisal	Barisal	Hizla	62.3
Chattogram	Chandpur	Haim Char	61.3
Rangpur	Kurigram	Chilmari	61.1

Note: The information is based on Bangladesh Poverty Maps 2010, developed in a joint exercise by the Bangladesh Bureau of Statistics (BBS), the World Bank and the United Nations World Food Programme (WFP). Similar maps using HIES 2016 data are not yet available.

### (ii) Income inequality

Income inequality in Bangladesh (Gini coefficient) has increased from 0.36 in 1974 to 0.483 in 2016; the Gini has increased from 0.35 to 0.454 in the rural areas and from 0.38 to 0.498 in the urban areas over the period. By and large, income inequality is on the rise in Bangladesh. Table 5 shows the extent of income inequality using two measures. The first three rows give the Palma ratio in Bangladesh; as well as separately for urban and rural areas of the country. The remaining rows give the Gini coefficient of five districts which have highly unequal income distribution. The Palma ratio suggests that inequality in urban areas is higher than that in rural areas.

Table 5:Income inequality in Bangladesh

Palma ratio	
National	2.92
Urban	3.10
Rural	2.49
Gini index/district	
Khulna	0.83
Pirojpur	0.72
Kustia	0.61
Naogaon	0.57
Brahmanbaria	0.54
Bangladesh	0.48

Source: HIES, 2016

As per HIES 2016, the income share accruing to the bottom 40 per cent of the households has declined from 18.30 per cent in 1974 to 13.01 per cent in 2016. Further, the ratio of income share of top 10 per cent to bottom 10 per cent of the households has increased from 10.14 in 1974 to 37.78 in 2016 showing a rapid worsening situation for the bottom 10 per cent households' share in total income. Over the 1974-2016 period, income share has declined for the lowest four quintiles while income share has increased in the top quintiles.

There are clear indications that not only the poor, but the middle class has also suffered losses in the share of their incomes. The income share of the households in the lowest quintile decreased from 7.20 per cent in 1974 to 5.22 per cent in 2010. The income share of households in the 2nd quintile was 11.30 per cent in 1974 which declined to 9.10 per cent in 2010. The income share of the 3rd quintile also declined from 15.10 per cent in 1974 to 13.33 per cent in 2010. Similarly, the income share of the households in the 4th quintile declined from 22.80 per cent to 20.56 per cent over the same period. It shows that the rate of loss in income share is inversely related with the economic status of the households. The poorer the households, the more they suffer in terms of losing income share. On the other hand, there has been a hefty gain in income share for the top quintile from 44.40 per cent in 1974 to 51.79 per cent in 2010. Similar losses and gains in income shares of quintiles are observed in both rural and urban areas.

Widening income gaps are the consequence of a series of factors including weak labour market institutions, inadequate social protection systems, low quality of governance, poor-quality of health and education services, inadequate access

to credit and financial services and asset concentration. Globalisation and skills-based technical change are important drivers of rising household income inequality in Bangladesh. These are often strengthened by existing patterns and intergenerational transfers of inequality resulting from skewed access to higher-level of education. However, the good news is that trends in income inequality are reversible; it is possible to shift from increasing to decreasing income inequality through appropriate policy reforms. The HIES (2016) further shows that the lowest income unequal districts in terms of Gini coefficients are: Gazipur (0.349), Narail (0.351) Bagerhat (0.371), Comilla (0.377), and Barguna (0.379).

### (iii) Socioeconomic discrimination

Indicators of poverty show that poverty has fallen from around 50 per cent of the population in 2000 to about 24 per cent in 2016; and 8 million people have moved out of poverty since 2010.GDP growth has accelerated above 8 per cent in FY2019, with an average of over 6.3 per cent in the last decade. The Global Gender Gap Report 2018 published by the World Economic Forum (WEF) has ranked Bangladesh 48th in the world; and Bangladesh is the only South Asian country which is ranked under 100. Bangladesh owes its high ranking mostly for its notable achievements in political empowerment of women, for which it was ranked as high as 7 in the world by the WEF.

Despite such spectacular achievements, social inequalities have widened even in the presence of high economic growth in the country. Today, more women are in the workforce, in politics, in leadership roles--breaking stereotypes and societal taboos. Yet, gender discrimination makes women prone to deeper disparities. Women are also more likely to be in vulnerable employment, with more than 80 per cent of women's jobs being informal or unprotected. Further, gender discrimination intersects with other socioeconomic profiles, such as age, disability, ethnicity, economic status and so on, multiplying women's burden of inequalities many times. Whether the issue is fiscal or other policies or safe migration or improved regulation of financial markets, different and potentially unequal outcomes for women and men persist and deliberate actions can only correct the situation.

For realising the LNOB goals, the identification of socially excluded or marginalised communities is crucial. In Bangladesh, the marginalised groups differ in their exposure to risks based on factors, such as age, gender, social group, ethnicity, sexual orientation, caste and other distinct social characteristics. Moreover, these communities are heterogeneous in nature. For instance, there are more than 45 ethnic minority groups who live in the Chittagong Hill Tracts (CHT) region and plain land areas of the country. Besides, there are cleaner/sweeper and many other communities (popularly known as dalits) who also have different socio-cultural characteristics in comparison with the mainstream Bangali society. There are at least 35 ethnic languages in Bangladesh. Though initiatives have been taken in a limited scale to ensure primary education for the indigenous children in their own languages, it is yet inadequate and there is a lack of competent and qualified teachers in indigenous languages.

Inequality is also a matter of disparities related to access, opportunities, resources and the ability to contribute to and make use of potential/emerging development opportunities. This is true at all levels; from differences in opportunities to individuals, specific social groups and geographic regions. Inequality tends to perpetuate poverty since extreme poverty in different dimensions makes it more difficult for people and society to benefit from development. Inequality is often reflected in inequitable access to resources and utilities, such as access to clean water and hygienic sanitation; and is therefore also a source of deprivation.

In Bangladesh, large disparities in education, health, nutrition and other non-income dimensions of well-being exist between households of different income levels in society. Disparities also exist among rural and urban households. Although declining, still gender gaps are significant in many indicators. Obviously, income inequality is an important determinant of non-income inequalities. However, income inequality alone does not explain such variations; social norms and behaviour, quality of governance and service delivery, and effectiveness of public policy also matter.

Most inequalities are also rooted in issues of social, legal and economic inequality that exists in the country. Inequality is intrinsically linked to several SDGs such as 7, 12 and 13; as 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. In Bangladesh, inequality and LNOB issues thus have to be faced in an integrated manner.

On the basis of poverty, inequality and other socioeconomic and cultural characteristics, Table 6 gives a summary profile of lagging communities who presently remain at the margin of development and need to be brought into the mainstream of development for realising LNOB in Bangladesh.

Table 6: Typology of lagging community/region in Bangladesh

Well-being dimension	Nature and extent, national average	Lagging community/location
Income/Expenditure		
Poverty rate	24.3% in 2016	Poverty rates of 36 districts (out of 64 districts) exceed the national average. Kurigram district has the highest poverty rate (70.8%). Most of the country's poor are concentrated in the north western and south central zones of the country. In addition, Bandarban (63 per cent), Dinajpur (64.3 per cent), Jamalpur (52.5 per cent), Kishoregonj (53.5 per cent) Khagrachari (52.7 per cent) and Magura (56.7 per cent) are the top five poverty stricken districts in Bangladesh.
Extreme poverty rate	12.9% in 2016	Extreme poverty rates of 31 districts exceed the national average. Kurigram district has the highest extreme poverty rate (53.9%). The extreme poor people are concentrated in north western zone and the northern region. In addition, Bandarban (50.3 per cent), Dinajpur 45 per cent), Jamalpur (35.2 per cent), Kishoregonj (34.1 per cent) Khagrachari (32.8 per cent) and Magura (37.7 per cent) are the top fiveextreme poverty stricken districts in Bangladesh.
Income inequality, Gini	0.48 in 2016	A total of 12 districts have greater income inequality than the national average. Among them, Khulna district has the highest Gini (0.834). Income inequality is mostly concentrated in south western, north western and western zones.
Monthly nominal household income per capita, BDT	BDT 15,988 in 2016	In five divisions (Barisal, Sylhet, Mymensingh, Rajshahi and Rangpur), monthly household per capita income is below the national average. Rangpur division has the lowest average monthly household nominal income (BDT 10,547)
Monthly nominal household expenditure per capita, BDT	BDT 15,715 in 2016	In 47 districts, monthly nominal household expenditure per capita is below the national average. In three districts (Kurigram, Dinajpur, and Magura), monthly household nominal expenditure is below BDT 10,000. These districts are mostly concentrated in south western, north western and western zones.
Social/human development		
Labour force participation rate 15+, %	58.2% in 2016-17	Four divisions (Dhaka, Chattogram, Barisal and Sylhet) have lower labour force participation rate than the national average. The Sylhet division has the lowest rate (49.8%).
Female labour force participation rate 15+, %	36.3% in 2016-17	Four divisions (Khulna, Dhaka, Barisal and Sylhet) have lower female labour force participation rate than the national average. Sylhet division has the lowest rate (21.9%).
Mean age at first marriage (female), years	18.6 years in 2018	A total of 35 districts have lower female mean age at first marriage than the national average. Among them, Naogaon has the lowest mean age (16.8 years). These districts are mostly concentrated in western and south central zones.
Adult literacy rate, 15+, %	73.9% in 2018	A total of 41 districts have lower adult literacy rate than the national average. Bandarban has the lowest rate (50.1%). These are mostly concentrated in south eastern and south central zones.

Well-being dimension	Nature and extent, national average	Lagging community/location
Net primary school enrolment rate, %	97.85% in 2018	In total, 20 districts have lower net primary school enrolment than the national average. Cox's Bazar has the lowest rate (94.59%). These are mostly concentrated in south eastern and north eastern zones.
Infant mortality rate, 1,000 live births	21.6 in 2018	In total, 26 districts have higher infant mortality rate than the national average. Bandarban has the highest rate (56.2). The districts are mostly concentrated in south eastern, north western and western zones.
Under 5 mortality rate, 1,000 live births	29.2 in 2018	A total of 27 districts have higher under 5 mortality rates than the national average. Bandarban has the highest rate (78.7). These are mostly concentrated in south eastern, north western and western zones.
Underweight children (6–59 months), %	22.96% in 2017-18	Three divisions (Sylhet, Mymensingh and Rajshahi) have higher underweight children rates than the national average. Sylhet division has the highest rate (32.7%)
Children stunted (<=60 months) %	31.9 6% in 2017-18	Four divisions (Sylhet, Mymensingh, Chattogram and Barisal) have higher children stunting rates than the national average. Sylhet division has the highest rate (42.7%)
Children wasted (12-59 months), %	8.55% in 2017-18	Four divisions (Sylhet, Barisal, Mymensingh and Dhaka) have higher children wasting rates than the national average. Sylhet division has the highest rate (10.4%)
Maternal mortality rate, per 1,000 live births	1.69 in 2018	Three divisions (Barisal, Rangpur and Sylhet) have higher maternal mortality rates than the national average. Barisal division has the highest rate (2.55)
Disability rate, %	8.5% in 2018	In total, 34 districts have higher disability rate than the national average. Bandarban has the highest disability rate (20.2%). These are mostly concentrated in south eastern, north western and western zones.
Child labour and hazardous child labour	49% of the working children are engaged in child labour and 75% of them are involved in hazardous work	Among all the districts Dhaka (around 40%) has the highest number of child labour followed by Chittagong (around 23%).

Ethnic minorities of hilly region and plain land

They face severe discrimination in terms of lack of legal recognition, physical & sexual violence against ethnic minority women, access to land and resources, forced language assimilation, political underrepresentation, access to health care etc. These communities are most vulnerable in terms of income and employment opportunities, poverty, housing, health, water, sanitation, education and intercommunity confidence. The majority of the ethnic minority people are engaged in agricultural activities. However, due to burning of the trees (jhum cultivation), the hill area faces huge environmental damage. Moreover, land becomes incapable of producing crops after jhum cultivation has been performed a few times. The status of entrepreneurship among the ethnic minority people is poor, especially in the hilly areas. Though there are many industries that are contributing to the economy of hilly areas, the control of these industries is completely in the hands of the Bangalis. The situation of education is also vulnerable. As these ethnic minority people mainly live in relatively remote areas, they lack the basic infrastructure needed and, in many cases, they are neglected from the mainstream development activities. The ethnic minorities of hilly areas are also severely deprived of health facilities. The Health and Demographic Survey (2018) shows that the highest rate of infant and under 5 mortality prevails in Bandarban; one of the largest inhabitants of ethnic minorities of the hilly region.

According to a 2017 ILO Report, the ethnic minority population consists of 1.6 million people. The Chittagong Hill Tracts (11 ethnic minority groups /'jumma' people or highlanders), northwest (Dinajpur, Northeast of Greater Sylhet region), central north (Mymensingh, Tangail) and South/Southeast (Cox's Bazar, Barisal) of Bangladesh (40+ ethnic minority group) regions are main geographical location for ethnic minorities. Some 80% of the ethnic minority population live in the plain land districts, bordering India, in the north and east of the country and the rest live in the Chittagong Hill Tracts, bordering Myanmar, in the south east of the country.



Tea garden workers

Tea garden workers are socially and economically excluded. and thus have negligible opportunities to find alternative work. Socially, they live and work in the tea gardens and have hardly any interaction with the mainstream population. who also look down on them because they are typically low caste people. The payment system for the tea leaf workers is extremely harsh. The workers have to reach daily targets (typically 23 kg) to meet their daily wage (as low as BDT 85) and have their wages cut if they fall short - many thus work longer hours or rope in family members (e.g. children) to ensure they meet the target. Lack of education and employment opportunities further confine them to the tea gardens. Levels of literacy are very low among tea garden workers. An ILO report (2017) which studied almost 300 workers across ten tea estates, find that only 35 per cent of respondents are literate. Without education and skills, there are few alternative employment opportunities for them. Most tea leaf pickers are women, who face further constraints with regard to mobility and the need to care for their children.

Mostly they are concentrated in Maulvi Bazar, Habiganj, and Sylhet. They are also found in Chittagong, Panchagarh, Brahmanbaria, and Rangamati. One ILO report (2016) mentions that a total of 359,085 people live in tea garden areas, including 89,812 registered workers and 19,592 casual workers.

Cleaners/ sweepers (dalits) Cleaners/sweepers are generally excluded in public places such as restaurants and shops. They are severely marginalised in terms of education and access to land. A survey conducted by Equity Watch in 2014 suggests that among the cleaner/ sweeper, almost half (44.9%) never attended school. Cleaner/ sweeper have been historically oppressed by dominant groups in society and the majority is underprivileged and struggle for job opportunities. Like other caste affected communities, cleaner/sweeper in Bangladesh are often forced to undertake specific types of labour as a consequence of their assigned caste status and are most commonly associated with the profession of 'jat sweepers' or 'horijons'. As a result of their limited access to employment, cleaner/sweeper almost exclusively work in 'service sector' performing unclean jobs in urban areas such as street sweeping, manual scavenging and burying dead bodies. Many cleaner/sweeper are stigmatised as a result of their profession and experience isolation and social exclusion within the Hindu community, Cleaner/ sweeper population remains especially marginalised and subject to discrimination not only by the majority population but also by more affluent, higher-caste Hindus who may, for example, exclude them from certain rituals and from shared spaces such as temples, restaurants and markets. The majority of cleaner/sweeper are landless and their houses are often located in abandoned fields, on khas (government owned) land near roads or pasture. Cleaner/sweeper face widespread poverty and food insecurity and are subjected to land grabbing, violence and forced conversion.

The cleaners/sweepers have been mostly living on railway land for generations. They are mostly concentrated in the north western region of Bangladesh mainly in Joypurhat, Nilphamari, Bogra and Dinajpur. As per Rahman (2016), available estimates suggest that the total number of cleaner/sweeper would be around 3.5 to 5.5 million.

Landless peasants and agricultural day labourers Agricultural labourers have been historically living in poverty. Vulnerability among them is closely associated with insecurity of employment and seasonality of demand. Around 18 per cent of the agriculture workers live in extreme poverty (HIES, 2016) which is the highest among all occupations in Bangladesh. In terms of other indicators of well-being, agricultural labourers are also in the worst situation amongst various occupational groups. Data from HIES (2016) indicate that the head of household as well as other adult members of agricultural labour households have, on average, less education compared with those in other occupations. In fact, it is lack of these resources that push these workers to become agricultural labourers. Moreover, the difference among households' ability to improve these endowments explains why poverty incidence in this group is so high.

As per LFS (2016), Rangpur and Rajshahi division have the highest number of population primarily involved with agriculture. This indicates north western region have more peasant farmers than other regions. Moreover, Rangpur division has the lowest agricultural wage rate among all divisions and Gaibandha offers the lowest wage to the agricultural workers.

## Transgender community

They are socially and economically marginalised, excluded from housing, adequate medical and educational facilities, employment, exclusion from a number of government services, They also face violence, harassment and physical abuse on a regular basis. Although the government has recognised transgender as the 'third gender', this recognition does not ensure the social acceptance of these people. They cannot study in schools as the fellow students and the teachers do not treat them well; they do not get jobs because of the sexual orientation and lack of education. Even the jobs that do not require literacy are not offered to transgender as the employers and other workers cannot approve of their presence at the workplaces. They do not get medical facilities as the doctors and staffs feel uncomfortable to serve them and sometimes maltreat them. According to Global Information Society Watch 2015 report, transgender people in Bangladesh face extreme discrimination when it comes to government services such as health, housing and education, as well as in areas such as employment and immigration. Moreover, sexual violence against the third gender community is often brutal, and occurs in public spaces, and public service areas such as police stations and prisons.

The Department of Social Welfare survey in 2013 shows that there are about 10,000 transgender people in the country. They are found in all districts but mostly concentrated in Dhaka city due to better opportunities of earning. In Dhaka city they are mostly concentrated in Old Dhaka and Mirpur.

### Commercial sex workers

The main concerns of this community are: housing (constant fear of eviction), inaccessibility in law and social practice, health care, alternative employment opportunity 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.

According to SWASA (2016), there are almost 200,000 sex workers working in Bangladesh in 2016. There are 14 official Brothels in Bangladesh; concentrated in Dhaka, Khulna, Faridpur, Tangail, Rajbari, Jessore, Kandipara, Mymensingh, and Sylhet.



### Environmental refugees

Poor people in ecologically fragile areas such as coastal districts, haor and char areas, river bank erosion areas, barind areas The ecologically fragile areas have some common vulnerability such as livelihood difficulties, lack of access to safe drinking water, health and sanitation and housing problem and lack of proper infrastructure. In barind areas, sudden weather changes in recent years is increasing the frequency of diarrhoea, fever, cough, flux and skin diseases, malnutrition especially among children. The haor region gets inundated for several months, having serious implication for agriculture sector, health, and food security of the people in the region. The southern coastal areas have been experiencing frequent cyclones in the recent years.

The southern coastal areas and northeast haor basin are the most ecologically fragile zones in Bangladesh followed by northwest drought-prone areas. The southern coastal areas have been experiencing frequent cyclones in the recent years. In 2007, the cyclone SIDR severely affected Bagerhat, Barguna, Patuakhali and Pirojpur districts and moderately affected eight districts Khulna and Barisal divisions. After a couple of years, cyclone 'AILA' again affected the southern coastal region with highest severity in Satkhira and Khulna districts.

Other excluded communities are traditional fisher folk, religious minority, artisans, chronically ill poor people, rural poor particularly women, homeless and unemployed and their families, persons with physical and mental disabilities, and poor female-headed households.

Source: Authors' Compilation from BBS: HIES 2016, SVRS 2018, LFS 2016, DHS 2018

### **Geographical and Ecological Fragility**

Most often, people are left behind and become susceptible to vulnerability and inequity when they are denied social and economic opportunities, human security and/or quality public services based on their place of residence. For instance, the agriculture based north-western region of Bangladesh is more prone to poverty as there are limited employment opportunities due to the geographical nature of the region. Contaminated or degraded natural resources make it extremely difficult for these people to sustain their livelihoods or prevent natural disasters. Legacies of deprivation and/or inequity in infrastructure, transportation and/or public services limit their choices, mobility and opportunities. Climatic conditions, altitude, desertification and/or proximity to high-risk areas such as floodplains or steep embankments can leave people isolated and vulnerable to setbacks; for example, coastal areas and southern haor basins are the high risk areas in terms of climate vulnerability in Bangladesh. The excluded and lagging areas in terms of socioeconomic indicators comprise the following four regions:

### North western region

The north-western part of the country has a long history of being backward economically compared with other parts. Historically, public investment in infrastructure, such as roads and electricity, has also been lower in this region. The region has also seen slow growth of off-farm activities such as small and medium enterprises (SMEs) that can generate remunerative employment. In addition to these regional characteristics, there are a number of spatial factors responsible for seasonal economic depression (previously termed as monga) in the north-western region. Geography is a predominant factor that leads to persistence of seasonal economic depression in this region. Rangpur division is mostly a flood plain area with two major rivers, Teesta and Brahmaputra. There are a large numbers of chars in these riverine areas where flood and river erosion are a common phenomenon. For example: Jamalpur and Kishoregonj are the two most vulnerable char areas in Bangladesh which have more than 50 per cent of the poor population. Thus, people living in the char areas are more vulnerable to natural calamities compared with those living in mainland areas. Moreover, the majority of the char people are either landless or marginally landless. These people are mostly agricultural day labourers, and many are engaged in sharecropping and livestock rearing for their landlords. The wage rate is relatively low in chars. Alternative earning opportunity is even scarcer, as there is hardly any off-farm activities. As a result, the incidence of poverty is more severe and the people are less capable of coping with seasonal crisis. The Rangpur division (north western region) lags behind in the major socioeconomic indicators as well. The region has the highest rate of extreme poverty and poverty among all the regions.

The region also has the highest unemployment rate which is 6.2 per cent compared with the national average of 4.3 per cent. In terms of no educational attainment, the north western region is second lowest among all regions. In addition, the maternal mortality rate and neo-natal mortality rate is considerably high compared with the national average.

### Southern coastal region

The south-western region (coastal belt) of Bangladesh is the area which is exposed to natural disasters like tidal surge and cyclones. Water logging and salinity come as an aftermath of the cyclones and tidal surges. Because of its geographical location, all devastating cyclones –Bangladesh has ever faced since the 1970s–has affected this area. Sidr and Aila are two recent cyclones which destructed the area the most. Although the death tolls are low due to the country's fast progress in disaster preparedness, the most devastating consequence of these natural disasters is the large scale destruction of the socioeconomic base of the affected areas. These destroy the shelter especially of the poor residing in these areas including livestock, crops and other income generating assets. They also destroy roads and infrastructure, making these areas inaccessible. Drinkable water becomes scarce after the disasters since the sources of drinkable water are washed away or destroyed by the saline water of tidal surge. Many cultivable lands remain uncultivable for a long time after the cyclones due to salinity. The region is thus one of the lagging behind regions of Bangladesh due to climate change related natural disasters.

North-western Region National

24.3

30.5

28.1

17

15.3

17

15.3

Recent Rate

Retend Motalin Rate

Figure 5: Status of socioeconomic indicators, national vs. north western region

Source: Authors' compilation from BBS:HIES 2016, SVRS 2018, LFS 2016

Table 7: Socioeconomic indicators: national vs. southern coastal region

Indicator	Southern coastal region	National
Labour force participation rate 15+, %	52.7	58.2
Female labour force participation rate 15+, %	28.4	36.3
Children stunted (<=60 months) %	32.5	31.96
Children wasted (12-59 months), %	9	8.55
Maternal mortality rate, per 1,000 live births	2.55	1.69
Percentage of semi-pucca household	14	24
Sources of drinking water as tap water	5.9	14.2
Sources of light from electricity	87.7	90.1
Non sanitary/raw latrines	10.8	19.9

Source: Authors' compilation from BBS:HIES 2016, SVRS 2018, LFS 2016, DHS 2018

As Table 7 shows, the average labour force participation rate and the average female labour force participation rate of the southern coastal region is lower than the national average and the deviation is greater for the female labour force participation rate. The percentages of children stunted and wasted (under or equal to 60 months) of this region is slightly higher than the national average. In the case of maternal mortality rate (MMR), the condition of the region is not satisfactory. The MMR in this region is 2.55 which is higher than the national MMR of 1.69. The indicators in which the region is doing worse are the incidence of semi-pucca households (only 14 per cent of the total population in the southern coastal region have semi-pucca whereas the national average is 24 per cent) and source of drinking water as tap water (only 5.9 per cent uses tap water while the national average stands at 14.2 per cent). Another indicator that shows huge difference from the national average is the use of non-sanitary/raw latrines. Only 10.8 per cent of the total population of this region uses non-sanitary/raw latrines whereas nationally almost 20 per cent of the total population uses it.

### The haor basin

The haor region in north-eastern Bangladesh forms part of the Meghna basin. It is a wetland ecosystem characterised by the presence of large bowl-shaped floodplain depressions (haors), which are seasonally inundated, interspersed with upland areas of 1-10 hectares known as haatis. It is a region which is generally considered to have lagged behind the overall progress of national development in Bangladesh in terms of key indicators of social and economic development. Although the overall poverty head count ratio (HCR) for Sylhet division is around 11 per cent which is the second lowest among all divisions, there are pronounced variations in the prevalence of poverty and extreme poverty within the haor region. As per HIES (2016), poverty maps of Sunamgonj suggest that the extreme poor and poor in this region is respectively around 26 per cent and 19.3 per cent, far above the national average of 24.3 per cent and 12.9 per cent respectively. The region also experiences widespread problems of food insecurity due to a combination of factors which includes: crop losses due to early or flash floods and erosion; poor access to markets, especially during the flood season; and isolation from traders and services. In terms of social indicators the haor region is characterised by overall notably low rates of adult literacy (65.7 per cent of total population in Sunamgonj compared with the national rate of 73.9 per cent), a high incidence of water borne diseases, and very poor indicators of maternal and child nutrition and health.

### Hilly regions

The Chittagong Hill Tracts (CHT), located in the south eastern part of Bangladesh, is the single extensive hill region in this country. The area covers about 13,184 sq. km, which is around one-tenth of the total area of the country. The area covers three hilly districts namely Rangamati, Bandarban and Khagrachari. The area has eleven ethnic minority groups and these people are collectively called the 'jumma' people which mean highlanders. This area which is described as a tangled mass of hills, ravine and cliff covered with dense trees, bush and creeper jungle, is one of the most vulnerable regions because of its limited income and employment opportunities, poverty, housing, health, water, sanitation, education and intercommunity confidence. As they live in isolated areas, outside the mainstream of national economies and development support; Land dispossession, extreme poverty, low adult literacy rate, poor housing conditions and low levels of physical assets are some of the features that characterise these households.

As Table 8 shows, the poverty rate (48.1 per cent) and extreme poverty rate (31.3 per cent) of the population of CHT area or the tribal people is significantly higher than for the national average rates (24.3 per cent and 12.9 per cent respectively). There is an immense gap between the national average and the regional average for these two indicators. The adult literacy rate in CHT area is almost 10 percentage points lower than the national adult literacy rate, and if we exclude Rangamati, the adult literacy rate becomes even much lower. Bandarban and Khagrachari are lagging behind significantly. Language is one of the barriers that obstruct their process of availing education. Infant mortality rate (IMR) is much higher than the national average; in 2018, the IMR for the nation is 21.6 for 1,000 live births, whereas in CHT, this is 39.3, which becomes even higher at 45 per 1,000 live births if Rangamati is excluded. In case of U5MR, the region significantly lags behind as well. The disability rate in the region is almost double (15.9 per cent) the national rate (8.5 per cent).

Table 8:Socioeconomic indicators: national vs. CHT region

Indicator	CHT Hill Tracts (average of Bandarban, Khagracchari, Rangamati)	Average of Bandarban & Khagracchari (excluding Rangamati)	National average
Poverty rate	48.13	57.95	24.3
Extreme poverty rate	31.27	41.55	12.9
Monthly household nominal expenditure, BDT	13,156	12,452	15,715
Infant mortality rate, 1,000 live births	39.3	45.0	21.6
Under 5 mortality rate, 1,000 live births	49.13	52.85	29.20
Disability rate, %	15.9	16.7	8.5
Adult literacy rate, 15+, %	62.4	57.3	73.9

Source: Authors' compilation from BBS:HIES 2016, SVRS 2018, LFS 2016, DHS 2018

Over the years, two distinct regions have emerged in Bangladesh –lagging region and relatively well-off region. Available statistics from HIES 2016 indicate that 15 to 20 districts (out of a total of 64 districts) in Bangladesh can be classified as lagging districts. For the lagging region, special allocations are needed for infrastructure development; emphasising technical education and giving greater accessibility to the lagging regions in the wider economy which will address regional disparity issues. Lagging regions should be supported with skill development, improvement of infrastructural facilities that can open the door of economic opportunities and increased economic mobility, development of manufacturing activities, storage facilities for agricultural and fisheries products, and creating opportunities for remittances earnings. Further, necessary steps are needed to lessen the impact of natural disasters and build up resilience to minimise the damages that might be brought by these disasters.

For the 8<sup>th</sup> Plan, a key concern is to translate the directional model for inclusive growth and 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 also needs to have success in building a robust middle class and reducing extreme poverty and social marginalisation for creating a more equitable society.





# 2 Addressing LNOB: Past Policies and Progress

### 2.1 Review of Policies

Although the term LNOB was not explicitly used, public policies in Bangladesh has always recognised the utmost importance of reducing inequalities in all its form for promoting inclusive and sustainable development in the country. The Sixth Five Year Plan (2010-2015) sought to tackle income inequality through a number of strategies and policies including increases in employment, labour productivity and wages; development of human capital with better access to the poor; the expansion of microcredits and loans for MSMEs; increase in spending on social protection and improving its effectiveness; reform of public spending with greater emphasis on health, education, agriculture, rural development; and reform of taxes with emphasis on progressive personal income taxation.

The government has adopted the National Social Security Strategy (NSSS) that will help eliminate extreme poverty and reduce vulnerability and inequality. Direct job creation programme and workfare programmes are also operated by the government such as Employment Generation Programme for the Poorest (EGPP), Food for Work (FFW) programme and the National Service (NS) programme especially for creating jobs for the poorest.

For distributing khas land among the landless people and protecting the land rights of the ethnic minorities of Bandarban, Khagrachari and Rangamati districts, the Agricultural Khas Land Management and Settlement Policy was enacted in 1972 that was revised in 1995. As a party to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the National Women Development Policy was adopted in 2011. The National Education Policy 2010 emphasises removing barriers to education, ensuring parental choices, instruction in own language, child as a subject of right and alternative arrangement for working children. The policy has brought economically disadvantaged children, including street children under education services. In order to prevent dropped out rate, the policy emphasises on the education for street and other disadvantaged children through providing support for free admission, free education materials, midday meal and stipend. The objective is also to extend compulsory primary education up to grade eight with scope for vocational education at primary level and inclusion of pre-school in all government primary schools.

The National Children Policy 2011 has been adopted with principles of non-discrimination, best interest of children, respecting children's opinions and ensuring children's participation and ensuring transparency and accountability of all individuals and institutions responsible for realising child rights. The Policy has given special emphasis on children's right to health, education, cultural activities and leisure, birth registration and identity, protection, special rights of the children

<sup>&</sup>lt;sup>2</sup> Since the beginning of both the 7th Five Year Plan (2016-2020) the SDGs (2016-2030) coincided, this gave Bangladesh a great opportunity to integrate the SDGs in the 7th Plan strategies and policies. The government partially aligned the SDGs targets with 7th Plan targets, where 14 goals are thematically fully aligned and 3 goals (SDGs 14, 16 and 17) are partially aligned. The LNOB theme has been infused in almost all development targets in the 7th Plan.

with disabilities, rights of the minority and ethnic minority children and rights of the adolescents and their development. The National Child Labour Policy 2010 aims at making meaningful changes in the lives of children by withdrawing them from all forms of labour including the hazardous work and worst forms of child labour.

The goal of the National Food Policy 2008 is to ensure a dependable food security system for all people of the country at all times through ensuring adequate and stable supply of safe and nutritious food; enhancing purchasing power of the people for increased food accessibility; and ensuring adequate nutrition for all (especially women and children).

Beginning with the 7th Five Year Plan (2016-2020), Bangladesh has become one of the front-runners in institutionalising the SDGs implementation mechanism and is following a 'whole society/LNOB' approach in carrying out the development interventions.<sup>2</sup> The 7th Plan recognises that, since the existing distributions of assets and human capabilities are unequal, the benefit of growth favours those who are better endowed with these assets. The long-term income inequality reduction strategy must therefore focus on reducing this initial gap. Human development strategy with emphasis on alleviating the access gap for the poor is one powerful instrument for the purpose.

Similarly, facilitating asset accumulation through better access to credit for the poor, social inclusion of the poor and disadvantaged by eliminating physical and social barriers are important instruments for reducing income inequality in Bangladesh. Moreover, fiscal policy is a powerful instrument for reduction of income inequality. This requires both increased public spending on social sectors (e.g. health, education, water supply, sanitation, and social protection) and a well-designed income tax system that would tax all sources of income at a progressive rate.

The 7<sup>th</sup> Plan identifies two major areas for specific focus to ensure better income distribution—asset (land) redistribution and fiscal policy. In the case of land, the aim is to strengthen the land administration regime and related land market through a range of institutional, regulatory and fiscal policy reforms. A proper capital gains tax on land transactions is an important way to reduce windfall capital gains; it would also help to stabilise land prices by discouraging land speculation and providing additional revenues for spending on social services.

Clearly, a major way through which the government can help improve income distribution is by making faster progress in building up the human capital of the poor. Along with better health and education, a strong social protection system is needed as instruments for improving income distribution. One area where public spending can be increased is rural infrastructure--rural roads, rural electricity, irrigation and flood control. In addition, availability of rural credit is an important instrument for helping the poor to build up assets and protect their consumption. Another area where public spending needs to be scaled up concerns social protection. At present, the government spends about 2 per cent of GDP on social protection which should be planned to rise to 3-5 per cent of GDP over the next five years.

### 2.2 Review of Programmes and Interventions

The Ministry of Social Welfare conducts hospital social service, integrated blind education programme, school for vision and hearing impaired children and other programmes for the left behind people. In addition, destitute children training and rehabilitation centres, stipend programme for the disabled students and vocational training centres and rehabilitations for physically disabled are being implemented by the government. Integrated Disability Service Centres (Protibondi Sheba-O-Sahajjo Kendro) are working in 64 districts and 39 upazilas of the country. The government has also established Autism Resource Centre for providing better service to the autistic people. The government has established 11 special schools for autistic children. Moreover, two hostels have been established for male and female working people with disabilities. The government has been continuing the social safety net programmes with a view to alleviating poverty through improvement of socioeconomic conditions of the extreme poor people. The government has adopted the life cycle approach of social safety net programmes so that effective and proper implementation of these programmes could be ensured.

The Fourth Primary Education Development Programme (PEDP4) covers the period 2018 to 2023 to offer quality primary education to all students of the target age. The Higher Education Quality Enhancement Project is being implemented to support quality improvement initiatives at the tertiary level in both public and private universities with the aim to delineate strategies to accelerate reform in the education sector.

A number of initiatives on the eradication of hazardous child labour from both formal and informal industrial sectors. In order to overcome dropout, the Primary Education Stipend Project has been taken up along with Reaching Out-of-School Children (ROSC) programme to increase school enrolment. In 2018, about 35.43 crore text books were distributed among 4.37 crore students. Furthermore, 1.49 lakh books have been distributed among 58.25 thousand students of five ethnic groups (Chakma, Marma, Tripura, Garo and Sadri) of the country. The government has also distributed 8,405 copies of brail books among 963 visually impaired students. There are also stipend programmes for ensuring gender equality and decreasing dropout percentage in the secondary levels. In order to ensure women empowerment and increase their participation in socioeconomic activities, the government has been providing stipend, granting free studentship and financial assistance for purchasing books to the female students. The government also offers fees to the female students for appearing to the public examinations. The amount of general scholarships and technical and vocational education scholarships for female students has been enhanced.

The Health Nutrition and Population Strategic Investment Plan 2016-2021 identifies essential service package (ESP) as the first milestone on the road to UHC. Under the Plan, services are delivered through health centres as well as through household visits and ICTs are being extensively used to improve population coverage. Curative programmes include integrated management of childhood illnesses (IMCI), maternal and neonatal health activities, demand-side financing programmes (DSF) with vouchers, emergency obstetric care (EOC), and indoor and outdoor services, in most areas, if not all. The family planning directorate of the MoHFW is also engaged in sexual and reproductive health care, in addition to their role in family planning. Medicines are given free of cost from health centres, which reduces the financial burden of the patients to some extent. EPI is providing vaccines against 10 vaccines, preventable diseases: tuberculosis, diphtheria, pertussis, tetanus, hepatitis-B, haemophyllus influenza-type-B, pneumococcal pneumonia and measles and rubella. Community Clinic (CC) is the first tier public health facility to provide primary health care services to the rural community of the whole country especially remote and very hard to reach areas. Bangladesh has achieved significant success in providing free healthcare services at the grassroots level people from various types of field level healthcare facilities. As a result of proper implementation of these programmes, maternal and neonatal mortality rate have been reduced as well as average life expectancy has been increased.

The Ministry of Labour and Employment has taken various measures for the development of women and their employment such as the Northern Areas Reduction of Poverty Initiative Project provide training for poor young women of five backward districts (Rangpur, Nilphamari, Lalmonirhat, Gaibandha and Kurigram) of the northern region of the country. To ensure women friendly workplace and healthy working environment, day care centres are established for the children of working women. In order to create accommodation facilities for women workers of RMGs and other industries, 10-storied hostel buildings are being constructed in Chasara, Tongi and Tejgaon. For the development of the marginal people of the CHT districts, the government arranges different types of development and technical projects for the betterment of hilly people and their glorious culture.

The Ministry of Youth and Sports has several programmes including leather goods production, marketing and training centre for underprivileged marginal youths and training programmes at upazila level for creation of employment and self-employment. Also, participation of women in sports has been encouraged in the Seventh Plan by constructing more sports centres in divisional cities to promote woman's participation in sports.

The Ministry of Chittagong Hill Tracts Affairs, with support from UNDP, UNICEF and ADB, has implemented programmes for reducing labour of women in water preservation and use, providing maternity healthcare and bringing down mortality rate, and preventing diseases related to malnutrition and faeces. Effective strategies are being adopted to deepen the environmental sustainability and profitability of farming activities in the Hill Tracts area.

#### 2.3 Challenges of LNOB

In Bangladesh, poverty is the greatest challenge to address LNOB. Furthermore, climate change impact and natural disasters force people to become poor and homeless. The landless and marginalised people have less social acceptance compared with the people having land entitlements. Specific, differential and well-targeted policies are required to address different concerns of various components of LNOB. The challenge is to frame effective and credible policies using reliable data and information on left behind communities and regions.

#### 2.4 Financial Resources for LNOB

Access of the left behind communities to finance is a key enabler of LNOB. The Bangladesh Bank has introduced some innovative ways to promote financial inclusion of the poor who have been beyond the reach of formal financial services. Such initiatives include introducing mobile financial services, requiring banks to establish 50 per cent of their branches in rural areas, starting agent banking, and opening 10 Taka deposit bank account of farmers. Bangladesh has prepared the National Financial Inclusion Strategy Bangladesh (NFIS-B) 2020-2014 for accelerating the progress of financial inclusion in the country.

The government has undertaken several strategic institutional and policy measures to harness resources to support Bangladesh's SDGs implementation. Collaboration across different line ministries/divisions has strengthened for resource mobilisation and project implementation. The External Relations Division (ERD) of the Ministry of Finance has prepared the National Policy on Development Cooperation (NPDC) to ensure predictable and beneficial development cooperation especially with the development partners. The Planning Commission estimates suggest that Bangladesh needs additional investment to the tune of 798.68 billion US Dollar for SDG implementation during the period of 2021-2030.







In the context of LNOB, inequalities of outcomes and inequalities of opportunities are interlinked and mutually reinforcing. Hence, the 8th Plan will adopt a comprehensive policy framework to address both in Bangladesh. However, the mix of policies and how they would be sequenced are context-dependent; and specific to the needs and requirements at the local level. The 8th Plan LNOB policy framework entails four key pillars:

- Moderate income inequality;
- Reduce gaps in health, nutrition and education;
- Remove social and gender exclusion and discrimination;
- Explicit budgeting for the marginalised people.

These pillars will be built around several core LNOB agenda in the context of SDGs (Table 9).

Table 9: Core LNOB agenda during the 8th Plan

Pillar	Core LNOB agenda
Moderate income	Strengthen inclusive growth
inequality	Adopt effective redistribution policies
	Promote income opportunities for the low income population groups and lagging regions
Reduce gaps in	Ensure better targeting and pro-poor composition of public expenditures
health, nutrition and education	Improve delivery channels of quality services
and education	Strengthen institutions and improve capacity for provision of quality services
	Implement governance reforms for installing greater responsiveness to disadvantaged groups
	Expand access to un/underserved population and regions
Remove social and gender exclusion	• Expand civic/political/economic engagement for socially excluded/marginalised population groups including women
and discrimination	Adopt affirmative actions and anti-discriminatory laws/policies
Explicit budgeting for the	• Create a special LNOB fund for marginalised people which will support strategic actions for removing barriers that create hurdles in the progress of specific communities/regions.
marginalised/ lagged behind people	<ul> <li>Develop a national databaseon community-specific disaggregated data on lagging behind communities/ regions and support effective monitoring of progress on LNOB status at disaggregated level.</li> </ul>

#### 3.1 Specific LNOB Action Programmes

The following six specific LNOB action programmes will be pursued during the 8<sup>th</sup> Plan period. Further details on these programmes are given in Table 10.

#### Action 1: Adopt an integrated strategy to develop a national database and specific fund for the marginalised groups.

The creation of a strategic LNOB Fund in the annual development programme (ADP) would be considered for implementing strategic policies in support of the LNOB agenda. A national database identifying the excluded groups and their socioeconomic characteristics is important in this respect. In Bangladesh, there is a scarcity of community-specific disaggregated data on excluded communities such as the tribal people, tea garden workers, cleaners/sweepers, transgender people, sex workers, traditional fisher folk and other marginalised groups. This hinders designing concrete programmes to address exclusion and reduce inequalities. Related statistics are also needed to effectively monitor the progress in the context of LNOB. In this regard, community specific representative surveys could be conducted by the national statistical agencies.

#### Action 2: Develop and implement region- and community-specific strategic actions to combat marginalities.

'One size fits all' strategy is not appropriate while formulating policies and action plans to address the LNOB issues. There are different marginalised groups in Bangladesh who need specific actions for inclusion in the mainstream policies. Moreover, the incidence of poverty and hunger is distributed unevenly across regions/communities. Climate and ecologically vulnerable regions need specific interventions for creating sustainable livelihood and diversified employment opportunities. Hilly areas need special intervention in terms of access to health facilities. For addressing these diversified priorities, comprehensive strategies along with action plans are needed that prioritise lagged behind communities based on their specific requirements.

## Action 3: Formulate target specific action plans to increase income levels and access to productive resources of the lagged behind communities.

Along with extending coverage under the national social security strategy, customised employment guarantee schemes would be implemented for the marginalised groups for raising income levels and provide income security. Further, discriminatory provisions and practices, including statutory or customary barriers to access or ownership of assets, would be addressed along with using affirmative policies for improving income-generating opportunities of specific groups, providing access to credit and microenterprise loans, and removing barriers to participating in productive employment.

## Action4: Address limited access to education, health and nutrition services in the lagging regions and marginalised communities on a priority basis.

Limited access is observed in health, nutrition and education services in the lagging regions and marginalised communities. The action plans would focus on improving child and maternal health, reducing disparity regarding health care services, reducing out of pocket expenditures, particularly in the rural and hard to reach areas. Focus would 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 most excluded groups. In the education sector, although access to primary education is considerably in good shape, the quality of education is a matter of concern. Also as secondary school enrolment rates lag behind primary completion rates, more efforts would be directed towards secondary education. Action plan would also focus on reaching the out of school children particularly the specific groups facing greater constraints such as working children, disabled children, indigenous children and children living in remote areas or slums or living in poverty.



Action 5: Increase socio-political participation of marginalised communities through adopting integrated approaches.

Along with ensuring economic participation of the lagged behind communities and social groups, specific efforts would be undertaken to enhance their socio-political participation in respective localities and local level institutions. The action plan would 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 would be promoted.

Action6: Ensure special focus on lagging behind regions/communities in all national development plans and strategies.

Efforts would be undertaken to ensure that all national development plans and strategies recognise the LNOB issues and adopt specific policies and measures for these disadvantaged regions/communities within a time bound framework.

#### 3.2 LNOB Targets for 8FYP in the Context of SDGs

The 8th Plan further recognises that the implementation of LNOB policies will face a number of hurdles, especially from the vested interest groups. Nevertheless, the Plan will adopt specific policies for creating more equitable development in Bangladesh (Table 10).

Table 10: 8th plan LNOB policies and targets of Bangladesh

Broad Target	Policy Measures			
	Policy 1: Create LNOB strategic fund			
<b>Target 1:</b> Create the LNOB Fund within the Annual Development Programme (ADP)	1.1.1 The LNOB Fund will support strategic actions for removing constraints that limit the progress of specific communities/regions to expedite their catching up process. Depending upon specific contexts, these may involve infrastructure development, basic and technical education and other constraining elements with the aim of ensuring greater accessibility for these communities/regions to the wider economy which will address LNOB issues.			
	To avoid the 'one size fits all' approach in implementation, adopt an integrated strategy to develop a national database for community-specific disaggregated data on lagging behind communities/ regions and support effective monitoring of progress on SDGs in the context of LNOB. In this regard, community specific representative surveys could be conducted.			
	Policy 2: Moderate income inequality			
Target 1: Induce changes in the pattern of growth such that incomes of low-income population grow faster than the average.	2.1.1 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 manufacturing sector as providers of inputs and raw materials to bigger firms.			
	2.1.2 Employment guarantee schemes: Implementgovernment-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, for the infrastructure built will increased 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.			
	<b>2.1.3 Labour market policies:</b> Create stronger labour market institutions along with effective minimum wage legislation, facilitate collective bargaining to reduce wage inequality; manage drivers of inequality associated with financial and trade globalisation.			
	<b>2.1.4 Macroeconomic strategy to promote inclusive growth:</b> This will prioritise three elements-economic growth, employment creation and macroeconomic stability.			

<b>Broad Target</b>	Policy Measures
Target 2: Adopt effective redistributive measures to	<b>2.2.1 Social protection providing minimum income security:</b> Social insurance (e.g. microinsurance) and social assistance programmes to cope with contingencies and adverse events.
improve income inequalities	<b>2.2.2 Consumer subsidies:</b> 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.
	<b>2.2.3 Progressivity of tax system:</b> 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.
Target 3: Promote income opportunities for the low income population groups	<b>2.3.1</b> 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; remove barriers to participating in productive employment.
	2.3.2 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.
	<b>2.3.3 Access to finance:</b> Ensure financial inclusion for all by removing both price and non-price barriers in both demand and supply sides.
	Policy 3: Reduce gaps in health, nutrition and education
Target 1: Ensure better targeting and pro-poor composition of public expenditures	3.1.1 Increase level of public expenditures in education, health and nutrition sectors: Ensure that thesebasic 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.
	3.1.2 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.

Broad Target	Policy Measures
Target 2: 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:
	3.2.1 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.
	<b>3.2.2 Integrated service delivery systems:</b> 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.
	<b>3.2.3 Community-based programmes:</b> 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.
Target 3: Strengthen institutions and improve capacity for provision of quality services	<b>3.3.1 Focus on three important tools to build institutional capacity:</b> (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.
Target 4: Implement governance reforms for installing greater responsiveness to disadvantaged groups	<b>3.4.1</b> 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.
Target 5: Expand access to un/ underserved population and regions	<b>3.5.1</b> 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 4: Remove social and gender exclusion and discrimination
Target 1: Expand civic/political/ economic engagement for socially excluded/marginalised population groups including women	<b>4.1.1 Broaden participation in political and public life:</b> 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.
Target 2: Adopt affirmative action and anti-discriminatory laws/policies	<b>4.2.1 Promote conditions that are conducive to inequality reduction:</b> 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.

#### 3.3 LNOB Strategies for the 8th Plan: Stimulating LNOB Drivers

There are several main drivers behind rising inequality of opportunities and outcomes across specific communities/ regions in Bangladesh, such as increasing skill premiums in returns to human capital; falling labour income shares; and increasing spatial inequality especially between rural and urban areas and among geographic regions. Overall, three key areas are important for LNOB policies: efficient fiscal policy measures, interventions to address lagging communities/ regions, and more employment-friendly and inclusive growth. One must also take into account several broad conceptual issues including gender inequality, structural change and inequality, interactions between institutions and inequality, and redistribution and equity in fiscal policy.

Also, there are strong links between LNOB and the quality of institutions. The negative impact of inequality on institutional quality is well established; ranging from political and institutional stability to property rights. At the same time, inequality also affects crime and violence and, through that, the investment climate. One must also realise that greater inequality may lead to a political backlash where pressure groups would plead for populist policy measures and the political process may favour short term ad hoc policies for benefiting the lagging groups/regions but which, in the long term, could harm efficiency and growth.

The 8th Plan LNOB strategy would also be aware of the distinction between short- and long-term growth which corresponds to differences in issues between 'igniting' growth and 'sustaining' growth over the long term. Many countries can often 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 and, hence, the success of LNOB strategies.

With increasing labour productivity and rising real wages in the labour market, rapid rural transformation leading to growth of MSMEs, nonfarm employment and remittance incomes have led to a rapidly changing rural economy in Bangladesh. While rapid changes are occurring across the entire economy along with a booming middle class, a major challenge relating to LNOB in Bangladesh is to put in place effective measures to mobilise resources, capitalise on new financing sources, channel more resources to development activities from private and business sectors using innovative social development models, and re-design the financial markets to ensure financial inclusion for the poor and other financially excluded groups and businesses. Some of the key strategies to mitigate the challenges are mentioned below:

#### Inclusive growth

For addressing LNOB issues, efforts will focus more on inclusive growth along with a major role of the government at all levels to ensure that public actions are effective and efficient. The key will be to strengthen the sources of inclusive growth and bring necessary reforms to enable the lagging people to access a greater share of the benefits of growth. Empirical evidence from Bangladesh strongly suggests that access to financial services enables individuals and businesses to meet unexpected fluctuations in income, smooth cash flows, accumulate assets, and scale up productive investments.

The growth-inequality-poverty nexus in Bangladesh brings out strong linkages suggesting that increasing inequality is deleterious to poverty. The elasticity of poverty reduction to growth (the extent of poverty reduction given by each percentage point growth in GDP per capita) has declined significantly: from 0.88 during 2000-2010 to 0.73 during 2010-2016. In the case of extreme poverty, the decline in elasticity has been from 1.24 to 0.86 over the same period. The above indicates that economic growth has not become inclusive enough as Bangladesh has raised its GDP growth. The concern of the policy makers is to understand the role of inequality in the country's growth-poverty nexus and identify how and where inequality influences growth's transformation into poverty reduction.

Furthermore, since the poverty estimates are based on consumption, data from HIESs show that although GDP growth has accelerated over the years, consumption growth has been slower. The share of private consumption in GDP declined from 82 per cent in 1995 to 74 per cent in 2005; and further to 69 per cent in 2017. The HIES data show that the consumption growth rate of the poorest 40 per cent declined from 1.8 per cent during 2005-2010 to 1.2 per cent in 2010-2016. Further, consumption growth has become more unequal over different income groups. Effective policies are needed to stimulate the consumption of the poorer groups in a sustainable manner.

#### Financial inclusion

Overall, financial inclusion ensures better use of resources and better access to services that ensures the lagging people's higher quality of life. For the government, financial inclusion is an important enabler of development and addressing LNOB. Increasing financial inclusion will ensure that formalfinancial services such as loans, deposit and saving accounts, payment services and insurance are readily available to households and businesses that they can use actively and effectively to meet their specific needs. Greater access to financial services will be a key enabler for many SDGs especially for SDG1 (no poverty), SDG2 (zero hunger), SDG3 (good health and well-being), SDG4 (quality education), and SDG10 (reduced inequalities) for households; small and medium sized enterprises in terms of SDG5 (gender equality) and SDG8 (decent work and economic growth) as well as for SDG9 (industry, innovation and infrastructure) and SDG13 (climate action). Success in financial inclusion will ensure both economic and social prosperity for all making it easier to reduce inequality (SDG10).

#### Reducing income and social inequality

For reducing inequalities and disparities, the key policy agenda for the 8th Plan is to ensure a more rapid and comprehensive transition to the inclusive growth agenda that systematically addresses the problems of income inequality; closes the gaps in key social indicators including education, health and nutrition across different social groups; and tackles the discriminatory institutions and norms including lack of empowerment of the disadvantaged groups, and regional disparities. Such a transition towards inclusive growth requires a shift in the country's development paradigm to bring changes in the growth pattern such that the lagging households and regions can have higher than average income growth, can install effective redistribution policies favouring the lagging populations/regions, and can expand new avenues of economic and social opportunities for these disadvantaged populations.

For closing social gaps, the focus will be on provision of basic social services (e.g. education, health, nutrition) to groups suffering from greatest disadvantages. Innovative and quality service delivery programmes and well-conceived modalities including early childhood interventions and integrated healthcare systems tailored to specific needs of disadvantaged groups would be given careful consideration. Successes in these efforts need frontal attack on social exclusion that reinforces existing inequalities of outcomes and opportunities. The priority will 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 inequality would benefit all in Bangladesh society and ensure that no one is left behind.

#### Accessing quality education

For the 8<sup>th</sup> Plan, the best policy is universal access to good education. 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. But 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.

#### Accessing health services

The government has recruited doctors, nurses, community health care providers, and midwives to improve access to health services. More human resources should be allocated to support family welfare services. Adequate health care staffs should be provided in the hard to reach areas and low performing areas. Specific strategies should be adopted to reduce out-of pocket expenditure with a view to achieving UHC. Also national health policy should focus more on urban primary health care service delivery especially for the poor to implement the LNOB strategy.

#### Appropriate macroeconomic policy

Another aspect to counter leaving behind issues in Bangladesh is to remove anti-equality bias in public policies by adopting 'equal-opportunity fine-tuning' of all relevant economic policies. If macroeconomic stability requires high interest rates, temporary measures should be adopted to ensure required access to credit for the 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 lots of shares, and can borrow at reasonable rates to purchase available shares.

#### Addressing pockets of lagging social groups

Despite commendable success in reducing poverty, pockets of poverty and inequality remain in Bangladesh both in terms of specific geographies and particular communities. Special programmes are needed to address the LNOB challenges of these lagging groups on a sustainable basis, especially in terms of providing opportunities and income generating opportunities. More inclusive approaches to innovative development models will be pursued for the purpose during the 8th Plan.

Capacity building in the context of alleviating socioeconomic inequalities will be emphasised by expanding the economy and, at the same time, giving assistance to the needy. In pursuing inclusiveness, the approach will be anchored on two objectives: (i) ensure equitable opportunities for all; and (ii) provide social safety nets for the disadvantaged/lagging groups and regions. For the second objective, equitable access to health, education and basic infrastructure will be emphasised. Since there exist wide and entrenched disparities of economic opportunities and incomes, interventions including affirmative action programmes are critical to ensure a fairer distribution of opportunities and incomes among all social groups.

Bangladesh's financial inclusion strategy, particularly as it relates to increasing access to finance for the poor, could be phased into a short to mid-term strategy and a longer term strategy. The short-term focus will provide robust credit services and training (around empowerment and financial/skill education) for the poor and excluded. The second phase will be built on the first component, aimed at more sustainable and systemic change in the regulatory environment and financial landscape, so that the rural poor can move away from financial support to financial inclusion and rural diversification.

The initiatives have to be anchored on the role of local stakeholders in directly addressing key inequality issues. The localising of inequality reduction and LNOB programmes works for the convergence of government services and poverty/inequality alleviation efforts at the local levels. Specifically, the participatory and multi-stakeholder approaches in planning, decision-making, implementation, monitoring and evaluation will be strengthened and institutionalised.

Addressing the challenges of inequality to effect changes or improvement in local capacity to satisfy basic needs of the population requires medium to long term investments and sustained interventions. It also requires direct and continued involvement of the local stakeholders and a systematic process of localising poverty/inequality reduction initiatives, which gives way to meaningful convergence of the government, non-government and private initiatives. A systematic process of localising would ensure adequate, efficient, and prompt delivery of basic services to the poor.

Harmonising existing tools used in targeting poor beneficiaries is another priority concern. The national and local governments usually adopt different systems in identifying target groups. In order to help design a more efficient and effective anti-inequality agenda, exploring the possibility of harmonising alternative approaches may be undertaken. One must realise that for reducing inequality, one major challenge is to reach the remaining poor who are harder to reach; they face difficult challenges—of isolation. limited assets, low levels of education, and poor health conditions.

In Bangladesh, rapid economic transformation and growth have also contributed to rising inequality in income and opportunities. Some of the poor, especially those living in rural areas and disadvantaged communities or small cities and lagging regions, have limited access to high quality education and health services, or to good jobs. With the rapid pace of urbanisation, the urban poor also pose a new challenge. A growing number of workers from rural areas are migrating to the cities to work in private industry and services, and many of these jobs are informal and lack employment benefits such as health insurance and pension.

As such, it is critical to make growth more inclusive, by expanding investments in rural areas and lagging regions and promoting higher productivity in agriculture, supporting labour-intensive manufacturing and MSMEs. Bangladesh needs also to improve its poverty reduction and social protection programmes so that more poor households benefit from them.

The local administration system needs to be more supportive of self-reliant, people-centred development which empowers the rural people and lagging communities by giving them a stake in the development process. Strong local ownership of programmes can be promoted through more active involvement of the poor. The current decentralised system needs adjustments to provide them with power and resources to act and participate in decision-making about issues that affect their lives.

Given a voice, resources, awareness of government commitment to reducing poverty and inequality, and transparency and responsiveness of the local administrative system to their felt needs, the rural poor/lagging communities could wage a relentless war against poverty and inequality and contribute towards the goal of LNOB. For the purpose, a much stronger commitment from the government to decentralisation --in terms of power-sharing and financial provision--is required, if the rural poor are to experience the benefits which devolution promises in theory.

Microfinance acts as an important safety net instrument and the microfinance movement seems to have reduced the influence of informal moneylenders. Microfinance also has wider social impacts, ranging from the empowerment of women to the improvement in self-esteem of the poor and unemployed. However, its overall poverty/inequality reduction effects remain doubtful in the absence of other complementary factors, such as entrepreneurial skills and the growth of overall demand in the economy.

It needs to be recognised that measures such as microfinance and appropriate land titling as part of redistributive land reforms aim at reducing inequality with focus on capital market imperfections, but ignoring other market imperfections. They assume that people living in poverty are all potential entrepreneurs, constrained only by their inability to access credit. However, if most people are potentially entrepreneurial risk-takers, when and where property rights are well guaranteed, then they will not be constrained by lack of access to credit; one would then expect to find a lack of people willing to work, as most people would want to start their own businesses. In reality, close to 75 per cent of the working-age populations are employees, not employers (entrepreneurs). The creation of stable and decent jobs through appropriate policies and institutional support such as creating sufficient employment (quantity); that gives adequate income, security and stability (quality); and accessible to all groups (equal access) is far more likely to contribute to poverty/inequality reduction and address LNOB issues.

#### Initiative at local level for LNOB

One area of policy discourse on LNOB in Bangladesh focuses 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, effective measures may also be needed to exclude elite control and political capture of the local governing bodies. In Bangladesh, detailed information on local-level issues of LNOB 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 LNOB issues across large numbers of communities. The construction of comprehensive geographic profiles across localities has been held back mainly by limitations with conventional distributional data.

It is seen that geographic characteristics are strongly correlated with LNOB issues, even after controlling for demographic and economic conditions. The correlation with geography is observed in both rural and urban areas. 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 and through district budgets) for synergistic development along with more transparent 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.

#### 3.4 LNOB Monitoring: Mainstreaming and Measuring Progress

Recent global evidence indicates that largest increases in income inequality leading to lagging communities/regions have taken place in faster growing developing countries showing that economic progress exacerbates disparities. Bangladesh is no exception. In the rapidly changing Bangladesh society, the drivers of inequality are complex and multidimensional. Addressing inequality in such a complex situation requires a holistic approach to rectify the underlying factors that cause inequality and alter the conditions that generate inequality. Although income inequality is a critical factor that determines non-income inequalities, there are other driving forces as well, such as 'non-performing' institutions resulting in inefficient and ineffective service delivery, 'governance failure' creating corruption and absence of rule of law, and 'misdirected' public policy favouring the privileged. In practice, material inequalities are deeply intertwined with relational inequalities (e.g. in voice and agency) and such inequalities cannot be sustainably improved independently of improving relational inequality. This indicates the urgency of attacking inequality in a comprehensive manner covering all dimensions to attain the goal of LNOB.

For the domestic policy framework, one important challenge for Bangladesh is to create the necessary fiscal space to finance safety net and other LNOB programmes. For raising revenue to finance social safety nets requires more taxes; and in the present globalised nature of the Bangladesh economy, it is increasingly difficult to tax footloose capital (and even to tax the income of highly educated and internationally mobile labour). But Bangladesh still has a wide space of raising public revenues using both traditional and innovative approaches.

Since independence, Bangladesh has experienced significant structural transformations with two major outcomes which govern the pattern of LNOB dynamics: (i) emergence of dualistic labour markets (that is, a formal labour market that offers better wages, benefits, security and prospects for upward mobility; and an informal labour market characterised by low incomes and less job security, training and mobility); and (ii) services sector-led growth in which agriculture still dominates especially in employment. It is usually seen that a growth path that is driven by low-productivity activities in agriculture and services produces highly segmented and unequal labour markets. In such an economy, the poor are often excluded from dynamic growth sectors. Thus, adequate policies are crucial for generating structural changes that can realise better quality employment and poverty/inequality outcomes to reach the goal of LNOB. Macroeconomic policies, financial institutions, the structure of production, nature and composition of households, gender dynamics and social policies all influence employment outcomes and the potential for better opportunities to translate into real differences in people's lives and reduce inequalities.

The goals, targets and indicators related to LNOB as indicated by the Planning Commission (GED 2018) are summarised in Appendix Table 1.

#### 3.5 Future Directions and Way Forward

For ensuring LNOB, Bangladesh will have to use both industrial and agricultural policies to facilitate employment-centred structural transformation that covers a number of features, such as public investment in infrastructure; adequate development finance to channel required credit to specific productive activities including MSMEs; well-managed agriculture and industry 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 throughsupporting expansion of agri-based industries and fostering demand and production linkages, generateremunerative employment and productive occupational opportunities, and social policies that improvehealth, nutrition, education, skill levels and well-being of the lagging population groups and regions. These efforts will have to be sensitive to the constraints of climate change, for which efforts will be needed to support technological capacities that will propel Bangladesh to high-growth, low carbon-intensive development path.

In fact, a two-way causal relationship between poverty and the lagging behind process is relevant to Bangladesh. Bangladesh is committed under the international human rights framework to uphold equality in civil and political rights and to take steps progressively to achieve these rights including the right to development. Furthermore, some notion of equity is central to the construction of inclusive societies and the realisation of substantive citizenship for which achieving the goal of LNOB is critical.

Along with eliminating gender and other disparities, policies will underscore the intrinsic value of LNOB in Bangladesh. For practical reasons, the 8th Plan policies will put more emphasis on equality of opportunities relative to equality of outcomes. The action framework of the Plan will 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 with LNOB.

Further, regular monitoring of progress is important to assess the degree of convergence between the left behind and relatively advanced population groups and the lagging and the well-off regions of Bangladesh. In addition to reviewing progress measured by appropriate multi-dimensional indicators adopted for the purpose, trends in policy implementation and government allocations will be assessed as well. For success, timely availability of data on the indicators disaggregated by different population groups and geographic locations is a major challenge and special efforts will be given to overcome the data availability issue.

Ultimately, LNOB has issues that are directly or indirectly related to the daily work of the local governments and local institutions. The achievement of LNOB requires local action. The LNOB have issues that are directly or indirectly related to the daily work of the local governments and local institutions (e.g. NGO-MFIs). These local governments/institutions should not be seen as mere implementers of the agenda. They are local policy designers, catalysts of change, and are best-placed to link the global goals with local communities. For implementing the LNOB agenda, one important element is 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 part in the achievement of the integrated and universal LNOB agenda.

The breadth of the LNOB indicates that the focus will have to be on fine-tuning existing work of each local actor. Each local actor would re-examine what it could do more of—or do somewhat differently—to support the achievement of the LNOB agenda. Overall, four areas should be highlighted:

#### Area 1: Apply LNOB lens to the local strategies and policy/programme tools

The LNOB constitutes an important part of the backdrop against which much of the local actor's work take place. This should be reflected in the evolution of the programmes of work of these local actors, both government and non-government. An effort to integrate LNOB perspectives across their work may also imply revisiting existing thematic strategies (e.g. innovation strategy, skills strategy, green growth strategy, poverty reduction strategy etc.) to make them 'LNOB-aware', ensuring that they support the achievement of the LNOB agenda where relevant.

#### Area 2: Leverage local institutions' ground-level data and information to help analyse progress in achieving LNOB

The local actors including NGO-MFIs hold vast amounts of information – both quantitative and qualitative – that can contribute to LNOB follow-up efforts.

Area 3: Upgrade in-house capacity for integrated planning and policy-making at the grassroots level, and provide support to the local government to create a space for sharing mutual experiences on implementing the LNOB agenda

Consider the role of union parishads, upazila parishads, municipalities and sub-national governments in the implementation of LNOB; build networks and partnerships to foster cross-sectoral perspective on LNOB at subnational level; and enhance thematic projects on service delivery, which can help foster inter-linkages at local and regional levels.

#### Area 4: Raise awareness on LNOB among partners and the people

The aim would be to improve their knowledge of LNOB, familiarise them with the implications, opportunities and challenges, and urge stakeholders to fully realise their crucial role. These efforts could also point out best practices that are reliable and replicable in order to efficiently design, implement and monitor interventions in line with LNOB.

This process will empower actors within the new development architecture, including the local governments, civil society organisations, private sector and other stakeholders. In particular, NGO-MFIs can act as important actors in localising development by taking into account subnational contexts in the achievement of LNOB--from setting of goals and targets, to determining the means of implementation and using indicators to measure and monitor progress. The process will help in putting the locations and their peoples' priorities, needs and resources at the centre of sustainable development. Thus localisation does not mean only implementation of goals at the local level, by local government and others including the NGO-MFIs.

Local government and other organisations (e.g. NGO-MFIs) are the catalysts of change and are best placed to link the LNOB agenda with local communities. Localising LNOB is thus a process to empower all local stakeholders especially the local government institutions, aimed at making sustainable and inclusive development more responsive, and therefore, relevant to local needs and aspirations. The LNOB goals can be reached only if local actors fully participate, not only in the implementation, but also in the agenda-setting and monitoring.







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### Appendix Table 1

Goals, Targets and Indicators	Base year	Current status	Milestone by 2020
SDG 1 End poverty			by 2020
Target 1.1 Eradicate extreme poverty measured as people living on less than \$1.90	a dav		
1.1.1 Proportion of population below international poverty line	18.5 (WB 2010)	13.8(WB, 2016)	9.30
Target 1.2 Reduce poverty at least by half the proportion according to national defini			I.
1.2.1 Proportion of population below national poverty line (upper poverty line)	24.3 (HIES,2016)	23.1(BBS 2017)	18.6
1.2.2 Proportion of population below lower poverty line (extreme poverty)	12.9 (HIES,2016)	12.1 (BBS 2017)	8.9
Target 1.3 Introduce nationally appropriate social protection systems and achieve su vulnerable	bstantial coverage	of the poor and t	he
1.3.1 Proportion of population covered by social protection systems: Households Program beneficiary	24.6 24.6 (HIES,2010)	27.8 28.7 (HIES,2016)	na
SDG 2 End hunger			
Target 2.1 End hunger and ensure access to safe, nutritious and sufficient food all y	ear round		
2.1.1 Prevalence of malnourishment of women aged 15-49 years (%)	24(BDHS,2011)	19 (BDHS,2014)	
Target 2.2 End all forms of malnutrition including achieving targets on stunting an	d wasting in childr	en under 5 years	of age
2.2.1 Prevalence of stunting (%)	41 (BDHS,2011)	36(BDHS,2014)	25
2.2.2 Prevalence of wasting (%)	16 (BDHS,2011)	14 (BDHS,2014)	12
SDG 5 Gender equality and women empowerment			
Target 5.5: Ensure women's full and effective participation and equal opportunitie	s for leadership at	all levels of decis	ion-making
5.5.1 Proportion of seats held by women in national parliament (%)	20.21 (BPS, 2015)	20.57 (BPS, 2017)	33
SDG 7 Affordable, reliable, sustainable and modern energy			
Target 7.1 Ensure universal access to affordable, reliable and modern energy service	ces		
7.1.1 Proportion of population with access to electricity (%)	75.92(BBS, 2016)	85.3(BBS,2017)	96
7.1.2 Proportion of population with primary reliance on clean fuels and technology $(\%)$	16.68(WB, 2015)	17.72(WB, 2016)	25
Goal 8 Sustained, inclusive and sustainable economic growth and decent work			
Target 8.5 Achieve full and productive employment and decent work for all women	and men		
8.5.1 Average monthly earnings of female and male employees	Both: 12,897 Male: 13,127 Female:12072 (QLFS, 2015-16	Both: 13258 Male:13583 Female:12254 (QLFS, 2016-17)	20% increase in earnings

Goals, Targets and Indicators	Base year	Current status	Milestone by 2020
8.5.2 Unemployment rate by sex and persons with disabilities	Both:4.2	Both:4.2	Both:4.0
	Male:3.0	Male:3.1	Male:2.7
	Female:6.8	Female: 6.7	Female:4.2
	(QLFS, 2015-16)	(QLFS, 2016-17	
SDG 10 Reduced inequalities			
Target 10.1 Progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average			
10.1.1. Growth rates of household expenditure or income per capita among the	Annual income		8%
bottom 40 per cent of the population and the total population	growth of: (a)		8%
	bottom 40%		
	popn: 3.1%		
	(b) total popn:		
	6.6 % (HIES,		
	2016)		
SDG 16 Peace, justice and strong institutions			
Target 16.1 Significantly reduce all forms of violence and related death rates everyw	vhere		
16.1.1 Number of victims of intentional homicide per 100,000 population by sex and	Both:1.8	Both:1.65	Both:1.6
age	Male:1.4	Male:1.23	Male:1.3
	Female:0.4	Female: 0.42	Female:0.3
	(MOHA, 2015)	(MOHA, 2017)	

Source: Sustainable Development Goals: Bangladesh Progress Report (2018)

## List of SDGs Publication by GED since 2016

1	Integration of Sustainable Development Goals into the 7 <sup>th</sup> Five Year Plan (February 2016)
2	Policy Coherence: Mainstreaming SDGs into National Plan and Implementation [Prepared for Bangladesh Delegation to 71st UNGA session 2016] (September 2016)
3	A Handbook on Mapping of Ministries by Targets in the Implementation of SDGs aligning with 7 <sup>th</sup> Five Year Plan (2016-20) (September 2016)
4	Data Gap Analysis for Sustainable Development Goals (SDGs): Bangladesh Perspective (January 2017)
5	টেকসই উন্নয়ন অভীষ্ট, লক্ষ্যমাত্রা ও সূচকসমূহ (মূল ইংরেজী থেকে বাংলায় অনুদিত) (এপ্রিল ২০১৭)
6	Bangladesh Voluntary National Reviews (VNR) 2017: Eradicating poverty and promoting prosperity in a changing world (June 2017)
7	SDGs Financing Strategy: Bangladesh Perspective (June 2017)
8	A Training Handbook on Implementation of the 7 <sup>th</sup> Five Year Plan (June 2017)
9	Bangladesh Development Journey with SDGs [Prepared for Bangladesh Delegation to 72 <sup>nd</sup> UNGA Session 2017] (September 2017)
10	Monitoring and Evaluation Framework of Sustainable Development Goals (SDGs): Bangladesh Perspective (March 2018)
11	National Action Plan of Ministries/Divisions by Targets for the Implementation of SDGs (June 2018)
12	Journey with SDGs: Bangladesh is Marching Forward [Prepared for Bangladesh Delegation to 73 <sup>rd</sup> UNGA Session 2018] (September 2018)
13	এসডিজি অভিযাত্রা : এগিয়ে যাচ্ছে বাংলাদেশ (জাতিসংঘ সাধারণ পরিষদের ৭৩তম অধিবেশনের জন্য প্রণীত) (সেপ্টেম্বর ২০১৮)
14	Synthesis Report on First National Conference on SDGs Implementation (November 2018)
15	Sustainable Development Goals: Bangladesh First Progress Report 2018 (December 2018)
16	টেকসই উন্নয়ন অভীষ্টঃ বাংলাদেশ অগ্রগতি প্রতিবেদন ২০১৮ (ইংরেজী থেকে বাংলায় অনুদিত) (এপ্রিল ২০১৯)
17	Empowering People: Ensuring Inclusiveness and Equality [For Bangladesh Delegation to High-Level Political Forum 2019] (July 2019)
18	Prospects and Opportunities of International Cooperation in Attaining SDG targets in Bangladesh (September 2019)
19	Bangladesh Moving Ahead with SDGs [Prepared for Bangladesh Delegation to 74th UNGA Session 2019] (September 2018)
20	টেকসই উন্নয়ন অভীষ্ট অর্জনে এগিয়ে যাচ্ছে বাংলাদেশ (জাতিসংঘ সাধারণ পরিষদের ৭৪তম অধিবেশনের জন্য প্রণীত) ( সেপ্টেম্বর ২০১৯)
21	Consultation on Private Sector Engagement (PSE) in attaining Sustainable Development Goals (SDGs) in Bangladesh: Bonding & Beyond. Proceedings (January 2020)
22	Revised Monitoring and Evaluation Framework of the Sustainable Development Goals (SDGs): Bangladesh Perspective (April 2020)
23	Sustainable Development Goals: Bangladesh Progress Report 2020 (June 2020)
24	টেকসই উন্নয়ন অভীষ্ট : বাংলাদেশ অগ্রগতি প্রতিবেদন ২০২০ (মূল ইংরেজি থেকে বাংলায় ভাষান্তরিত) ( জুন ২০২০)
25	Bangladesh Voluntary National Reviews 2020 (June 2020)
26	Leaving No One Behind (LNOB) in Bangladesh; Recommendations for the 8 <sup>th</sup> Five Year Plan for implementing Sustainable Development Goals (SDGs) (September 2020)

# List of Notable Publications by General Economics Division (GED), Bangladesh Planning Commission since 2009

1. Policy Study on Financing Growth and Poverty Reduction: Policy Challenges and Options in Bangladesh (May 2009) 2. Policy Study on Responding to the Millennium Development Challenge Through Private Sectors Involvement in Bangladesh (May 2009) 3. Policy Study on The Probable Impacts of Climate Change on Poverty and Economic Growth and the Options of Coping with Adverse Effect of Climate Change in Bangladesh (May 2009) 4. Steps Towards Change: National Strategy for Accelerated Poverty Reduction III (Revised) FV 2009-11 (December 2009) 5. Millennium Development Goals: Redg Assessment and Costing 2009-2015 Bangladesh (July 2009) 6. Millennium Development Goals: Needs Assessment and Costing 2009-2015 Bangladesh (July 2009) 7. একছিছ কৰ্ম-পিন্তৰল (৩.১টি উপকেলা) (অনুয়াছি-বুল ২০৯০) 8. MDG Action Plan (51 Upazillas) (January 2011) 9. MDG Financing Strategy for Bangladesh (April 2011) 10. SARC Development Goals: Bangladesh Progress Report-2011 (August 2011) 11. Background Papers of the Sixth Five Year Plan (Volume 1-4) (September 2011) 12. 6° Five Year Plan (FY 2011-FY 2015) (December 2011) 13. Millennium Development Goals: Bangladesh Progress Report-2011 (February 2012) 14. Perspective Plan of Bangladesh 2010-2021: Making Vision 2021 a Reality (April 2012) 15. Public Expenditure for Climate Change: Bangladesh Climate Public Expenditure and Institutional Review (October 2012) 16. Development of Results Framework for Private Sectors Development in Bangladesh (2012) 17. **vå *merifie** পৰিকল্প (২০৯০-১৯) প্ৰণো অবুল্প (অবুল্প ৪৯০৯) 18. Climate Fiscal Framework (October 2012) 19. Public Expenditure for Climate Change: Bangladesh CPER 2012 20. First Implementation Review of the Sixth Five year Plan -2012 (January 2013) 21. **emprocess and Comment of Plans Bangladesh Progress Report-2012 (January 2013) 22. National Sustainable Development Strategy (2010-2021) (May 2013) 23. **wård Görafö Bagier Göraför (Sagard Göraför Bangladesh Progress Report-2012 (June 2013) 24. Millennium Development Goals: Bangladesh Progress Report-201		
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