

STATE OF THE REAL ECONOMY

**WELL-BEING, COPING
AND MOOD AT THE
HOUSEHOLD LEVEL**

JUNE 2025



PPRC
Power and Participation
Research Centre

**State of the Real Economy:
A Study on Household Economic Realities and Policy Options
Towards Strengthening Economic Democracy**

FINAL REPORT

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Preface

A researched understanding of the ground realities of the Bangladesh economy in the context of the succession of crises starting with the pandemic and later the financial crisis has been a priority for policymakers, business community and citizens alike. Such a priority has become even more urgent in the wake of the unprecedented political change of 2024 and the unleashing of popular expectations that ensued. Power and Participation Research Centre (PPRC) over the years has consistently engaged in rapid response research initiatives in critical transition moments of the national economy. These include the study *Resilience Amidst Uncertainty* (2010) to capture the impact of the global financial and food crisis of 2008, *Politics, Governance and Middle Income Aspirations: Realities and Challenges* (2016) in the wake of the political conflict around 2015, and, *Livelihoods, Coping and Recovery During Covid-19 Crisis* (2021). When the opportunity emerged through a call from the Finance Division for a competitive bid to undertake a rapid response study on the state of the real economy in mid-2025, PPRC eagerly participated and won the contract through a competitive process.

While the study is comprehensive in scope, it has had to be implemented within a compressed time scale. Fortunately, much before the awarding of the contract, PPRC conducted internal discussions on the possibility of such a research undertaking and had progressed significantly in analytical scoping and possible research designs. This pre-project preparation came in good stead when the call for a funded study arose earlier this year. The prior preparation was leveraged and customized to meet the specific needs of the awarded study. The use of technology with CAPI approach to data-collection and intense teamwork to ensure data cleaning and analysis with some sacrifice of the Eid holidays has enabled PPRC to produce this report within the agreed timeline. While the timescale has been compressed, no compromise has been made with data integrity and analytical rigour.

The report is in every sense a teamwork. The arduous task of data collection was carried out by a dedicated and experienced team of 108 field researchers who underwent an intense four-day training prior to the survey. PPRC deployed a dedicated team to supervise the data collection process and the subsequent task of data cleaning and analysis. Syed Hashemi, Mohammad Abdul Wazed and Ashraf Haque, Namira Shameem, Mohammad Ihtesham Hassan, Md. Golam Rabbani, Mahjabin Rashid Lamisha, Billal Hossain, Masudul Huq and Subodh Chandra Sarkar provided the design, supervisory and analytical support at every stage of the study. The Bangladesh Bureau of Statistics with which PPRC has a standing partnership MOU provided invaluable support in developing the sampling framework. Particular appreciation is due to the young team of Namira Shameem, Mohammad Ihtesham Hassan and Md. Golam Rabbani who went the extra mile to ensure the timely preparation of the report. Officials of the Finance Division provided useful comments during a draft report presentation session which have subsequently been incorporated in the revision of the draft report. Hossain Zillur Rahman, Executive Chairman of PPRC and Study Team Leader provided overall guidance and led the finalization of the report.

This report provides a rich body of analytically insightful descriptive findings that shed light on the key questions of the study. It is hoped that these findings will constitute actionable evidence to address household well-being and economic recovery as well as stimulate the required policy thinking towards such goals. PPRC is committed to supporting such policy initiatives in the road ahead as well as further academic analysis on the issues raised.

Hossain Zillur Rahman
Executive Chairman, PPRC & Study Team Leader
25.6.2025

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Acronyms

BBS	Bangladesh Bureau of Statistics
CAPI	Computer-Assisted Personal Interviewing
EA	Enumeration Area
GIS	Geographic Information System
GDP	Gross Domestic Product
HH	Household
HIES	Household Income and Expenditure Survey
MoU	Memorandum of Understanding
NCD	Non-Communicable Diseases
NEET	Not in Employment, Education, or Training
PPRC	Power and Participation Research Centre
PPS	Probability Proportional to Size
PSU	Primary Sampling Unit
SDG	Sustainable Development Goal
Sida	Swedish International Development Cooperation Agency
SVRS	Sample Vital Registration System
USD	United States Dollar

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Executive Summary

This report presents a comprehensive, people-centered analysis of the real economy in Bangladesh, grounded in fresh, nationally representative survey data. It assesses the lived economic realities of households amid prolonged inflationary stress, pandemic aftershocks, and political transitions. Moving beyond conventional macroeconomic aggregates, the study foregrounds structural fundamentals, vulnerabilities, coping behaviors, and shifting expectations that define everyday economic life in Bangladesh.

The analysis is structured across four thematic pillars:

1. State of Fundamentals

Foundational household indicators reveal entrenched inequalities in housing, education, energy access, and labor force participation. Rural households continue to lag behind urban ones on nearly every front, particularly in home ownership, piped water access, and electricity coverage. Educational attainment remains low, especially for women and lower-income groups, with stark drop-offs at the secondary and tertiary levels. Female labor force participation stands below 30%, underlining persistent gender norms and systemic barriers to women's economic engagement.

Remittance Landscape: International migration remains a crucial economic strategy for many households, particularly in rural areas. However, dependency is typically on a single migrant member, and while most remittances arrive regularly, there is notable variation across source countries. Chronic delays or declines in remittance flow—particularly from countries like Saudi Arabia—have heightened household vulnerability.

Occupational Transitions: A detailed occupational matrix reveals both resilience and stress-induced mobility across sectors. While skilled and formal workers displayed stability, many others shifted into more precarious employment—such as informal labor or self-employment—driven by job loss, health crises, or forced business closure. The widespread movement into informal occupations reflects both adaptive behavior and economic precarity.

2. Economic Stress and Distress

Financial fragility remains acute. Over 51% of households report having at least one member with a chronic illness, leading to recurring healthcare expenditures. Households also report eroding savings, increased borrowing, and food insecurity. Informal earners and daily wage-dependent families are disproportionately affected, underscoring the inadequacy of existing social protection.

3. Coping and Adaptation

Households are navigating compounding shocks through multi-pronged coping strategies—relying on social networks, curtailing non-essential expenses, pausing education and healthcare spending, and shifting to less secure income sources. Return migration, particularly from urban to rural areas and from abroad, reflects the inability to sustain livelihoods in more expensive or unstable environments.

4. Aspirations, Governance, and Expectations

While many households express cautious optimism about the future, confidence in governance systems remains low. Widespread reports of corruption, procedural harassment (*hoyrani*), and exclusion in service delivery—especially in safety nets, legal registration, and health services—highlight systemic inefficiencies. Yet, citizen expectations from the state remain high, particularly for employment, health access, and education. Youth exclusion from the labor market is a growing concern, with only 35.5% of individuals aged 15 to 35 engaged in paid employment.

Policy Implications

The findings call for urgent, equity-focused, and responsive policy action. Core priorities must include:

- A new **chronic illness-focused social protection program** to address health-induced expenditure burdens.
- **Youth-targeted stipend and skills programs** to reduce the NEET rate and build a productive labor force.
- A **Household Resilience Taskforce** to institutionalize **responsive budgeting**, enabling swift support during crises.
- Comprehensive **policy reform and enforcement**, especially to bring informal sector workers under legal protections.
- Investments in **data infrastructure** and the institutionalization of an **Annual Real Economy Survey** to close data gaps and guide evidence-based policymaking.

Taken together, these measures aim to build a more resilient and inclusive economy, ensuring that Bangladesh's development remains people-centered, just, and future-ready.

Part A
Study Background

1. Background

Bangladesh is undergoing a profound transformation in its political, social, and policy spheres, catalyzed by the collective resolve and sacrifices of its diverse population. The July–August 2024 uprising, initiated by student protests advocating for a discrimination-free and just Bangladesh, evolved into a nationwide movement. This movement united various societal segments, leading to the ouster of the previous regime and the establishment of a new interim government led by Nobel laureate Muhammad Yunus. This period marks a pivotal moment, offering an opportunity to reimagine the nation's trajectory towards inclusive and equitable development.

The roots of this uprising lay in deep and persistent economic distress. By July 2024, inflation soared to its highest in over a decade—headline inflation touched 11.66%, and food inflation surpassed 14%, squeezing household budgets and pushing the populace toward breaking point, drastically reducing the purchasing power of ordinary citizens—especially the urban poor, low-wage earners, and the precarious middle class¹²³. Essentials - food, fuel, rent—became increasingly unaffordable. Daily wage earners saw their real incomes contract, small businesses struggled to stay afloat, and salaried workers found their monthly earnings inadequate to meet rising costs. Layered onto this crisis were systemic failures: curfews, arbitrary internet shutdowns, and institutional unresponsiveness. The unrest and shutdowns that followed led to daily losses estimated at over USD 1 billion due to supply chain breakdowns⁴.

In response, the interim government rolled out macroeconomic measures aiming at inflation control, financial sector stability, and economic revival. The World Bank committed over USD 2 billion in new funding for reforms, flood resilience, air quality, and healthcare.⁵ While these efforts are vital, they must translate into tangible benefits at the household level. The real test of economic democracy lies not in headline figures but in the lived experiences of households—how people are coping, what trade-offs they are making, what expectations they hold, and how hopeful they feel. Economic democracy, as a guiding principle, challenges policymakers to reimagine the economy as a participatory domain—where communities, workers, and marginalized groups have a say in shaping the systems that govern their lives. It is not simply about macroeconomic stability but about fair participation, just outcomes, and accountable governance.

Nowhere is this disconnect between high-level policy and ground realities more visible than in the condition of youth. The Sample Vital Registration System (SVRS) 2023 painted a sobering picture: instead of narrowing, the NEET (Not in Employment, Education or Training) rate had worsened—from 28.9% in 2016–17 to 39.88% in 2023⁶. According to the 2022 Labour Force Survey, unemployment among tertiary-educated youth stood at 27.8%, highlighting a profound mismatch

¹ Centre for Policy Dialogue. (2024). Reducing inflation requires cutting ADP spending and unnecessary subsidies. Retrieved from <https://cpd.org.bd/reducing-inflation-requires-cutting-adp-spending/>

² The Daily Star (2024). Food inflation tops 14pc for first time in 13yrs. Retrieved from <https://www.thedailystar.net/business/economy/news/food-inflation-tops-14pc-first-time-13yrs-3675706>

³ World Food Program, July (2024). Bangladesh Market Monitor. Retrieved from https://bangladesh.un.org/sites/default/files/2024-09/One%20Pager_Market_Monitor_July%202024-Final.pdf

⁴ Business & Human Rights Resource Centre, July (2024). Bangladesh: Economy cripples under quota protest, curfew, and internet blackout. Retrieved from <https://www.business-humanrights.org/en/latest-news/bangladesh-economy-cripples-under-quota-protest-curfew-and-internet-blackout/>

⁵ Reuters. (2024). Bangladesh says World Bank pledges over \$2 bln for reforms. Retrieved from <https://www.reuters.com/world/asia-pacific/bangladesh-says-world-bank-pledges-over-2-bln-reforms-2024-09-17/>

⁶ Bangladesh Bureau of Statistics. (2023). *Sample Vital Registration System (SVRS) 2023*. Retrieved from https://nsds.bbs.gov.bd/storage/files/1/Publications/SVRS/SVRS%202023%20Final%20Report_web.pdf

between the country's education outputs and labour market absorptive capacity.⁷ This is not just an economic challenge; it is a political time-bomb. Reforms that do not democratize access to opportunity—particularly for the youth—risk deepening alienation and undermining the very legitimacy of transition. As such, this study views economic democracy not as a peripheral ideal but as a central pillar for rebuilding inclusive prosperity in post-crisis Bangladesh.

These challenges are further compounded by rising inflation, climate change impacts, growth stagnation, and increasing inequality. The Household Income and Expenditure Survey (HIES) 2022, conducted by the Bangladesh Bureau of Statistics, provides valuable insights into household economic conditions. However, need for updated real-time data had necessitated this rapid national survey be completed within 10 weeks.

Understanding the real economic conditions at the household level is essential for formulating effective policies that promote economic democracy. This involves not only analyzing income and expenditure patterns but also examining access to education, healthcare, and employment opportunities. A study by the Swedish International Development Cooperation Agency (Sida) in 2024 emphasized the multidimensional nature of poverty in Bangladesh, highlighting the importance of considering factors such as resources, opportunities, power, and human security.⁸

Moreover, international experiences underscore the significance of integrating macroeconomic reforms with micro-level interventions. Countries like Rwanda⁹ and Vietnam¹⁰ have demonstrated the effectiveness of combining economic liberalization with investments in rural development and community-based programs to achieve substantial poverty reduction.

Therefore, there is a need for a nuanced understanding of the real economy at the household level through a comprehensive national survey that will provide real-time data on economic and social dimensions of household experiences and expectations in this transitional time.

In this context, the study "State of the Real Economy: A Study on Household Economic Realities and Policy Options Towards Strengthening Economic Democracy" aims to bridge the gap between macroeconomic policies and household-level realities. PPRC was awarded this study through a competitive process to provide evidence-based recommendations for policies that address the specific needs and challenges faced by households across Bangladesh. By identifying the economic realities and pressing concerns of households, the study intends to inform short- and medium-term policy options of the Interim Government. It is hoped this evidence-driven approach will contribute to rebuilding public trust, addressing inequalities, and laying the foundation for a resilient and equitable economy.

⁷ Bangladesh Bureau of Statistics. (2023). *Labour Force Survey 2022*. Retrieved from https://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/b343a8b4_956b_45ca_872f_4cf9b2f1a6e0/2023-10-25-07-38-4304abd7a3f3d8799fbc59ff91007b1.pdf

⁸ Swedish International Development Cooperation Agency. (2024). *Multidimensional Poverty Analysis Bangladesh 2024*. Retrieved from https://cdn.sida.se/app/uploads/2025/01/27152343/Multidimensional-Poverty-Analysis-Bangladesh-2024_Sida.pdf

⁹ International Monetary Fund. (2008). *Rwanda: Poverty Reduction Strategy Paper*. Retrieved from <https://www.imf.org/external/pubs/ft/scr/2008/cr0890.pdf>

¹⁰ United Nations Development Programme. (2023). *Poverty Reduction in Comparative Perspective: Lessons for Viet Nam*. Retrieved from https://www.undp.org/sites/g/files/zskgke326/files/2023-07/int_pr_models_and_lessons_learned_for_vn-eng.pdf

2. Objectives

2.1 General Objective

The primary objective of this study is to provide a ground reality of household-level economic conditions in Bangladesh as the nation embarks on rebuilding efforts following the July–August 2024 uprising. The study aims to capture key indicators related to household economic management, current welfare conditions, coping strategies, prevailing concerns, perceptions of change, and to identify priorities for immediate policy interventions.

2.2 Specific Objectives

Specifically, the study will:

1. Assess socioeconomic status, income and expenditure patterns, and financial resilience at the household level.
2. Analyze access to education and training of household members, employment status of earning members, occupational shifts and migration trends.
3. Develop an “Optimism Index” based on poverty status, satisfaction with current situation, and optimism about the future.
4. Analyze economic vulnerability at household level and coping strategies to address such vulnerabilities.
5. Analyze priority concerns at household level and policy and budgetary expectations to facilitate economic recovery at the household level and based on these formulate inputs for consideration in the first budget of the interim government (2025-2026).

3. Analytical approach and Scope of Work

This study employed a multidimensional analytical framework to capture household-level economic realities during a period of socio-political transition in Bangladesh. The framework was grounded in the recognition that economic well-being is shaped not only by income and expenditure, but also by lived experience, resilience capacity, and public perception. Accordingly, the analysis integrated four interrelated dimensions: lived realities, vulnerability and resilience, concerns and perceptions, and aspirations and expectations.

The goal of this integrated approach was to provide a nuanced and people-centered picture of the real economy—going beyond macroeconomic aggregates to reveal the structural and immediate challenges that households face in sustaining livelihoods, managing shocks, and envisioning the future. This deeper understanding is intended to inform evidence-based policy options that advance the agenda of economic democracy and equitable recovery.

The analytical scope of the study will specifically cover:

Lived realities

- Household demographic, educational, and socioeconomic profiles
- Labor force engagement, including participation rates disaggregated by gender, age, and Locality
- Nature and structure of employment across occupational categories
- Income dynamics and stratification by education level, gender, and marital status
- Prevalence of child labor and women's economic participation
- Weekly work hours as a proxy for labor intensity and underemployment
- Occupational shifts, job switching patterns, and reasons for employment changes
- Youth paid employment
- Job search activity among non-working populations

Vulnerability, coping and resilience

- Household balance sheets: inflows, outflows, and financial stressors
- Crisis inventory: household-level exposure to economic and social shocks
- Coping mechanisms adopted in response to economic and employment-related transitions
- Access to and satisfaction with social protection and safety net programs
- Continuity and disruption in education, particularly among students affected by recent crises
- Burden of protest-related injuries and long-term implications
- Digital participation and its relationship to economic resilience and opportunity-seeking behavior

Concerns, perceptions and expectations

- Priority ranking of household concerns, including unemployment, inflation, and income insecurity
- Perceptions of fairness and stability in employment transitions and occupational mobility
- Levels of optimism regarding current life circumstances and future opportunities
- Recommendations on improving employment opportunities, income stability, social protection systems, and reducing gender disparities.

Part B
Methodology

4. Methodological approaches

In collaboration with the Bangladesh Bureau of Statistics (BBS), the Power and Participation Research Centre (PPRC) has developed a comprehensive sampling framework for the study. Utilizing the existing Memorandum of Understanding (MoU) between PPRC and BBS, technical assistance was sought to design an appropriate sampling methodology and determine the optimal sample size. BBS convened an in-house meeting to review the PPRC request and subsequently prepared and shared the sampling design and provided the detailed household lists from each Primary Sampling Unit (PSU), which PPRC will utilize for data collection (Annex 1).

4.1 Sampling design

To attain the objectives of the survey, the required information/data would be collected from primary sources; it is thought that a conventional sampling method, the sampling design in this case is taken as a stratified two-stage cluster sampling method where at the first stage Primary Sampling Units (PSUs)/Enumeration Areas (EAs) are selected using Probability proportional to size (PPS) method, and at the second stage, households (HHs) are selected within the selected PSUs/EAs using Systematic Sampling method. The primary sampling unit (PSU) in this sampling frame was created by the Bangladesh Bureau of Statistics (BBS) nationwide, and GIS Maps were developed. PSUs must be as manageably small as possible but large enough to have an adequate number of ultimate sampling units. Considering the distribution of HHs and the average number of HH per EA in the census findings, we decided to have EAs with at least 90 HHs. The smaller EAs are combined to construct primary sampling units (PSUs). Similarly, the Large EAs (with 160 or more households) were divided into segments containing around 120 households each, and each of the segments was considered as a PSU for sampling purposes. The segmentation will be done before the selection of samples.

The survey objectives required the estimation to be done at national levels as well as at the division level separately. Moreover, the estimation was also to be done at the urban and rural levels. It makes the survey have 8 domains (administrative divisions), and a minimum required sample size from each domain was ensured. An equal allocation of sample sizes was done to distribute the sample sizes. The sample design ensured comprehensive representation across all divisions, with urban/rural breakdown. The survey covered all 64 districts within the 8 administrative divisions.

4.2 Sample Size Determination

The sample size is usually determined at the domain level from which separate estimates will be derived. In this survey, we have considered eight separate domains (administrative divisions), and separate estimations will be done in each domain. The minimum required sample size for each domain is usually determined by the sample size determination formula for estimating proportion, which is given by

$$n = \frac{z^2 * p(1 - p) * Deff}{e^2}$$

where, $p = 0.05$ is an apriori proportion of the required characteristics in the population, $z_{\alpha/2} = 1.96$, the value of the standard normal variates allowing α probability of bad samples, $e = 0.05$, the allowable margin of error, and $Deff=2.4$ is the design effect used for complex surveys using two-stage stratified cluster sampling.

With these choices, the minimum required sample size using the aforementioned equation was obtained to be approximately 1040 per domain. Based on this indicator, preliminary calculations suggested that approximately 20 households per PSU will adequately capture the intra-class variations. The number of PSUs needed to be selected from each domain was $\frac{1040}{20} = 52$.

Consequently, the total sample size was found to encompass $8 \times 52 = 416$ PSUs and $8 \times 20 \times 52 = 8320$ households. One adult per household was selected using a Kish grid randomization for the survey. The survey is representative at the national, divisional, urban/rural, and male/female domains.

To enhance the representativeness and precision of the survey estimates, the study ultimately utilized a total of 432 Primary Sampling Units (PSUs), exceeding the initially calculated minimum of 416 PSUs. Each PSU comprised 20 households, resulting in a total sample size of 8,640 households. This expansion allowed for more granular analysis across divisions and urban-rural strata.

The allocation of PSUs is evenly distributed across the eight administrative divisions of Bangladesh, covering all 64 districts, rural and urban areas as well as hard-to-reach areas. This balanced approach ensures comprehensive coverage and facilitates comparative analysis between urban and rural settings within each division.

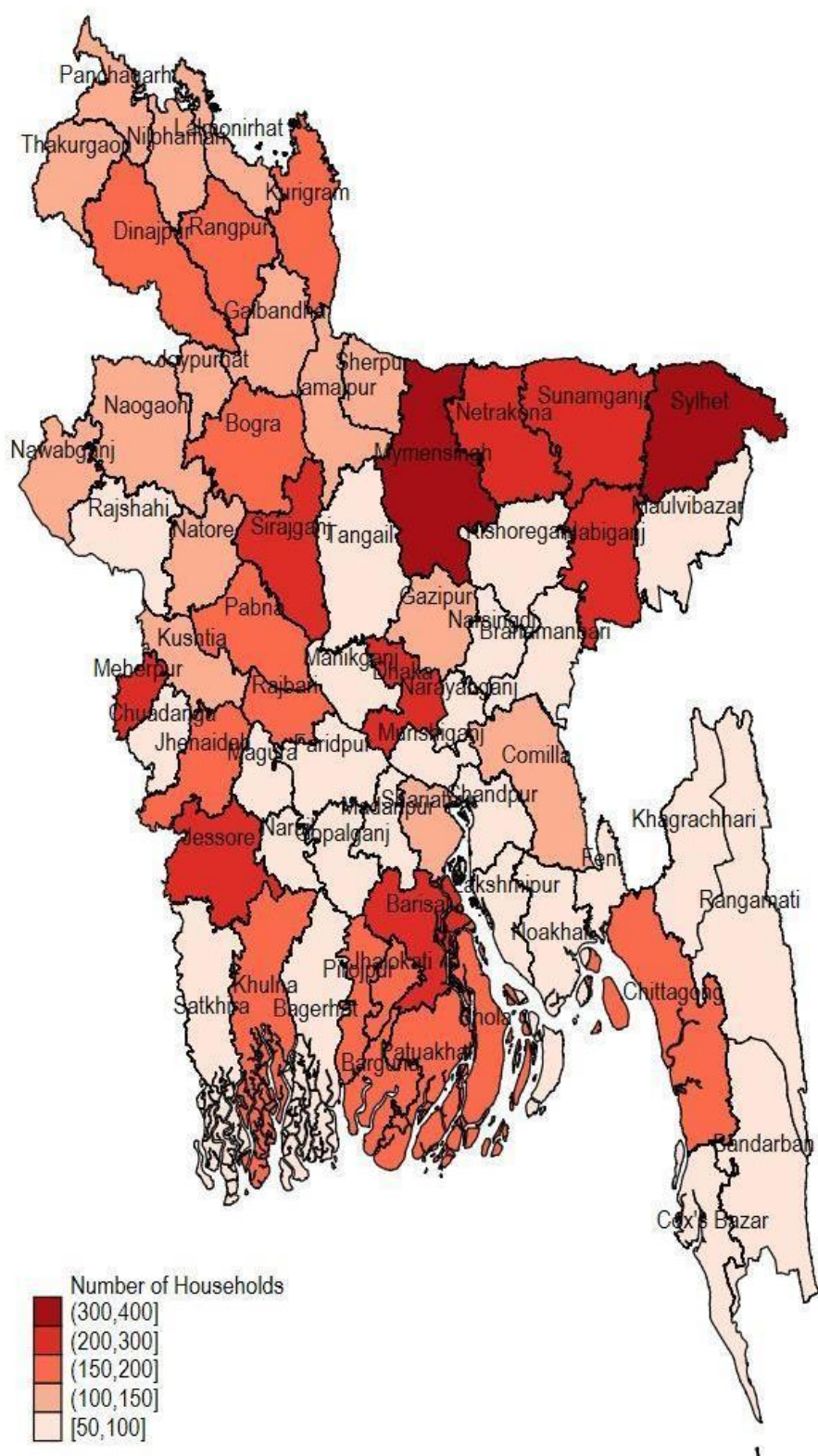
Table 1 summarizes the PSU allocation by Locality:

Table 1: PSU Allocation by Locality

Division	Rural	Urban	Total
	PSU	PSU	PSU
Barishal	27	27	54
Chattogram	27	27	54
Dhaka	27	27	54
Khulna	27	27	54
Mymensingh	27	27	54
Rajshahi	27	27	54
Rangpur	27	27	54
Sylhet	27	27	54
Total	216	216	432

Figure 1 summarizes the distribution of sample households by districts.

Figure 1: Distribution of sampled households by districts



4.3 Sampling Weight

This section provides a detailed description of the construction and application of sampling weights used in this report. The weights were designed to reflect the complex survey design and to allow for unbiased estimation of population parameters. The survey employed a two-stage stratified cluster sampling design, with stratification, clustering, and unequal probabilities of selection. The main features of the design are as follows:

4.3.1 Stratification

The target population was stratified by eight administrative division, urban/rural status, ensuring geographic and demographic representativeness.

- **First Stage: Selection of PSUs**

Primary Sampling Units (PSUs) were typically One or more than one Enumeration Areas (EAs) of the Population and Housing Census 2022, selected independently within each stratum. Selection was carried out using Probability Proportional to Size (PPS) sampling, where the measure of size was based on the total number of households in each PSUs.

- **Second Stage: Selection of Households**

Within each selected PSU, a fresh household listing was conducted in January 2025 to maintain the Master Sample for the Bangladesh Bureau of Statistics (BBS). The selection of 432 PSUs is basically a sub-sample from the Master Sample of BBS. A fixed number (20) of households were selected using systematic random sampling, ensuring randomness and operational efficiency.

4.3.2 Construction of Sampling Weights

Sampling weights were calculated to reflect the inverse of the probability of selection at each stage and to allow valid inferences at the national and subnational levels.

- **First Stage Selection Probability**

Where:

h: stratum identifier

i: PSU identifier within stratum h

M_{hi} : measure of size of PSU i in stratum h

$\sum M_h$: total measure of size in stratum h

n_h : number of PSUs selected in stratum h

Then, the first-stage selection probability is:

$$P_{hi}^{(1)} = (n_h * M_{hi}) / \sum M_h$$

- **Second Stage Selection Probability**

Where:

- N_{hi} : number of households listed in PSU i

- m_{hi} : number of households selected in PSU i

Then, the second-stage selection probability is:

$$P_{hij}^{(2)} = m_{hi} / N_{hi}$$

- Overall Probability of Selection

The overall probability that household j in PSU i and stratum h was selected is:

$$P_{hij} = P_{hi}^{(1)} * P_{hij}^{(2)} = [(n_h * M_{hi}) / \sum M_h] * [m_{hi} / N_{hi}]$$

- Base Sampling Weight

The base weight is the inverse of the overall probability of selection:

$$w_{hij}^{base} = 1 / P_{hij} = (\sum M_h / (n_h * M_{hi})) * (N_{hi} / m_{hi})$$

4.3.3 Adjustments to Base Weights

- **Non-Response Adjustment**

To compensate for unit-level non-response, an adjustment factor was applied within predefined non-response adjustment classes.

The adjusted weight becomes:

$$w_{hij}^{nr} = w_{hij}^{base} * A_{hij}^{nr}$$

Where A_{hij}^{nr} is the non-response adjustment factor for the class containing household hij .

4.3.4 Final Sampling Weight

The final sampling weight for each household is:

$$w_{hij}^{final} = w_{hij}^{base} * A_{hij}^{nr}$$

These weights are stored in the dataset and must be used in all tabulations, estimates, and statistical analyses.

The proper use of sampling weights ensures that the survey results are statistically valid and representative at the domain level. These weights correct for differential selection probabilities and improve the precision and reliability of estimates generated from the sample data.

5. Survey implementation

5.1 Instrument development

The survey instrument was meticulously developed to align with the study's multidimensional analytical framework, ensuring that it captured the complexity of household-level economic realities in a period of profound transition. The questionnaire was designed through a rigorous process involving internal brainstorming, pilot testing, and expert consultations, with a deliberate focus on balancing breadth and depth across thematic areas.

The final instrument was structured into thirteen interrelated modules, each corresponding to a critical dimension of household welfare, vulnerability, and perception. These modules reflect both structural conditions and dynamic experiences, ensuring a comprehensive understanding of the real economy from the ground up. The key modules include:

- i. *Household Composition and Human Capital* - Demographic characteristics, household size and structure, educational attainment, health conditions, and presence of chronic illness.
- ii. *Living Environment* - Type and quality of housing, access to clean water, sanitation infrastructure, energy sources, and environmental vulnerability.
- iii. *Income and Employment* - Primary income sources, employment status (including youth employment), occupational mobility, and income sufficiency.
- iv. *Expenditure Patterns and Adjustments* - Monthly expenditure profiles, essential vs. non-essential spending, and coping mechanisms during income shocks.
- v. *Financial Resilience* - Savings, borrowing, indebtedness, remittance flows, access to credit, and perception of financial stability.
- vi. *Access to Social Protection* - Coverage and delivery of government and non-government safety net programs, with a focus on targeting, access barriers, and satisfaction.
- vii. *Crisis Exposure and Response* - Experience of recent economic, health, or climate-related crises; coping strategies; and support mechanisms.
- viii. *Education and Aspirational Disruptions* - School attendance among children and youth, reasons for dropout or irregularity, and re-engagement with education.
- ix. *Migration and Mobility* - Nature and drivers of internal and international migration, remittance dependency, and social consequences of mobility.
- x. *Digital Inclusion and Participation* - Access to mobile phones, internet, and digital services; digital literacy; and use of technology for economic and civic purposes.
- xi. *Governance Experience* - Interaction with public service delivery, experiences of corruption or exclusion, and access to grievance redress mechanisms.
- xii. *Perceptions and Priorities* - Household concerns, priorities for government action, perception of discrimination, and trust in institutions.
- xiii. *Aspirations and Expectations* - Forward-looking indicators including hope for the future and expectations of improvement.

5.2 Field Deployment

108 trained graduate-level professionals experienced in conducting nationally representative surveys from PPRC's pre-existing enumerator poll underwent intensive training in Dhaka during 4-7 May, 2025.

Local BBS offices in the selected PSUs were mobilized to provide logistical and operational support to facilitate the identification of sample households and ensure smooth data collection processes.

5.3 Data Collection

Data collection employed the Computer-Assisted Personal Interviewing (CAPI) approach, utilizing the KoboToolbox platform to digitize the questionnaire. This method enhances data accuracy and allows real-time monitoring. Key components include:

- Transformation of the finalized questionnaire into a digital format compatible with KoboToolbox.
- Deployment of enumerators to assigned PSUs, adhering strictly to the sampling and stratification guidelines.
- Real-time data submission to a central server at PPRC, enabling continuous monitoring and immediate issue resolution.

Data collection took place from 8 May to 26 May. Among the 8,640 sampled households, 8,067 (93%) were successfully interviewed, 99 households (1%) declined to respond, and 474 (5%) could not be reached despite repeated attempts.

The final sample proportion stood at 50.7% of the samples being from rural areas and 49.3% from urban areas. The division-wise sample distribution ranged between 12.4% and 12.7%. Figures 2 and 3 show the division-wise distribution and the rural-urban distribution of households.

Figure 2: Distribution of Sample Households by Division

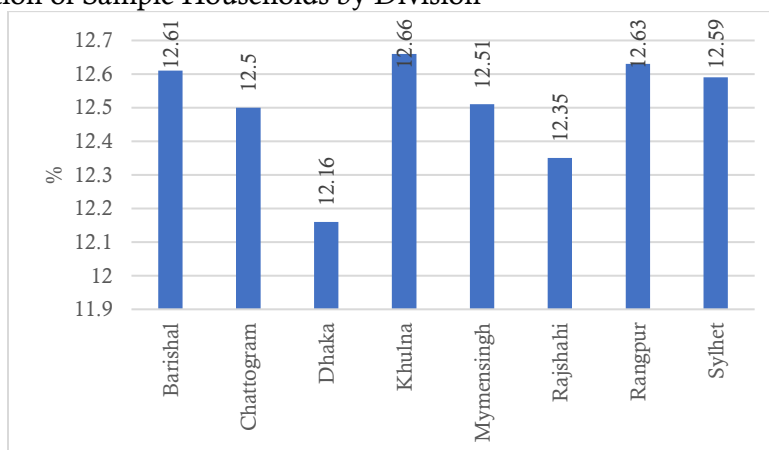
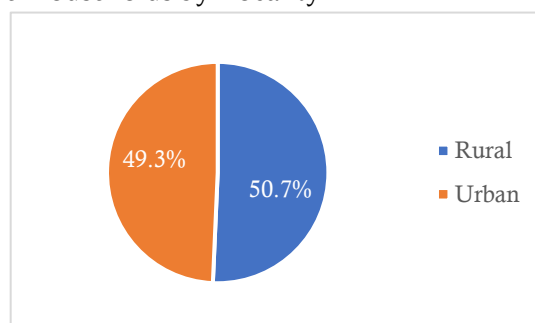


Figure 3: Distribution of Sample Households by Locality



5.4 Data Management

To ensure the integrity and security of the collected data, all information were stored in a secure, password-protected electronic database with data collection progressing in real-time through the KoboTool Box software. Trained personnel handled data entry to guarantee precision and consistency throughout the process. Regular backups were systematically maintained to safeguard data loss, enhancing the reliability of the information. Access to the data was restricted solely to authorized project personnel, implementing stringent measures to protect the confidentiality and integrity of the dataset.

5.5 Data Quality Control

A robust quality assurance framework was implemented to ensure data accuracy and reliability:

- **Real-Time Monitoring:** The study team had real-time access to data through the digital data collection software. This system provided oversight into data collection progress, enhancing transparency and timely issue resolution.
- **High-Frequency Data Checks:** Regular reviews were performed to assess data accuracy, identify and rectify errors, monitor progress, evaluate enumerator performance, and detect potential data fraud.
- **Support Mechanism:** A real-time support system was used to address any technical or procedural challenges faced by enumerators during data collection, ensuring prompt problem-solving and maintaining data quality.

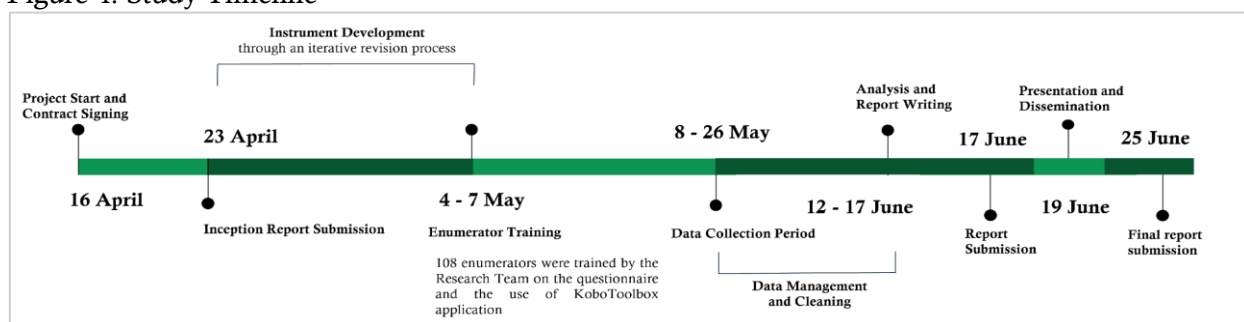
5.6 Data Analysis

Following the completion of data collection using the digital survey tool, the dataset was extracted and prepared for analysis. The initial step involved data cleaning to address inconsistencies and ensure the dataset is ready for accurate analysis. Descriptive statistics was then generated, providing insights through tables, charts, and graphs, with results disaggregated by gender, education categories, marital status, occupation, division and locality. The analysis was conducted using STATA SE 17 and MS Excel. As described in Section 4.3 on sampling weights, all the results in the findings are weighted results, i.e., they represent national estimates.

5.7 Study Timeline

The study was implemented over a two-month period, beginning with the project initiation and contract signing on April 16, 2025, and culminating in presentation and dissemination on June 19, 2025. A summary of the study line is as follows –

Figure 4: Study Timeline



Part C Findings
State of Fundamentals

Section Overview

Understanding the real economy requires an honest portrayal of foundational conditions at the household level. This section presents a grounded view of the “fundamentals” — demographic composition, housing and sanitation quality, access to water and energy, educational attainment, and employment structure. It reveals both progress and persistent deficits that continue to shape socioeconomic resilience. The evidence highlights deep rural–urban divides in housing ownership and service access, large gaps in educational attainment particularly at higher levels, and a gendered disparity in labor force participation. These structural indicators form the bedrock upon which households build livelihoods and aspirations — or encounter constraints. As such, they offer a necessary baseline for interpreting the subsequent layers of distress, adaptation, and expectation explored in the report.

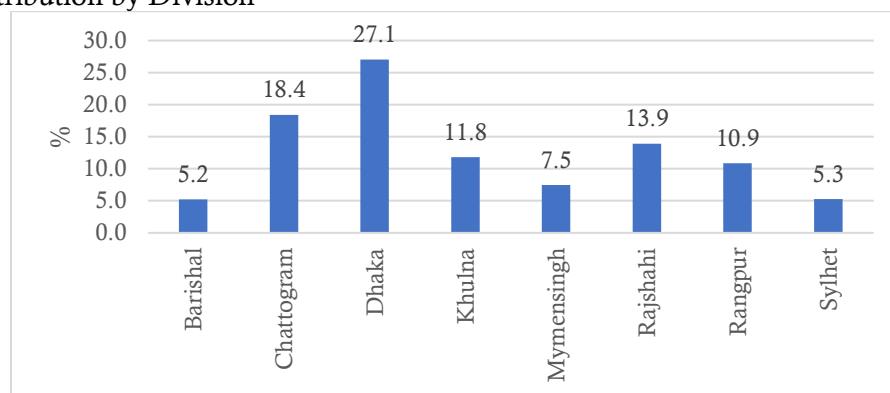
6. Foundations of the Household Landscape

6.1 Household Profiles

6.1.1 Demographic and Spatial Distribution

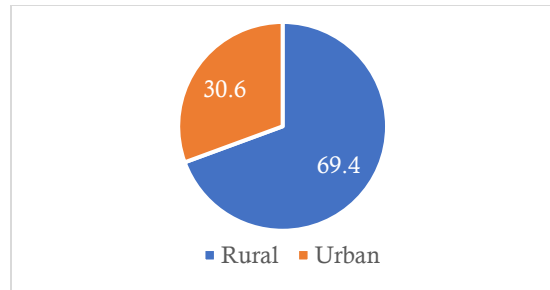
The national household landscape is spatially diverse. According to weighted estimates, the largest share of households is in Dhaka Division (27.1%), followed by Chattogram (18.4%) and Rajshahi (13.9%). Barishal and Sylhet divisions represent the smallest shares, each around 5% (Figure 5).

Figure 5: Distribution by Division



The rural–urban divide remains a defining feature of the country’s social fabric. Based on weighted national estimates, 69.4% of households reside in rural areas, while 30.6% live in urban areas, highlighting the continued demographic concentration outside major urban centers (Figure 6).

Figure 6: Distribution by Locality



The nationally weighted average household size is 4.07 members, consistent with prior national surveys. Roughly one-third of households consist of four or more members, while a similar share have fewer than four members. This distribution is relatively stable across rural and urban areas, with a marginally higher proportion of larger households in rural areas.

Table 2: Distribution of Households by Size (no. of members)

Household Size	National (%)	Rural (%)	Urban (%)
<i>Average household size</i>	<i>4.07 members</i>		
Below 4 members	36.7	36.8	36.4
4 members	28.8	28.4	29.7
Above 4 members	34.6	34.9	33.9
Total	100.0	100.0	100.0

Table 3 presents the economic stratification of households using asset-based wealth quintiles. The distribution is relatively even, though the second (poorer) and third (middle) quintiles comprise the largest shares (21.8% and 21.5%, respectively). The bottom 40% of households, comprising the poorest and poorer quintiles, account for 40.9% of the population.

Table 3: Distribution of Households by Wealth Quintiles (%)

Wealth Quintile	National (%)
1 - Poorest quintile	19.1
2	21.8
3	21.5
4	19.4
5 - Richest quintile	18.3
Total	100.0

6.2 Demographic Profiles

This sub-section provides an overview of the demographic characteristics of the population, focusing on gender distribution, age structure, education levels, marital status and presence of chronic illness among the population. At the national level, the population size is estimated to be 174,776,783, based on sampling weights applied to the surveyed population of 33,207 household members.

Gender

Table 4 shows that the national population is almost evenly split between males and females, with a slight female majority.

Table 4: Distribution of Sample Population by Sex

Sex	National (%)	Rural (%)	Urban (%)
Male	49.4	49.5	49.1
Female	50.6	50.5	50.9
Total	100.0	100.0	100.0

Age

As seen in Table 5, the largest age cohort falls between 15 and 35 years, making up over a third of the population (35.5%). The mean age is 29.8 years, indicating a predominantly young population, with direct implications for labor force planning, education, and skills development.

Table 5: Distribution of Sample Population by Age Group (in years)

Age Group	National (%)	Rural (%)	Urban (%)
<i>Mean Age</i>	<i>29.8 years</i>		
0 to 4	9.0	9.2	8.4
5 to 14	19.0	19.3	18.4
15 to 35	35.5	35.1	36.4
36 to 64	29.7	29.2	30.6
65 & above	6.9	7.2	6.2
Total	100.0	100.0	100.0

Education

Table 6 shows that nearly 84% of the population aged 5 and above has some level of formal education. However, only **5.7%** have completed tertiary education, pointing to a significant gap in higher education attainment.

Table 6: Educational Attainment (Highest Class Passed for Age 5 years and above) of household members

Highest Class Passed (for age 5 and above)	National (%)	Rural (%)	Urban (%)
No formal education	13.1	14.6	9.5
Primary (class 1-5)	37.6	38.7	35.2
Secondary (class 6-10)	33.6	33.7	33.3
Higher Secondary (class 11 12)	7.1	6.2	8.9
Bachelor/MBBS/Fazil/Master	5.7	3.5	10.6
Others (e.g. Vocational, Hafez, Nursing, etc.)	3.0	3.3	2.6
Total	100.0	100.0	100.0

Chronic Illness

Chronic illness constitutes a growing public health burden in Bangladesh, with significant implications for household well-being, productivity, and long-term resilience. The prevalence of chronic conditions varies markedly across age groups, gender, and locality type.

Gender-wise differentials are presented in Table 7b. Overall, female respondents (19.3%) reported slightly higher rates of chronic illness than males (18.3%). This gender gap persists across age groups

and may be partially attributed to women's longer life expectancy and health-seeking behaviors, as well as underdiagnosis in men.

Table 7a: Presence of Chronic Illness among Sample Population

Chronic Illness	National (%)	Rural (%)	Urban (%)
Overall	19.4	18.9	20.3
Above 35 years	43.1	42.4	44.8
65 years and above	71.0	69.2	75.6

Table 7b: Presence of Chronic Illness among Sample Population by Gender

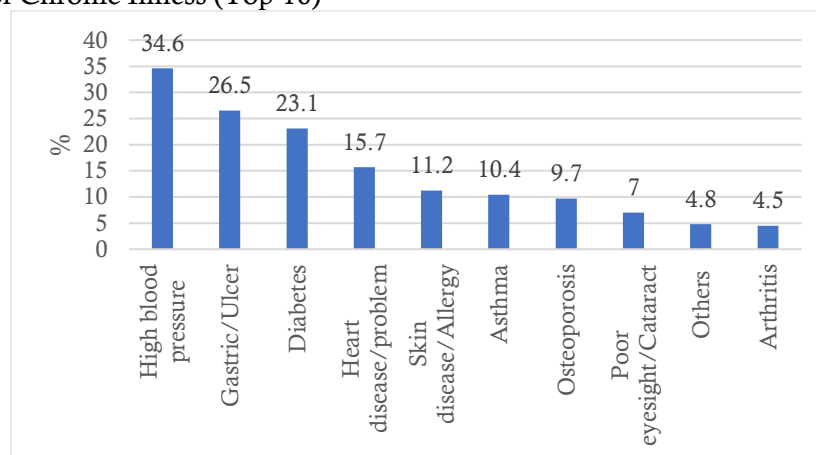
Chronic Illness	National (%)	Male (%)	Female (%)
Overall	19.4	18.3	19.3
Above 35 years	43.1	41.1	43.1
65 years and above	71.0	70.5	71.6

The distribution of specific chronic conditions is illustrated in Figure 7, based on self-reported diagnoses. The most frequently reported conditions are:

- High blood pressure (34.6%)
- Gastric or ulcer-related issues (26.5%)
- Diabetes (23.1%)

These three conditions account for over 80% of all chronic illness reports. Other commonly cited conditions include heart disease (15.7%), skin diseases or allergies (11.2%), asthma (10.4%), osteoporosis (9.7%), and poor eyesight (7.0%). This pattern suggests a predominance of non-communicable diseases (NCDs).

Figure 7: Type of Chronic Illness (Top 10)



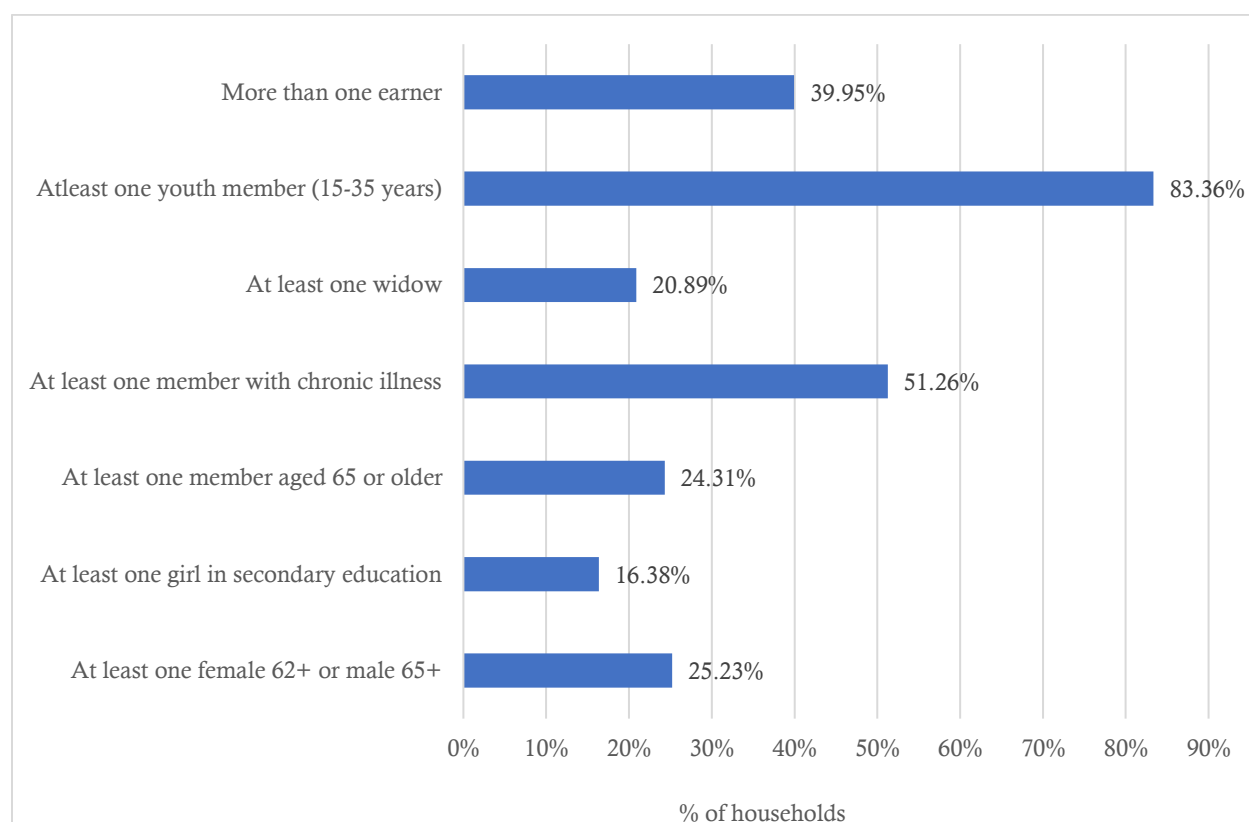
6.3 Household Composition and Socio-Demographic Markers

Understanding household composition is essential to analyzing economic resilience, social vulnerability, and policy targeting. This subsection presents the prevalence of key demographic markers across households, each of which can be linked to distinctive needs, vulnerabilities, or policy relevance.

Figure 8 below summarizes the percentage of households that report having at least one member belonging to specific socio-demographic groups. These categories are especially relevant for understanding intersecting risks, caregiving responsibilities, and access to services.

- Over 83% of households reporting at least one member aged 15–35 years indicating high numbers of youth. This underscores the demographic window of opportunity — but also the scale of the employment and education challenge.
- Over 51% of households include at least one member with a chronic illness, confirming the widespread burden of non-communicable diseases (NCDs).
- 39.95% of households report more than one income earner, a useful proxy for household earning diversification.
- Roughly 1 in 4 households includes an elderly member (aged 65+), highlighting care and health system implications in an aging society.
- 20.9% of households report the presence of at least one widow, pointing to gendered vulnerabilities and social security concerns.
- Only 16.4% of households report having at least one girl currently in secondary education, a statistic that raises questions about gender equity in education access.
- Lastly, 25.2% of households have at least one female aged 62+ or male aged 65+, further underlining the emerging burden of old-age care within family systems.

Figure 8. Prevalence of Selected Socio-Demographic Markers Across Households



7. Living Environment: Housing, Water, Sanitation, Energy

Understanding household well-being requires attention not only to income or employment, but also to the foundational living conditions that shape daily life, health, and productivity. This chapter examines the quality of the living environment across four critical domains: housing, access to safe water, sanitation, and energy use. All findings are based on weighted national estimates.

7.1 Housing

7.1.1 Types of Housing

Table 8 presents the distribution of housing types across Bangladesh. Tin-shed housing is the most prevalent nationally, accounting for nearly 4 in 10 households (39.2%), followed by semi-pucca (28.1%) and pucca (23.1%) structures. Notably, kacha housing — comprising mud or thatched materials — still shelters nearly 1 in 10 households, indicating ongoing vulnerability in housing conditions.

Table 8: Types of Housing

Type of house	National (%)	Rural (%)	Urban (%)
Pucca	23.1	16.6	37.8
Semi-pucca	28.1	28.0	28.5
Tin-shed	39.2	43.6	29.2
Kacha	9.2	11.4	4.2
Plastic/Tarpaulin	0.2	0.2	0.2
Other (specify)	0.1	0.2	0.0
Total	100.0	100.0	100.0

7.1.2 Ownership of Housing

Table 9 presents the distribution of household ownership status by location. Nationally, 81.8% of households live in owned homes, with rural areas showing much higher ownership (91.5%) compared to urban areas (59.8%). Urban households are significantly more likely to live in rented (sole) accommodations (35.2%). Rent-free and shared rental arrangements remain marginal across both rural and urban settings.

Table 9: Ownership of House by Division

Ownership of the house	National (%)	Rural (%)	Urban (%)
Owned	81.8	91.5	59.8
Rented (sole)	13.6	4.1	35.2
Staying Rent-Free	2.3	2.3	2.1
Rented (shared)	1.5	1.2	2.2
Other	0.8	0.9	0.8
Total	100.0	100.0	100.0

7.2 Water

Table 10 shows that tube-wells remain the dominant source of drinking water in Bangladesh, serving nearly 80% of all households. Only 18.3% rely on piped or tap water, underscoring the limited reach of centralized water systems. Others comprise of well, pond, river/canal, rainwater, sand-filtered water, spring water and purchased water (jar/bottle/container/ATM).

Table 10: Main Source of Drinking Water

Main source of drinking water	National (%)	Rural (%)	Urban (%)
Tube-well	79.9	88.1	61.4
Piped/Tap water	18.3	10.5	36.0
Others	1.8	1.4	2.7
Total	100.0	100.0	100.0

7.3 Sanitation

Sanitation infrastructure shows marked disparities between rural and urban areas. According to Table 11, 63.9% of households nationally use sanitary or permanent toilets (with or without water seals), while ring-slab systems remain widespread. A small but critical segment — nearly 2% — continues to rely on temporary toilets or has no access to toilets at all, reflecting urgent public health gaps.

Table 11: Type of Toilet Used

Type of Toilet Used	National (%)	Rural (%)	Urban (%)
Permanent structure (With water seal)	26.9	24.8	31.8
Ring-slab (Without water seal)	21.8	26.2	11.8
Ring-slab (With water seal)	20.3	23.7	12.7
Sanitary (With water seal and flush)	16.7	10.1	31.7
Permanent structure (Without water seal)	12.5	13.2	10.8
Temporary hanging toilet	1.5	1.8	1.1
Open defecation / No toilet	0.3	0.3	0.1
Total	100.0	100.0	100.0

7.4 Access to and Use of Energy Sources

Table 12 shows nearly universal access to electricity (98.4%), but only 12.8% of households nationally have access to piped gas, with stark rural–urban disparity: 35.6% in urban areas vs. just 2.8% in rural. Biomass remain key cooking fuels, especially in rural areas.

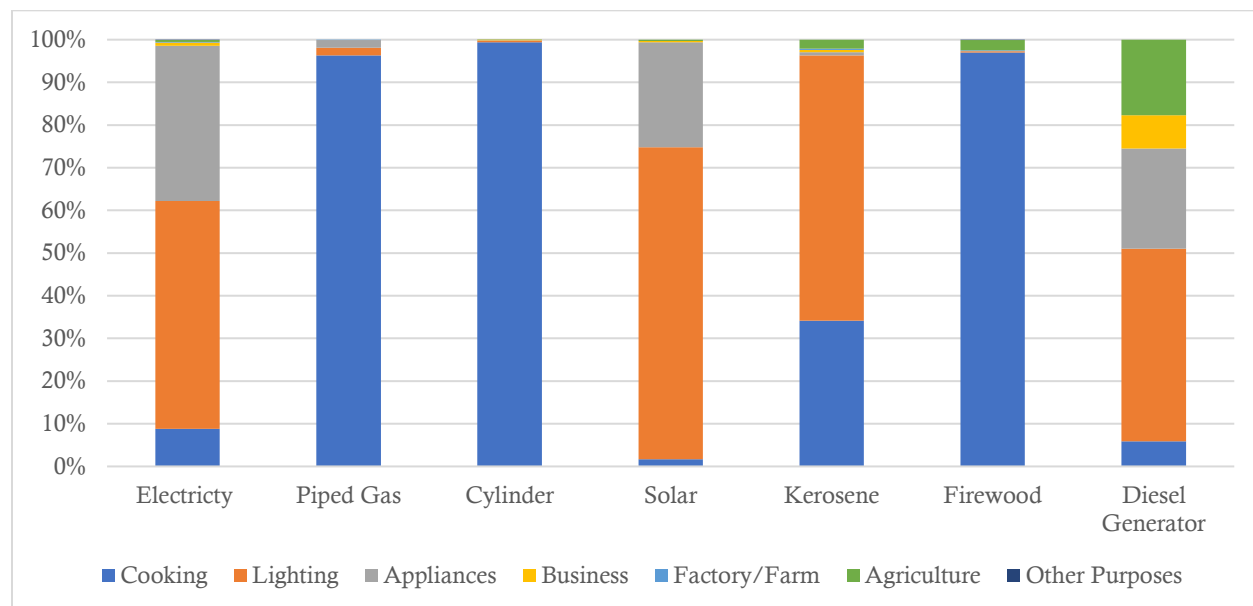
Table 12: Energy Source Usage by Locality (%)

Energy Source	National (%)	Rural (%)	Urban (%)
Electricity	98.4	98.3	98.7
Firewood	74.8	86.3	62.9
Biomass (Straw, Leaves, Cow Dung, Sawdust, Husk, etc.)	66.9	80.3	36.5
Cylinder Gas	44.7	46.5	40.5
Piped Gas	12.8	2.8	35.6
Solar Energy	4.8	5.2	3.8
Kerosene	2.8	3.6	0.9
Diesel Generator	0.6	0.3	1.2

Note: Percentages describe the proportion of households who use each of the described energy sources

Figure 9 describes the purposes for which the various energy sources are used for. These purposes include cooking, lighting, appliances, and productive use (business, agriculture).

Figure 9: Purpose of use of different energy sources (%) (Multiple Response)



The data indicates distinct usage profiles for each energy source:

- *Cooking:* Biomass fuels continue to dominate, with firewood (97.0%) and cylinder gas (99.4%) being the primary energy sources for cooking. Piped gas is significant in urban centers (96.4%), while electricity is used marginally (8.8%).
- *Lighting and Appliances:* Electricity is the primary source for lighting (53.4%) and appliance usage (36.4%). Solar energy is notably used for lighting (73.1%) and appliances (24.6%), indicating penetration in off-grid areas. Kerosene and diesel generators are also used for lighting where grid connectivity is inadequate.
- *Productive Use (Business, Factory/Farm, Agriculture):*
 - o Diesel generators emerge as a crucial energy source for small businesses (7.8%) and agriculture (17.7%), pointing to a reliance on off-grid fuel options for mechanized activities.
 - o Electricity is used marginally for business (0.7%) and factory/farm (0.2%) applications.
 - o Kerosene and firewood also feature in agricultural contexts (2.1% and 2.4% respectively), suggesting their use in drying or heating processes.
- *Multi-Purpose Use:* Some fuels, especially electricity, solar, and diesel generators, show cross-category utility. However, others like piped gas and firewood are highly specialized in function.

8. Employment, Income and Financial Capacity

8.1 Employment

This section provides a detailed snapshot of Bangladesh’s labor market and household earning dynamics, capturing who works, in what sectors, for how long, and with what returns. It highlights gendered and spatial disparities in employment, the prevalence of child labor, the structure of occupations, patterns of job mobility, and the income-education interface. The findings reveal a workforce marked by low female participation, high self-employment, limited formal job creation, and deep income inequities—underscoring both resilience and vulnerability in the real economy.

8.1.1 Labor Force Engagement

Nationally, the employment rate among individuals aged 15 years and above stood at 48.5%, indicating that just under half of the working-age population was economically active at the time of the survey. A significant gender gap persists: 83.5% of men were employed compared to only 16.0% of women, revealing a continued challenge in achieving gender equity in labor force participation (Figure 13a).

By locality, urban areas displayed a marginally higher employment rate (50.6%) than rural areas (47.5%), reflecting the relatively higher concentration of formal and informal employment opportunities in urban settings (Figure 13b).

Table 13a: Employment Rate by Gender (15 years and above)

Gender	Percent
National	48.5
Male	83.5
Female	16.0

Table 13b: Employment Rate by Locality (15 years and above)

Locality	Percent
National	48.5
Rural	47.5
Urban	50.6

8.1.2 Child Labor

Child labor, as identified through current occupation status, remains a persistent issue. According to the survey findings, **1.0% of all children under the age of 15** reported having an ongoing occupation at the time of the survey. This indicates that a notable share of children is engaged in work on a sustained basis rather than sporadically or occasionally.

8.1.3 Women's Economic Participation

Among women aged 15 to 65 years, **26.0%** were engaged in economic activities - either as employed or actively seeking employment.

8.1.4 Nature of Occupation

Tables 14 and 15 detail occupational composition by gender and locality. The labor force is concentrated in agriculture (farmers and agricultural laborers: **25.8%**), business/self-employment (**18.4%**), and wage-based work in factories and services. Gender disparities are notable: women are overrepresented in household and factory work, while men dominate skilled and transport-related occupations. Geographically, rural areas exhibit a heavy skew towards farming, while urban areas show higher engagement in business, factory work, and salaried employment.

Table 14: Types of Occupation by Gender (15 years and above)

Occupation	National (%)	Male (%)	Female (%)
Farmer	18.5	19.7	12.6
Business	15.9	18.3	4.4
Private job	11.5	11.6	10.9
Non-agricultural labour	9.6	9.1	12.1
Agricultural laborer	7.3	7.7	5.4
Factory worker	6.5	4.5	15.9
Artisan	4.7	4.9	3.4
E-bike/battery-powered rickshaw driver	4.0	4.8	0.4
Household work	3.6	0.3	19.4
Skilled laborer	3.5	4.2	0.3
Government job	2.7	2.5	3.8
Professional	2.6	2.3	4.0
Self-employed	2.5	2.1	4.8
Mechanical transport	2.4	2.9	0.0
Non-mechanical transport worker	1.5	1.8	0.2
Working abroad	1.3	1.6	0.2
Pensioner	1.2	1.1	1.4
Rental income	0.4	0.4	0.7
Freelancer	0.2	0.2	0.0
Total	100.0	100.0	100.0

Table 15: Types of Occupation by Locality (15 years and above)

Occupation	National (%)	Male (%)	Female (%)
Farmer	18.5	31.4	8.0
Business	15.9	17.7	22.7
Private job	11.5	11.8	18.0
Non-agricultural labour	9.6	12.4	10.7
Agricultural laborer	7.3	12.3	3.3
Factory worker	6.5	6.6	10.1
Artisan	4.7	6.4	4.5
E-bike/battery-powered rickshaw driver	4.0	5.7	3.7
Household work	3.6	5.0	3.3
Skilled laborer	3.5	4.9	3.4
Government job	2.7	3.0	3.9
Professional	2.6	2.7	4.0
Self-employed	2.5	3.7	2.1
Mechanical transport	2.4	3.2	2.7
Non-mechanical transport worker	1.5	1.9	1.9
Working abroad	1.3	1.8	1.3
Pensioner	1.2	0.5	3.1
Rental income	0.4	0.2	1.1
Freelancer	0.2	0.2	0.2
Total	100.0	100.0	100.0

8.1.5 Modes of Employment

As shown in Table 16, 44.9% of workers are self-employed, a trend more pronounced in rural areas (46.7%) than urban (40.6%). Formal salaried employment accounts for 21.0%, while 18.1% work as day laborers. A small share are employers (3.1%) or engaged in contract-based or domestic work.

Table 16: Modes of Employment (multiple responses)

Mode Of Employment	National (%)	Rural (%)	Urban (%)
Employer	3.1	3.6	2
Self-employed	44.9	46.7	40.6
Assisting in family income-generating work	12	14.8	5.6
Salaried employee	21	15.2	34.2
Day laborer	18.1	20.3	12.9
Apprentice	0.1	0.1	0.1
Domestic Worker	2.5	2.1	3.5
Contract-based	4.3	4.7	3.5
Others	0.5	0.5	0.6

8.1.6 Occupational Shifts

To assess shifts in employment patterns over the past year, a transition matrix was generated comparing respondents' current occupation with their occupation one year earlier (See Table A4 in Annex). The analysis covers both formal and informal sectors and includes employed, unemployed,

and non-working individuals such as students and homemakers. According to the data, 2.4% of individuals reported having changed jobs in the past six months to one year.

The transition matrix reveals a mixed pattern of stability and mobility across occupational groups over the past year. Farmers, domestic workers, and e-bike drivers show strong persistence—59%, 100%, and 44% respectively—suggesting that these roles remain stable, even if often low-paid. In contrast, non-agricultural laborers and skilled workers exhibit higher mobility: only 20% of non-agri laborers stayed in the same role, while 25% transitioned to agricultural labor and 17% to artisan work. Similarly, 43% of skilled laborers retained their role, but a notable 10% and 6% moved into private jobs and business. Factory workers also show diversity: aside from 18% staying, many shifted into e-bike driving (14%), agricultural labor (24%), or unemployment (32%). Importantly, among those unemployed a year ago, 72% found jobs, chiefly in private work (14%), agricultural labor (10%), and business (8%), though 28% remain jobless. These results indicate that while a core of labor remains in stable but low-income roles, there is significant occupational flux—particularly among semi-skilled workers and the unemployed—highlighting both resilience and precarity in the workforce.

8.1.7 Weekly Work Hour

Table 17 provides a breakdown of weekly work hours. Most respondents worked between 31 and 60 hours per week, with 21.9% working 41–50 hours and 19.8% working 51–60 hours. 9.1% worked over 70 hours per week, often in business, transport, or overseas roles—suggesting possible overwork and limited labor protections.

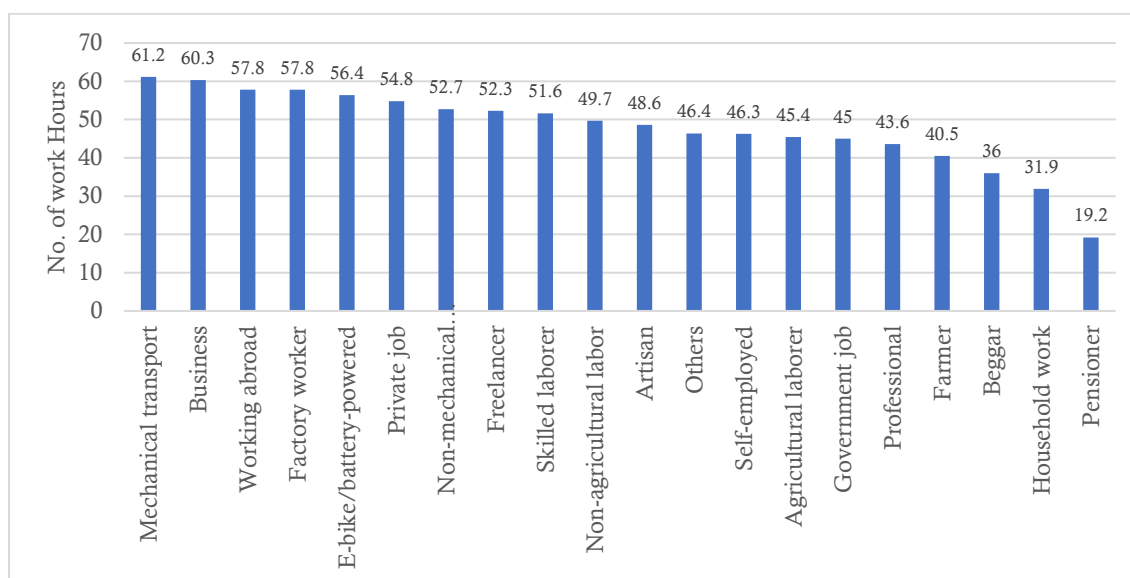
37.4% reported working 40 hours or less, indicating underemployment or part-time engagement.

Table 17: Weekly Work Hours

Weekly Work Hours	National	Rural	Urban
1-10 hours	2.9	3.1	2.4
11-20 hours	7.5	8.6	4.8
21-30 hours	12.3	13.7	8.9
31-40 hours	15.0	5.0	14.9
41-50 hours	21.9	21.4	23.1
51-60 hours	19.8	19.2	21.2
61-70 hours	11.7	11.9	11.2
70+ hours	9.1	7.1	13.6
Total	100.0	100.0	100.0

A detailed breakdown of average weekly work hours by occupation is presented in Figure 12. The highest number of weekly work hours were reported by individuals in mechanical transport workers, followed by those in business, and those working abroad.

Figure 10: Average Working Hours by Occupation



8.1.8 Income-Occupation Interface

The national average monthly income was BDT 15,916. Table 18 shows member level monthly income being stratified by education, gender and marital status:

- Individuals with no formal education earned BDT 10,875, while those with university-level education averaged BDT 33,414—a threefold difference.
- Vocational and religious training also showed positive income returns (BDT 21,254), underlining the value of skill-based education.
- Married individuals earned more (BDT 17,215) than unmarried (BDT 10,857) and widowed/divorced/separated individuals (BDT 9,695).
- Men earned BDT 19,234, over three times the female average of BDT 6,079.

Table 18: Mean Per Capita Income by Education Level and Marital Status

Category	Subcategory	Mean Monthly Income (BDT)
Education Level	No Formal Education	10,875
	Primary (Class 1–5)	13,475
	Secondary (Class 6–10)	15,086
	Higher Secondary (Class 11–12)	19,371
	Bachelor/MBBS/Fazil/Master	33,414
	Others (e.g., Vocational, Hafez, Nursing, etc.)	21,254
Marital Status	Unmarried	10,857
	Married	17,215
	Widowed/Divorced/Separated	9,695
Sex	Males	19,234
	Females	6,079
National Average Monthly Income		15,916

8.1.9 Unemployment

The national unemployment rate was estimated at 2.65%, with notable gender disparities: 5.74% of men were unemployed compared to only 1.16% of women—likely a reflection of the smaller number of women entering the labor force. Rural and urban unemployment rates were comparable. The Labour Force Survey 2022 reported a national unemployment rate of 3.53%.

However, unemployment rises sharply with higher levels of education, highlighting a concerning disconnect between educational attainment and employment opportunities. While individuals with no formal education face an unemployment rate of only 1.4%, those with higher secondary qualifications see a rate of 6.6%, and the rate spikes to 16.17% among graduates (Bachelor, MBBS, Fazil, Master's degree holders). This pattern indicates potential skill mismatches, saturation in white-collar job markets, or underutilization of educated labor. The elevated unemployment rates among individuals with Higher Secondary education (6.60%) and those holding Bachelor's or higher degrees (16.17%) should be interpreted in the context of the survey's inclusion criteria. Respondents who had applied for jobs and were awaiting a response, or who had secured employment but had not yet joined, were also counted as unemployed. These transitional statuses are more prevalent among educated individuals, particularly graduates seeking formal employment, which partly explains their higher reported unemployment rates.

Table 19: Unemployment by Gender, Locality and Education

Category	Sub-group	Unemployment (%)
Gender	Male	5.74
	Female	1.16
Locality	Rural	2.61
	Urban	2.77
Highest Class Passed	No formal education	1.40
	Primary (class 1-5)	1.18
	Secondary (class 6-10)	2.76
	Higher Secondary (class 11 12)	6.60
	Bachelor/MBBS/Fazil/Master	16.17
	Others (e.g. Vocational, Hafez, Nursing, etc.)	1.76
National Unemployment		2.65

8.1.10 Youth in Paid Employment

Youth employment is a key indicator of a country's demographic dividend and economic inclusivity. In Bangladesh, where young people represent a significant share of the population, their ability to access meaningful, paid work is both a development imperative and a signal of long-term economic resilience.

According to the survey data, only 30.5% of youth aged 15–29 years are engaged in paid employment. When the definition of youth is extended to include individuals up to 35 years, the share modestly increases to 35.5%. These figures point to a substantial gap in employment access among the country's young working-age population.

Table 20: Percentage of Youth Engaged in Paid Employment

Youth Age Group	% in Paid Employment
Youth (15-29 years)	30.5
Youth (15-35 years)	35.5

8.1.11 Job Search Activity Among Non-Workers

Job search activity among the non-working population was very limited (Table 21a and Table 21b). In the past 30 days:

- Only 1.2% reported actively looking for work, with similar rates across rural and urban areas.
- 0.6% had applied and were awaiting a response.
- 0.01% had secured a job but had not yet joined.

Over a longer recall period of 3 months, the search rate further declined:

- Only 0.4% reported job search attempts.
- The vast majority (99.1%) did not engage in any search-related activity.

This stagnation signals discouragement or lack of accessible employment opportunities for the non-working population, particularly in rural areas.

Table 21a: Job Search Activity Among Non-Working Individuals in past 30 days (%)

If you did not work in last 7 days, in the last 30 days/month, did you look for any paid/profit-based work?	National (%)	Rural (%)	Urban (%)
Yes	1.2	1.3	1.1
No	98.2	98.3	98.1
Applied but waiting for Response	0.6	0.4	0.8
Got a job but haven't joined yet	0.01	0.01	0.01
Total	100.0	100.0	100.0

Table 21b: Job Search Activity Among Non-Working Individuals in past 3 months (%)

If you did not look for work in the past 3 months, did you try to look for any paid/profit-based work?	National (%)	Rural (%)	Urban (%)
Yes	0.4	0.5	0.3
No	99.1	99.1	99.1
Applied but waiting for Response	0.4	0.4	0.5
Got a job but haven't joined yet	0.08	0.1	0.1
Total	100.0	100.0	100.0

8.2 Household Income

The economic status of households significantly influences their welfare, resilience, and overall quality of life. This section provides a comprehensive analysis of household income dynamics, distribution, and the various sources of income at national, rural, and urban levels.

8.2.1 Average Monthly Household Income Trends by Locality

Table 22 presents a comparative overview of average monthly household income across national, rural, and urban localities. The PPRC 2025 data is also compared with the Household Income and Expenditure Survey (HIES) data of 2022. Nominal household income appears largely stagnant at the national level, with modest rural gains and a decline in urban income compared to 2022. If inflation is factored in, the income stagnation trend is likely to be more accentuated.

Table 22: Average Monthly Household Income by Locality (BDT) (PPRC 2025 and HIES 2022)

Survey Year	Locality	Average Monthly Income (BDT)
PPRC 2025	National	32,680
	Rural	29,199
	Urban	40,578
HIES 2022	National	32,422
	Rural	26,163
	Urban	45,757

8.2.2 Distribution by Number of Income Sources

The distribution of households based on the number of income sources, as detailed in the subsequent table, reveals notable patterns. Around 43% of households rely on a single income source, while a similar proportion (42%) depends on two sources. Only about 13% have three income sources, suggesting limited diversification in income streams, which might reflect vulnerability in household financial stability (Table 23).

Table 23: Distribution of households by number of income sources

Number of Income Sources	Percentage of Households (%)
1	43.2
2	42.1
3	12.7
4	1.8
5 or more	0.1
Total	100

Note: Based on 8,042 households with valid income source data out of 8,067 total households.

8.2.3 Household Distribution by Income Source and Locality

The distribution of households by income source and locality reveals significant urban-rural differences. Informal labor, such as agricultural and non-agricultural labor (e.g., construction, garments), remains predominantly rural, while private-sector employment, large businesses, and stable income sources like government jobs are more concentrated in urban localities. The prevalence of foreign remittances in rural areas (5.2%) compared to urban areas (3.6%) underscores the vital role of migration-based incomes for rural households. Additionally, social protection benefits and reliance on informal employment, such as tailoring and rickshaw pulling, remain significantly relevant across both localities, reflecting ongoing economic vulnerability (Table 24).

Table 24: Household Distribution by Area and Income Source

Income Source	National (n=8067)	Rural (n=4089)	Urban (n=3978)
Industry			
Large business	3.79	2.45	5.18
Manufacturing industry / Own factory	1.15	0.95	1.36
Transport sector business	1.71	1.49	1.94
Private Jobs			
Private job (institutions/companies/NGOs)	16.45	12.69	20.31
Public Sector Jobs			

Income Source	National (n=8067)	Rural (n=4089)	Urban (n=3978)
Government job (government offices/institutions)	4.6	2.59	6.66
Remittance			
Domestic remittance (money sent from within the country)	0.77	0.59	0.96
Foreign remittance (money sent from abroad)	4.39	5.16	3.59
Service			
E-commerce business	3.02	3.03	3.02
Self-Employed	2.48	2.35	2.61
Service employee	2.27	1.22	3.34
Shopkeeping (grocery, clothing, tea shop, etc.)	5.43	4.67	6.21
Small business (supply, local trade)	14.01	11.89	16.19
Tailor	9.11	11.37	6.79
Work / Labor			
Agricultural labor	2.79	2.49	3.09
Fisherman	0.29	0.49	0.08
Housemaid	0.51	0.56	0.45
Non-agricultural labor (construction, garments)	12.61	17.19	7.89
Rickshaw/van pulling	5.33	5.77	4.88
Transport sector wage work	10.31	9.9	10.73
Others			
Agricultural income (farming, fish farming, poultry, cattle, etc.)	11.21	12.37	10.01
Content creator (YouTube, etc.)	0.06	0.07	0.05
Freelancing (graphic design, online work, Upwork, Fiverr, etc.)	0.01	0	0.03
Income from gifts/donations/assistance	35.82	45.29	26.09
Interest/dividends from bank or savings instruments	4.59	2.67	6.56
Rental income (house/shop/land/vehicle)	0.48	0.29	0.68
Social protection benefits (old-age allowance, widow allowance)	5.43	5.55	5.3
Sold or mortgaged property	10.15	11.74	8.52

8.2.4 Income Classification

The decile-based income distribution demonstrates stark inequalities (Table 25). The bottom 10% of households earn an average monthly income of Tk. 8,477, while the top 10% average Tk. 109,390, revealing significant economic polarization. The rural-urban disparities within deciles are minor, reflecting broader structural inequalities at the national level rather than strictly locality-based factors.

Table 25: Household Income by Decile (Monthly, BDT)

Based on 10 quantiles of total household income

Income Decile	Proportion of Sample (%)	Proportion of Income (%)	Mean Monthly Income (BDT)
Decile 1 (Bottom 10%)	11.4	3.0	8,476
Decile 2	11.2	4.9	14,309
Decile 3	9.6	5.0	16,964
Decile 4	9.5	5.7	19,737
Decile 5	8.4	5.8	22,364
Decile 6	10.6	8.4	25,969
Decile 7	10.1	9.4	30,420
Decile 8	10.8	12.3	37,092
Decile 9	8.5	12.4	47,616
Decile 10 (Top 10%)	9.9	33.2	109,390
Overall	100.0	100.0	32,674

The distribution of household income across deciles reveals stark inequality. While the top 10% of households account for over 33% of total income, the bottom 30% collectively receive only around 13%. The bottom decile alone, despite representing over 11% of the population, holds just 3% of total income. Notably, the top 10% earn more than 11 times the income share of the bottom 10%, underscoring the extent of this disparity. This pattern reflects a highly skewed income distribution, with significant concentration of wealth among the richest households.

8.3 Remittance

Remittance continues to play a vital role in household economic resilience across Bangladesh, especially in rural regions. This section explores the patterns of international labor migration, the destinations of migrant workers, and the frequency and volume of remittance inflows.

Nationally, 14.3% of households reported having at least one member employed abroad—15.5% in rural areas and 11.5% in urban areas—highlighting the slightly greater prevalence of international migration from rural households (Table 26).

Table 26: Overseas Employment Status of Household Members

Overseas Employment	National (%)	Rural (%)	Urban (%)
Household has at least one member abroad	14.3	15.5	11.5
No household member abroad	85.7	84.5	88.5

Among migrant households, the vast majority (85.7%) had only one migrant member, while 12% reported two migrants, and just 2.3% had more than two, indicating that most households in our sample rely on a single member for overseas earnings (Table 27).

Table 27: Number of Migrant Members per Household

Number of Migrant Members	National (%)	Rural (%)	Urban (%)
Single	85.7	87.2	81.2
Two	12.0	10.7	16.0
Greater than two	2.3	2.1	2.9

Saudi Arabia remains the dominant destination for Bangladeshi migrant workers, accounting for 40.3% of all reported cases. It is followed by Malaysia (12.1%), UAE (10.9%), Oman (8.6%), and Kuwait (5.3%). While rural migrants are more concentrated in the Gulf region, urban migrants are more likely to migrate to UAE, USA, and Italy (Table 28).

Table 28: Top 10 Destination Countries of Migrant Workers

Country	National (%)	Rural (%)	Urban (%)
Saudi Arabia	40.3	42.6	33.8
Malaysia	12.1	13.5	8.0
UAE	10.9	9.2	16.1
Oman	8.6	9.1	7.0
Kuwait	5.3	4.3	7.1
Qatar	5.0	5.8	3.8
Singapore	3.9	4.0	3.5
USA	1.5	1.3	5.6
UK	1.5	1.3	1.9
Italy	1.2	0.6	3.0

Over three-fourths of households (76.8%) reported receiving regular remittances from their migrant members, while 18.7% received remittances irregularly. A small share (4.5%) received no remittances in the past three months, pointing to differences in migrant earning and transfer patterns (Table 29).

Table 29: Frequency of Remittance Sent by Migrants

Remittance Pattern	National (%)	Rural (%)	Urban (%)
Yes (regular)	76.8	77.1	75.9
Yes (irregular)	18.7	18.8	18.4
No remittance sent	4.5	4.1	5.8

Remittance-receiving households on average received BDT 89,287 in remittances over the last three months, or roughly BDT 29,762 per month, underscoring the significant financial contribution of migrant workers to household incomes (Table 30).

Table 30: Remittance Received in the last 3 Months

Period	Average Amount Received (BDT) by remittance receiving households
Last 3 months	89,287
Monthly	29,762

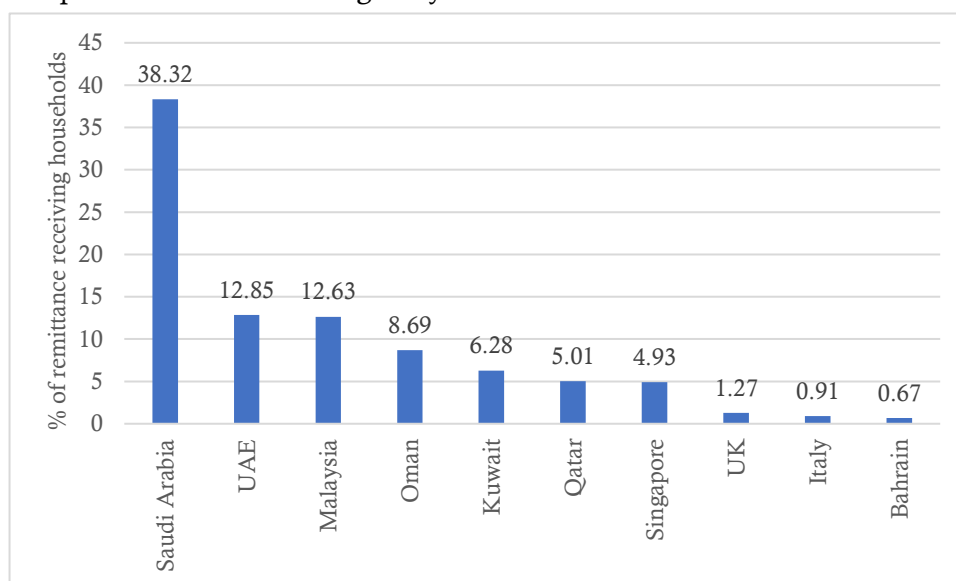
Table 31 shows that remittance volumes vary significantly by country. The UK (BDT 50,035) and Malaysia (BDT 46,010) top the list in terms of average monthly remittance, followed closely by Italy, Kuwait, and Singapore. In contrast, migrants from the UAE (BDT 23,060) and Qatar (BDT 24,795) send comparatively lower amounts (Table 31).

Table 31: Average Monthly Remittance from top 10 Countries

Country	Avg. Monthly Remittance (BDT)
Saudi Arabia	26,655
Malaysia	46,010
UAE	23,060
Oman	28,059
Kuwait	38,914
Qatar	24,795
Singapore	39,640
USA	37,262
UK	50,035
Italy	38,955

Despite sending lower average remittances, around 38.32% of households with at least one migrant member reported receiving regular remittances from Saudi Arabia, making it the largest contributor among the top ten remittance-sending countries. This is followed by the UAE and Malaysia, each accounting for around 13%. European destinations like the UK, Italy, and Bahrain contribute less than 2% each (Figure 11).

Figure 11: Top 10 Countries which regularly send remittance



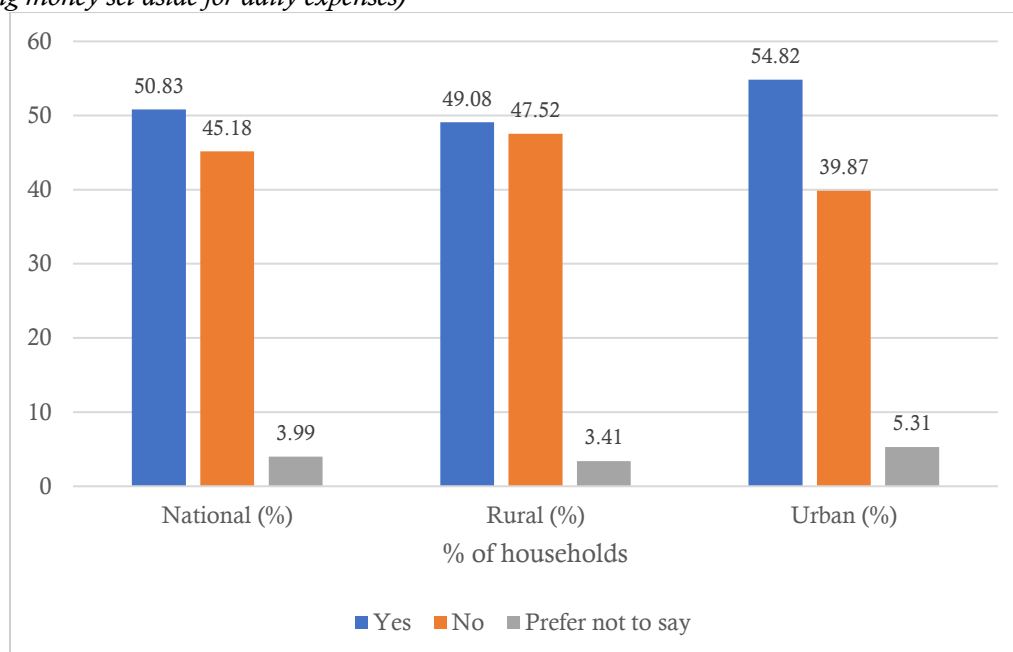
It is important to note that the PPRC survey was conducted approximately three weeks prior to Eid-ul-Azha—a period during which remittance inflows are generally higher—so the data may be influenced by this timing.

8.4 Household Savings

This subsection explores the savings behavior of Bangladeshi households, offering insights into both the prevalence and nature of savings across rural and urban areas.

Figure 12 illustrates the distribution of household savings habits, excluding money set aside for daily expenses. Overall, only about half (50.83%) of the surveyed households reported having any form of savings. A slightly higher share of urban households (54.8%) reported savings compared to rural households (49.1%). A larger proportion of rural households (47.5%) reported having no savings, highlighting geographic disparities in financial resilience.

Figure 12: Savings Habit
(Excluding money set aside for daily expenses)



8.4.1 Savings Distribution and Changes

Table 32 presents the distribution of household savings across different types of saving locations, based on multiple responses (i.e., households could report saving in more than one place). The findings offer insights into both the average amount saved and the relative popularity of each savings avenue.

Cash at Home remains the most commonly reported form of saving, cited by 37.57% of households. However, the average savings amount is relatively low at BDT 11,372, reflecting the informal and short-term nature of this method. In contrast, formal institutional savings such as banks, savings certificates, or DPS accounts account for a smaller share of households (22.09%), but represent a substantially higher average savings amount of BDT 320,253. This indicates a concentration of larger savings among a smaller segment of the population with access to formal financial systems. NGO savings platforms are used by 20.23% of households, with an average savings of BDT 13,266, suggesting their continued relevance in financial inclusion efforts, particularly for lower-income groups. Local groups (e.g., community savings cooperatives) and other informal mechanisms are much less common, reported by only 2.54% and 3.14% of households respectively. Yet, the average

savings in these channels—BDT 28,907 and BDT 27,646—are not insignificant, pointing to their importance in specific community contexts.

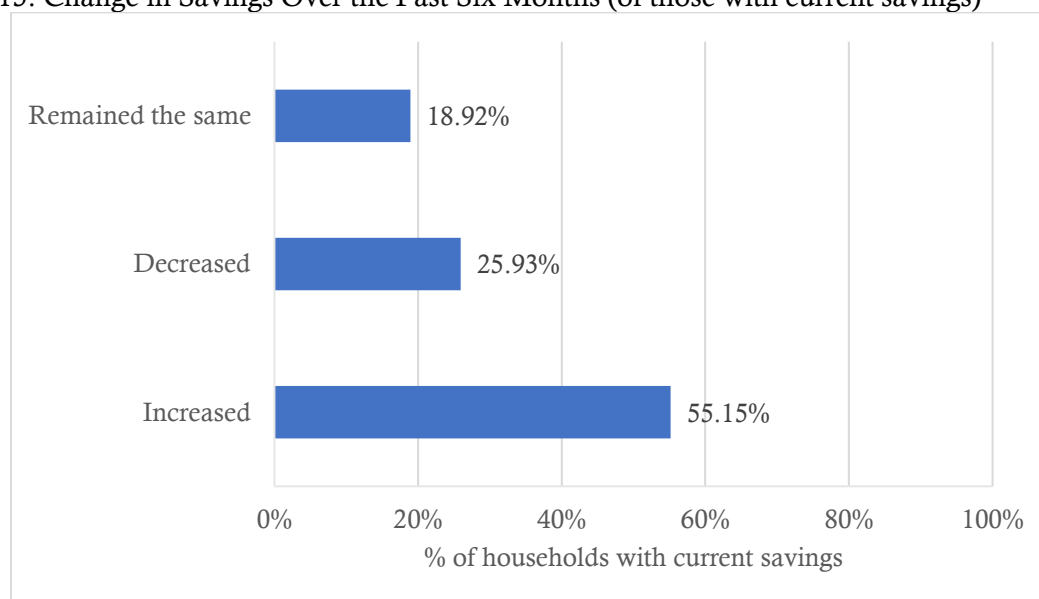
The data reflects a dual structure in household saving behavior—with widespread low-value savings in informal channels and concentrated high-value savings in formal institutions. It also highlights persistent reliance on non-bank savings options among a substantial share of households, underlining the need for policies that strengthen financial inclusion and trust in formal systems.

Table 32: Distribution of Savings by Type

Savings Location	Average Savings (BDT)	Households (%)
Cash at Home	11,372	37.57%
Bank/Savings Certificates/DPS	320,253	22.09%
NGO	13,266	20.23%
Local groups	28,907	2.54%
Other	27,646	3.14%

Over the past six months, 55.15% of households reported an increase in savings, 25.9% reported a decrease, and 18.92% saw no change (Figure 13).

Figure 13: Change in Savings Over the Past Six Months (of those with current savings)



8.5 Expenditure

This section examines household expenditure patterns in Bangladesh, offering a granular view of how families allocate their resources across essential and non-essential categories. Using both monthly and annual data, the analysis highlights disparities across rural and urban areas, changes in spending priorities post-crisis, and rising inequality in consumption. It also draws attention to the shifting burden of non-food expenses—particularly in urban settings—against a backdrop of stagnating incomes and heightened inflationary pressure.

8.5.1 Household Expenditure Patterns

Table 33 presents the average monthly household expenditure across national, rural, and urban areas, disaggregated into food and non-food categories. As of PPRC 2025, average monthly household expenditure is BDT 32,639 at the national level, with BDT 10,593 allocated to food and BDT 22,046 to non-food items. Urban households report the highest total expenditure (BDT 44,959), while rural households spend significantly less (BDT 27,199), reflecting structural disparities in cost of living, income, and consumption behavior.

Table 33: Average Monthly Household Expenditure by Locality

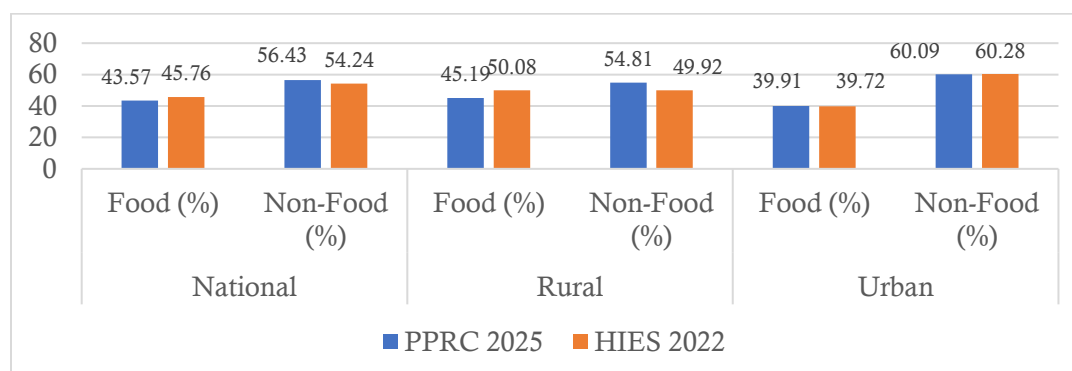
Expenditure	Average Monthly (BDT)		
	National	Rural	Urban
Food	10,593	10,129	11,645
Non-Food	22,046	17,070	33,314
Overall	32,639	27,199	44,959

Figure 14 visualizes the percentage share of food and non-food expenditure across national, rural, and urban areas, comparing PPRC 2025 with HIES 2022 data. Several key patterns emerge:

- Food expenditure share has declined nationally, from 45.76% (HIES 2022) to 43.57% (PPRC 2025), indicating a shift toward non-food spending, likely driven by inflation in housing, transport, education, and healthcare.
- The rural food share dropped more sharply (from 50.08% to 45.19%), even though total rural expenditure rose modestly. This suggests growing pressure from non-food essentials or aspirational consumption.
- In urban areas, food's share of expenditure remains low and nearly unchanged (39.91% in 2025 vs. 39.72% in 2022), but the non-food share has climbed, reaching 60.09%, reflecting rising urban living costs and possibly a widening affordability gap.
- Across all areas, the gap between food and non-food expenditure shares has widened, reinforcing a shift in household consumption patterns post-crisis.

Together, the table and chart underscore the changing structure of household spending, with non-food needs increasingly dominating household budgets, particularly in urban areas. These trends may signal both improved access to diverse services and heightened cost pressures, raising critical questions about household welfare and affordability.

Figure 14: Percentage Share of Food and Non-Food Consumption Expenditure of Households by Locality (HIES 2022 vs PPRC 2025)



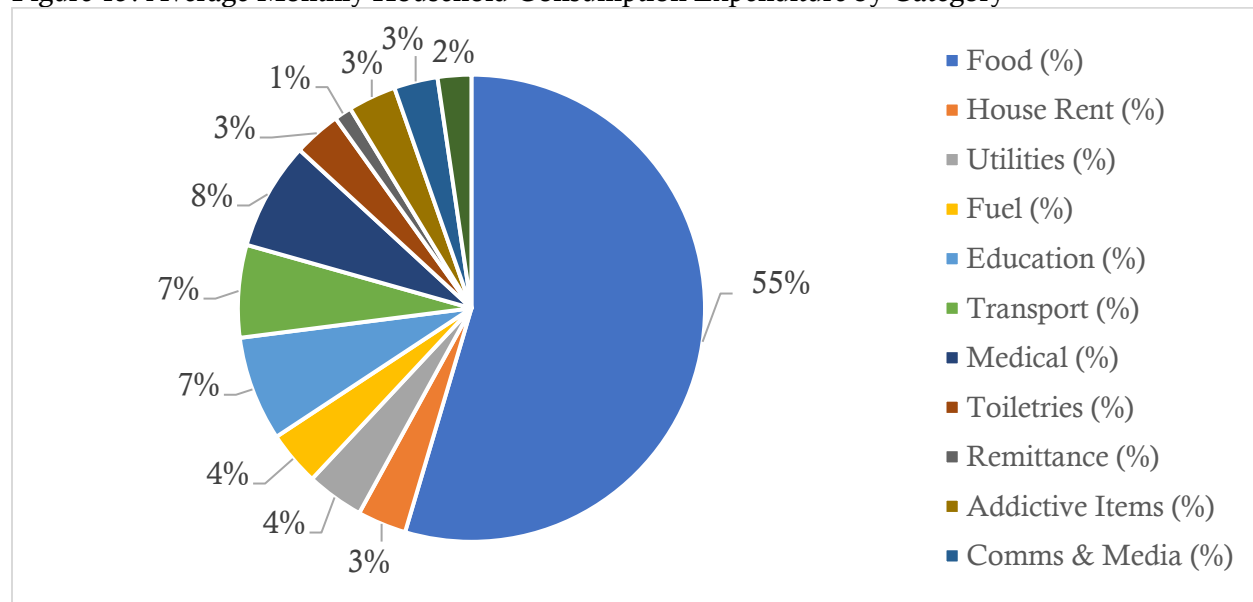
8.5.2 Monthly Regular Consumption by Category

The survey questionnaire took two separate tables of household consumption expenditures - one for regular monthly expenses, and another for irregular annual expenses. A disaggregation of monthly regular non-food expenditure reveals that education (7.3%), medical (8.05%), and transport (6.3%) are significant monthly regular cost drivers. Urban households allocate disproportionately higher shares to rent (8.88%), while rural households spend more on health (Table 34 and Figure 15)).

Table 34: Percentage Distribution of Average Monthly Household Consumption Expenditure by Major Expenditure Category

Expenditure Category	National (%)	Rural (%)	Urban (%)
Food	54.9	57.35	49.34
House Rent	3.41	1.00	8.88
Utilities	4.00	3.83	4.39
Fuel	3.79	4.08	3.14
Education	7.29	7.31	7.25
Transport	6.44	6.34	6.66
Medical	7.51	8.05	6.29
Toiletries	3.29	3.31	3.23
Remittance Out	1.21	0.88	1.97
Addictive Items	3.35	3.42	3.18
Comms & Media	3.04	2.99	3.15
Others	2.34	2.08	2.91

Figure 15: Average Monthly Household Consumption Expenditure by Category



8.5.3 Annual Irregular Consumption by Category

Looking at the annual irregular expenditure section, we find that from May 2024 to April 2025, average annual household expenditure in Bangladesh stood at BDT 234,036, with asset purchases (50.5%) and agricultural production (18.3%) dominating overall spending. Urban households spent significantly more (BDT 310,508) than rural ones (BDT 200,312), especially on electronics, furniture, and festivals, while rural households had higher agricultural expenses (Table 35).

Table 35: Average Annual Household Expenditure by Major Category (May 2024–April 2025)

Annual Expenditure Category	Share of Total Annual Expenditure (%)	Average Annual Expenditure (BDT)		
	National	National	Rural	Urban
Clothing (clothes, shoes, sandals, etc.)	2.86%	9,155.94	8,178.59	11,372.20
Furniture (bed, cot, wardrobe, etc.)	1.15%	5,315.46	3,995.61	8,308.38
Electrical and electronic items	0.74%	3,450.13	2,201.61	6,281.30
Asset purchases (land, house, flat, shop, etc.)	1.09%	21,664.11	18,854.12	28,036.11
Mortgage or leasing of assets	1.03%	5,286.92	5,732.73	4,276.00
Recreation, travel, foreign trips	0.62%	2,771.92	1,858.03	4,844.27
Religious festivals (Eid, Puja, etc.)	3.62%	13,603.58	11,577.21	18,198.62
Family events (weddings, aqiqah, etc.)	0.89%	5,979.07	5,853.77	6,263.19
Home repair and construction	2.74%	18,538.69	19,133.62	17,189.60
Legal/court/police-related expenses	0.16%	1,119.71	1,195.87	947.01
Extortions/donations	0.05%	286.01	142.47	611.5
Tax payments	0.15%	914.84	582.94	1,667.47
Agricultural production expenses	3.67%	42,680.35	19,197.34	95,930.98
Donations	0.41%	2,093.45	1,343.66	3,793.68
Social expenses (gifts, hospitality, etc.)	0.77%	2,966.82	2,371.24	4,315.39
Others (Please specify)	0.30%	1,256.70	907.03	2,049.63
Total (All Above Categories)	~20.90%*	137,191.80	103,206.80	214,142.80

**Note: Total does not sum to exactly 100% as this covers selected non-food categories only (irregular annual expenditure categories as % of total annual expenditure)*

8.5.4 Inequality in Expenditure

Inequality in expenditure is starkly evident when disaggregated by expenditure deciles. Households in the richest decile (D10) by expenditure spend more than 15 times what the poorest decile (D1) spends annually (Table 36).

Table 36: Mean Annual Household Expenditure (Household Level) by Decile and Area

Expenditure Decile Group	Mean Annual Household Expenditure (Household Level)		
	National (BDT)	Rural (BDT)	Urban (BDT)
Decile 1 (Poorest 10%)	94,867	94,465.80	96,639.40
Decile 2	155,756	155,591.10	156,371.00
Decile 3	189,380	189,051.70	190,528.10
Decile 4	220,777	220,710.60	220,977.80
Decile 5	253,609	253,680.50	253,415.10
Decile 6	290,674	290,545.80	290,954.20
Decile 7	335,223	334,643.90	336,365.70
Decile 8	398,326	397,571.00	399,592.00
Decile 9	513,753	514,949.30	511,913.30
Decile 10 (Richest 10%)	1,463,349	1,178,955.00	1,742,356.00
Mean	391,399		

A closer look at the composition of spending across deciles reveals a clear transition. Among the poorest 10% of households, 61% of consumption is dedicated to food, indicating subsistence-level living. As income increases, the share of food in total expenditure declines steadily—reaching just 22% for the richest decile—while non-food items increasingly dominate the budget (Table 37).

Household expenditure patterns reveal a clear and consistent trend across income deciles and geographic settings: as income increases, the share of food in total consumption decreases, while spending on non-food items rises. Among the poorest decile, food constitutes around 61% of total spending, reflecting subsistence-level priorities. This share gradually falls across the middle deciles and reaches just 22% for the richest 10%, who allocate nearly 78% to non-food consumption such as healthcare, education, and housing. The trend aligns with **Engel's Law**, which states that food's share of total expenditure declines with rising income.

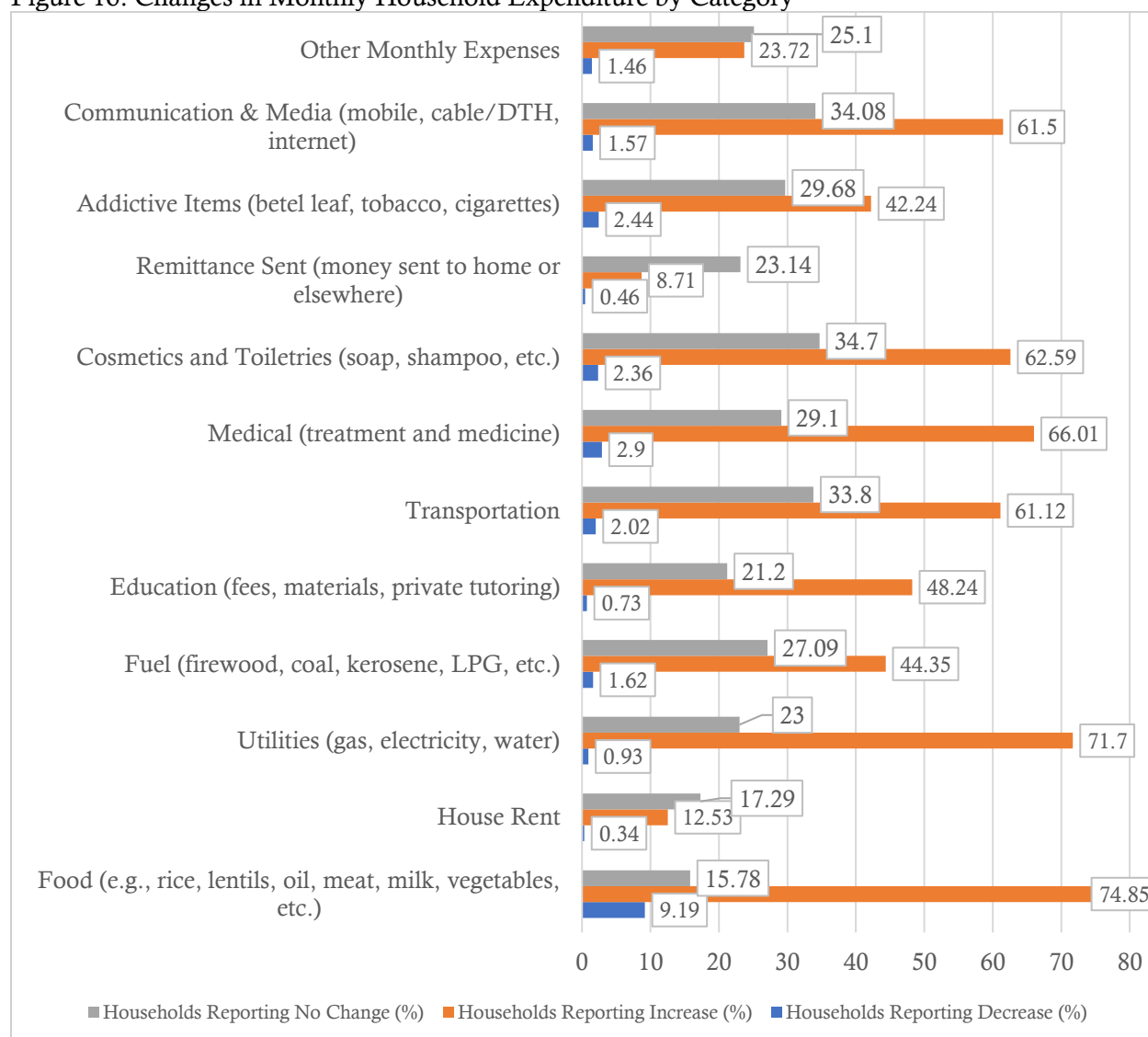
Rural households consistently allocate a higher share of expenditure to food than urban households in each decile, underscoring differences in income levels, cost structures, and consumption preferences. For instance, in Decile 6, rural households spend 45.4% on food, compared to 42.6% in urban areas. Among the richest rural households, non-food spending reaches nearly 80%, reflecting economic diversification and lifestyle improvements. These patterns point to both income-driven consumption shifts and spatial inequalities in living standards and highlight consumption inequality: lower-income households are constrained by essential needs, while higher-income households can invest in quality-of-life improvements.

Table 37: Share of Food and Non-Food Consumption by Income Decile (National, Rural, Urban)

Expenditure Group	Decile	National		Rural		Urban	
		Food (%)	Non-Food (%)	Food (%)	Non-Food (%)	Food (%)	Non-Food (%)
Decile 1 (Poorest 10%)		60.95	39.06	61.74	38.27	57.75	42.29
Decile 2		53.02	46.98	53.23	46.77	52.23	47.79
Decile 3		51.03	49	51.24	48.79	50.35	49.65
Decile 4		48.51	51.51	48.85	51.17	47.48	52.52
Decile 5		45.98	54.02	45.5	54.5	47.53	52.47
Decile 6		44.54	55.46	45.36	54.65	42.58	57.42
Decile 7		41.95	58.05	42.74	57.26	40.24	59.76
Decile 8		38.88	61.12	39.23	60.77	38.2	61.8
Decile 9		32.96	67.04	32.69	67.31	33.28	66.72
Decile 10 (Richest 10%)		22.14	78.19	21.06	79.65	23.11	76.88

Figure 16 presents changes in household expenditure patterns across key categories. A significant majority of households reported increased spending on essentials, particularly food (74.85%), utilities (71.7%), medical expenses (66.01%), and cosmetics/toiletries (62.59%). Transportation (61.12%) and communication/media (61.5%) also saw substantial increases. In contrast, non-essential categories like remittance (8.71%) and house rent (12.53%) saw relatively stable or unchanged spending. Overall, the data reflects a rising cost burden on basic needs, with few areas showing decreased expenditure.

Figure 16: Changes in Monthly Household Expenditure by Category



8.5.5 Average Monthly Household Income and Expenditure Trends by Locality

Table 38 presents the comparisons between average monthly household income and expenditure across national, rural, and urban localities, using PPRC 2025 and HIES 2022 data.

Average monthly income in 2025 (BDT 32,680) shows a marginal increase from HIES 2022 (BDT 32,422), indicating income stagnation over the recent period. Expenditure levels also remain nearly identical (BDT 32,615 in 2025 vs. BDT 31,500 in 2022), reflecting limited real gains in disposable income at the national level.

A more nuanced picture emerges when examining rural and urban trends separately. In rural areas, average income has increased to BDT 29,199 in 2025 from BDT 26,163 in 2022, while expenditure remains comparatively restrained at BDT 27,162. This suggests either a rise in precautionary savings or ongoing limitations in consumption capacity despite nominal income growth.

In contrast, urban households exhibit signs of financial stress. In 2025, average monthly expenditure (BDT 44,961) has outpaced income (BDT 40,578), reversing the 2022 trend where income (BDT 45,757) exceeded expenditure (BDT 41,424). This shift may point to increased reliance on savings or borrowing to maintain consumption levels, highlighting a potential affordability crunch in urban settings.

Overall, while national averages may appear stable, they obscure important divergences: a modest recovery in rural incomes with limited spending, and a growing income-expenditure gap in urban areas. These dynamics underscore the uneven nature of economic resilience across localities in the post-crisis period.

Table 38: Average Monthly Household Income and Expenditure by Locality (BDT) (PPRC 2025 and HIES 2022)

Survey Year	Locality	Average Monthly (BDT)	
		Income	Expenditure
PPRC 2025	National	32,680	32,615
	Rural	29,199	27,162
	Urban	40,578	44,961
HIES 2022	National	32,422	31,500
	Rural	26,163	26,207
	Urban	45,757	41,424

8.6 Asset Ownership and Transactions

Asset ownership serves as a long-term marker of household security and economic resilience. This section examines the prevalence of both movable and immovable assets, their estimated values, and recent asset-related transactions across surveyed households.

8.6.1 Asset Ownership and Market Value Profile

Table 39 presents household ownership rates and average market values of movable and immovable assets. Ownership of basic household items is widespread—nearly all households own furniture (96.9%) and fans (98.9%), while mobile phones (smartphones and feature phones) are owned by over 74% of households. In contrast, ownership of higher-value assets such as motorized vehicles (13.7%), business capital (13.8%), and urban land (7.95%) is much lower. Among immovable assets, rural homestead land is most commonly owned (84.3%), followed by agricultural land (37.9%), with high average market values across all land types. The data reflects both widespread ownership of essential goods and stark disparities in access to higher-value productive and immovable assets.

Table 39: Household Ownership of Movable and Immovable Assets

Type of Asset	Owns Asset (%)	Mean Asset Market Value (BDT)
Livestock (cow/buffalo, goat/sheep, etc.)	32.18	56,632
Poultry (duck/chicken, pigeon/birds, etc.)	44.8	1,945
Furniture (bed, cot, wardrobe, etc.)	96.92	35,910
Non-motorized vehicle (rickshaw/van, pushcart, boat, bicycle, etc.)	17.64	1,753
Motorized vehicle (auto-rickshaw/tempo/e-bike, trawler, motorcycle, etc.)	13.7	19,185

Type of Asset	Owns Asset (%)	Mean Asset Market Value (BDT)
Television	49.98	5,804
Fridge	66.05	13,309
Fan	98.9	3,561
Mobile (Smartphone)	74.84	11,836
Mobile (Feature/button phone)	77.09	952
Laptop, computer, tablet	4.98	2,373
Sewing machine/loom	8.85	474
Shop/business capital/goods	13.84	65,017
Jewelry (gold, silver)	75.11	90,289
Financial assets (cooperative, bank, cash savings)	39.35	63,599
Residential/homestead land in rural area	84.27	829,004
Agricultural land in rural area	37.9	809,438
Residential/homestead land in urban area	7.95	683,766
Others (Please specify)	2.13	10,409

8.6.2 Recent Asset Transactions

In the past six months preceding the survey, only 8.3% of households reported purchasing or mortgaging any movable or immovable assets, while the vast majority (91.7%) did not, indicating limited recent asset-related financial activity among households (Table 40).

Among the households that purchased or mortgaged assets in the past six months, the majority (74.3%) invested in rural agricultural land. Other notable purchases included furniture (12.8%), poultry (7.6%), and livestock (6.7%). Smaller proportions acquired rural residential land (4.7%), motorized vehicles (2.2%), financial assets (2.4%), and mobile smartphones (2.4%), while purchases of items like laptops, urban land, and sewing machines were minimal or nonexistent.

Conversely, in the last six months preceding the survey, only 6.1% of households reported selling or mortgaging movable or immovable assets, while the majority (93.9%) did not, indicating relatively low levels of asset liquidation or financial distress involving assets during this period.

Among the households that sold or mortgaged assets in the past six months, the majority (65.7%) sold rural agricultural land, followed by poultry (14.4%) and livestock (9.5%). Other commonly sold assets included jewelry (8.2%) and rural residential land (2.3%). Sales of furniture, motorized vehicles, shop/business capital, and financial assets were much less frequent, each under 1.5%, while no households reported selling laptops or computers. This indicates that agricultural land is the primary asset liquidated, likely reflecting financial needs in rural households.

These dynamics reinforce the role of assets not just as static stores of value, but as flexible instruments used for coping, investment, and mobility.

Table 40: Households purchased, sold, or mortgaged any movable or immovable assets in the last 6 months

Category	% of households
Purchased or Mortgaged	8.3
Sold or Mortgaged	6.1

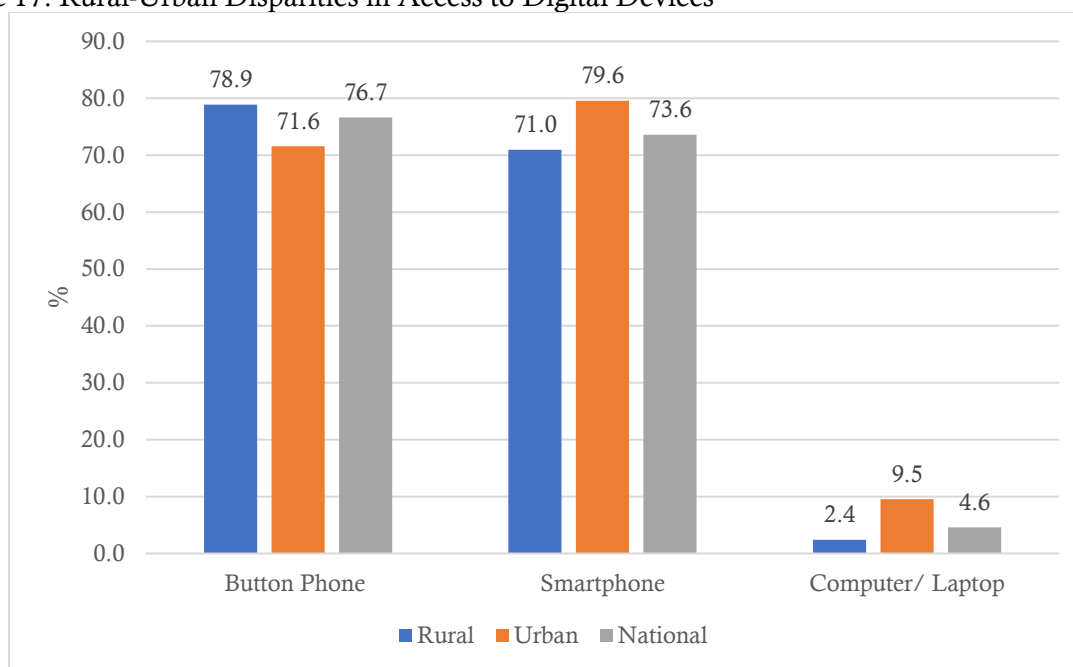
9. Digital Reality

This chapter explores the digital landscape of Bangladesh’s households, examining access to devices, internet connectivity, and usage patterns. It reveals a complex digital divide shaped by geography, age, and income. While button phone ownership is nearly universal, access to smartphones, computers, and stable internet remains highly unequal—favoring urban, youth-inclusive, and higher-income households.

9.1 Access to Digital Device, Internet, and Use

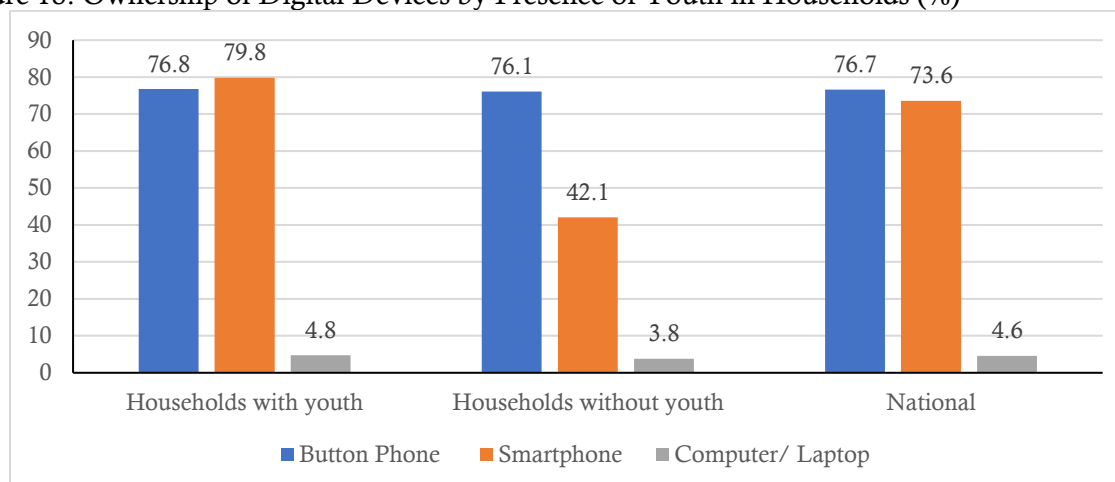
Button phone ownership remains widespread in both contexts, though slightly higher in rural areas (78.9%) than urban (71.6%). In contrast, smartphone access is significantly higher in urban areas (79.6%) compared to rural (71.0%). Access to computers or laptops is markedly low overall, but urban households (9.5%) are nearly four times more likely than rural ones (2.4%) to own such devices—highlighting a pronounced digital divide (Figure 17).

Figure 17: Rural-Urban Disparities in Access to Digital Devices



Households with youth exhibit significantly higher smartphone ownership (79.8%) compared to those without youth (42.1%), indicating a strong link between youth presence and digital connectivity. Button phone ownership remains nearly identical across both groups (around 76%). Computer or laptop access is limited overall, but marginally higher in youth households (4.8%) than in those without youth (3.8%), reflecting limited but slightly enhanced digital capacity where youth are present (Figure 18).

Figure 18: Ownership of Digital Devices by Presence of Youth in Households (%)



Device usage patterns highlight stark differences by type of digital device (Table 41). Button phones are used almost exclusively for communication (99.9%) and mobile transactions (26%). Smartphones enable more diverse functions—communication (99.6%), entertainment (82.5%), mobile transactions (56.2%), and education (20%) being the most common. Computers and laptops, while less commonly owned, are primarily used for education (49.4%), entertainment (59.7%), and official work (43.7%), suggesting their stronger role in productivity and formal engagement.

Table 41: Purpose of Digital Device Use by Type of Device

Mobile Use Purpose	Button Phone (%)	Smartphone (%)	Computer/Laptop (%)
Communication / Calling	99.9	99.6	35.5
Education / Study	0.6	20.0	49.4
Entertainment / Gaming	2.3	82.5	59.7
Online Business	0.0	1.7	8.3
Content Creation	0.0	0.2	2.0
Mobile Transactions (bKash/Nagad/Rocket)	26.0	56.2	11.0
Paying Educational Institution Fees	0.1	4.4	1.4
Receiving Stipends	3.1	2.9	0.4
Receiving Social Safety Allowances	4.0	1.5	0.5
Outsourcing	0.0	0.3	4.4
Official Work	0.1	4.5	43.7
Others (Please specify)	0.0	0.2	1.7

Among households with youth, button phones remain primarily communication tools (99.9%) with limited secondary uses like mobile transactions (26.3%). Smartphones demonstrate multifaceted usage—especially for entertainment (83.5%), communication (99.6%), mobile transactions (56.9%), and education (20.7%). Computers and laptops, although less prevalent, serve as key enablers for education (52.1%), entertainment (59.4%), and official work (42.4%), underscoring their role in digital learning and productivity among youth households (Table 42).

Table 42: Purpose of Digital Device Use by Device Type in Households with Youth

Mobile Use Purpose	Button Phone (%)	Smartphone (%)	Computer/Laptop (%)
Communication / Calling	99.9	99.6	31.5
Education / Study	0.6	20.7	52.1
Entertainment / Gaming	2.4	83.5	59.4
Online Business	0.0	1.6	6.6
Content Creation	0.0	0.2	2.0
Mobile Transactions (bKash/Nagad/Rocket)	26.3	56.9	8.6
Paying Educational Institution Fees	0.1	4.4	1.2
Receiving Stipends	3.1	3.0	0.1
Receiving Social Safety Allowances	3.1	1.5	0.5
Outsourcing	0.0	0.3	4.7
Official Work	0.1	4.5	42.4
Others (Please specify)	0.0	0.2	1.9

Nationally, 63.9% of households have internet access, with a notable urban advantage—74.2% of urban households are connected compared to 59.3% in rural areas. This reflects a persistent digital divide in infrastructure access across regions (Table 43).

Table 43: Households have an internet connection

Internet connection	National (%)	Rural (%)	Urban (%)
Yes	63.89	59.34	74.2
No	36.11	40.66	25.8

The mobile network remains the dominant mode of internet access for households (79.6%), especially in rural areas (81.1%). In contrast, Wi-Fi usage is significantly higher in urban areas (55.6%) compared to rural (38%). Wired broadband remains negligible across the board (Table 44).

Table 44: Type of Internet Connectivity Used by Households

Type of Connectivity	National (%)	Rural (%)	Urban (%)
Mobile Network (Data Purchase)	79.61	81.1	76.93
Wi-Fi	44.25	38.0	55.6
Wired Broadband	1.31	1.1	1.76

About 69% of households report at least one member using the internet, with urban areas again leading (76.6%) versus 65.4% in rural areas. This highlights higher digital engagement in urban settings, likely tied to better access and device availability (Table 45).

Table 45: Whether Household Members Are Internet Users

Use of Internet	National (%)	Rural (%)	Urban (%)
Yes	68.84	65.41	76.63
No	31.16	34.59	23.37

9.2 Digital Device Ownership and Income Disparities

Analysis of household digital device ownership reveals significant disparities across income deciles, underscoring the unequal distribution of digital access in Bangladesh (Figure 19).

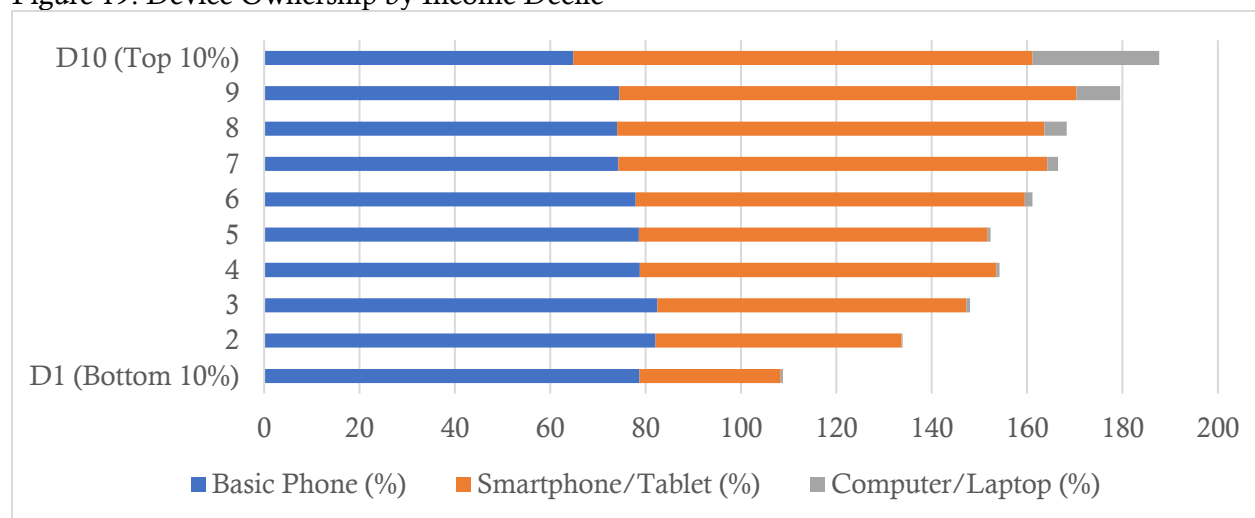
Ownership of basic phones remains widespread across all income groups, with 76.7% of households owning one. Interestingly, ownership rates slightly decline in higher-income deciles—from 82.1% in the second decile to 64.8% in the top decile—indicating a likely substitution effect as wealthier households shift toward smartphones.

In contrast, smartphone or tablet ownership shows a strong positive correlation with income. While only 29.6% of households in the bottom decile own a smartphone or tablet, this proportion rises steadily to 96.3% in the top decile. This sharp gradient highlights the growing digital divide in mobile internet and app-based service access, which are increasingly essential for education, finance, and information.

The gap is most pronounced for computer or laptop ownership, which is nearly nonexistent in the lower deciles (e.g., only 0.5% in D1) but reaches 26.6% in the top decile. Overall, only 4.6% of all households report owning a desktop, laptop, or notebook computer. This suggests that access to more advanced digital tools—often necessary for higher education, remote work, or professional upskilling—is overwhelmingly concentrated among the wealthiest households.

These findings highlight the need for targeted digital inclusion strategies, particularly in expanding access to smartphones and computing devices among lower-income groups, to ensure equitable participation in an increasingly digital society.

Figure 19: Device Ownership by Income Decile



Part D Findings
Extent of Distress

Section Overview

This chapter captures the lived realities of financial strain, poverty vulnerability, food insecurity, and systemic burdens that continue to define the socioeconomic landscape in 2025. It begins by examining household indebtedness—affecting over half of all households—as a double-edged tool of survival and stress, particularly among rural and lower-income groups. The analysis reveals how rising debt and inadequate savings mirror deeper structural vulnerabilities, often driven by essential expenditures like food, healthcare, and housing. This is followed by a sobering account of poverty and inequality trends, with national poverty rates increasing since 2022 and urban-rural divides deepening, underscoring inflation’s impact on real household well-being. The chapter also traces worrying signs of food insecurity, with dietary quality compromised and meal frequency reduced for households particularly among the poorest deciles.

10. Debt Status and Distribution

10.1 Debt Status and Distribution

Debt is prevalent in over half (53.28%) of households, underscoring its significance as a financial management tool. Around 54.77% of rural households have debt, while 49.91% of urban households have debt. (Figure 20).

Figure 20: Current Debt Status of Households

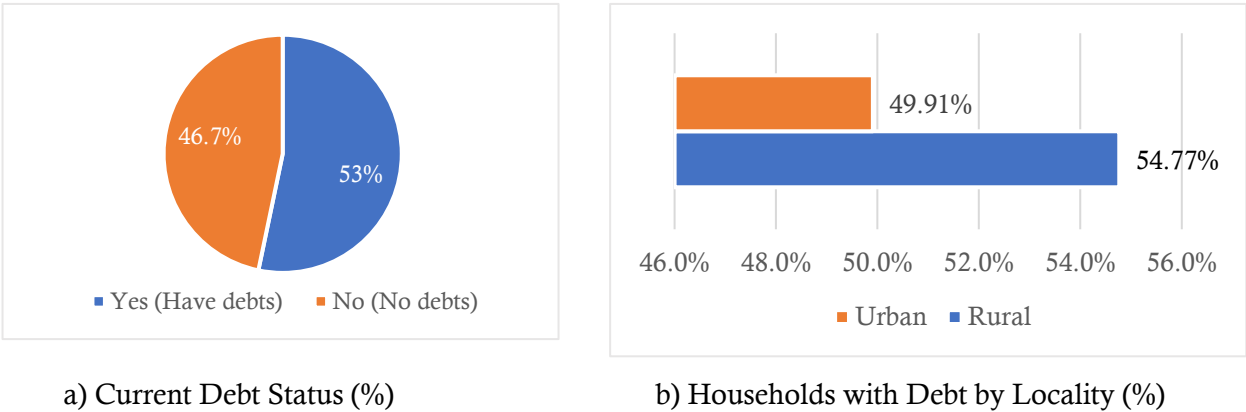
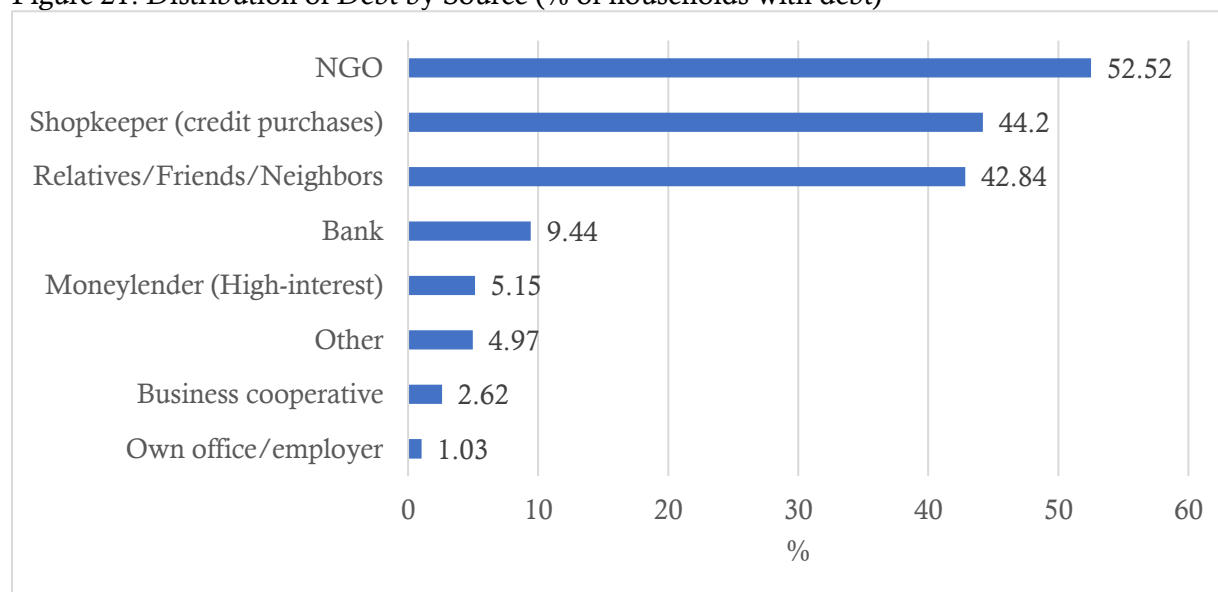


Figure 21 shows the sources of debt are primarily NGOs (52.52%) and informal credit from shopkeepers (44.2%) and relatives or neighbors (42.84%). High-interest sources such as moneylenders remain a concern, despite low utilization (5.15%).

Figure 21: Distribution of Debt by Source (% of households with debt)



10.2 Debt Purpose and Changes

The primary reasons households take on debt include daily household consumption (29.33%), medical expenses (10.75%), and house construction or repair (10.13%), demonstrating reliance on debt for both basic needs and significant life events (Figure 22).

Figure 22: Purposes of Household Debt (Multiple answers allowed)

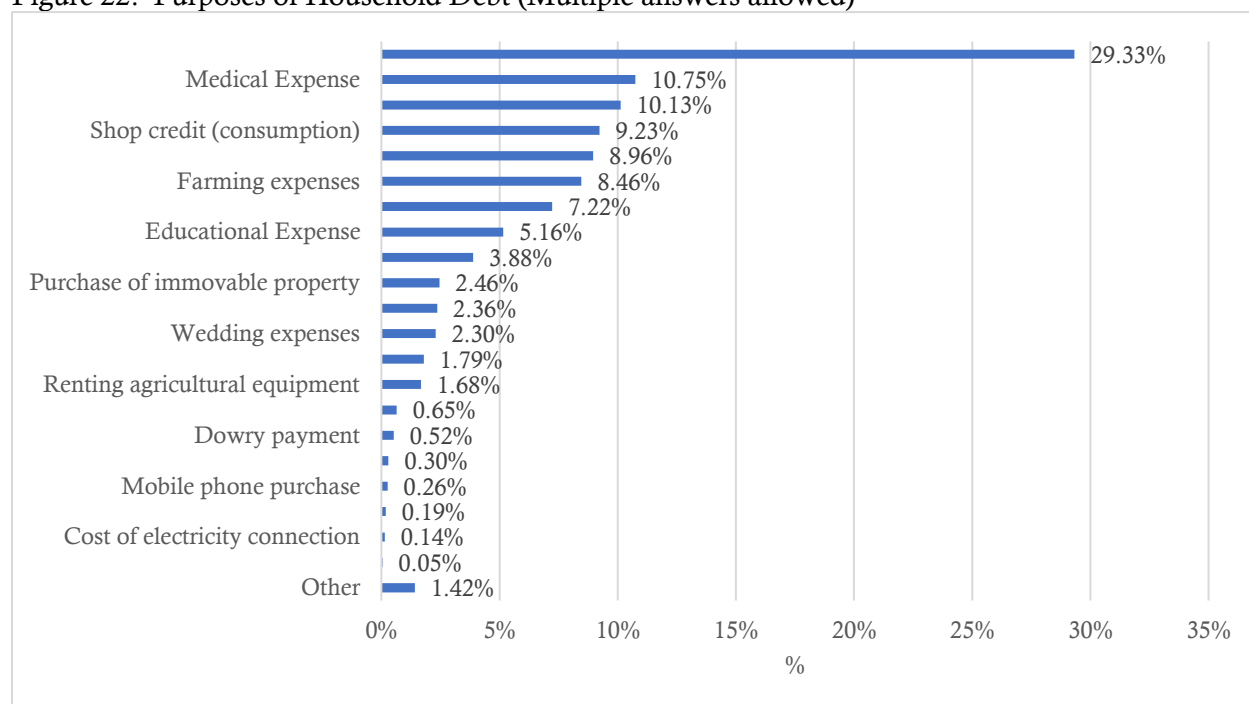
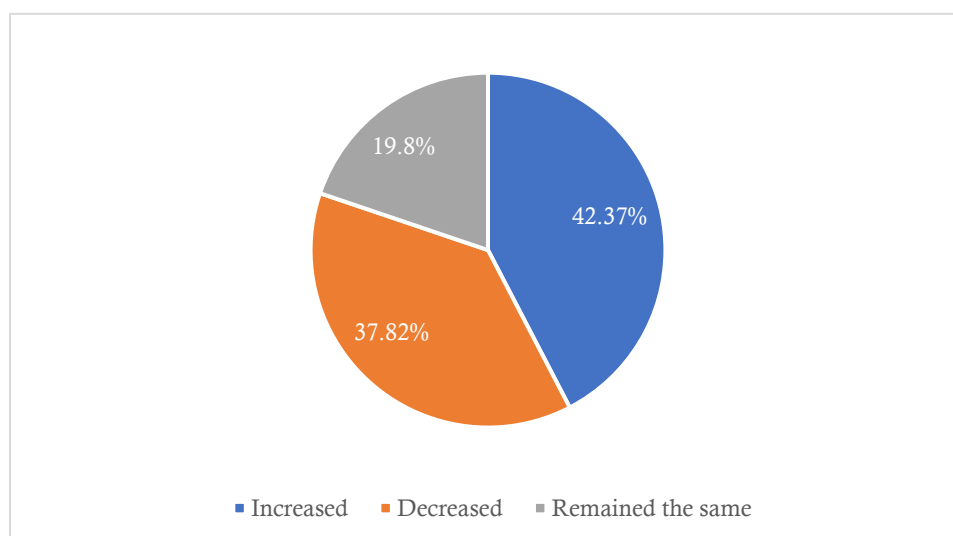


Figure 23 highlights over the past six months, 42.37% reported an increase in debt mainly due to income shortfalls (12.05%) and unexpected large expenses (6.70%). Conversely, 37.82% managed to

decrease their debt, predominantly through repaying from regular income (19.39%) and reducing expenses (10.74%)

Figure 23: Change in Debt Amount Over Last 6 Months (% of households with debt)



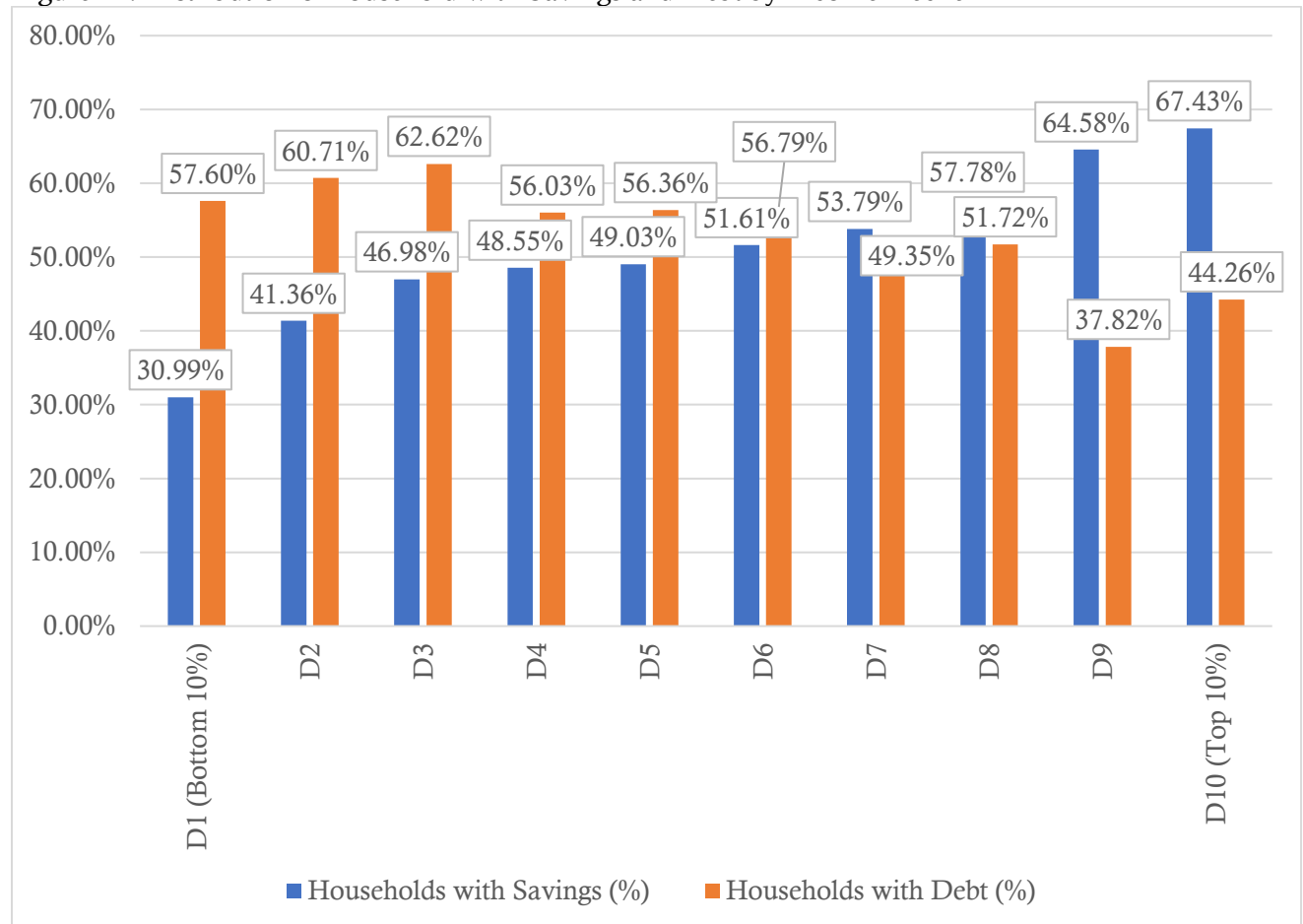
10.3 Savings and Debt by Income Decile

Figure 24 presents the proportion of households with savings and debt across income deciles, revealing key patterns in financial behavior by economic standing. The likelihood of having savings rises steadily with income—from just 30.99% in the bottom decile (D1) to 67.43% in the top decile (D10)—highlighting how higher income enables future-oriented financial planning.

In contrast, household debt is most prevalent in the lower and middle deciles, peaking at 62.62% in D3 and gradually declining in higher income groups, with 44.26% in D10. This suggests that poorer and middle-income households rely more on borrowing—likely to meet essential needs or cope with shocks—whereas wealthier households are better positioned to draw on savings.

Notably, up to Decile 6, the percentage of households with debt exceeds those with savings. This dual pattern of low savings and high debt among lower-income groups, along with significant debt exposure among the middle class, underscores the need for targeted financial inclusion strategies such as accessible credit, savings incentives, and strengthened social protection.

Figure 24: Distribution of household with Savings and Debt by Income Decile



11. Poverty and Inequality

This section provides a detailed overview of poverty and inequality in Bangladesh based on per capita monthly expenditure, adjusted for inflation to May 2025 prices using Consumer Price Index (CPI) data from BBS¹¹. The analysis uses both national poverty lines (Lower and Upper Poverty Lines, or LPL and UPL) from Household Income and Expenditure Survey (HIES) 2022 by BBS and international thresholds based on World Bank's PPP-adjusted \$2.15 and \$3.00/day poverty benchmarks. Key indicators covered include headcount rates, poverty depth, rural-urban and household size disaggregation, and income-expenditure inequality.

11.1 Methodological Notes

Poverty thresholds from the 2022 HIES were adjusted for inflation using the CPI for May 2022 and May 2025. International thresholds were converted using the 2024 PPP conversion factor (32.99) (Table 46).

Table 46: Poverty Line Thresholds

Threshold Type	HIES 2022	Adjusted to May 2025
Lower Poverty Line (LPL)	2,755	3,115
Upper Poverty Line (UPL)	3,832	4,333
Median Per Capita Monthly Income	4,838	5,470
\$3.00/day (PPP)	–	2,970
\$2.15/day (PPP)	–	2,128

Based on these thresholds, the poverty status of each household was determined using reported monthly per capita expenditure. Households below the LPL were categorized as extreme poor, those between LPL and UPL as moderate poor, and those above UPL but below the median as vulnerable non-poor. The rest were classified as non-poor.

11.2 Poverty Headcount

Using adjusted expenditure thresholds, national estimates show that 9.35% of the population lives below the Lower Poverty Line (LPL), while 27.93% falls below the Upper Poverty Line (UPL). When evaluated against international poverty lines, 7.89% of the population lives below \$3.00/day (PPP), and 1.52% falls below the extreme threshold of \$2.15/day (PPP). These rates reflect a notable increase in poverty incidence compared to HIES 2022, suggesting that inflationary pressures and structural shocks since 2022 have significantly eroded household purchasing power (Table 47).

¹¹https://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/9ead9eb1_91ac_4998_ala3_a5caf4ddc4c6/2025-06-02-09-24-946ebff6fc20f5c2ee79f851205cd96d.pdf

Table 47: Poverty Headcount Rates (Expenditure Method)

Weighted estimates using per capita monthly expenditure, adjusted to May 2025 prices

	Poverty Line Measure	Rate (%)	Std. Error	95% Confidence Interval
Bangladesh Bureau of Statistics (BBS), 2022	Below Lower Poverty Line (LPL)	9.35	0.00445	[9.34, 9.36]
	Below Upper Poverty Line (UPL)	27.93	0.00685	[27.92, 27.94]
World Bank, 2025	\$3.00 PPP per day (Intl Line)	7.89	0.00412	[7.88, 7.90]
	\$2.15 PPP per day (Intl Line)	1.52	0.00187	[1.51, 1.52]

11.3 Poverty Trends Over Time

A comparison of the latest PPRC 2025 estimates with HIES 2022 data illustrates a worrying rise in poverty. LPL-based poverty rose from 5.6% to 9.35%, and UPL-based poverty from 18.7% to 27.93%. This shift represents an increase of approximately 17.4 million individuals entering poverty in the span of three years. The findings signal a deepening economic strain and highlight the need for urgent policy responses (Table 48).

Table 48: Comparison of Poverty Rates (HIES 2022 vs PPRC 2025)

	HIES 2022	PPRC 2025
Poverty Measure	Rate (%)	Rate (%)
Below LPL	5.6	9.35
Below UPL	18.7	27.93
Poverty in Absolute Numbers	31758006.36	49161383.68
New Poor between 2022 and 2025		17403377.32

11.4 Distribution of Households by Poverty Status

A breakdown of households based on expenditure thresholds reveals that 9.35% of households are extreme poor, 18.58% moderate poor, and 17.97% fall into the vulnerable non-poor category—those above the poverty line but below the median. Just over half (54.1%) of households are classified as non-poor. The presence of a sizeable vulnerable non-poor group points to the precarious nature of upward mobility and the high risk of slipping back into poverty (Table 49).

Table 49: Household Distribution by Poverty Status (Expenditure Method)

Based on per capita monthly expenditure, May 2025

Poverty Status	Definition	Percent (%)
Extreme Poor	Below LPL	9.35
Moderate Poor	Between LPL and UPL	18.58
Vulnerable Non-Poor	Above UPL and Below Median Per Capita Monthly Income	17.97
Non-Poor	Above Median Per Capita Monthly Income	54.1
Total	42,863,573	100
NB. LPL, UPL and Median Per Capita Monthly Income values have been inflation-adjusted using CPI data from BBS		

11.5 Spatial Disparities in Poverty

Disaggregated headcount rates show significant spatial inequality. In rural areas, 10.77% of households fall below the LPL and 31.58% below the UPL, compared to 6.12% and 19.66% respectively in urban areas. These rural-urban disparities underline the uneven impact of economic shocks and the need for geographically differentiated poverty alleviation strategies (Table 50).

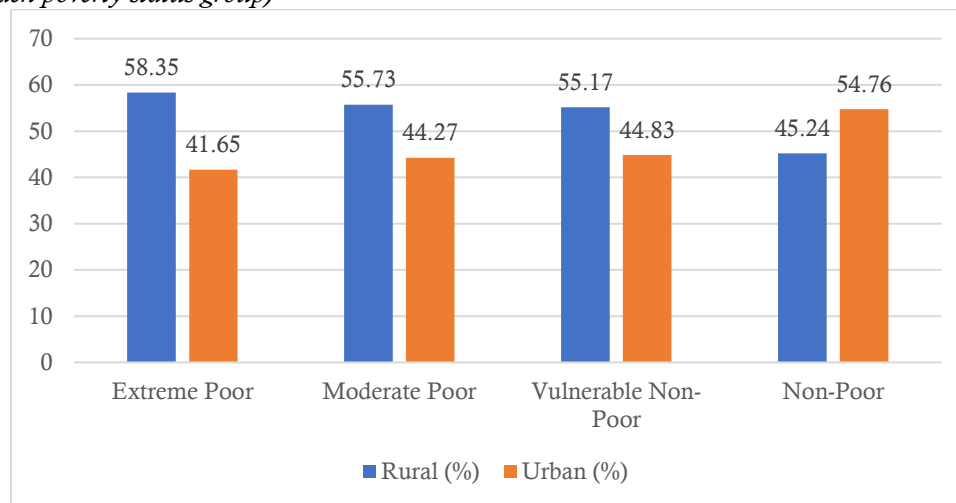
Table 50: Poverty Headcount by Rural-Urban Area

Area	Below LPL (%)	Below UPL (%)
Rural	10.77	31.58
Urban	6.12	19.66

11.6 Rural–Urban Composition of Poverty Status

Further insights into spatial composition reveal that a disproportionate share of the poor reside in rural areas. The figure below highlights the rural–urban distribution of households across different poverty statuses. A clear pattern emerges where extreme and moderate poor households are disproportionately rural, comprising 58.35% and 55.73% of their respective categories. Conversely, the non-poor are predominantly urban, with 54.76% residing in urban areas. This suggests that rural households face relatively greater economic vulnerability, underscoring the need for geographically targeted interventions to reduce poverty (Figure 25).

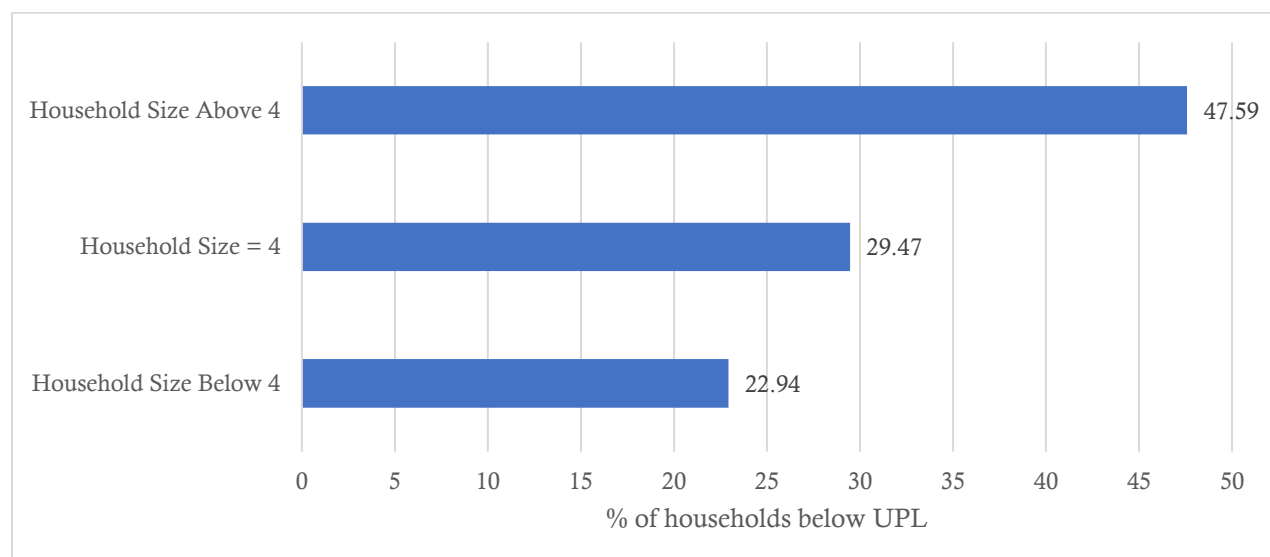
Figure 25: Rural–Urban Distribution by Poverty Status
(% within each poverty status group)



11.7 Household Size and Poverty Risk

This figure illustrates the percentage distribution of households below the Upper Poverty Line (UPL) by household size. Among UPL-poor households, nearly half (47.59%) have more than four members, indicating a strong correlation between larger household size and poverty status. Households with exactly four members constitute 29.47% of the UPL-poor group, while those with fewer than four members make up 22.94%. The data suggests that larger households are more likely to fall below the UPL threshold, potentially reflecting higher dependency burdens and limited per capita resources.

Figure 26: Distribution of Households Below Upper Poverty Line by Household Size (%)



11.8 Depth and Severity of Poverty

While the headcount figures are rising, poverty intensity remains moderate. The Poverty Gap Index (PGI) stands at 1.76%, indicating that poor households fall short of the poverty line by an average of 1.76%. The Squared Poverty Gap Index (SPGI), which captures the severity of poverty, is measured at 0.57%. These metrics show that while more households are falling into poverty, the average depth of deprivation is not extreme (Table 51).

Table 51: Poverty Gap and Squared Poverty Gap (Expenditure Method)

(Based on Lower Poverty Line adjusted to 2025)

Indicator	Estimate	Std. Error	95% Confidence Interval
Poverty Gap Index (PGI)	1.76	0.00112	[1.76, 1.76]
Squared Poverty Gap (SPGI)	0.57	0.00058	[0.57, 0.57]

(Values are in percentage points; PGI = average shortfall from poverty line as % of the line)

11.9 Inequality Measures

PPRC 2025 estimates reveal a growing inequality divide, especially in urban settings. The national expenditure Gini coefficient stands at 0.436, with rural areas showing lower inequality (0.347) and urban areas markedly higher (0.532). Compared to HIES 2022 (national Gini of 0.334), this represents a sharp rise in overall expenditure inequality and deepening disparities in household consumption patterns.

Income inequality patterns present a slightly different story. The national income Gini coefficient is 0.397, with rural and urban coefficients at 0.365 and 0.424 respectively (Table 52a and 52b). Notably, income inequality is lower than expenditure inequality in 2025, which is the reverse of the 2022 pattern.

Table 52a: Comparison of Expenditure Gini

	National (%)	Rural	Urban
Gini Coefficient (PPRC 2025)	0.436	0.347	0.532
Gini Coefficient (HIES 2022)	0.334	0.291	0.356

Table 52b: Comparison of Income Gini

	National	Rural	Urban
Gini Coefficient	0.397	0.365	0.424
Gini Coefficient (HIES 2022)	0.499	0.446	0.539

This counterintuitive trend may be explained by several factors:

- **Post-crisis income compression**, where earnings at both the top and bottom ends have become relatively compressed due to wage stagnation, job loss recovery, or shifts in informal sector earnings.
- **Increased reliance on dissaving or borrowing** to maintain consumption, particularly among urban middle and lower-middle-income households—thus inflating expenditure relative to reported income.
- **Underreporting of high-income earners** or greater variability in non-wage income (e.g., remittances, business income), which can obscure actual income disparities but still be reflected in expenditure patterns.

- **Policy or structural changes** post-2022 (e.g., wage caps, subsidy targeting) that may have flattened income but not narrowed lifestyle or spending gaps.

These findings highlight the need to analyze not just income inequality, but also consumption behavior and financial coping mechanisms to fully understand economic stress and inequality in the current period.

12. Food Insecurity

This section analyzes food insecurity and dietary patterns, drawing attention to both the frequency of food consumption and the distress signals reflected in household coping strategies. The findings are structured into four dimensions: weekly food consumption, changes over time, meal frequency, and perceived food price inflation.

12.1 Weekly Food Consumption

To assess household dietary patterns and nutritional vulnerability, the survey tracked the day-wise frequency of food consumption across key food groups during the seven days prior to the survey (Table 53). This approach offers a granular view of dietary diversity and food insecurity, particularly regarding access to nutrient-rich foods.

Carbohydrate-rich staples, such as rice or roti, showed near-universal daily consumption, with 96.8% of households reporting consumption one week ago (Day 7), and still significant proportions consuming it on most other days—indicating a consistent reliance on staples throughout the week.

Vegetable intake was more distributed across the week, peaking on Day 7 (37%) but dropping sharply on Days 0–1 (0.2–1%). This suggests that vegetable consumption is not daily for most households and may be linked to market availability or purchasing schedules.

In contrast, protein-rich food items such as broiler chicken, beef/mutton, eggs, and fish were consumed infrequently and in clustered patterns. Notably:

- Beef/mutton consumption was highest on Day 0 (76.5%) and Day 1 (19.1%)—suggesting event-based or weekend-focused consumption, with almost no intake across the remaining days.
- Broiler chicken showed a similar pattern, with high consumption on Days 0–1 (35.7% and 37.7%) and a steep decline thereafter.
- Eggs and fish, while consumed more frequently than meat, were still limited to a few days—egg consumption peaked on Day 2 (29.5%) and fish on Day 3 (24.7%), with low figures on other days.

Lentils, a critical plant-based protein source, were somewhat more regularly consumed, though still modest in frequency. Consumption peaked on Day 2 (31.1%) and was recorded on most days in smaller proportions.

Milk and sweets followed a distinctly skewed pattern:

- Milk had high consumption on Day 0 (57.1%) and a secondary peak on Day 7 (13.0%), with minimal intake on other days.
- Sweets also showed high consumption on Day 0 (72.3%)—possibly linked to social or religious events—and near-negligible presence the rest of the week.

These patterns reveal that while staple food consumption is stable, access to diversified and nutrient-rich food groups remains sporadic and limited, concentrated around one or two days in a week. This highlights a key dimension of nutritional insecurity—not a lack of meals per se, but poor food quality and infrequent access to essential proteins, dairy, and micronutrients. The data calls for nutritional support interventions that go beyond calorie sufficiency to address dietary diversity and micronutrient adequacy.

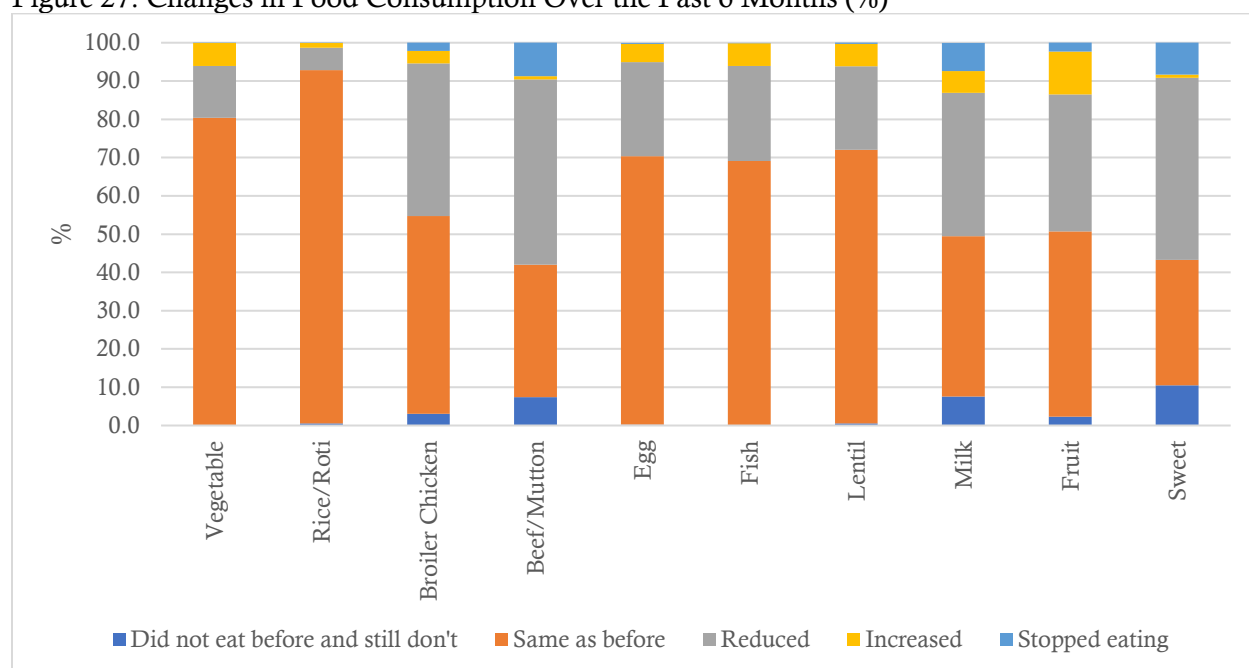
Table 53: Daily Food Consumption Pattern

Days	Vegetables	Rice/Roti	Broiler Chicken	Beef/Mutton	Eggs	Fish	Lentil	Milk	Fruits	Sweets
0	0.2	1.3	35.9	76.5	8.6	2.7	9.2	56.1	25.6	74.1
1	0.8	-	40.1	19.0	11.1	6.0	12.5	7.0	19.2	16.8
2	5.9	0.6	19.1	3.9	28.7	20.5	29.7	9.2	24.0	5.9
3	14.4	0.5	3.9	0.4	22.6	23.0	19.2	6.4	14.8	1.5
4	14.5	0.5	0.7	0.1	12.4	22.7	12.8	3.7	6.5	0.7
5	17.6	0.3	0.2	0.1	7.5	14.7	9.4	2.8	4.2	0.6
6	8.7	0.3	0.0	0.0	1.7	4.0	1.8	0.7	1.2	0.0
7	37.7	96.6	0.1	0.0	7.4	6.5	5.4	14.2	4.5	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

12.2 Change in Consumption Over the Past 6 Months

Consumption patterns have changed significantly, largely driven by rising prices and declining affordability. As shown in the figure below over one-third of households' report having reduced consumption of beef/mutton (48.4%), chicken (39.9%), and milk (37.5%) in the past six months. Fruits and sweets have also seen significant consumption cuts. These dietary reductions reflect not only shifting food choices but also deepening economic strain (Figure 27).

Figure 27: Changes in Food Consumption Over the Past 6 Months (%)



12.3 Meal Frequency and Food Insecurity

Most households maintain a three-meal-a-day structure, but a small yet significant share are skipping meals. Table 54 shows that approximately 2% of households reported eating only one or two meals a day, while 0.04% went the entire day without eating. While this may seem marginal, it represents over 1 million individuals nationally.

Table 54: Number of Meals Consumed by Adults Yesterday

Meals Consumed	National (%)	Rural (%)	Urban (%)
3 meals	97.9	97.8	98.3
2 meals	2.00	2.11	1.68
1 meal	0.05	0.04	0.07
Did not eat	0.04	0.05	0
Total	100.0	100.0	100.0

Self-reported food insecurity measures underscore the stress. As per Table 55, 3.4% of households reported skipping a meal in the past 7 days, while 2.36% went a full day without food in the past 30 days. These figures, although small in percentage, signal deeper vulnerability among the low-income population.

Table 55: Food Insecurity in Past 7 and 30 Days

Skipped Meal	National (%)	Rural (%)	Urban (%)
Skipped a meal due to lack of money (last 7 days)	3.4	3.5	3.2
Went a whole day without eating due to lack of money (30d)	2.4	2.5	2.1

Food insecurity is deeply stratified by income. As illustrated in Table 56, more than 12% of households in the lowest decile skipped meals last week, and nearly 9% went a whole day without food in the last month. These indicators fall sharply for higher deciles, confirming the economic gradient of food insecurity.

Table 56: Food Security Indicators by Income Decile (National Estimates)

Income Decile	% Skipped Meals (Last Week)	% Went Without Food (Last Month)
1 (Poorest)	12.2	8.8
2	5.3	4.0
3	4.4	1.5
4	2.7	1.9
5	1.4	1.6
6	2.5	0.9
7	0	0
8	0	0
9	0	0
10 (Richest)	0	0

Part E Findings
**Crisis, Process Burdens, Coping
and Resilience**

Section Overview

This chapter explores how households in Bangladesh are navigating a period of compounded shocks—with constrained safety nets, limited financial buffers, and evolving survival strategies. Beyond financial metrics, the report foregrounds the burden of navigating crises—from health shocks and climate events to legal and family disruptions—and the long tail of coping. Finally, it examines *hojrani*, or process burden, detailing how service delivery failures, informal costs, and institutional dysfunction compound household stress. Taken together, these findings reveal a widespread and multidimensional extent of distress that calls for both immediate relief and structural reform.

Despite widespread distress, only about one in five households report receiving social safety net support, revealing both under-coverage and inclusion errors. Programs such as old age allowances and education stipends dominate the landscape, but eligibility often exceeds actual receipt, raising questions about targeting efficiency and equity. Against this backdrop, the chapter presents a multifaceted portrait of resilience—rooted in how households cope with educational disruption, manage debt, draw down savings, liquidate assets, or rely on informal support systems.

Coping strategies vary significantly by locality and poverty status, with rural households turning more to asset sales and social aid, and urban households increasingly reliant on savings and credit. A shrinking margin of resilience is evident: educational dropouts driven by marriage and economic need, rising debt burdens that exceed income among the moderate poor, and meal-skipping even among lower-middle-income groups. The chapter also highlights a growing sense of precarity in urban peripheries and among youth, whose delayed transitions into economic participation reflect deeper systemic constraints.

13. Crisis

13.1 Types of Crises Faced

In the past year (May 2024–April 2025), nearly one in five households (19.8%) reported experiencing a financial crisis, which is an alarming indicator of widespread economic vulnerability. The prevalence of financial crises was identical across rural and urban areas, pointing to a national-level fragility that cuts across geographic divides. Around 7% of households faced natural disaster-related disruptions, with rural households (8.2%) disproportionately affected compared to urban ones (4.2%), reflecting greater environmental exposure and climate-related risks in rural settings. Additionally, 2.3% of households experienced legal or police/court-related crises, while 1.7% reported family crises such as conflict, illness, or separation. A smaller fraction (1%) mentioned other types of distress, possibly hinting at localized or less-reported shocks (Table 57).

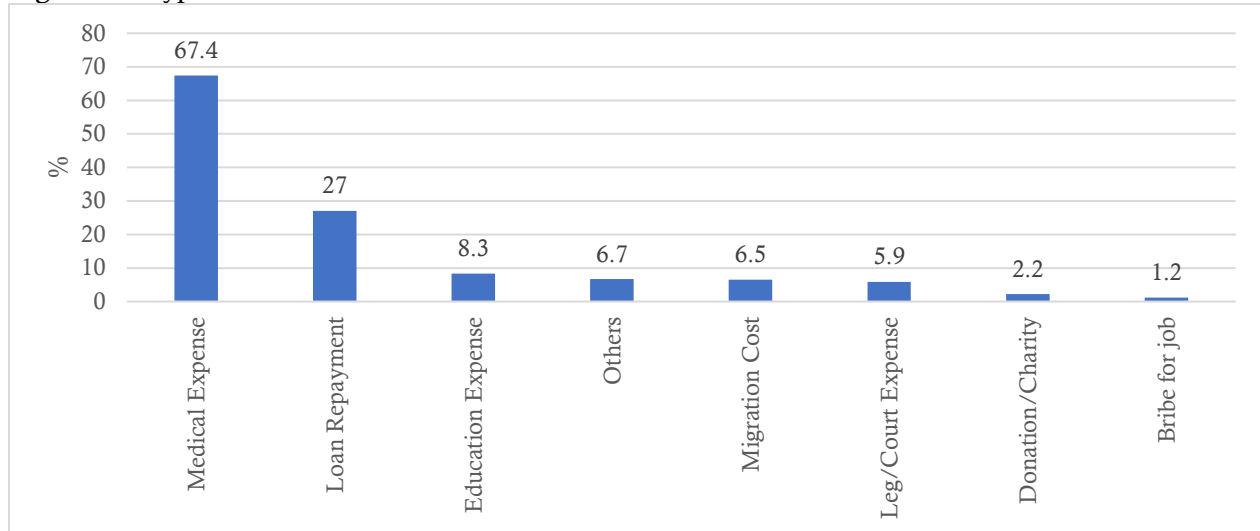
Table 57: Household-Reported Crises Faced in the Past Year (May 2024 – April 2025).

Type of Crisis	National (%)	Rural (%)	Urban (%)
Financial crisis	19.8	19.8	19.8
Natural disaster crisis	7.0	8.2	4.2
Police/court issues	2.3	2.4	2.1
Family crisis	1.7	1.6	1.9
Other types of crises	1.0	1.0	1.1

Financial Crisis

Among households that experienced financial crises, the overwhelming majority (67.4%) cited medical expenses as the primary cause, underscoring persistent vulnerabilities in health-related financial protection. This was followed by loan repayment burdens (27%), while other reported reasons included education expenses (8.3%), migration costs (6.5%), and legal or court-related expenses (5.9%). Notably, although rare, some households also cited costs related to donations/charity (2.2%) and bribes for job opportunities (1.2%) (Figure 28).

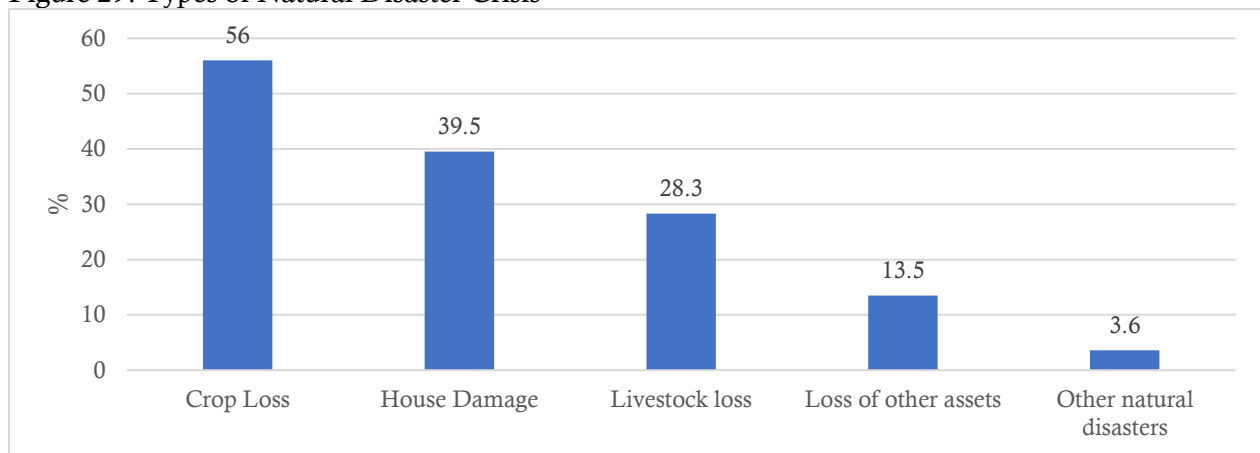
Figure 28: Types of Financial Crisis



Natural Disaster Crisis

Among households affected by natural disasters, crop loss emerged as the most prevalent impact, reported by over half of the affected households. This was followed by house damage (around 40%) and livestock loss (close to 30%). Smaller proportions of households reported loss of other assets and other types of natural disasters, indicating the varied but primarily agrarian-centered impact of environmental shocks (Figure 29).

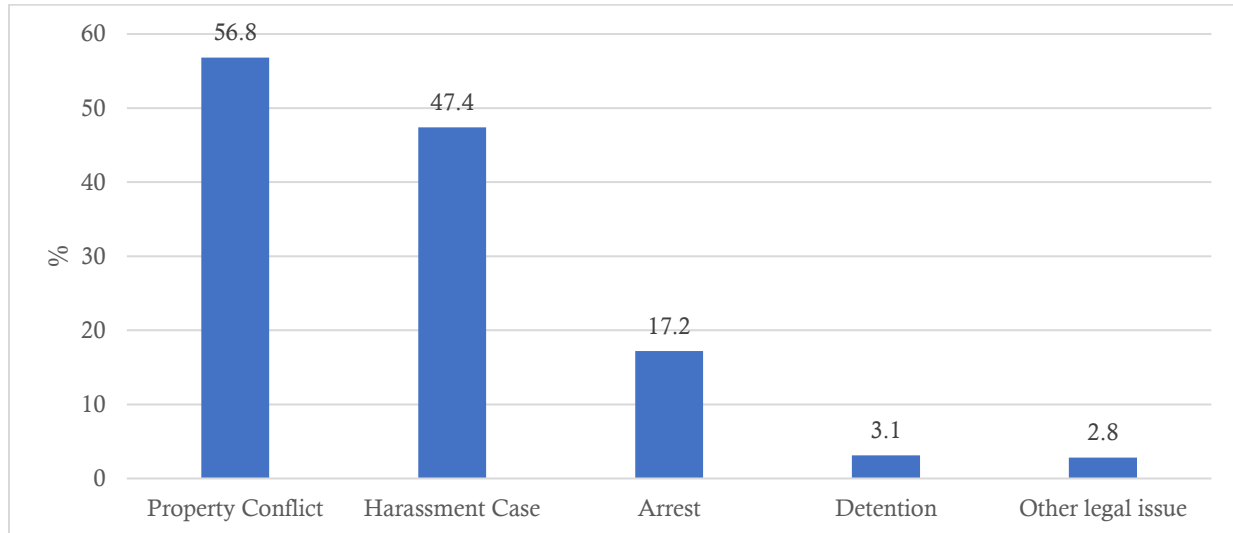
Figure 29: Types of Natural Disaster Crisis



Police/Court Issues

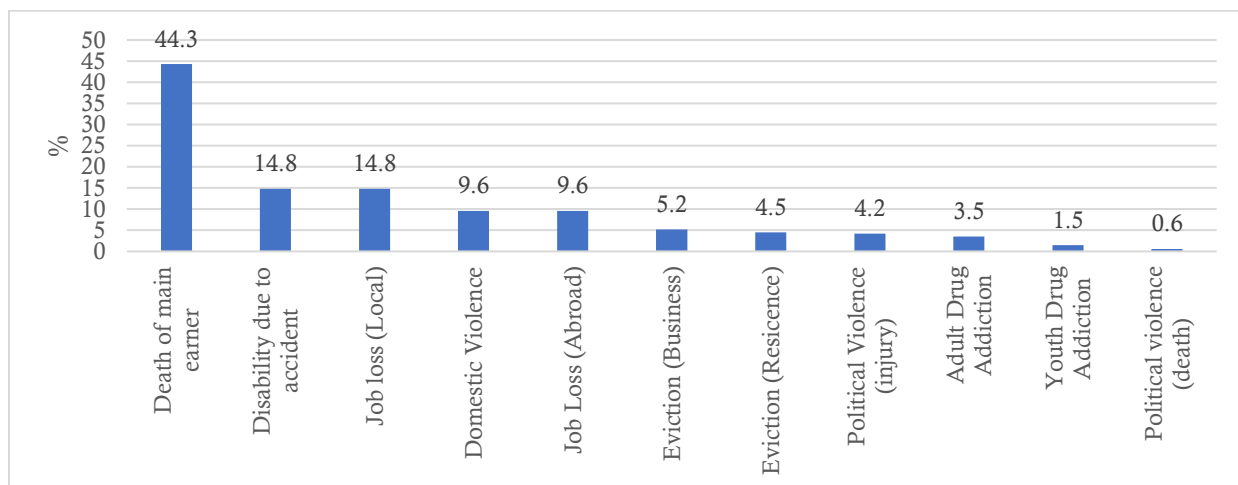
Among households that reported legal or police-related crises, property conflict was the most common issue, affecting 56.8% of them. This was followed by harassment cases (47.4%) and arrests (17.2%). A smaller proportion of households faced detention (3.1%) or other legal issues (2.8%), underscoring the dominance of land disputes and harassment in the spectrum of legal burdens faced by households (Figure 30).

Figure 30: Types of Police/Court Issues



Among households that reported experiencing family-related crises, the death of the main earner emerged as the most significant, affecting 44.3% of these households. This was followed by job losses, both local and abroad (14.8% and 9.6%, respectively). Other reported issues included eviction from Locality (5.2%), adult drug addiction (4.2%), and family displacement due to drug or housing instability. Political violence resulting in death was noted by a small but notable fraction (0.6%), indicating intersections between family hardship and broader social instability (Figure 31).

Figure 31: Types of Family Crisis



Households reported significant immediate financial losses in the past year (May 2024 – April 2025), stemming from a variety of crisis types. The most severe losses were linked to asset loss, averaging BDT 452,723 annually or BDT 37,727 per month, followed by business losses (BDT 141,690 annually). Financial drains from bad habits such as gambling reached over BDT 100,000 annually, while legal or police-related expenses cost households nearly BDT 70,624 per year. Losses from theft, robbery, or eviction were reported at approximately BDT 35,893 annually (Table 58).

Table 58: Immediate financial loss due to crisis (in the past year, and monthly average)

Immediate Financial Loss	Past 1 Year (BDT)	Loss if converted to Monthly Expenses (BDT)
Asset Loss	452,723	37,727
Legal or Police Expenses	70,624	5,885
Business Loss	141,690	11,807
Theft/Robbery/Eviction	35,893	2,991
Bad Habits (e.g. Gambling)	102,331	8,528

In terms of coping with crises, households reported varied levels of recovery. Nationally, 43.7% of households indicated they had recovered from the crisis they faced, with rural households showing a stronger rebound (47.6%) compared to urban households (34.4%). A significant proportion, 41.7%, stated they were still in the process of coping, highlighting the ongoing strain many households continue to face—particularly in urban areas, where nearly half (49.3%) reported being in this intermediate stage. Meanwhile, 14.5% of households across the country reported they could not cope with the crisis at all, with slightly higher rates in urban settings (16.3%) than in rural ones (13.8%). This variation points to regional disparities in resilience and access to support systems during times of distress (Table 59).

Table 59: Coping Status of Households

Was your household able to cope with the crisis?	National (%)	Rural (%)	Urban (%)
Could not cope	14.5	13.8	16.3
Trying to cope	41.7	38.6	49.3
Recovered from crisis	43.7	47.6	34.4
Total	100.0	100.0	100.0

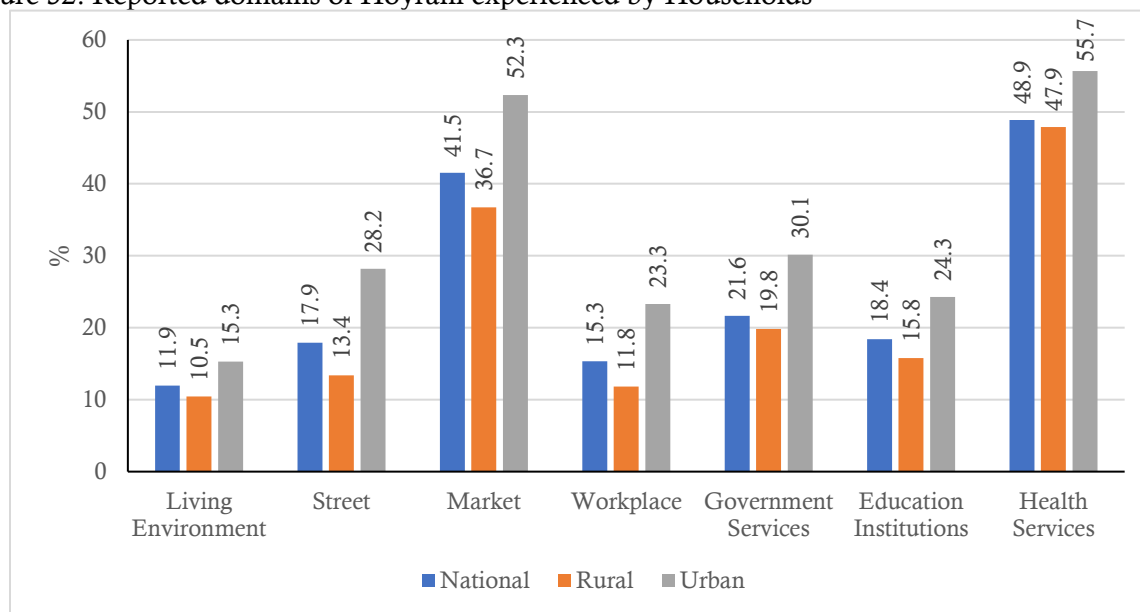
14. Process burden

14.1 Hoyrani

One critical yet often overlooked dimension of household vulnerability is the **process burden**—the systemic difficulties, barriers, and indignities people face when navigating everyday services and public spaces. This burden becomes especially visible in the form of **hoyrani** (harassment, neglect, or mistreatment), which many households encounter across key domains, as illustrated in the figure below.

The health sector emerged as the most frequently cited source of such burden, with 48.9% of households nationally, and over 55% in urban areas, reporting negative experiences. This was followed by the marketplace (41.5% nationally), where nearly one in two urban households (52.3%) reported facing issues. Other commonly mentioned domains included government services (21.6%), workplaces (15.3%), and educational institutions (18.4%). Although rural households generally reported lower levels of *hoyrani* across domains, the persistence of barriers across both urban and rural settings underscores systemic inefficiencies and exclusionary practices embedded in service delivery and public interactions (Figure 32).

Figure 32: Reported domains of *Hoyrani* experienced by Households

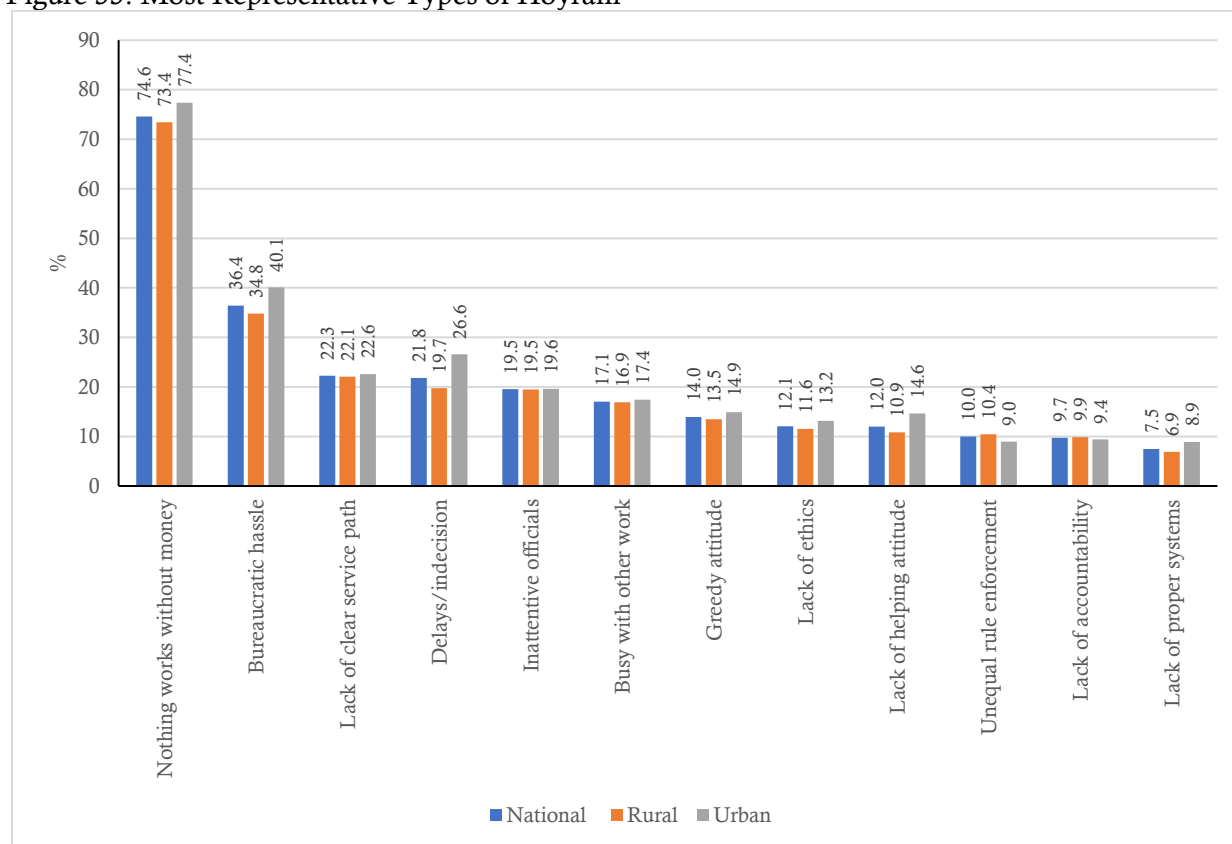


The most representative forms of *hoyrani*—or systemic harassment and process burdens—faced by households reveal the depth of institutional dysfunction experienced across both rural and urban contexts. A striking 74.6% of households nationally reported that “*nothing works without money*,” indicating pervasive informal costs or bribery. This sentiment was echoed across rural (73.4%) and urban (77.4%) areas alike (Figure 33).

Beyond monetary extortion, bureaucratic hassle was cited by 35.4% of households, followed by lack of a clear service path (22.3%) and delays or indecision (21.8%)—each pointing to weak procedural clarity and inefficiencies. Issues such as inattentive officials (19.5%), being busy with other work (17.1%), and greedy attitudes (14.0%) further reflect a culture of negligence and apathy in service delivery. Ethical concerns like lack of ethics (12.1%) and lack of helping attitude (10.9%), alongside systemic failures like unequal rule enforcement (10.0%) and lack of accountability (9.7%), round out the picture of a deeply flawed and frustrating public service landscape.

These insights underscore how institutional reform and accountability are essential to reduce citizen-facing burdens and ensure dignified access to services.

Figure 33: Most Representative Types of Hoyrani



14.2 Bribery/Corruption

Bribery and corruption represent pervasive forms of institutional breakdown that directly affect citizen experience, particularly in accessing essential services. In Bangladesh, where formal accountability mechanisms often fall short and bureaucratic hurdles persist, informal payments—whether to expedite service, bypass legal complexities, or appease powerful actors—have become deeply entrenched in everyday governance. These practices not only impose a financial toll on already burdened households but also reinforce systemic inequality, as access to justice and public resources becomes contingent on one's ability to navigate or pay off gatekeepers. Within the broader narrative of this report—centered on distress, coping, and resilience—corruption surfaces as a critical indicator of how households encounter state institutions and the limits of procedural fairness in the current socio-political landscape.

Figure 34 shows before August 2024, approximately 8.5% of households reported having to pay a bribe or extortion to access services. This proportion declined to 3.7% after August 2024.

Figure 34: Household members pay a bribe or extortion for any service

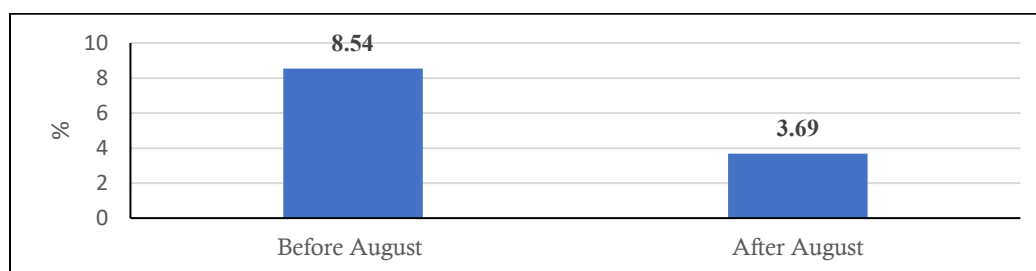


Table 60 shows before and after August, bribes increased to police (31.77% to 39.37%), political leaders (24.98% to 33.13%), local thugs (12.71% to 16.11%), and courts (7.73% to 8.96%). Meanwhile, bribes to government offices (52.34% to 46.76%) and local government representatives (28.81% to 13.22%) decreased.

Table 60: To whom was the bribe paid (Before and After August)

To whom was the bribe paid	Before August 2024 (%)	After August 2024 (%)
Local thug	12.71	16.11
Political leader/activist	24.98	33.13
Police	31.77	39.37
Government office	52.34	46.76
Court	7.73	8.96
Local government representative	28.81	13.22
Others	0.71	0.91

Bribes for faster service decreased from 57.65% to 52.08%, while those to avoid legal or procedural hassle increased from 21.51% to 30.79%. Payments due to demand rose from 36.86% to 40.74%. Other notable increases include tradition/customary reasons (from 10.22% to 19.81%), peer pressure (16.61% to 21.86%), confusion or unclear rules (8.59% to 21.09%), and lack of influence (5.93% to 12.69%). Fear-related reasons slightly declined from 33.19% to 30.96%, and systemic issues dropped from 11.45% to 7.36%. Other reasons remained low, changing from 0.48% to 0.55% (Table 61).

Table 61: Reason for bribe payment (Before and After August 2024)

Reason	Before August 2024 (%)	After August 2024 (%)
Faster service	57.65	52.08
Avoid legal/process hassle	21.51	30.79
Fear/pressure	33.19	30.96
Traditional/customary	10.22	19.81
Peer pressure	16.61	21.86
Confusion/rules unknown	8.59	21.09
Lack of influence	5.93	12.69
Demand	36.86	40.74
Systemic issue	11.45	7.36
Others	0.48	0.55

15. Coping and Resilience

Amid prolonged economic strain, households in Bangladesh are not merely passive recipients of adversity—they are actively navigating challenges through a range of coping strategies and resilience mechanisms. This section explores how families respond to income shocks, livelihood disruptions, and gaps in institutional support. From reliance on social safety nets and informal support networks to occupational shifts and consumption adjustments, these responses reveal both the ingenuity and precarity of household-level survival. Understanding these adaptive behaviors is critical not only for interpreting the full picture of economic stress but also for designing policies that strengthen resilience rather than merely reacting to crises. The subsections that follow focus on access to social safety nets, informal coping patterns, and perceptions of future security.

15.1 Social Safety Nets

Social safety nets (SSNs) play a vital role in protecting vulnerable households against economic shocks, chronic poverty, and intergenerational disadvantage. In a time marked by inflationary stress, stagnant incomes, and institutional uncertainty, the effectiveness of these programs becomes even more critical. Bangladesh has long relied on a diverse range of SSNs—from old age and widow allowances to education stipends and food assistance schemes—as mechanisms of redistribution and social justice. However, questions persist around their adequacy, targeting efficiency, and inclusion-exclusion dynamics. This section examines the extent of SSN coverage, the types and amounts of support received, disparities in access across poverty thresholds, and the alignment between eligibility and actual receipt. Together, these insights shed light on how well the country’s social protection system is responding to lived realities on the ground.

About 22.25% of households reported receiving social safety net support, while the majority, 77.75%, did not receive any such assistance (Table 62).

Table 62: Household Receipt of Social Safety Net Support

Received social safety net	%	Mean (BDT)
Yes	23.52	8,521
No	76.48	

The most common safety nets received by households were the old age allowance (32%) and education stipends (primary 23%, secondary 10%). Specialized programs like freedom fighter and housing allowances provided higher funds but to fewer beneficiaries. Other notable support included widow allowance (14%), fair price cards (17%), and vulnerable group feeding/development (5% each) (Table 63).

Table 63: Type of SSN Program, Recipient and Mean Amount (n= 1,897)

Safety Net	%	Amount Received (Yearly Mean BDT)
Old age allowance	32	5,293
Widow allowance (widowed/divorced/needy women)	14	5,020
Insolvent freedom fighter allowance	1	59,810
Insolvent disability allowance	9	6,588
Stipend for disabled students	1	5,269
Stipend for underprivileged cultural workers	0	6,000
Primary education stipend	23	1,319
Secondary education stipend	10	2,032
Maternity allowance for low-income mothers	1	20,262
VGF (Vulnerable Group Feeding)	5	4,540
VGD (Vulnerable Group Development)	5	7,605
Food assistance in hilly areas	0	520
OMS (Open Market Sales)	8	4,624
Fair price card/Food-friendly program	17	2,386
GR (Relief during disasters)	2	2,793
Agricultural rehabilitation	1	1,195
Medical assistance for victims of July movement	0	0
Financial aid to families of those killed in July movement	0	0
Welfare support for acid victims	0	7,100
Alternative livelihood support for fishers	1	4,166
Housing support / Shelter projects / Cluster villages	1	250,750
Legal aid	0	500
Others	3	2,406

Figure 35 shows the percentage of households receiving any form of Social Safety Net (SSN) support, disaggregated by poverty status. Households below the Upper Poverty Line (UPL) report a higher rate of SSN benefit receipt, at 32.2%, compared to 19.4% among households above the UPL. While this indicates some degree of pro-poor targeting, the significant share of non-poor households receiving SSN benefits suggests the presence of inclusion errors. The data underscores the need to improve targeting mechanisms to ensure that limited SSN resources are more effectively directed toward those most in need.

Figure 35: Safety Net Coverage by Poverty Line Thresholds

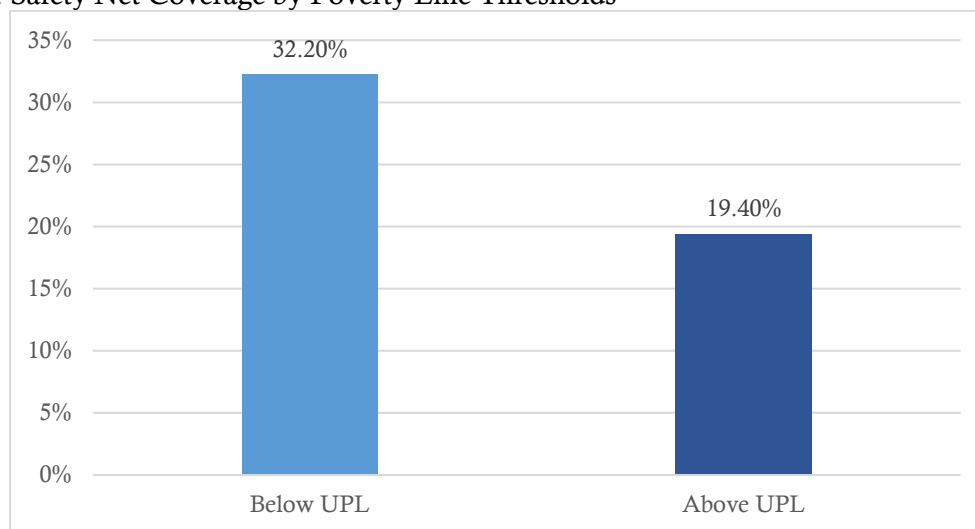


Figure 36 breaks down Social Safety Net (SSN) support coverage by poverty status. SSN benefit receipt is highest among the extreme poor (36.4%) and moderate poor (30.0%), followed closely by the vulnerable non-poor (27.5%). However, a notable 16.5% of non-poor households also report receiving SSN support. While the data confirms some degree of progressive targeting, the substantial share of non-poor recipients highlights persistent inclusion errors. Additionally, the relatively small gap between the vulnerable and extreme poor suggests that the current system may not be sufficiently prioritizing the most deprived. This calls for refined targeting mechanisms that better differentiate across poverty gradients.

Figure 36: Percentage of households received SSN support by poverty status

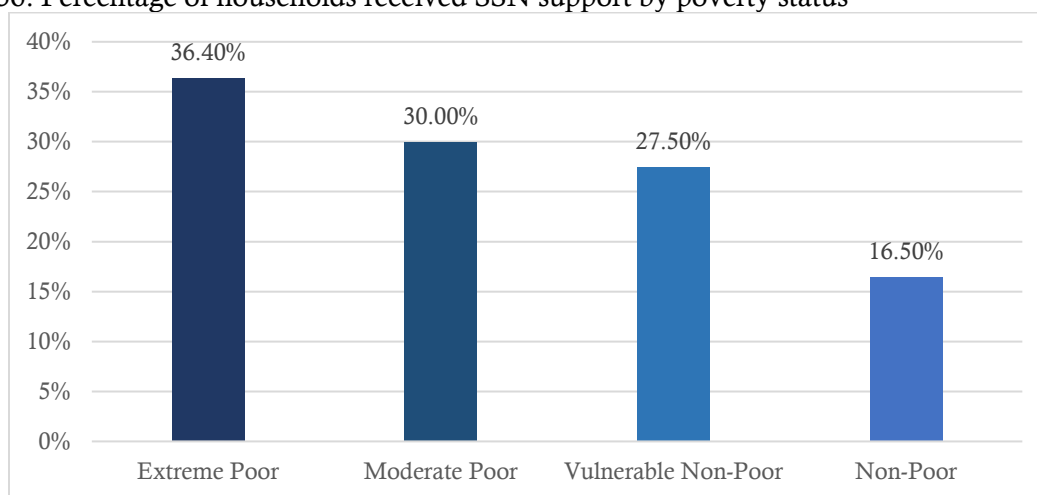
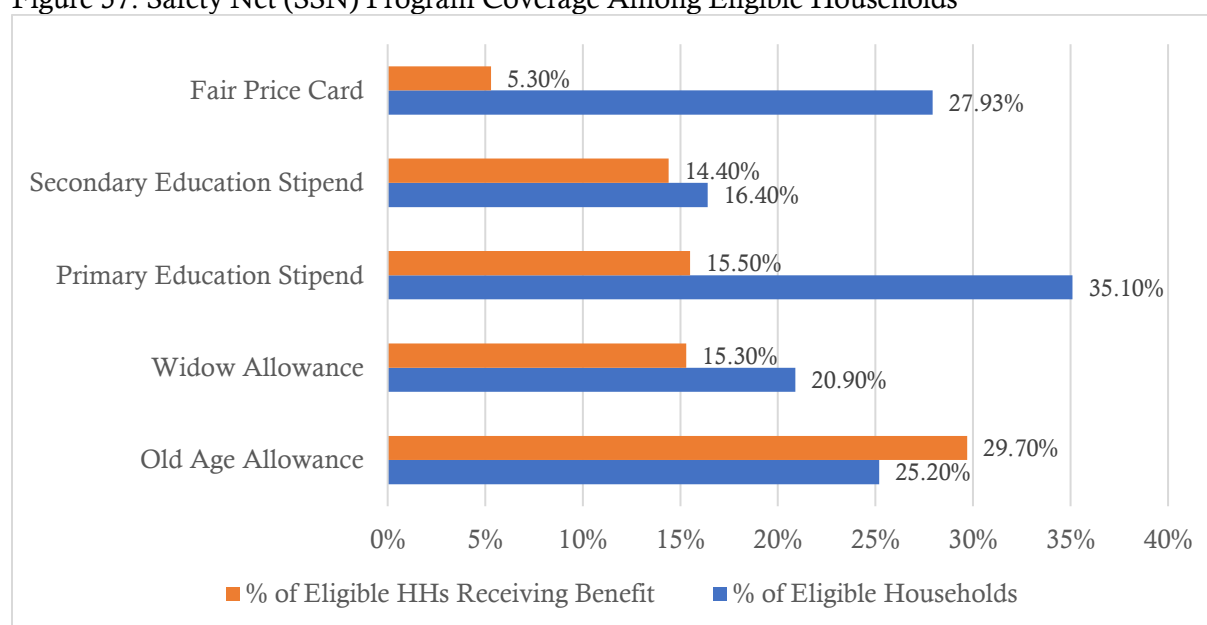


Figure 37 presents the distribution of five major Social Safety Net (SSN) programs among 8,067 surveyed households, focusing on the gap between eligibility and actual benefit receipt. Each program has specific eligibility criteria, for instance, the Old Age Allowance targets households with elderly members (women aged 62+ or men aged 65+), while others such as the Primary and Secondary Education Stipends require school-enrolled children (in primary or female student in secondary level, respectively), and the Fair Price Card is intended for those below the upper poverty line.

Among these, the Old Age Allowance has the highest benefit uptake relative to eligibility—29.7% of eligible households receive the benefit, compared to 25.2% being eligible. The Widow Allowance also shows moderate coverage, reaching 15.3% of eligible households. In contrast, programs with broader eligibility, such as the Primary Education Stipend (35.1% eligible) and Fair Price Card (27.9% eligible), show much lower benefit receipt rates—15.5% and 5.3%, respectively. The Secondary Education Stipend demonstrates slightly better alignment, with 14.4% of eligible households receiving benefits out of 16.4% eligible. While eligibility is high for several programs—particularly the education stipends—the actual share of eligible households receiving support remains limited. The gap is most pronounced for the Fair Price Card, suggesting both under-coverage and inclusion errors, as many poor households remain excluded while some non-poor households continue to benefit. This disparity between eligibility and receipt also raises concerns around resource efficiency, as public spending may not be optimally reaching intended beneficiaries, weakening the overall impact and equity of social protection investments.

Figure 37: Safety Net (SSN) Program Coverage Among Eligible Households



16. Vulnerability and Resilience

This chapter brings into focus the deeper contours of household vulnerability and resilience. While previous sections have shown how households are navigating economic hardship through spending adjustments, debt reliance, or safety net support, this chapter presents an integrated view of the compounding stressors—educational disruption, debt burdens, inadequate coping margins, and exposure to localized crises—that are testing the limits of household resilience. Drawing from thematic insights across the study, it highlights how these vulnerabilities manifest across social groups and localities, and how the ability to adapt—be it through income, social capital, or asset liquidation—is becoming increasingly constrained. In doing so, the chapter not only maps crisis impacts but also surfaces warning signals that resilience is no longer a buffer but a battleground.

16.1 Coping with Disruption: Education Interrupted

One of the most immediate markers of vulnerability is the disruption in educational continuity, particularly for children and youth aged 5–25. Although a majority (67%) of this age group reported currently studying, a significant 32% had dropped out of school, and 1% were studying irregularly. Overall, around one-third of education-aged children are not in regular education (Table 64).

Table 64: Current Study Status Among Individuals (Aged 5–25)

Are you currently studying? (Age 5–25)	%
Yes, currently studying	67
No, not studying	32
Irregular in study	1
Total	100

The reasons behind dropout and irregular attendance are revealing. While marriage (32%) is the leading cause, the fact that financial problems (19.5%), the need to work (18.6%), and lack of interest (11.7%) are prominent underscores the structural and motivational barriers in place. Alarming, 4.9% fall into the category of neither studying nor working—a reflection of exclusion that could further entrench cycles of poverty and disempowerment (Figure 38).

Figure 38: Reasons for not studying/being irregular

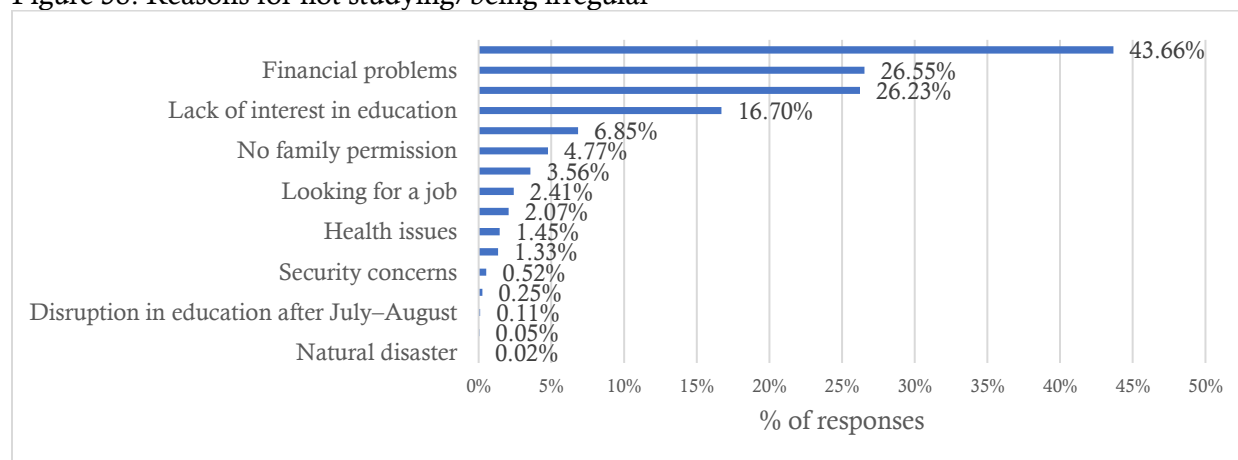
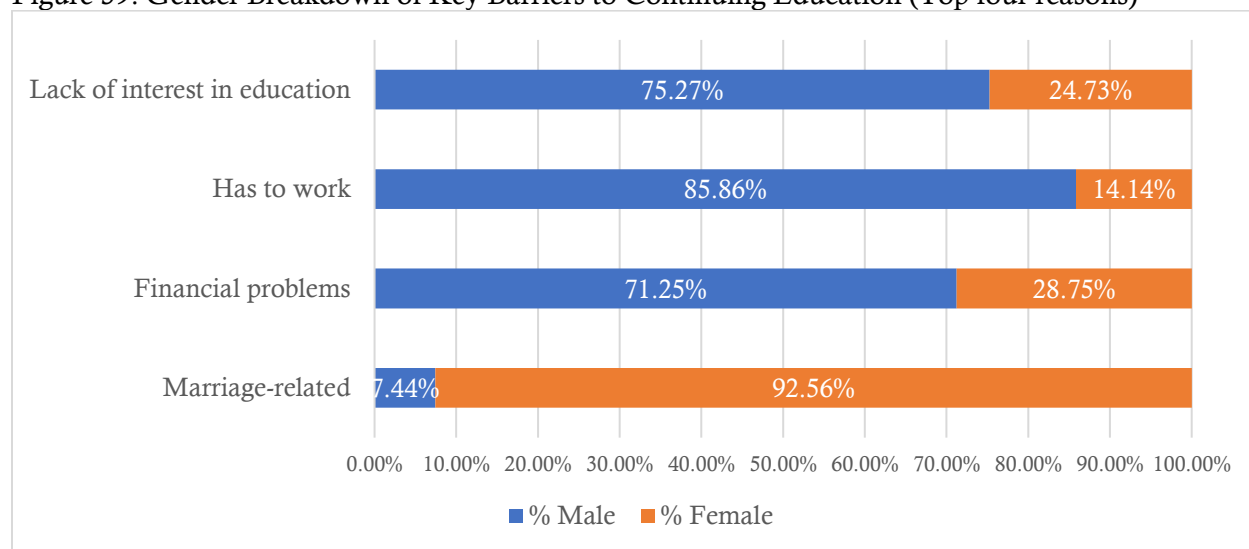


Figure 39 reveals a stark gender disparity: over 92% of those not studying due to marriage are female, highlighting marriage as a key barrier to girls' education. Male respondents are significantly more likely to cite economic or self-motivated reasons (work, disinterest, financial constraints).

These findings emphasize that educational vulnerability is deeply gendered and economic, demanding urgent attention to dropout reintegration programs, second-chance learning pathways, and incentives for continuation, especially for girls and youth from low-income households.

Figure 39: Gender Breakdown of Key Barriers to Continuing Education (Top four reasons)



16.2 Debt, Crisis, and the Household Balance Sheet

The data reveals a clear gradient in household financial behavior by poverty status. Savings prevalence increases steadily with economic status—from just 31.9% among the extreme poor to 55.6% among the non-poor. In contrast, debt is most widespread among the moderate poor (61.2%) and vulnerable non-poor (58.8%), suggesting that households just above the poverty line are more likely to rely on borrowing, possibly to sustain living standards or absorb shocks. Overall, 50.8% of households reported having savings, while 53.3% reported carrying debt (Figure 40).

Figure 40: Households with debt and savings by poverty status (%)

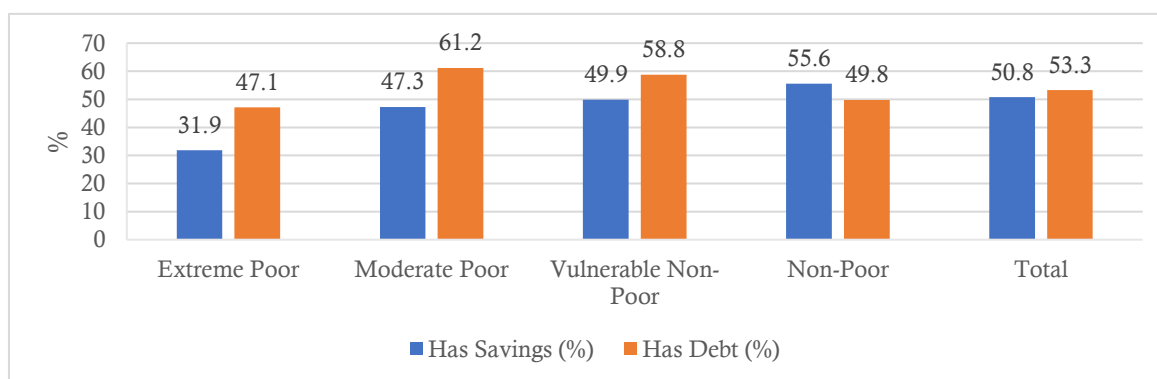
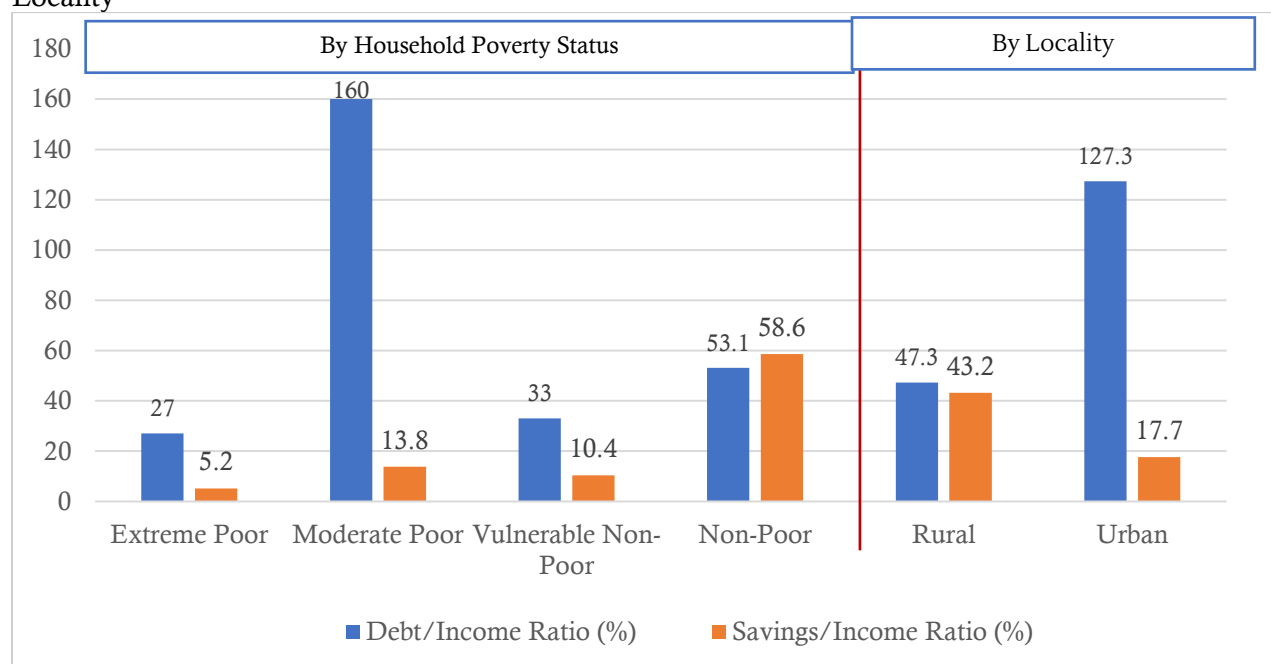


Figure 41 highlights significant disparities in financial behavior, measured as debt and savings as a percentage of total annual household income. The moderate poor face the most precarious situation, with debt equivalent to 160% of their annual income, far exceeding their savings rate of 13.8%. In contrast, the non-poor maintain a healthier balance, saving 58.6% and borrowing 53.1% of their annual income.

Geographic differences are also striking—urban households carry a much higher debt burden (127.3%) compared to rural households (47.3%), but save far less (17.7% vs. 43.2%). These trends underscore the growing financial vulnerability of urban populations and those just above the poverty line, whose debt levels far exceed their annual earning capacity and savings potential.

Figure 41: Debt and Savings as a Percentage of Annual Household Income by Poverty Status and Locality



Initial results from household balance sheets reveal a concerning dependence on high-interest informal loans to meet regular consumption and emergency needs. This reflects not just liquidity constraints but a broader fragility in household financial architecture.

- Over 12% of households reported having taken high-interest loans in the past six months.
- Asset liquidation, especially of livestock and gold, emerged as a key coping strategy.
- Among female-headed households and urban slum dwellers, debt burdens were disproportionately higher, reflecting asymmetric access to institutional finance.
- Expanding accessible financial instruments and reducing informal loan dependence
- Developing a rapid-response safety net architecture attuned to real-time shocks

16.3 Coping through Spending Adjustments

This component explores the strategies households use to manage their day-to-day expenses in the face of economic stress. The findings highlight how coping mechanisms vary significantly by locality, shedding light on patterns of vulnerability and resilience.

At the national level, the overwhelming majority of households (90.74%) report relying on their current household income to meet regular expenses. This figure is slightly lower in rural areas (89.86%) and higher in urban settings (92.75%), indicating a greater reliance on wage or business income among urban households. Other important coping mechanisms include remittances (13.49%), selling assets (10.11%), and using savings (7.52%). Notably, asset liquidation is more common in rural areas (12.42%) than in urban ones (4.85%), suggesting limited liquidity options in rural communities. Meanwhile, urban households report greater use of savings (10.9%) and high-interest loans (3.89%), possibly reflecting better access to formal or informal credit markets.

Dependence on social or external mechanisms—such as borrowing from local shops (8.72%), receiving donations (7.35%), or NGO/government support—remains relatively low overall but is more prevalent in rural areas. These mechanisms often serve as safety nets for the most economically distressed. For example, 6.59% of rural households report relying on government aid compared to just 3.27% in urban areas.

Table 65 offers a snapshot of this layered coping strategy landscape, distinguishing between personal mechanisms (e.g., income, savings) and external ones (e.g., credit, aid).

Table 65: Methods Households Use to Manage Regular Expenses

Category	Expense Management Method	Percentage of Households (%)		
		National	Rural	Urban
Personal	Household income	90.74	89.86	92.75
	Remittances	13.49	15.04	9.99
	Savings	7.52	6.02	10.9
	Borrowing (high interest loans)	3.12	2.78	3.89
	Borrowing (no/low-interest loans)	6.12	5.77	6.94
	Selling assets	10.11	12.42	4.85
	Selling shop/business goods	1.63	1.43	2.1
Social / External	Advance salary or payments	0.27	0.3	0.2
	On credit from local shops	8.72	9.68	6.55
	Donations/assistance	7.35	7.67	6.63
	NGO/community organization support	4.91	5.19	4.25
	Government aid	5.58	6.59	3.27
	Others	2.58	2.41	2.95

16.4 Crisis Inventory: Shocks Beyond Inflation

While inflation remains the most cited concern in household narratives, the study's **crisis inventory** revealed **multiple and overlapping stressors**:

- **Health shocks** emerged as the most frequently experienced crisis, especially in rural areas with limited access to facilities.
- **Climate-related events**, including flash floods and excessive rainfall, were reported in pockets of Sylhet, Mymensingh, and Rangpur.
- Households in urban peripheries such as Gazipur, Keraniganj, and Narayanganj cited **eviction threats and rent hikes** as recurrent sources of instability.
- **Political injuries and participation in protests** were also reflected in qualitative accounts—many families reported medical and income losses stemming from the civic unrest.

16.5 A Shrinking Margin of Resilience

While a full-fledged resilience index is under development, cross-sectional indicators suggest that household margins for error are shrinking:

- Meal skipping, even among lower-middle income groups, was reported as a coping mechanism.
- Youth unemployment, particularly among those with secondary and tertiary education, continues to sap morale and delay financial independence.
- Engagement with safety nets was low—driven by both exclusion and procedural complexity.

16.6 Gendered Dimensions of Resilience

While vulnerability and resilience are shaped by multiple structural and contextual factors, gender emerges as a key cross-cutting axis influencing household coping capacities. Female-headed households—often resulting from widowhood, abandonment, or male outmigration—face compounded disadvantages in both urban and rural settings. These households tend to have lower average incomes, fewer earners, and limited access to institutional credit or assets, making them more susceptible to debt dependency and negative coping mechanisms such as distress asset sales or meal skipping. Survey data reveals that:

- Female-headed households report a **higher incidence of debt burden** relative to household income, especially in urban slum areas.
- Engagement with formal social safety net programs is lower, often due to documentation barriers, procedural delays, or lack of awareness.
- **Digital access remains lower**, further restricting access to online financial tools, educational resources, and emergency information.
- Among households with girls and women, **educational discontinuity due to marriage** is strikingly high, with over 92% of those dropping out due to marriage being female—a trend that undermines long-term resilience and reinforces intergenerational vulnerability.

These gendered patterns highlight the importance of embedding **targeted gender-responsive strategies** in resilience planning, including flexible education re-entry pathways, expanded access to low-interest credit for female entrepreneurs, and simplified safety net enrollment procedures for female-headed or vulnerable households.

Part F Findings
Mood

Section Overview

This chapter explores the emotional and perceptual undercurrents shaping household behavior in the face of prolonged economic and social uncertainty. Household concerns reflect both immediate financial pressures and deeper anxieties about the future—price hikes, educational insecurity, and drug abuse topped the list of worries, while governance-related concerns like corruption and law and order deterioration reveal fraying trust in institutions. Yet amid this backdrop of apprehension, a nuanced portrait of optimism emerges: nearly half of households consider their current situation “manageable,” and a majority report some level of hope for the future, even if strong confidence remains limited.

Optimism, however, is closely tied to economic status—poorer households report markedly lower levels of future confidence than their wealthier counterparts. The chapter also highlights aspirations across personal, family, political, and national domains. While social respectability, safety, and financial stability are widely sought, there is a strong collective desire for systemic improvements—especially around corruption prevention, good governance, and poverty reduction.

Households’ expectations from the upcoming national budget echo these sentiments, with top priorities including price control, better education and health investment, expanded social safety nets, and youth employment. Together, these findings offer a pulse on public mood—marked by cautious resilience, persistent vulnerability, and an aspirational drive for stability and reform.

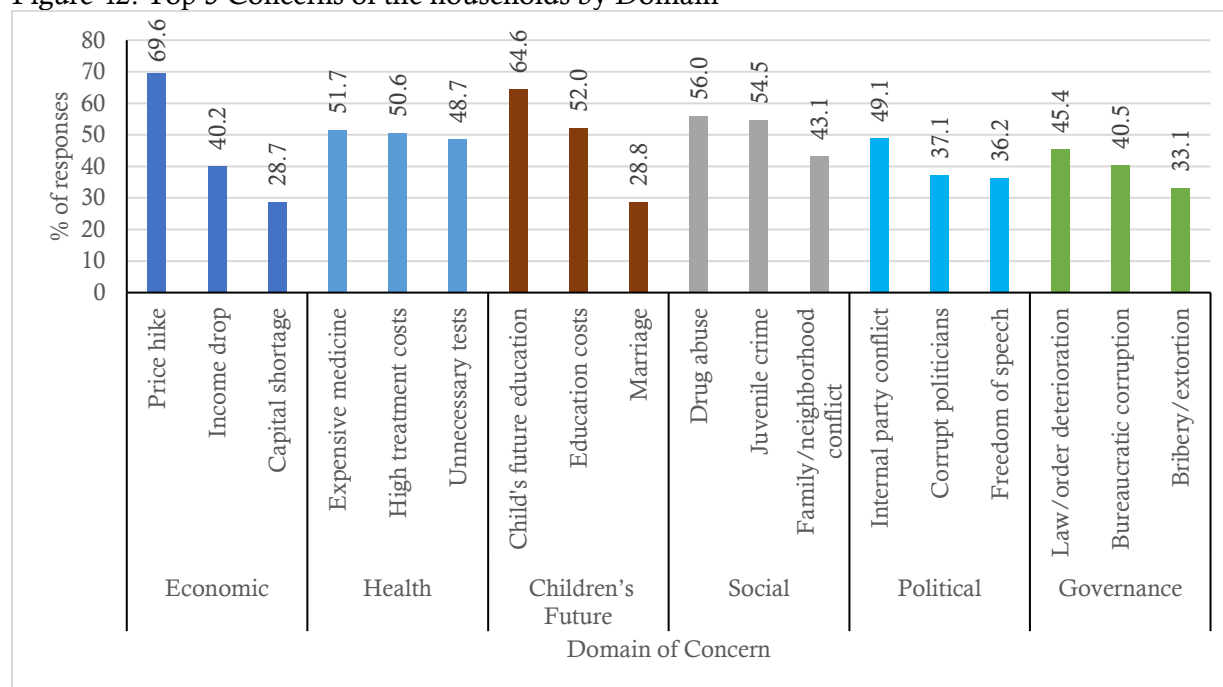
14.1 Household Mood

This subsection unpacks the everyday anxieties that shape how households perceive their environment and future. It draws from a wide range of cited concerns—spanning economic hardship, social breakdown, and governance failures—to illustrate the multifaceted pressures families face.

Households expressed a wide spectrum of concerns reflecting multidimensional vulnerabilities (Figure 42). The top three cited issues were *price hike* (69.6%), *child’s future education* (64.6%), and *drug abuse* (56.0%), underscoring anxiety over rising costs and long-term family stability. Economic insecurity was evident in high mentions of *income drop* (40.2%) and *capital shortage* (28.7%), while health-related worries focused on *expensive medicine* (51.7%) and *high treatment costs* (50.6%).

Social instability was also prominent—*juvenile crime* (54.5%) and *family/neighborhood conflict* (43.1%) were key concerns. Governance-related issues such as *bureaucratic corruption* (40.5%), *law and order deterioration* (44.4%), and *bribery/extortion* (33.4%) signaled growing mistrust in public systems. Political discontent, reflected in *corrupt politicians* (37.1%) and *freedom of speech concerns* (35.2%), completed the picture of widespread unease. These patterns highlight that household anxieties go beyond basic needs, spanning health, children’s futures, political integrity, and societal safety.

Figure 42: Top 3 Concerns of the households by Domain

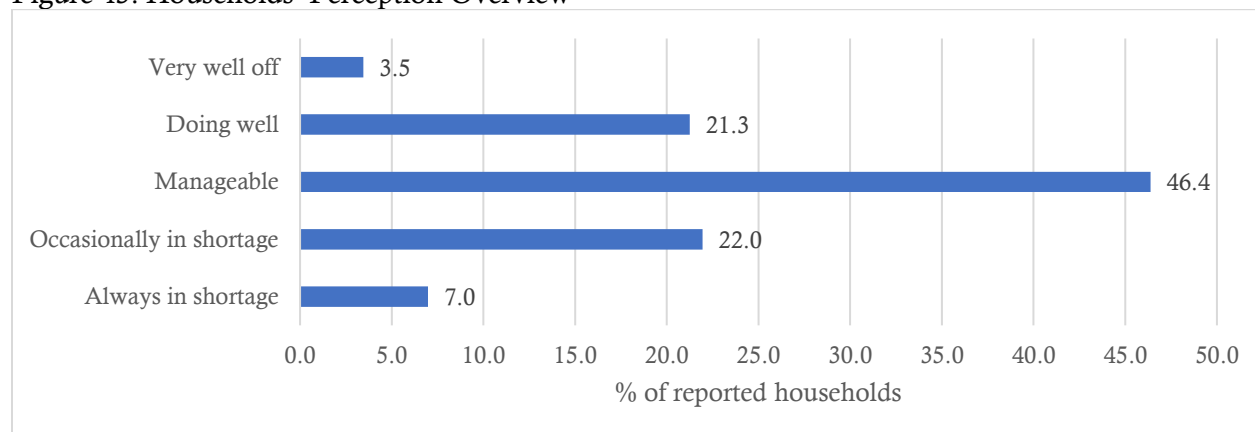


14.2 Optimism

Despite prevailing challenges, many households express a cautious optimism about their current conditions and future prospects. This subsection analyzes how perceived well-being and forward-looking confidence vary across income and poverty levels, revealing stark inequalities in the emotional geography of resilience.

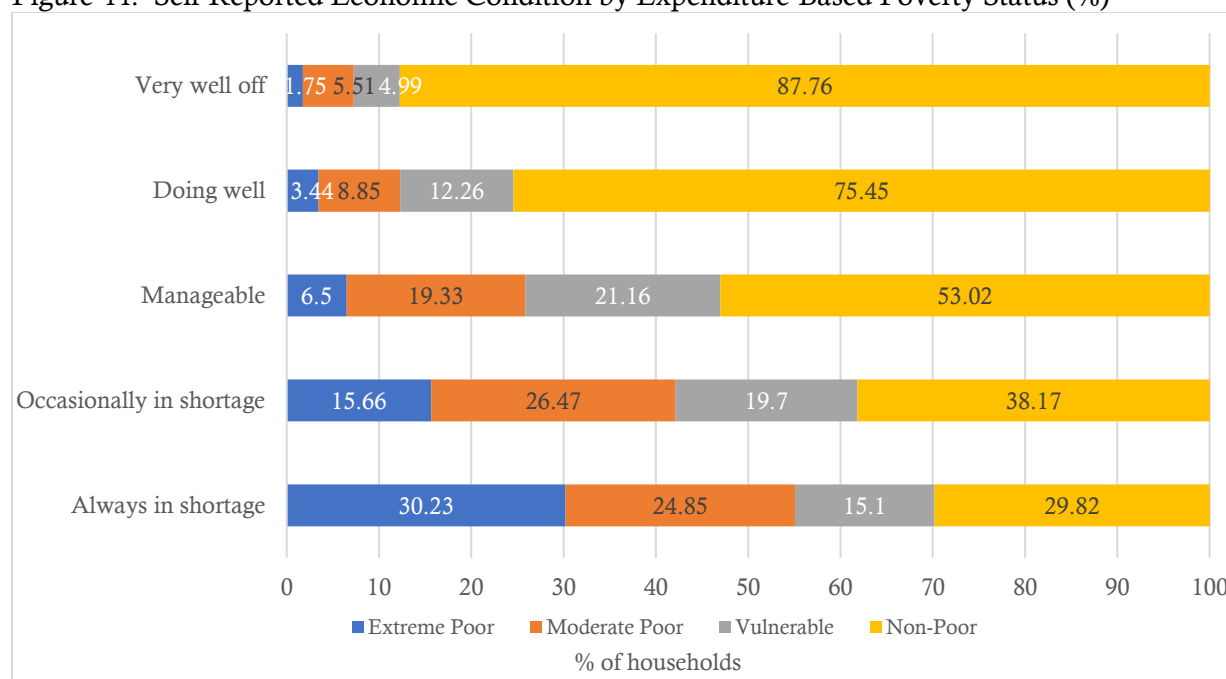
Self-reported perceptions of economic well-being reveal a nuanced landscape of financial security and vulnerability. As shown in Figure 43, nearly half of surveyed households (46.4%) described their situation as “manageable,” indicating a capacity to meet basic needs with some level of stability. About 21.3% reported doing well, while only 3.5% identified as “very well off.” However, signs of financial strain remain evident—22.0% of households reported being “occasionally in shortage,” and 7.0% stated they were “always in shortage.”

Figure 43: Households' Perception Overview



This self-assessed condition is further explored in relation to expenditure-based poverty status (Figure 44). A significant share of households that perceive themselves as “doing well” or “very well off” fall within the non-poor category, while those facing constant or occasional shortages are predominantly in the extreme and moderate poor groups. Notably, vulnerability cuts across all levels, reinforcing that expenditure-based classifications alone may miss perceived insecurity.

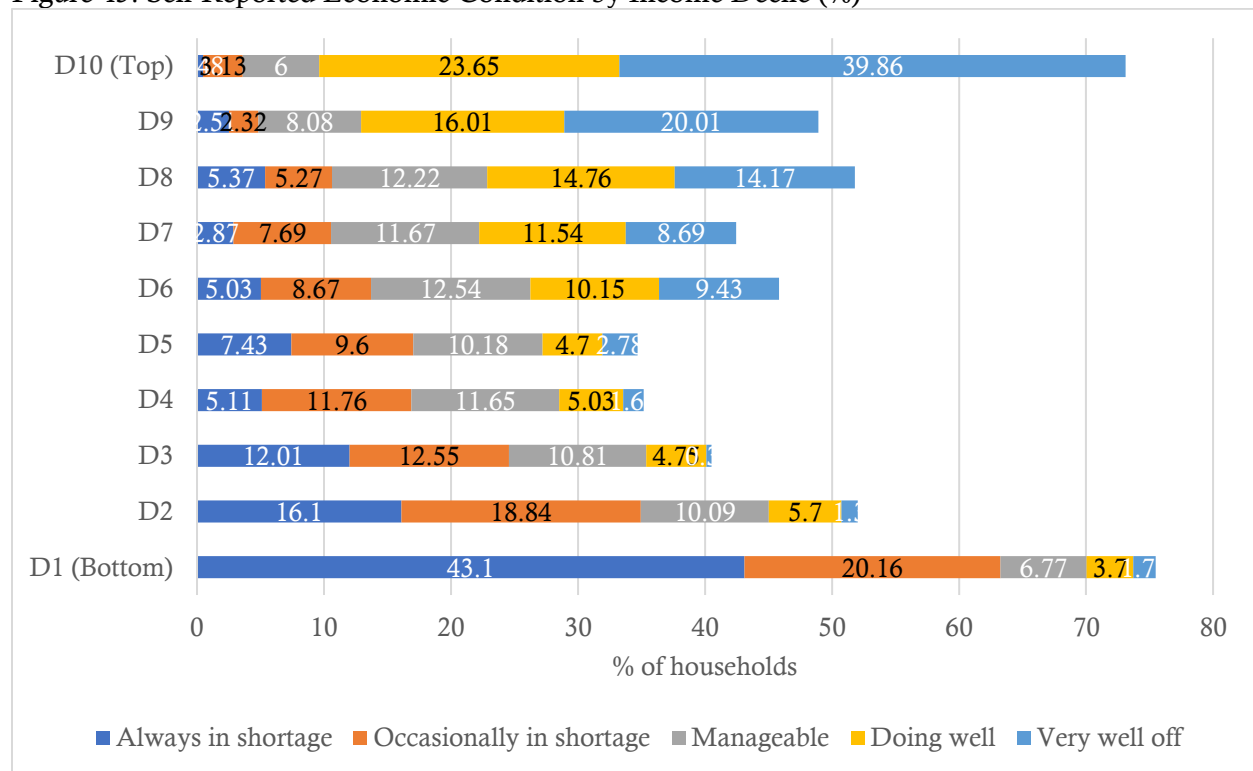
Figure 44: Self-Reported Economic Condition by Expenditure-Based Poverty Status (%)



A more granular view emerges when self-perception is disaggregated by **income deciles** (Figure 45). The data reveals a strong correlation between higher income and better self-assessed well-being. The top two deciles (D9 and D10) are concentrated in the “doing well” and “very well off” categories, while the bottom deciles (D1 to D3) predominantly report “always in shortage” or “occasionally in shortage.” Nonetheless, a subset of lower-income households describes their status as “manageable,” underscoring the diversity of subjective experiences even within income constraints.

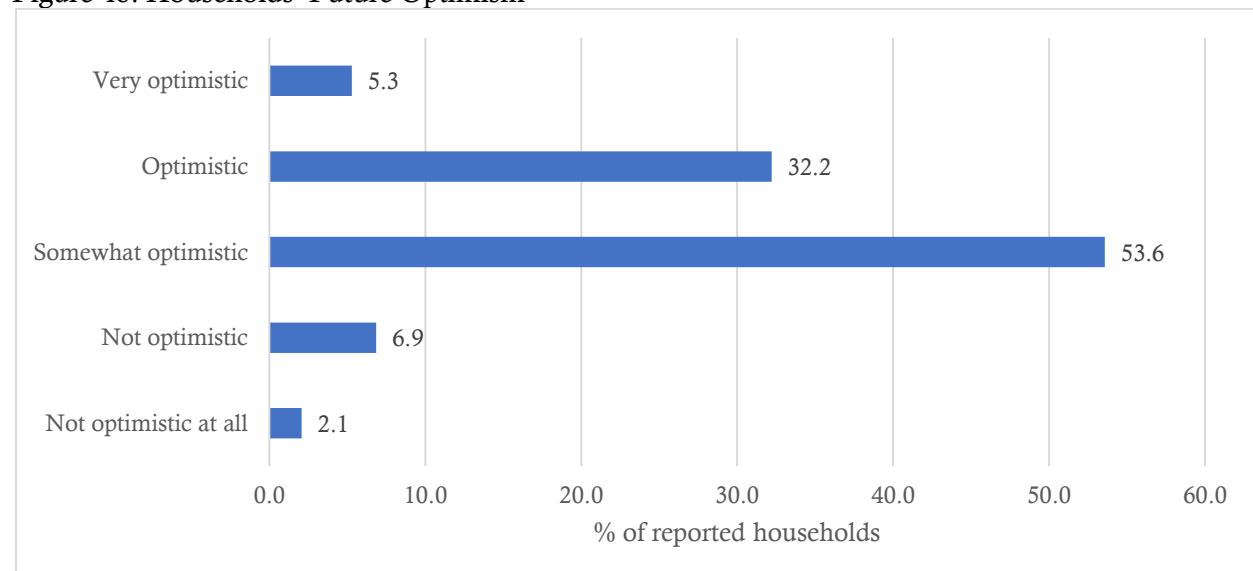
Together, these figures suggest that while most households are not in severe deprivation, economic vulnerability remains a significant concern—particularly when viewed through the lens of perceived hardship, rather than just objective income or expenditure levels.

Figure 45: Self-Reported Economic Condition by Income Decile (%)



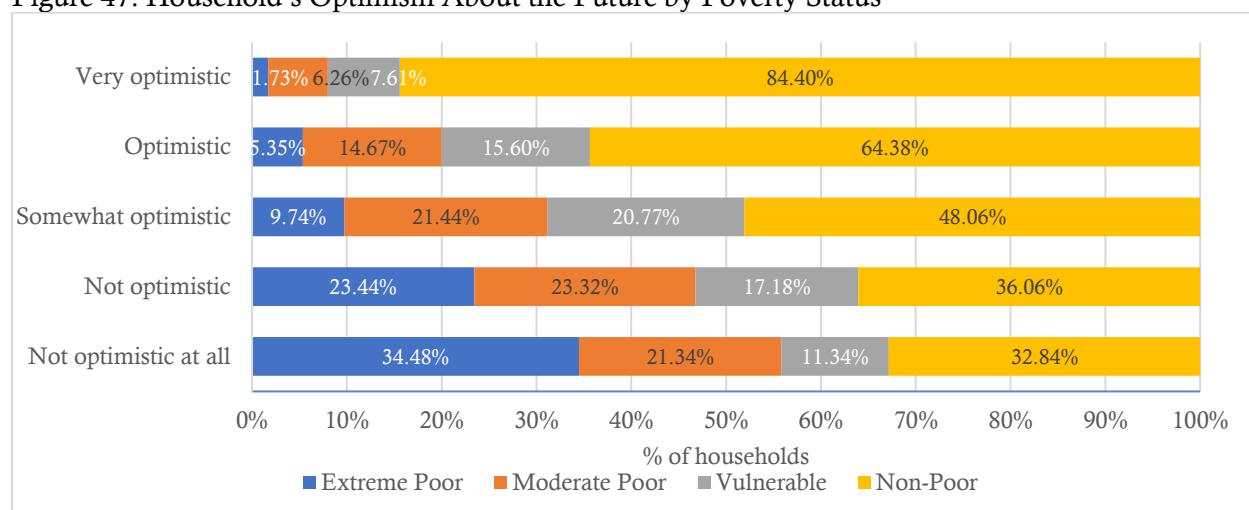
When asked about optimism about their future, the majority of households reported a generally positive outlook, with 53.6% stating they were “somewhat optimistic” and another 32.2% describing themselves as “optimistic.” Only a small segment expressed negative sentiment—6.9% reported being “not optimistic,” while 2.1% were “not optimistic at all.” Notably, only 5.3% were “very optimistic,” indicating a tempered sense of hope rather than strong confidence (Figure 46).

Figure 46: Households’ Future Optimism



Optimism levels varied substantially by poverty status. Among the extreme poor, pessimism was most acute, with 34.5% “not optimistic at all” and 23.4% “not optimistic.” In contrast, a strong majority (84.4%) of the non-poor were “very optimistic,” “optimistic,” or “somewhat optimistic,” with 64.4% reporting they were “optimistic.” Moderate and vulnerable groups showed more mixed outlooks—21.4% of the moderately poor were “somewhat optimistic,” while 20.8% of the vulnerable were in the same category. These differences suggest that future outlook is closely tied to economic security, with poorer households exhibiting far lower levels of optimism (Figure 47).

Figure 47: Household’s Optimism About the Future by Poverty Status



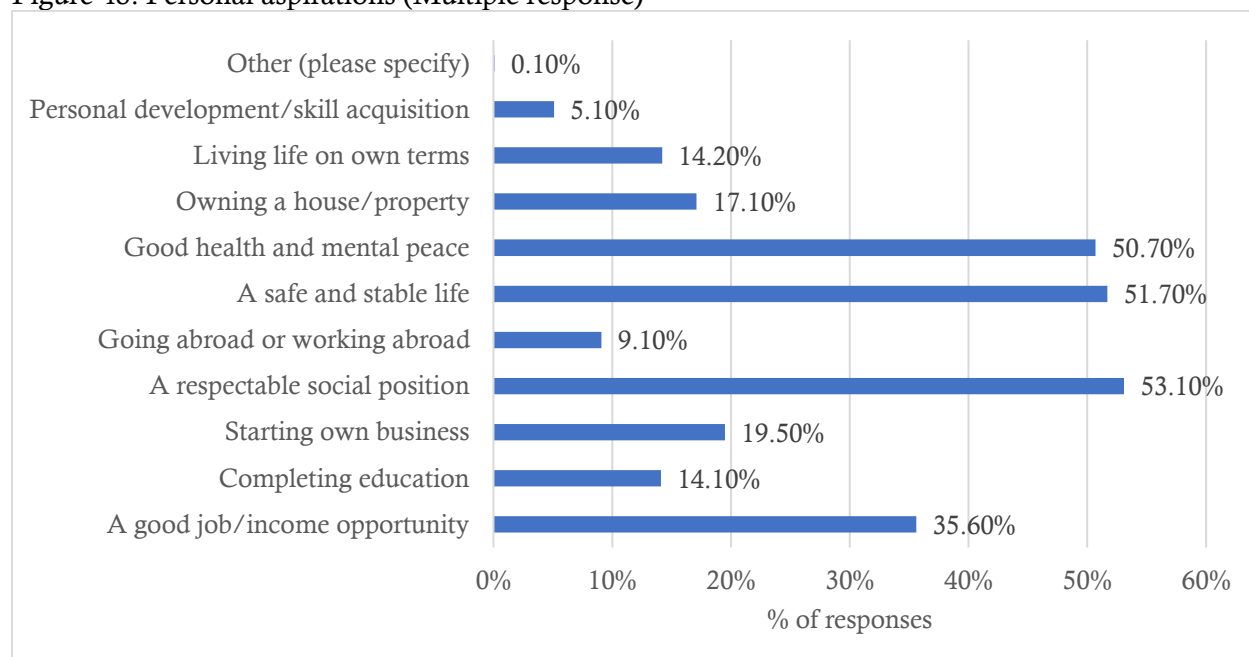
14.3 Aspirations and Budget Expectations

While concerns dominate household narratives, this section highlights a strong aspirational drive—for personal betterment, family stability, political integrity, and national progress. It also captures what households expect from the FY 2025-26 national budget, providing insight into public demand for inclusive growth, institutional reform, and social investment.

14.3.1 Aspirations – Personal, Family, Political and for Country

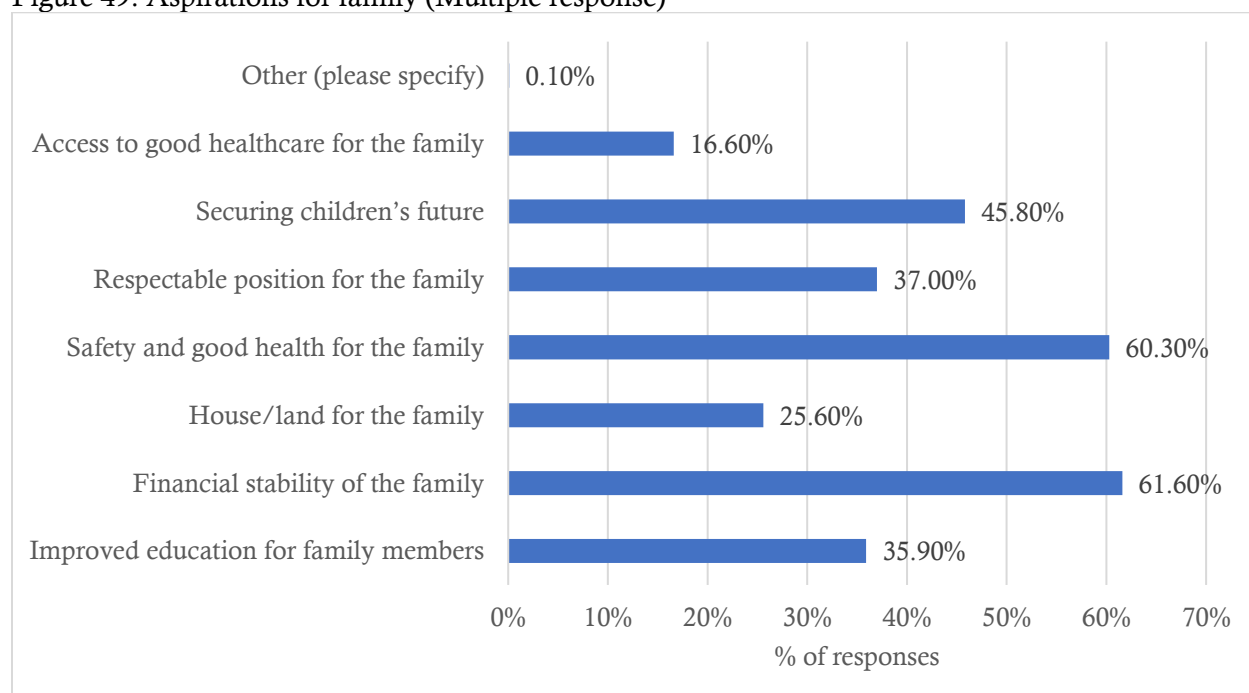
Households most commonly aspired to a respectable social position (53.1%), a safe and stable life (51.7%), and good health and mental peace (50.7%). Other notable goals included a good job/income (35.6%) and starting a business (19.5%). Less frequently mentioned were completing education (14.1%), owning property (17.1%), living independently (14.2%), and working abroad (9.1%). Skill development (5.1%) and other goals (0.1%) were least cited (Figure 48).

Figure 48: Personal aspirations (Multiple response)



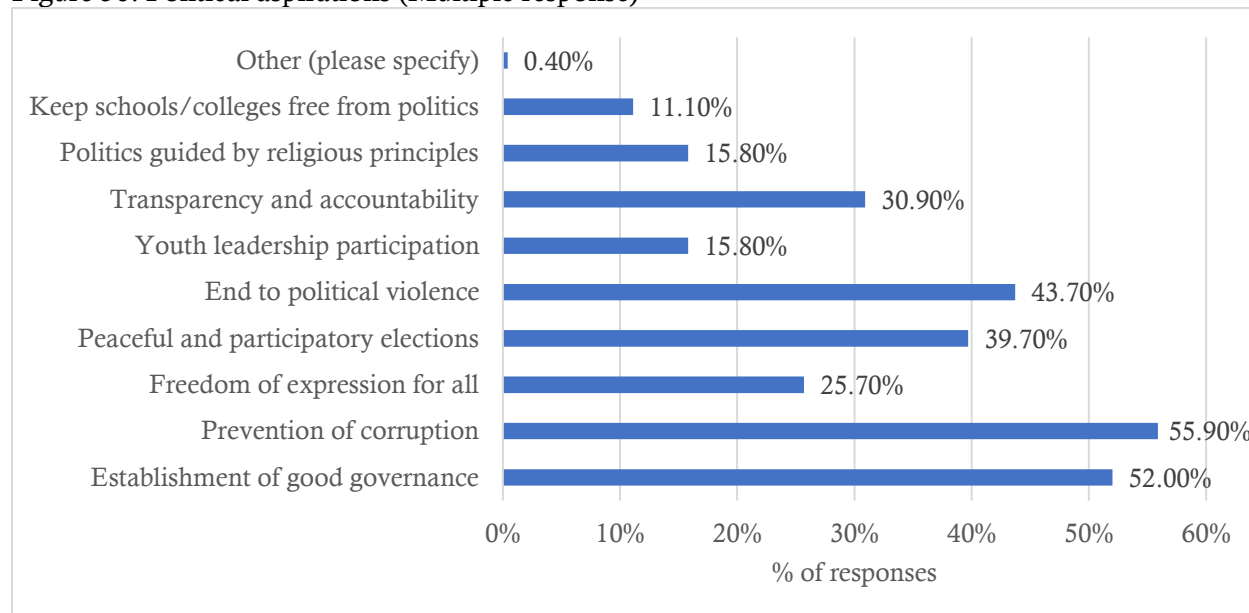
Households prioritized financial stability (61.6%) and safety with good health (60.3%) as their top family aspirations. Securing children's future (45.8%) and achieving a respectable social position (37.0%) were also highly valued. Improved education (35.9%) and ownership of house or land (25.6%) received moderate emphasis, while access to good healthcare (16.6%) and other aspirations (0.1%) were less commonly prioritized (Figure 49).

Figure 49: Aspirations for family (Multiple response)



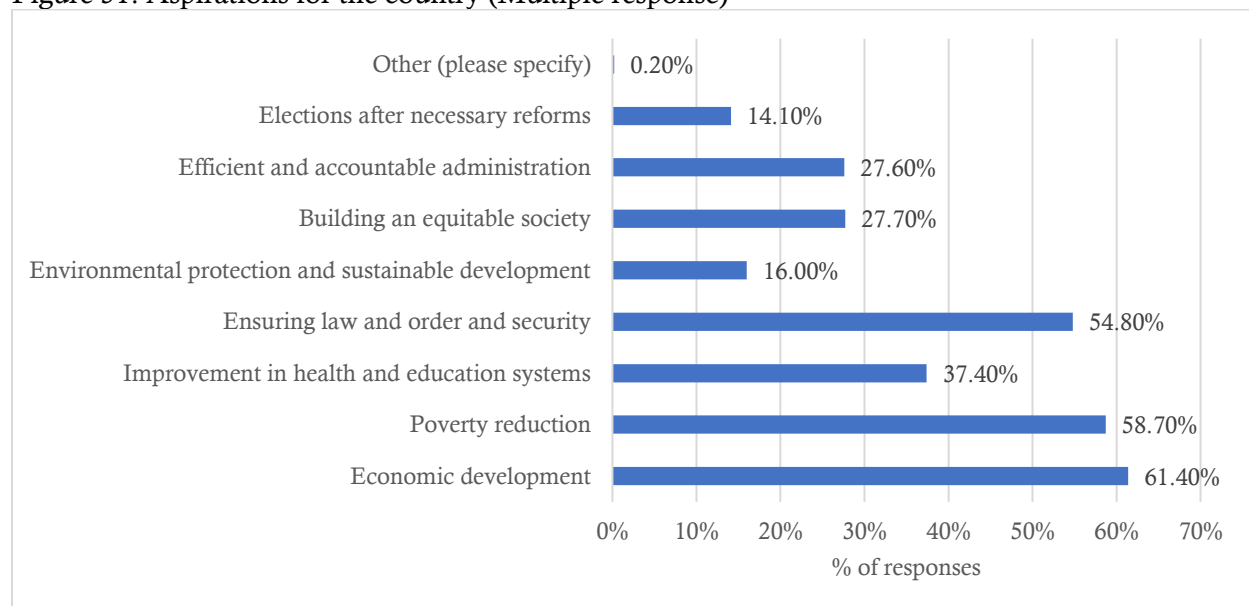
Households prioritized preventing corruption (55.9%), good governance (52.0%), and ending political violence (43.7%) as top political aspirations (Figure 50). Support was also notable for peaceful elections (39.7%) and transparency (30.9%). Lower emphasis was placed on freedom of expression (25.7%), youth leadership (15.8%), and religion-guided politics (15.8%).

Figure 50: Political aspirations (Multiple response)



The majority of households prioritized economic development (61.4%), poverty reduction (58.7%), and law and order (54.8%) as key national aspirations. Health and education (37.4%), equitable society (27.7%), and good governance (27.6%) followed. Environmental concerns (16.0%) and electoral reforms (14.1%) were less emphasized. These findings highlight a strong public demand for economic stability, social protection, and security (Figure 51).

Figure 51: Aspirations for the country (Multiple response)



14.3.2 Expectations from FY 2025-26 Budget

A large share of households expected increased allocations for education and health (37.4%), followed by support for farmers (29.6%) and youth employment initiatives (29.2%). Around 28.3% anticipated a rise in social safety net allocations. However, a notable portion expressed uncertainty (13.7%) or skepticism, expecting no change or only symbolic commitments. Some also anticipated price hikes or inequitable budget measures (Figure 52).

The majority of households emphasized the need to control prices of daily essentials (79.6%), followed by calls to reduce utility costs (42.0%). Many also prioritized increased investments in education and health (28.1%) and expanding social safety nets (27.1%). Support for agriculture, youth employment, and anti-corruption measures also featured, while fewer respondents highlighted political transparency or tax reduction as key priorities (Figure 53).

Figure 52: Household Expectations for the FY 2025-26 Budget (High to low priority)

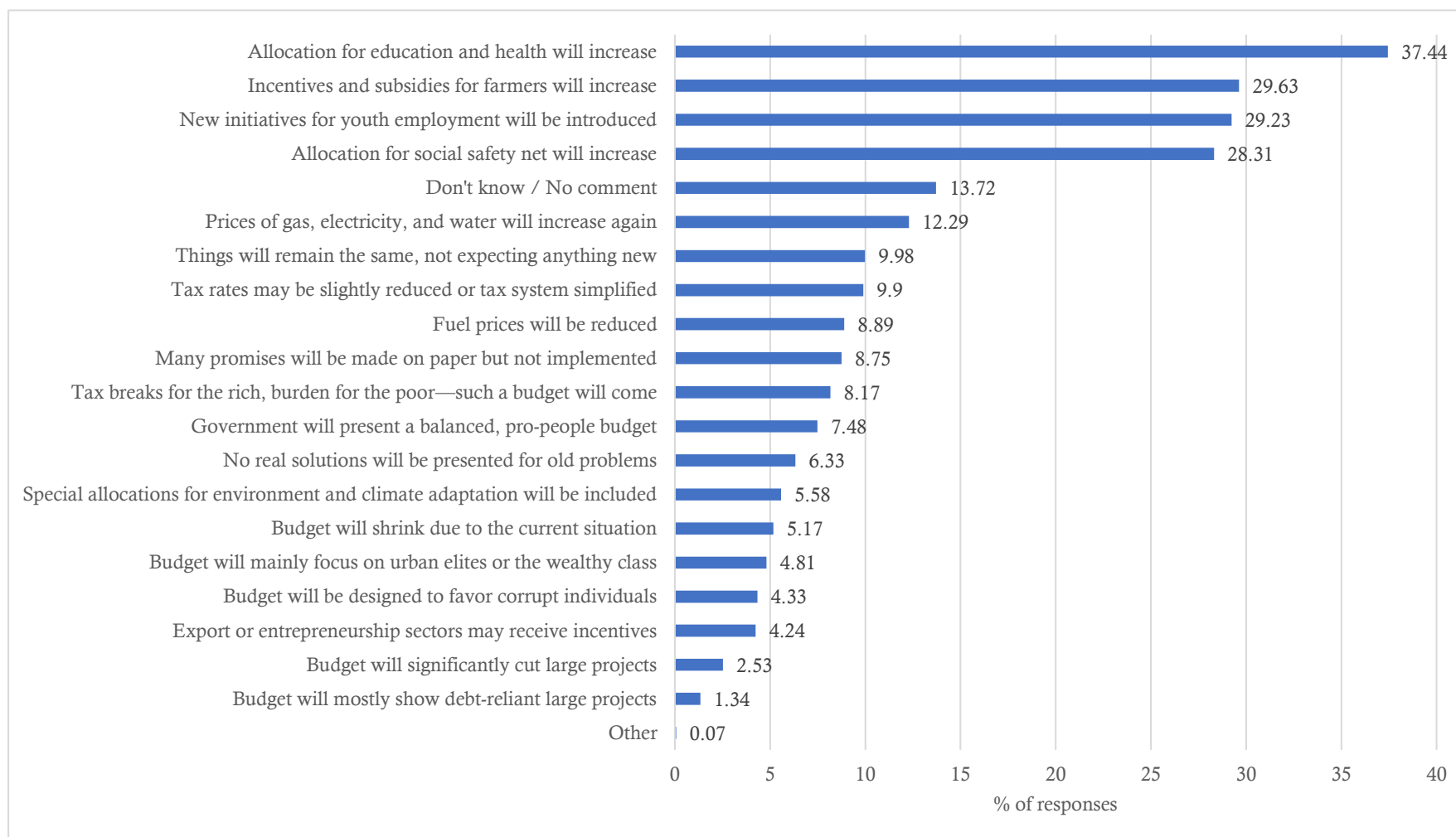
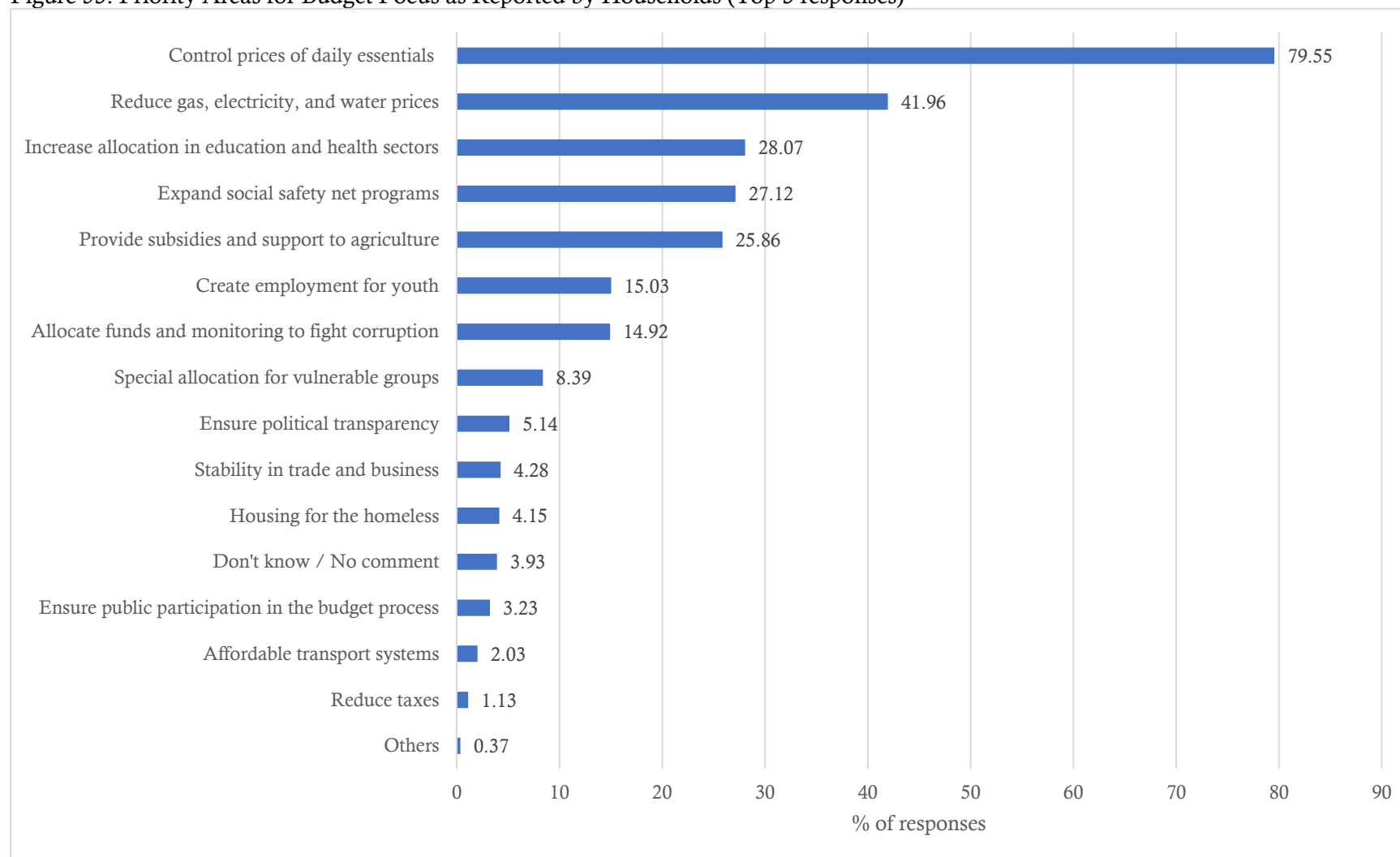


Figure 53: Priority Areas for Budget Focus as Reported by Households (Top 3 responses)



Part G
Recommendations

Policy Recommendations: Strengthening Economic Democracy from the Ground Up

The findings of the real economy survey in Bangladesh underscore an urgent need for targeted, evidence-driven policy interventions. Households across the country face multifaceted challenges – from healthcare expenses pushing families into hardship, to a generation of youth struggling for inclusion in education and employment, and systemic gaps in data and policy execution that hinder effective governance. The following recommendations are designed to address these critical areas – **Social Security, Youth-Focused Policy, Responsive Budgeting, Policy Gaps**, and an **Annual Real Economy Survey** – with a focus on equity and resilience. Each recommendation is grounded in the report’s evidence (e.g. high prevalence of chronic illness, widespread household vulnerability) and outlines expected outcomes that would benefit Bangladesh’s economy and society.

Matrix of Key Policy Recommendations: Building a Resilient and Inclusive Real Economy

Area	Recommendation	Rationale	Expected Outcome
Social Security	Introduce a new Social Security Program to alleviate the chronic expenditure burden on households affected by long-term illness. This should include targeted cash support, subsidized treatment for non-communicable diseases, and expanded health protection coverage for vulnerable populations.	Findings from this survey revealed that chronic illness is a widespread and growing burden on Bangladeshi households. More than half of all surveyed households (51.3%) reported having at least one member with a chronic illness. Nationally, 19.4% of the population reported living with a chronic condition, with higher prevalence among the elderly (71% for those aged 65+) and individuals over 35 (43.1%). Urban residents and women reported marginally higher rates of chronic conditions than rural residents and men.	By reducing out-of-pocket medical expenditures for chronic patients and their families, the proposed social security initiative would strengthen household-level resilience, prevent medical impoverishment, and contribute to improved public health and productivity. Over time, this would reduce the economic drag caused by illness-induced financial stress and allow families to redirect resources toward education, nutrition, and income-generating activities – fostering broader human development outcomes.
Youth-Focused Policy	Formulate and implement a comprehensive youth-focused policy package to tackle the growing crisis of youth disconnection from education, employment, and training. This should include (a) scaling up educational stipend programs at both primary and secondary levels to reduce dropout rates, particularly among adolescent girls, and (b) expanding access to vocational training, apprenticeships,	The survey reaffirms an alarming trend previously noted in national statistics: a significant and rising share of the country's youth—particularly young women—are neither in education, employment, nor training (NEET). This gendered exclusion reflects entrenched barriers to opportunity, including financial constraints, early marriage, social norms, and the absence of safe, accessible training or employment pathways.	A concerted focus on youth inclusion will reduce NEET rates and enable a more skilled, productive, and gender-equitable workforce. Over time, this will enhance labor market outcomes, reduce the risks of youth disaffection and social instability, and unlock the creative and economic potential of Bangladesh's youngest citizens. Empowering young women through targeted stipends and safe access to

	and job placement services that are tailored to local labor market needs and inclusive of young women.	The implications are profound: a lost generation of youth not only undermines the country's demographic dividend but also contributes to social alienation, economic inefficiency, and gender inequality. The findings from this study also reveal that educational expenditures are among the first to be cut in times of household stress, signaling the importance of targeted support to prevent dropouts and educational disengagement. By expanding stipends, the government can incentivize school retention and offset the cost burden of education, particularly for low-income families. Simultaneously, investments in skills development and apprenticeship programs, especially in high-growth and locally relevant sectors (e.g., digital, care economy, green jobs), will improve employability and create onramps for young people—particularly for those outside the formal education system.	skills training will also narrow the gender gap in economic participation, contributing to broader goals of inclusive and sustainable development.
Responsive Budgeting	Establish a high-level Household Resilience Taskforce to institutionalize responsive budgeting mechanisms that enable the national budget to be rapidly adjusted in times of crisis. This taskforce would	The survey reveals widespread household vulnerability to economic and environmental shocks, where even a single adverse event can erode years of hard-earned progress. Coping mechanisms remain limited, and existing	A responsive budgeting system would enhance the government's capacity to protect households from sliding into destitution during shocks, reducing the long-term socioeconomic scars of crises. Over

	coordinate across key ministries—such as Finance, Disaster Management, and Social Welfare—to integrate social protection, disaster response, and economic stimulus into a unified, flexible fiscal framework. Its mandate would include planning and operationalizing scalable interventions—such as cash transfers, food aid, or emergency employment—based on real-time data and early warning systems.	safety nets are not always equipped for timely response. Embedding shock-responsiveness into the budget process would allow for automatic or semi-automatic fiscal adjustments in the face of future disruptions—be they pandemics, natural disasters, or inflationary spikes. The proposed Household Resilience Taskforce would leverage insights from this survey and other early warning data to ensure timely, well-targeted support reaches those most affected. It would also help streamline coordination between agencies, reduce delays in aid delivery, and create fiscal buffers that prioritize vulnerable groups during crises.	time, such institutional reform would strengthen grassroots resilience, increase the credibility of public institutions, and build a social contract centered on care, protection, and adaptability—essential pillars for inclusive and sustainable development in an increasingly uncertain world.
Addressing Policy Gaps	Conduct a comprehensive review and restructuring of existing social and economic policies to bridge critical gaps in coverage, enforce dormant provisions, and bring excluded groups into the fold. This should include formalizing protections for informal sector workers, legally enacting pending frameworks (e.g., Domestic Workers Protection Policy), and ensuring policies address emerging urban-rural dynamics, youth vulnerabilities, and chronic health burdens.	Nearly 85% of the workforce operates in the informal sector, yet formal labor protections and social security schemes barely reach them. Findings from the survey underscore deep policy blind spots that leave large sections of the population exposed. Domestic workers—disproportionately female—remain outside enforceable legal protection despite the 2015 policy pledge. In addition, over 51% of households reported having at least one member with a chronic illness, yet there is no dedicated financial cushion for such	By addressing these policy deficits, Bangladesh can advance toward a more equitable and inclusive socio-economic framework. Formalizing protections for informal workers will foster a more secure and productive workforce, while extending support to those with chronic illness can prevent catastrophic health expenditures that push families into poverty. Legal enforcement of previously announced policies will improve government accountability and

		recurring health burdens. Youth disengagement is another major concern, with high rates of NEET youth indicating a systemic failure in linking education with employment opportunities. These realities reflect critical gaps not just in coverage but in institutional follow-through.	restore public trust. Finally, integrated youth strategies can revitalize economic dynamism and curb long-term dependency.
Addressing critical knowledge gaps	i) Institutionalize an Annual Real Economy Survey to regularly monitor household well-being and economic trends. This survey should collect key indicators on income, expenditure, employment, prices, health, education, and other livelihood aspects on a yearly basis, creating a robust time-series for policy evaluation. ii) Support foundational study on transformed rural realities where both farm and non-farm dynamics have created what PPRC has called the new rural. iii) Though Remittance and RMG continue to be the critical pillars of economic growth, the need to diversify and identify new growth drivers have become critical. A new foundational study in this regard is an urgent priority.	i) The one-off survey behind this report provided invaluable insights, but to remain effective, such data collection must be continuous. Currently, comprehensive surveys like the Household Income and Expenditure Survey (HIES) or Labor Force Survey are conducted only every several years, leaving long gaps in understanding fast-changing economic conditions. An annual survey would fill this void by providing policymakers with fresh evidence each year on how ordinary households are faring. By making this a government-led annual exercise, the data can be more comprehensive and representative, and directly tied into the national policy cycle (e.g. annual budget planning). ii) In parallel, there is an urgent need to revisit and reframe our understanding of Bangladesh's transformed rural landscape. Rural Bangladesh today is marked by new mobility, stronger non-	Together, these initiatives will significantly bolster evidence-based policymaking and strategic economic planning in Bangladesh: i) An Annual Real Economy Survey will significantly strengthen evidence-based governance. Year-on-year data will enable the government to track the impact of policies and emerging issues in near real-time, be it a surge in living costs, an increase in youth employment after a training program, or regional disparities in service access. This timely feedback loop means policies can be adjusted quickly if they are not achieving desired outcomes, and successful interventions can be scaled up or replicated. In addition, publishing annual survey results promotes transparency and accountability, allowing the public and

		farm linkages, and hybrid livelihoods. A robust understanding of the “new rural” economy will enable government and development actors to craft targeted interventions for rural entrepreneurship, infrastructure, education, and service delivery—bridging the gap between policy assumptions and lived rural realities. iii) While Ready-Made Garments (RMG) and remittances have historically driven Bangladesh’s economic growth, their limitations—exposure to external shocks, market saturation, and limited value addition—necessitate identifying and investing in emerging sectors. Bangladesh’s long-term resilience and growth depend on identifying and nurturing emerging growth drivers.	stakeholders to see tangible progress (or regress) in socio-economic conditions. ii) The new rural foundational study will offer deep insights into the changing fabric of rural livelihoods. It will inform rural development programs, land use planning, agricultural modernization efforts, and rural infrastructure investments, ensuring they align with contemporary realities. iii) The study on new growth drivers will help Bangladesh strategically pivot from over-reliance on traditional sectors. Bangladesh can future-proof its economy, reduce vulnerability to sector-specific downturns, and generate diversified employment opportunities for its growing workforce. It will identify high-potential sectors—such as digital services, green economy, logistics, or skills-based exports—and seize new opportunities in the face of global and domestic transitions.
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Conclusion

The above policy recommendations chart a course for Bangladesh to translate the real economy survey's findings into concrete action. Each recommendation – from bolstering social security and empowering youth, to making budgets responsive, closing policy gaps, enhancing data, and institutionalizing regular surveys – is aimed at building a more resilient, inclusive, and equitable economy. The urgency of these interventions cannot be overstated: without timely action, the risks highlighted by the evidence (whether unchecked health shocks, a lost generation of NEET youth, or critical data blind spots) could undermine Bangladesh's hard-won development gains. Conversely, by embracing these evidence-based, equity-focused policies, the nation stands to secure robust benefits – protecting its most vulnerable citizens, unlocking the potential of its youth and informal workforce, and ensuring that economic growth is both sustainable and broadly shared. Such proactive and inclusive policy steps will not only strengthen social cohesion and resilience in the face of future challenges, but also accelerate Bangladesh's progress toward its development goals on the global stage.

Annex

Table A1: Types of Chronic Illness

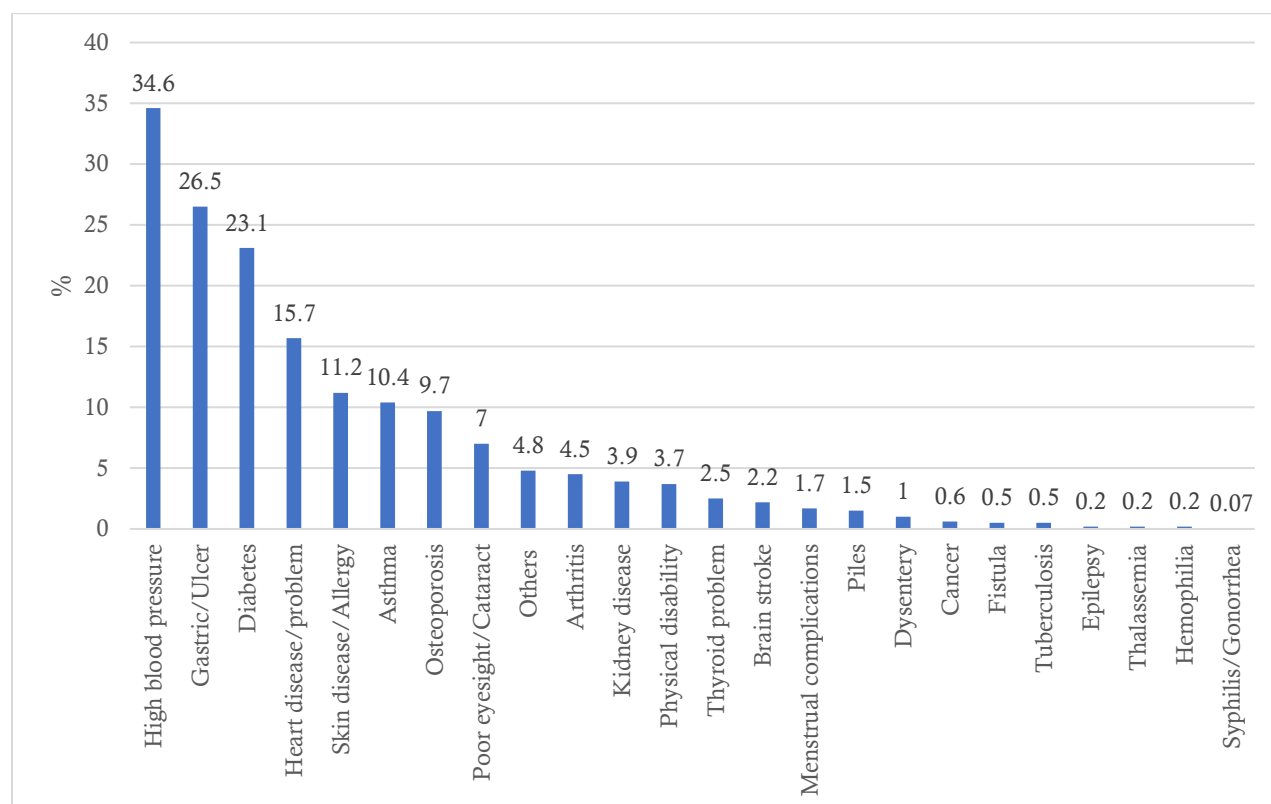


Table A2: Inflation Adjustment Using CPI Data from BBS

		Base year (2005-06) =100	Base year 2021-2022 = 100
		May-22	May-25
General	Index	309.28	113.08
	Re-Reference Index	101.01	-

Source: [BBS](#), 2025

Link: https://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/9ead9eb1_91ac_4998a1a3_a5caf4ddc4c6/2025-06-02-09-24-946ebff6fc20f5c2ee79f851205cd96d.pdf

Table A3: Annual Population Estimates to Make New Poor Projections

Year	2022	2023	2024	2025
Population	169828911	171866857.9	173929260.2	176016411.3

Note: Estimated Population Based on 1.2 % Population Growth Rate (WB, as of 2023)

Table A4: Transition Matrix Showing Occupation Shift (Current Occupation vs Occupation One Year Prior)

Occupation 1 Year Before	Current Occupation																							Total
	Non-agricultural labor	Skilled laborer	Non-motor transport worker	E-bike/Battery-powered rickshaw driver	Motor transport worker	Business	Government job	Private job	Professional	Working abroad	Factory worker	Agricultural laborer	Farmer	Artisan	Self-employed	Household work	Was not employed/did no work	Student	Housewife	Not in school, does not work (ages 5–14)	Unemployed (15–60 years)	Others	Beggar	
Non-agricultural labor	20.3	0.3	4.5	0.4	4.3	7.4	0.0	3.2	0.0	0.0	0.0	25.3	8.0	16.6	6.5	0.0	0.0	0.0	0.0	0.0	1.8	1.5	0.0	100.0
Skilled laborer	2.5	43.5	0.0	0.0	6.1	6.2	0.0	10.5	0.0	0.0	0.0	0.0	3.6	0.0	0.0	0.0	2.4	0.0	0.0	0.0	0.0	25.2	0.0	100.0
Non-motor transport worker	32.2	0.0	29.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
E-bike/Battery-powered rickshaw driver	9.3	6.2	0.0	0.0	0.0	15.6	0.0	0.0	0.0	0.0	43.5	0.0	9.1	16.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Motor transport worker	0.0	0.0	0.0	12.2	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.9	0.0	100.0
Business	0.5	20.5	0.0	2.4	0.0	37.4	0.0	10.0	0.0	0.0	0.0	0.0	0.5	9.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.6	0.0	100.0
Government job	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.0	0.0	0.0	0.0	58.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Private job	2.0	0.0	0.0	2.0	0.0	24.9	0.0	7.3	0.0	0.0	0.0	0.0	11.7	15.3	1.0	2.3	0.0	0.0	2.3	16.7	5.7	8.8	0.0	100.0
Professional	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.1	29.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.6	0.0	100.0
Working abroad	0.0	0.0	0.0	0.0	0.0	16.9	0.0	0.0	0.0	0.0	3.5	0.0	0.0	40.4	0.0	0.0	0.0	0.0	0.0	0.0	3.0	36.1	0.0	100.0
Factory worker	0.0	0.0	2.6	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	18.0	0.0	3.7	8.6	0.0	0.0	0.7	7.6	31.7	11.6	0.0	100.0
Agricultural laborer	9.7	0.0	2.4	4.9	0.0	2.8	0.0	8.8	2.2	0.0	0.0	0.0	24.4	42.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0	100.0
Farmer	1.7	0.0	0.0	0.0	0.0	9.1	0.0	6.7	0.0	0.0	0.0	0.0	12.7	59.1	0.0	3.6	0.0	0.0	0.0	0.0	3.6	3.6	0.0	100.0
Artisan	31.4	1.0	0.0	1.6	0.0	18.8	0.0	0.0	0.0	0.0	27.9	0.0	9.6	0.0	9.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.1
Self-employed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	58.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0	0.0	0.0	0.0	37.8	0.0	0.0	100.0
Household work	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Was not employed/did no work	0.0	0.0	0.0	2.0	0.0	2.4	0.0	62.5	0.0	0.0	0.0	0.0	7.3	0.0	0.0	25.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Student	4.3	2.8	7.0	0.0	0.0	0.0	0.0	10.6	8.7	0.0	0.0	0.0	4.4	0.0	0.0	0.0	0.0	0.0	4.4	48.2	5.2	4.5	0.0	100.0
Housewife	37.2	0.0	0.0	0.0	0.0	0.0	6.8	0.0	0.0	0.0	0.0	18.5	0.0	0.0	0.0	2.6	0.0	24.4	0.0	0.0	10.5	0.0	0.0	100.0
Not in school, does not work (ages 5–14),	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	96.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Unemployed (15–60 years)	0.0	5.9	4.5	0.0	0.0	8.2	0.0	10.4	14.1	0.0	3.7	9.9	10.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.3	4.7	100.0
Others	16.7	0.0	0.0	0.0	0.0	83.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0

Questionnaire

For research purposes only.

Power and Participation Research Centre (PPRC)

House No. 20, Road No. 11 (Old 32), Dhanmondi A/A, Dhaka-1209

Rapid Survey on the State of the Real Economy of Bangladesh - 2025

Consent Form

Bangladesh is going through a complex economic reality. This study is being conducted to understand how deeply this reality is affecting the lives of ordinary people. The main objective of the research is to present a human-centered economic picture by collecting information on aspects such as household living standards, income and expenditure, employment, savings, debt, security, harassment, and expectations.

This research is being conducted by the Power and Participation Research Centre (PPRC).

Participation in this survey will take approximately 45 minutes of your time.

The information you provide will be used solely for research and policy-relevant analysis. It will not be used for any commercial or political purposes.

Your identity will be kept completely confidential, and you have the right to withdraw from the survey at any time.

Do you agree to participate in this research?

Code: Agree = 1, Do not agree = 2, Not available = 3

(If 2 or 3, kindly end the survey with thanks.)

Survey Area Information

Sample Survey Area Description

PSU (Primary Sampling Unit): Household Number (HHID):

Respondent's Profile

Respondent's Name: Age: Gender (M=1, F=2):.....

Mobile Number: Alternative mobile number :.....

Enumerator's Name:.....Date:.....

Module 1: Household Profile

Q1.1 How many members are there in your household? _____ persons

Q1.2 Please provide the following information about the household members in the table below:

Sl No	Name (Member No. 1 should be the head of the household)	Gender (Code): Male = 1, Female = 2	Relationship with household head (Code)	Age (in completed years; if less than 1 year, write 0)	Primary Occupation (Code)	Highest Grade Completed (Code) (for age 5 and above)	Currently studying? (Code) (Age 5–25)	If not studying/irregular, what is the reason? (Code) (Age 5–25)	Marital Status (10 years and above)	Does the person have any chronic disease/problem? (1 = Yes, 2 = No)	If yes, name of chronic disease/problem (Code – multiple answers allowed)
1	2	3	4	5	6	7	8	9	10	11	12
1											
2											
3											

Column 4: Relationship with Household Head (Code): 1 = Household head, 2 = Spouse, 3 = Son/Daughter, 4 = Father/Mother, 5 = Father-in-law/Mother-in-law, 6 = Daughter-in-law/Son-in-law, 7 = Sibling/Brother's wife/Sister's husband, 8 = Nephew/Niece, 9 = Grandfather/Grandmother/Maternal grandfather/Maternal grandmother, 10 = Grandchild, 11 = Uncle/Aunt (paternal), 12 = Uncle/Aunt (maternal), 13 = Domestic help, 99 = Others (Please specify)

Column 6: Primary Occupation Code: 1 = Non-agricultural labor (construction worker, cleaner, helper in shop/restaurant, domestic worker, night guard, security/caretaker), 2 = Skilled labor (electrician, plumber, sanitary worker, electronics/mobile repairer), 3 = Non-motor transport worker (rickshaw/van/push cart, boatman), 4 = E-bike/Battery-powered rickshaw driver, 5 = Motor transport worker (driver, helper, supervisor), 6 = Business (small business, hawker, contractor, online business), 7 = Government job, 8 = Private job, 9 = Professional (doctor, nurse, teacher, tutor, religious leader), 10 = Pensioner, 11 = Employed abroad, 12 = Factory worker (garment or other mills), 13 = Agricultural laborer, 14 = Farmer, 15 = Content creator, 16 = Freelancer, 17 = Artisan (blacksmith, potter, goldsmith, carpenter, mason, painter, weaver, handicraft worker), 18 = Self-employed (notary, salon/parlor worker, washer, cook, tailor, barber, fisherman), 19 = Income from rent (house/shop/land/transport), 20 = Household work, 21 = Was not employed/did no work, 22 = Student, 23 = Housewife, 24 = Not in school, does not work (ages 5–14), 25 = Unemployed (ages 15–60), 26 = Elderly (not working due to age), 99 = Others (Please specify)

Column 7: Highest Grade Completed (Code): 1 = Below primary (Class 1–4), 2 = Primary (Passed Class 5), 3 = Secondary (Class 6–9), 4 = SSC/Dakhil, 5 = HSC/Alim, 6 = Graduate/Postgraduate/Fazil, 7 = Polytechnic Diploma/Vocational, 8 = Nursing Diploma, 9 = Paramedical, 10 = Illiterate, 11 = Can read and write (basic literacy), 12 = Hafizi, 13 = Does not attend school, does not work, 99 = Others (Please specify)

Column 8: Currently Studying? (Code): 1 = Yes, currently studying, 2 = No, not studying, 3 = Irregular in study

Column 9: Reason for Not Studying/Irregular Study (Code): 1 = Financial problems / lack of money, 2 = Married, 3 = No family permission, 4 = Has to work, 5 = Health issues, 6 = Lack of interest in education, 7 = School/college is closed, 8 = Security concerns, 9 = Taking care of a child, 10 = Natural disaster, 11 = Looking for a job, 12 = Disruption in education after July–August, 13 = Transportation problems, 14 = Completed education, 15 = Not in school, does not work, 99 = Others (Please specify)

Column 10: Marital Status (Code): 1 = Unmarried, 2 = Married, 3 = Widowed, 4 = Divorced, 5 = Separated

Column 12: Chronic Disease/Health Problem (Code): 1 = Diabetes, 2 = High blood pressure, 3 = Kidney disease, 4 = Heart disease/problem, 5 = Brain stroke, 6 = Cancer, 7 = Gastric/Ulcer, 8 = Skin disease/Allergy, 9 = Syphilis/Gonorrhea, 10 = Menstrual complications, 11 = Piles, 12 = Fistula, 13 = Dysentery, 14 = Asthma, 15 = Tuberculosis, 16 = Epilepsy, 17 = Poor eyesight/Cataract, 18 = Thyroid problem, 19 = Osteoporosis, 20 = Arthritis, 21 = Physical disability, 22 = Thalassemia, 23 = Hemophilia, 99 = Others (Please specify)

Module 2: Employment and Employment Change

(a) Current Employment Information (For all members aged 5 years and above)

2.1 Provide information about your employment in the table below:

HH Member Sl. No.	Q1: In the last 7 days, did you work for at least 1 (one) hour for wages or profit? 1 = Yes → Go to Q2, Q3, Q4, Q5 2 = No → Go to Q6	Q2: If yes, what type(s) of work did you do? (Multiple answers allowed – use codes)	Q3a: How many days did you work in the last 7 days? (Write answer)	Q3b: On average, how many hours per day did you work? (Write answer)	Q4: Which of the following categories best describes your employment type? (Multiple answers allowed) 1 = Employer, 2 = Self-employed, 3 = Assisting in family income-generating work (e.g., helping in shop, farm, etc.), 4 = Salaried employee, 5 = Day laborer, 6 = Apprentice, 7 = Domestic worker, 8 = Contract-based, 99 = Others (Please specify)	Q5: What was your estimated total personal income last month? (Amount in BDT)	Q6: If answer to Q1 is No – in the last 30 days/month, did you look for any paid/profit-based work? 1 = Yes 2 = No → Go to Q7 3 = Applied but waiting for response 4 = Got a job but haven't joined yet	Q7: If answer to Q6 is No – did you try to find work in the last 3 months? 1 = Yes 2 = No → Go to Q8 3 = Applied but waiting for response 4 = Got a job but haven't joined yet	Q8: What was the reason for not being ready to work during that time? Codes: 1 = No job was available, 2 = Off-season, 3 = Waiting to start own business, 4 = Illness/Injury/Disability, 5 = Studying/Training, 6 = Personal/Family constraints, 7 = Retired/Pensioned, 8 = Not interested in working, 9 = Too young, 10 = Homemaker, 11 = Elderly (Not working due to age), 99 = Others (Please specify)
1	2	3	4	5	6	7	8	9	10
1									
2									

(b) Employment Change Information

Have there been any changes in occupation in the past 6 months or 1 year? (For all household members aged over 5 years)

If yes, then:

2.2 Please fill in the table below with information regarding occupation changes in the past 6 months and 1 year (main occupation):

HH Member Sl. No.	Occupation 6 Months Ago		Occupation 1 Year		Reason for Job Change (Code)
	Occupation (Code)	Avg. Monthly Income (BDT)	Occupation (Code)	Avg. Monthly Income (BDT)	
1	2	3	4	5	6
1					
2					

Occupation Codes: 1 = Non-agricultural laborer (earth cutter/porter/day laborer/construction worker/cleaner/shop/restaurant assistant/maid/domestic worker/scavenger/night guard/security guard/caretaker), 2 = Skilled laborer (electrician/plumber/sanitary worker/radio/TV/fridge/mobile repair technician), 3 = Non-mechanical transport worker (rickshaw/van/pushcart operator, boatman), 4 = E-bike/battery-powered rickshaw driver, 5 = Mechanical transport worker (driver, helper, supervisor), 6 = Business (small business, hawker, contractor, online business), 7 = Government job, 8 = Private job, 9 = Professional (doctor, nurse, teacher, private tutor, coaching teacher, herbalist, traditional healer, imam, priest), 10 = Pensioner, 11 = Working abroad, 12 = Factory worker (garment or other factory), 13 = Agricultural laborer, 14 = Farmer, 15 = Content creator, 16 = Freelancer, 17 = Artisan (blacksmith, potter, goldsmith, carpenter, mason, painter, weaver, cottage industry worker, handicrafts), 18 = Self-employed (notary, salon/beauty parlor worker, washer, cook, tailor, barber, fisherman), 19 = Rental income (house/shop/room/land, vehicle rent), 20 = Household work, 21 = Was not earning/Did not work, 22 = Student, 23 = Housewife, 24 = Not in school, does not work (5–14 years), 25 = Unemployed (15–60 years), 26 = Elderly (not working due to age), 99 = Others (please specify)

Codes for Reason of Job Change: 1 = Dismissed/laid off, 2 = Got a higher-paying job, 3 = Wanted to change job, 4 = Health-related issues, 5 = Family obligations, 6 = Migration/Relocation, 7 = Factory/office closed, 8 = Left job due to low salary, started business, 9 = Returned from abroad, 10 = Joined a new job, 99 = Others (please specify)

Module 3: Housing, Water, Sanitation, Energy

Module 3.1 বাসস্থান (Housing)

Q3.1.1 Please provide information about your household's housing:

Type of house (Code):	Ownership (Code)
1	2

Type of house (Code):

1 = Pucca, 2 = Semi-pucca, 3 = Tin-shed, 4 = Kacha, 5 = Slum/Plastic/Tarpaulin, 99 = Other (specify)

Ownership (Code):

1 = Owned, 2 = Rented (sole), 3 = Rented (shared), 4 = Staying rent-free, 99 = Other

Module 3.2 Water

Q3.2.1 Please provide information about your household's main source of drinking water:

Serial No	Main Source of drinking water
1	2
1	

Code: 1 = Piped/Tap water, 2 = Tube-well, 3 = Well, 4 = Pond, 5 = River/Canal, 6 = Rainwater, 7 = Sand-filtered water, 8 = Spring water, 9 = Purchased (jar/bottle/container/ATM), 99 = Other

Module 3.3 Sanitation

3.3.1 Provide information in the table below about the type and usage of the toilet in your household:

Serial No	Type of Toilet (Code)
1	2
1	
...	

Toilet Type Codes: 1 = Sanitary (With water seal and flush, connected to sewer, safe tank or pit), 2 = Permanent structure (With water seal), 3 = Permanent structure (Without water seal), 4 = Ring-slab (With water seal), 5 = Ring-slab (Without water seal), 6 = Temporary, hanging toilet (Permanent or temporary), 7 = Open defecation / No toilet, 99 = Others (Please specify)

Module 3.4 Energy

3.4.1 Please provide information in the table below about the types of fuel used in your household and their purposes:

Serial No	Type of Fuel	Do you use it? (Code: 1=Yes, 2=No)	Purpose of Use (Code — multiple answers allowed) Code: 1 = For cooking, 2 = For lighting the house, 3 = For using electrical appliances, 4 = For business purposes, 5 = For factory/farm operations, 6 = For agricultural work, 99 = Others (Please specify)
1	2	3	4
1	Electricity		
2	Piped Gas		
3	Cylinder Gas		
4	Solar		
5	Kerosene		
6	Firewood		
7	Straw, Leaves, Cow Dung, Sawdust, Husk, etc.		
8	Generator (Diesel-operated)		

Module 4: Food Consumption and Security

Q4.1 In the past week, how many days did you and your household members consume the following food items?

Ques no	Name of the Food Item	How many days in the past week you/your family consumed this item	Please also indicate any change in consumption over the past 6 months 1 = Did not eat before and still don't, 2 = Same as before, 3 = Reduced, 4 = Increased, 5 = Stopped eating
1	2	3	4

1	Vegetables (excluding potatoes)		
2	Rice/ Bread		
3	Chicken		
4	Beef/ Mutton		
5	Eggs		
6	Fish		
7	Lentils		
8	Milk		
9	Fruits		
10	Sweets		
99	Other (Specify)		

4.2	How many meals did adult household members consume yesterday? 1 = 3 meals, 2 = 2 meals, 3 = 1 meal, 4 = Did not eat	
-----	--	--

4.3	In the last 7 days, did anyone skip a meal due to a lack of money? 1 = Yes, 2 = No, 3 = Don't remember, 4 = Prefer not to say	
-----	--	--

4.4	In the past 30 days, did anyone go a whole day without eating due to lack of money? 1 = Yes, 2 = No, 3 = Don't remember, 4 = Prefer not to say	
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4.5 Please state the current and 6-month-old market price (per kg) for the following items

Sl. No.	Name of the Food Item	If you or any of your family members purchased these food items in the past week, please mention the price per kilogram.	What was the price 6 months ago? (Per kilogram) in Taka
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		(Write 0 if the price is unknown or if it was not purchased)	(Write 0 if the price is unknown or if it was not purchased)
1	Coarse Rice		
2	Fine Rice		
3	Lentils		
4	Edible Oil (Soybean)		
5	Flour		
6	Powdered Milk		
7	Broiler Chicken		
8	Beef		
99	Others (Specify)		

Module 5 Household Income and Expenditure Flow, and Financial Capability

Module 5.1 Expenditure

5.1.1 Please provide information about your household's monthly expenses by category in the table below, and indicate whether there has been any change in the pattern of spending over the last 6 months.

Serial No	Expenditure Category	Current Monthly Average Expense (BDT)	Has there been any change in regular spending over the last 6 months? (Code)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
1	Food (Rice, flour, lentils, oil, salt, fish, meat, milk, vegetables, baby food, restaurant/shop food, etc.)		
2	House rent		
3	Utility bills (Gas, electricity, water, etc.)		
4	Fuel (Firewood, coal, kerosene, cylinder gas, etc.)		

5	Education (Admission, tuition fees, coaching, private tutoring, and educational materials)		
6	Transportation (All types of transport expenses)		
7	Medical treatment and medicine expenses		
8	Cosmetics and toiletries (Soap, shampoo, cream, powder, etc.)		
9	Money sent to house/elsewhere		
10	Betel leaf, cigarettes, tobacco, khoyer, jorda, etc.		
11	Mobile, cable/DTH, internet, newspaper expenses		
99	Others (Please specify)		

Column 4 – Code for Change in Expenditure in the Last 6 Months:

1 = Yes, decreased, 2 = Yes, increased, 3 = No, no change, 99 = Not applicable

5.1.2 Please provide information on your household's total expenditure by category over the past one year (from May 2024 to April 2025):

Serial No	Expenditure Category	Annual Expenditure (BDT)
1	2	3
1	Clothing (clothes, shoes, sandals, etc.)	
2	Furniture (bed, cot, wardrobe, etc.)	
3	Electrical and electronic items (mobile, fan, TV, fridge, computer, laptop, AC, oven, gas stove, electric stove, rice cooker, etc.)	
4	Asset purchases (land, house, flat, shop, etc.)	
5	Mortgage or leasing of assets	
6	Recreation, travel, foreign trips	
7	Religious festivals (Eid, Puja, etc.)	
8	Family events like weddings, aqiqah, etc.	
9	Home repair and construction	
10	Legal/court/police-related expenses	
11	Extortions/donations	

Serial No	Expenditure Category	Annual Expenditure (BDT)
1	2	3
12	Tax payments	
13	Agricultural production expenses	
14	Donations	
15	Social expenses (gifts, hospitality, etc.)	
99	Others (Please specify)	

5.1.3 Currently, how are you managing your regular expenses? (Multiple answers allowed)

Code: 1 = From current income, 2 = By using savings, 3 = By taking high-interest loans, 4 = By taking no/low-interest loans, 5 = Through donations/assistance, 6 = From government aid, 7 = From remittances, 8 = By selling assets (jewelry, livestock, furniture, land), 9 = By selling shop/business goods, 10 = Advance salary or payments, 11 = NGO/community organization support, 12 = On credit from local shops, 99 = Others (Please specify)

Module 5.2 Income

5.2. How many income sources does your household have?

5.2.1 Please provide information about your household's income in the table below:

Serial No		Current Scenario	
	Source	Income Source Code	Average Monthly Income (BDT)
1	2	3	4
1	Source- 1		
2	Source- 2		
3	Source- 3		
4	Source-4		
5	Source- 5		

Income Source Codes (Column 3): 1 = Shopkeeping (grocery, clothing, tea shop, etc.), 2 = Small business (supply, local trade), 3 = Large business, 4 = Manufacturing industry / Own factory, 5 = Rickshaw/van pulling, 6 = Transport sector business, 7 = Government job (government offices/institutions), 8 = Private job (institutions/companies/NGOs), 9 = Service employee, 10 = Agricultural labor, 11 = Non-agricultural labor (construction, garments), 12 = Transport sector wage work, 13 = E-commerce business, 14 = Content creator (YouTube, etc.), 15 = Freelancing (graphic

design, online work, Upwork, Fiverr, etc.), 16 = Rental income (house/shop/land/vehicle), 17 = Interest/dividends from bank or savings instruments, 18 = Domestic remittance (money sent from within the country), 19 = Foreign remittance (money sent from abroad), 20 = Agricultural income (farming, fish farming, poultry, cattle, etc.), 21 = Income from gifts/donations/assistance, 22 = Social protection benefits (old-age allowance, widow allowance), 23 = Homemaker 24 = Does not go to school or work (ages 5–14), 25=Elderly (not working due to age), 99 = Others (Please specify)

Module 5.3 Savings

5.3.1 Does your household currently have any savings? (Excluding money set aside for daily expenses) 1 = Yes, 2 = No, 3 = Prefer not to say

5.3.2 If the answer is Yes, please fill in the table below:

Sl No	Where is the savings kept?	Amount (BDT)
1	2	3
1	At home (cash)	
2	In a bank (including savings certificates, DPS)	
3	With an NGO	
4	With a local group or deposited to someone else	
99	Others (Please specify)	

5.3.3 What was the estimated total amount of your household's savings six months ago?

..... BDT, 98 = Prefer not to say

5.3.4 Compared to before, has the amount of savings increased or decreased?

Code: 1 = Decreased, 2 = Increased, 99 = Remained the same

5.3.5 If savings have increased, what are the reasons? (Multiple answers allowed)

Codes for increased savings: 1 = Income increased, 2 = Expenses decreased, 3 = Initiative to save for the future, 4 = Saving for business/investment, 5 = New source of income, 6 = Government support/allowance, 99 = Others (Please specify)

5.3.6 If savings have decreased, what are the reasons? (Multiple answers allowed)

Codes for decreased savings: 1 = Income decreased, 2 = Expenses increased, 3 = Medical/Education/Emergency expenses, 4 = Natural disaster or accident, 5 = Asset purchase/mortgage taken, 99 = Others (Please specify)

Module 5.4 Debt

5.4.1 Does your household currently have any debts (including credit at local shops)?

Yes = 1, No = 2

5.4.2 If Yes, please fill out the following table:

Sl no	Source of Debt	Amount (BDT)
1	2	3
1	Relatives/Friends/Neighbors	
2	Moneylender (High-interest lender)	
3	NGO	
4	Bank	
5	Business cooperative/society, etc.	
6	Own office/employer	
7	Shopkeeper (credit purchases)	
99	Others (Please specify)	

5.4.3 For what purpose(s) did you/your household member take the loan? (Multiple answers allowed)

Code	Purpose of Loan	Check (✓) (Multiple Answers)
1	2	3
1	Household Consumption	
2	Educational Expense	
3	Medical Expense	
4	House construction/repair	
5	Business/industrial investment	
6	Purchase of immovable property	
7	Purchase of movable property	
8	To mortgage/release land	
9	For migration abroad	
10	Bribe for job placement	

11	Dowry payment	
12	Wedding expenses	
13	Renting agricultural equipment	
14	Legal expenses	
15	Extortion/ donation payment	
16	Repayment of previous loan	
17	Cost of electricity connection	
18	Paying house rent	
19	Mobile phone purchase	
20	Farming expenses	
21	Shop credit (consumption)	
99	Others (Please specify)	

5.4.4 What was the total amount of household debt six months ago?..... BDT

5.4.5 Compared to before, has the debt amount increased or decreased?

Code: 1 = Decreased, 2 = Increased, 99 = Remained the same

5.4.6 If the amount of debt has increased, what are the reasons? (Use codes)

Reasons for Increased Debt (Code):

1 = Expenses not covered by income, 2 = Unexpected large expenses, 3 = Bribe for family member's job, 4 = To send a family member abroad, 5 = To repay old debt, 6 = To provide capital for a new business, 7 = To mortgage land, 8 = To purchase assets, 99 = Others (Please specify)

5.4.7 If the amount of debt has decreased, what are the reasons? (Use codes)

Reasons for Decreased Debt (Code):

1 = Repaid from income, 2 = Repaid using remittances, 3 = Debt was waived, 4 = Reduced expenses to repay debt, 99 = Others (Please specify)

Module 5.5 Assets

5.5.1 Please provide information in the table below about the movable and immovable assets owned by your household:

Sl No	Type of Asset	Currently Owned? (1 = Yes, 2 = No)	If Yes, Estimated Market Value (BDT)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
1	Livestock (cow/buffalo, goat/sheep, etc.)		
2	Poultry (duck/chicken, pigeon/birds, etc.)		
3	Furniture (bed, cot, wardrobe, etc.)		
4	Non-motorized vehicle (rickshaw/van, pushcart, boat, bicycle, etc.)		
5	Motorized vehicle (auto-rickshaw/tempo/e-bike, trawler, motorcycle, etc.)		
6	Television		
7	Fridge		
8	Fan		
9	Mobile (Smartphone)		
10	Mobile (Feature/button phone)		
11	Laptop, computer, tablet		
12	Sewing machine/loom		
13	Shop/business capital/goods		
14	Jewelry (gold, silver)		
15	Financial assets (cooperative, bank, cash savings)		
16	Residential/homestead land in rural area		
17	Agricultural land in rural area		
18	Residential/homestead land in urban area		
99	Others (Please specify)		

5.5.2 In the past six months, has your household purchased or mortgaged any movable or immovable assets?

Code: 1 = Yes, 2 = No

5.5.3 If Yes, what did you purchase/mortgage? (Multiple codes may apply)

Codes for Purchased/Mortgaged Assets: 1 = Livestock (cow/buffalo, goat/sheep, etc.), 2 = Poultry (duck/chicken, pigeon/birds, etc.), 3 = Furniture (bed, cot, wardrobe, etc.), 4 = Non-motorized vehicle (rickshaw/van, pushcart, boat, bicycle, etc.), 5 = Motorized vehicle (auto-rickshaw/tempo/e-bike, trawler, motorcycle, etc.), 6 = Television, 7 = Refrigerator, 8 = Fan, 9 = Mobile phone (Smartphone), 10 = Mobile phone (Feature/button phone), 11 = Laptop, computer, tablet, 12 = Sewing machine/loom, 13 = Shop/business capital/goods, 14 = Jewelry (gold, silver), 15 = Financial assets (savings in cooperatives, bank, cash), 16 = Residential/homestead land in rural area, 17 = Agricultural land in rural area, 18 = Residential/homestead land in urban area, 19 = Agricultural land in urban area, 99 = Others (Please specify)

5.5.4 In the past six months, has your household sold or mortgaged any movable or immovable assets?

Code: 1 = Yes, 2 = No

5.5.5 If Yes, what did you sell/mortgage? (Multiple codes may apply)

Codes for Sold/Mortgaged Assets: 1 = Livestock (cow/buffalo, goat/sheep, etc.), 2 = Poultry (duck/chicken, pigeon/birds, etc.), 3 = Furniture (bed, cot, wardrobe, etc.), 4 = Non-motorized vehicle (rickshaw/van, pushcart, boat, bicycle, etc.), 5 = Motorized vehicle (auto-rickshaw/tempo/e-bike, trawler, motorcycle, etc.), 6 = Television, 7 = Refrigerator, 8 = Fan, 9 = Mobile phone (Smartphone), 10 = Mobile phone (Feature/button phone), 11 = Laptop, computer, tablet, 12 = Sewing machine/loom, 13 = Shop/business capital/goods, 14 = Jewelry (gold, silver), 15 = Financial assets (savings in cooperatives, bank, cash), 16 = Residential/homestead land in rural area, 17 = Agricultural land in rural area, 18 = Residential/homestead land in urban area, 19 = Agricultural land in urban area, 99 = Others (Please specify)

Module 5.6 Safety Net

5.6.1 In the past one year, did you or any member of your household receive any assistance under social protection programs?

Code: 1 = Yes, 2 = No

5.6.2 If Yes, please fill out the table below:

Sl No	Type of Safety Net (Code)	Amount Received (BDT/kg per year)	How did the assistance benefit the household? (Code)
1	2	3	4
1			

2			
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Column 2 – Safety Net Type Codes: 1 = Old age allowance, 2 = Widow allowance (widowed/divorced/needly women), 3 = Insolvent freedom fighter allowance, 4 = Insolvent disability allowance, 5 = Stipend for disabled students, 6 = Stipend for underprivileged cultural workers, 7 = Primary education stipend, 8 = Secondary education stipend, 9 = Maternity allowance for low-income mothers, 10 = VGF (Vulnerable Group Feeding), 11 = VGD (Vulnerable Group Development), 12 = Food assistance in hilly areas, 13 = OMS (Open Market Sales), 14 = Fair price card/Food-friendly program, 15 = GR (Relief during disasters), 16 = Agricultural rehabilitation, 17 = Medical assistance for victims of July movement, 18 = Financial aid to families of those killed in July movement, 19 = Welfare support for acid victims and persons with disabilities, 20 = Alternative livelihood support for fishers, 21 = Housing support / Shelter projects / Cluster villages, 22 = Legal aid, 99 = Others (Please specify)

Column 4 – How the Assistance Benefited the Household (Code): 1 = Helped with food expenses, 2 = Helped with medical expenses, 3 = Helped with education expenses, 4 = Allowed discretionary spending, 5 = Helped with loan repayment, 6 = Provided disaster-time support, 99 = Others (Please specify)

Module 6 - ICT Access and Use

6.1 Please provide information about your household's use of information technology in the table below:

Serial No.	Type of Device	Do you have it? (1=Yes, 2=No)	Number of Devices	Purpose of Use (Code, multiple answers allowed)	How many household members use this device? (Write the number: _____ persons)
1	2	3	4	5	6
1	Button (Basic) Phone				
2	Smart Phone/ Tablet				
3	Desktop/ Computer/ Laptop/ Notebook				

99	Others (Please Mention)				
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Device Usage Purpose Codes: 1 = Communication/Calling, 2 = Education/Study, 3 = Entertainment/Gaming, 4 = Online Business, 5 = Content Creation, 6 = Mobile Transactions (bKash/Nagad/Rocket), 7 = Paying Educational Institution Fees, 8 = Receiving Stipends, 9 = Receiving Social Safety Allowances, 10 = Outsourcing, 11 = Official Work, 99 = Others (Please specify)

6.2 Does your household have an internet connection?

1 = Yes, 2 = No

6.2.1 If Yes, what type of internet connection is available? (Multiple answers allowed)

1 = Mobile Network (Data Purchase), 2 = Wi-Fi, 3 = Wired Broadband, 99 = Others (Please specify)

6.3 Do members of your household use the internet?

1 = Yes, 2 = No

6.3.1 If Yes, what is the purpose of internet usage? (Multiple answers allowed)

1 = Social Media, 2 = Online Shopping, 3 = Online Banking, 4 = Education/Tuition, 5 = Business, 6 = Official Work, 7 = For Entertainment, 99 = Others (Please specify)

6.4 Does anyone in your household have a mobile banking account?

1 = Yes, 2 = No

6.4.1 What is the frequency of mobile banking usage?

1 = Almost every day, 2 = At least once a week, 3 = At least once a month, 4 = Once every 3 months, 99 = Others (Please specify)

6.4.2 What are the purposes of using mobile banking in your household?

Mobile Banking Usage Purpose Codes: 1 = Sending or receiving money, 2 = Paying electricity/gas/water bills, 3 = Mobile recharge, 4 = Payment for shopping, 5 = Paying education or tuition fees, 6 = Receiving salary/income, 7 = Loan repayment, 8 = Depositing savings, 9 = Receiving government allowance or aid, 10 = Online shopping, 11 = Business transactions, 99 = Others (Please specify)

Module 7: রেমিট্যান্স (Remittance)

Q7.1.1 Is any household member currently working abroad? 1 = Yes, 2 = No

Q7.1.1.a How many household members are currently living abroad?

Q7.1.2 If Yes, which country? (Multiple allowed, use codes)

Country Codes: 1=Saudi Arabia, 2=Kuwait, 3=Qatar, 4=Bahrain, 5=Malaysia, 6=Maldives, 7=Japan, 8=Singapore, 9=USA, 10=Canada, 11=Australia, 12=Italy, 13=Germany, 14=France, 15=Sweden, 16=South Korea, 17=UK, 18= Oman, 19= UAE, 99=Other

Q7.1.3 Does this person send remittances home? 1 = Yes (regular), 2 = Yes (irregular), 3 = No

Q7.1.4 How much total remittance was received in the past 3 months? (Amount in Taka)

Q7.1.5 In the past year, has any household member returned from abroad?

1 = Yes (returned and left again), 2 = Yes (returned and stayed), 3 = No

Q7.1.6 If returned but did not go back, what was the reason?

1 = Lost job, 2 = Returned voluntarily, 3 = Came to do business/work in Bangladesh, 4 = Salary reduced, 5 = Documentation issues, 6 = On vacation, 99 = Other

Module 8: Crisis and Coping

Q8.1 In the past year (May 2024 - May 2025), did your household face any of the following crises?

Tick 1 = Yes, 2 = No

8.2 If the answer is yes, fill up this table

Sl no	Type of Crisis	Faced the crisis (Yes = 1, No = 2)	If Yes, specify the type of crisis and use codes for details	
			Codes	Mention Code
1	Major financial shock		1 = Medical, 2 = Education, 3 = Legal, 4 = Donation, 5 = Loan, 6 = Job bribe, 7 = Migration, 99 = Other	
2	Natural disaster		1 = Crop loss, 2 = House damage, 3 = Livestock loss, 4 = Other asset loss, 99 = Other	
3	Police/Court issues		1 = Property conflict, 2 = Harassment case, 3 = Arrest, 4 = Long detention, 99 = Other	
4	Family crisis		1 = Death of main earner, 2 = Disability due to accident, 3 = Political violence (death), 4 = Political violence (injury), 5 = Domestic violence, 6 = Adult drug addiction, 7 = Youth drug addiction, 8 = Eviction (residential), 9 = Eviction (business), 10 = Job loss (local), 11 = Job loss (abroad), 99 = Other	

99	Other crisis	Please Mention
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Q8.2.1 If Yes to crisis 3 or 4, when did it happen?

1 = July–August 2024, 2 = Before July, 3 = After August

✓ Field Enumerator Instructions:

Mark 'Yes/No' for each crisis. If 'Yes', provide the relevant detailed codes for that crisis (multiple answers allowed). If the crisis is a family disruption (codes 3 or 4), mention the time period.

Q8.3 Immediate financial loss due to crisis

Serial No	Type of Immediate Financial Loss	Amount of the immediate financial loss (Taka)
1	Asset Loss	
2	Legal or Police Expenses	
3	Business Loss	
4	Theft/robbery/eviction	
5	Bad habits (e.g., gambling)	

Q8.4 If faced with a crisis (Answer to 8.1 is 'yes'), were you able to cope?

1 = Could not cope, 2 = Trying to cope, 3 = Recovered from crisis

Module 9 - Bribery/Corruption and Hoyrani

Module 9.1: Bribery/Corruption

Q9.1.1 Before August 2024, did you or any household member pay a bribe or extortion for any service?

1 = Yes, 2 = No

Q9.1.2 After August 2024, did you or any household member pay a bribe or extortion for any service?

1 = Yes, 2 = No

Q9.1.3 If Yes to 9.1.1 and/or 9.1.2 either, fill the table below

Serial No	Were you forced to pay a bribe or extortion? (Mention maximum 3 incidents)	
	Pre- August 2024	Post- August 2024

	Who was bribed? (Code)	Reason (Code)	Who was bribed? (Code)	Reason (Code)
1	2	3	4	5
1				
2				
3				

Codes - Who was bribed (Column 2&4):

1 = Local thug, 2 = Political leader/activist, 3 = Police, 4 = Govt office, 5 = Court, 6 = Local govt rep, 99 = Other

Codes - Reason (Column 3&5):

1 = Faster service, 2 = Avoid legal/process hassle, 3 = Fear/pressure, 4 = Traditional/customary, 5 = Peer pressure, 6 = Confusion/rules unknown, 7 = Lack of influence, 8 = Demand, 9 = Systemic issue, 99 = Other

Module 9.2: Hoyrani (Harassment)

Q9.2.1 In the past year, what types of harassment did you or any household member face in the following areas? Mention multiple codes.

Sl no	Domain	Type of Hoyrani (Code)	Mention multiple codes
1	Living Environment	1. Living environment: 1 = Land dispute, 2 = Neighbor threat, 3 = Eviction, 4 = Pollution, 5 = Insecurity, 6 = Sexual harassment, 7 = Youth gang, 98 = None, 99 = Other	
2	On the Street	1 = Police harassment, 2 = Extortion, 3 = Insecurity, 4 = Sexual harassment, 5 = Threat/abuse, 98 = None, 99 = Other	
3	Market	1 = Overpricing, 2 = Forced sales, 3 = Underweighing, 4 = Rude behavior, 5 = Low quality goods, 98 = None, 99 = Other	
4	Workplace	1 = Wage denial, 2 = Forced labor, 3 = Sexual harassment, 4 = Illegal dismissal, 5 = Pressure/threat, 6 = Deprivation of benefits, 7 = Underpayment or no payment for extra work, 8 = Hiring process harassment, 98 = None, 99 = Other	

Sl no	Domain	Type of Hoyrani (Code)	Mention multiple codes
5	Govt Office/ Services	1 = Bribes, 2 = Delay, 3 = No service, 4 = Low quality service, 5 = Rude behavior, 6 = Unnecessary documents, 7 = Lack of info, 8 = Complaints ignored, 9 = No privilege without contacts, 10 = Runaround, 98 = None, 99 = Other	
6	Education	1 = Admission/certificate issues or bribe, 2 = Teacher abuse, 3 = Peer bullying, 4 = Deprivation, 5 = Lack of justice, 6 = High fees, 98 = None, 99 = Other	
7	Healthcare	1 = Bribe demand, 2 = Excessive tests, 3 = Drug lobbying, 4 = Improper treatment, 5 = Admission issues, 6 = Negligence, 7 = Poor explanation of rules, 98 = None, 99 = Other	
8	Legal/judicial:	1 = Bribe demand, 2 = Delay in verdict, 3 = Bias, 4 = Reluctance to take case, 5 = No legal help, 6 = Threats, 7 = Gender injustice, 8 = Concealing info, 9 = Lack of guidance, 98 = None, 99 = Other	

Q9.2.2 Based on common experiences, which 3 types of harassment are most representative? (Tick max 3)

Sl no	Type of Harassment/Hoyrani	Tick the types of harassment are most representative? (max 3)
1	2	3
1	Nothing works without money	
2	Delays/indecision	
3	Lack of clear service path	
4	Bureaucratic hassle	
5	Lack of helping attitude	
6	Unequal rule enforcement	
7	Inattentive officials	
8	Busy with other work	
9	Greedy attitude	

Sl no	Type of Harassment/Hoyrani	Tick the types of harassment are most representative? (max 3)
1	2	3
10	Lack of proper systems	
11	Lack of ethics	
12	Lack of accountability	

Module 10 - (Perception)

Q10.1 How would you classify your household's current condition?

1 = Always in shortage, 2 = Occasionally in shortage, 3 = Manageable, 4 = Doing well, 5 = Very well off

Q10.2 Considering the overall situation, how optimistic are you about your household's future?

1 = Not optimistic at all, 2 = Not optimistic, 3 = Somewhat optimistic, 4 = Optimistic, 5 = Very optimistic

Q10.3 List your top 3 concerns in each of the following categories (use codes, can be more than one):

Category	Concerns	Code (Mention 3 main concerns)
1	2	3
Economic	1 = Food insecurity, 2 = Capital shortage, 3 = Income drop, 4 = Loan repayment, 5 = Rent, 6 = Job insecurity, 7 = Microloan repayment, 8 = Price hike, 9 = Prefer not to answer, 10 = Agri input cost, 11 = Not concerned, 99 = Other	
Health	1 = Poor healthcare, 2 = Expensive medicine, 3 = Mismanagement in public hospitals, 4 = Unnecessary tests, 5 = High treatment costs, 6 = Adulterated medicine, 7 = Faulty diagnosis, 8 = Prefer not to answer, 9 = Not concerned, 99 = Other	
Children's Future	1 = Education costs, 2 = Child's future education, 3 = Graduate job uncertainty, 4 = Marriage, 5 = Not applicable (Do not have children), 6 = Prefer not to answer, 7 = Not concerned, 99 = Other	

Social	1 = Drug abuse, 2 = Juvenile crime, 3 = Family/neighborhood conflict, 4 = Maintaining kinship, 5 = Prefer not to answer, 6 = Not concerned, 99 = Other	
Political	1 = Freedom of speech, 2 = No election roadmap, 3 = Will fascist leaders face justice?, 4 = Mob justice, 5 = Extortion, 6 = Internal party conflict, 7 = No unity-building effort, 8 = Lack of consensus among leaders, 9 = Corrupt politicians, 10 = Prefer not to answer, 11 = Not concerned, 99 = Other	
Governance	1 = Freedom of speech, 2 = Mob justice, 3 = Bribery/extortion, 4 = Bureaucratic corruption, 5 = Bureaucratic abuse, 6 = Police harassment, 7 = Law/order deterioration, 8 = Drugs, 9 = Lack of justice, 10 = Prefer not to answer, 11 = Not concerned, 99 = Other	

Q10.4 What do you think will happen in the upcoming June budget? (Choose up to three responses)

Code: 1 = Allocation for education and health will increase, 2 = Incentives and subsidies for farmers will increase, 3 = New initiatives for youth employment will be introduced, 4 = Allocation for social safety net will increase, 5 = Tax rates may be slightly reduced or tax system simplified, 6 = Special allocations for environment and climate adaptation will be included, 7 = Export or entrepreneurship sectors may receive incentives, 8 = Government will present a balanced, pro-people budget, 9 = Fuel prices will be reduced, 10 = Budget will shrink due to the current situation, 11 = Budget will be designed to favor corrupt individuals, 12 = Budget will mostly show debt-reliant large projects, 13 = Budget will significantly cut large projects, 14 = Prices of gas, electricity, and water will increase again, 15 = Tax breaks for the rich, burden for the poor—such a budget will come, 16 = Many promises will be made on paper but not implemented, 17 = Budget will mainly focus on urban elites or the wealthy class, 18 = No real solutions will be presented for old problems, 19 = Things will remain the same, not expecting anything new, 20 = Don't know / No comment, 99 = Other (please specify)

Q10.5 Where do you think the budget should focus? (Choose codes, multiple answers allowed, max three)

Code: 1 = Control prices of daily essentials, 2 = Reduce gas, electricity, and water prices, 3 = Expand social safety net programs, 4 = Increase allocation in education and health sectors, 5 = Provide subsidies and support to agriculture, 6 = Create employment for youth, 7 = Allocate funds and monitoring to fight corruption, 8 = Housing for the homeless, 9 = Affordable transport systems, 10 = Stability in trade and business, 11 = Special allocation for vulnerable groups, 12 = Ensure political transparency, 13 = Ensure public participation in the budget process, 14 = Reduce taxes, 15 = Don't know / No comment, 99 = Other (please specify)

Module 11 - (Aspiration)

Q11.1 What are your personal aspirations? (Provide code, multiple answers allowed)

Codes: 1 = A good job/income opportunity, 2 = Completing education, 3 = Starting own business, 4 = A respectable social position, 5 = Going abroad or working abroad, 6 = A safe and stable life, 7 =

Good health and mental peace, 8 = Owning a house/property, 9 = Living life on own terms, 10 = Personal development/skill acquisition, 99 = Other (please specify)

Q11.2 What are your aspirations for your family? (Provide code, multiple answers allowed)

Codes: 1 = Improved education for family members, 2 = Financial stability of the family, 3 = House/land for the family, 4 = Safety and good health for the family, 5 = Respectable position for the family, 6 = Securing children's future, 7 = Access to good healthcare for the family, 99 = Other (please specify)

Q11.3 What are your political aspirations? (Provide code, multiple answers allowed)

Codes: 1 = Establishment of good governance, 2 = Prevention of corruption, 3 = Freedom of expression for all, 4 = Peaceful and participatory elections, 5 = End to political violence, 6 = Youth leadership participation, 7 = Transparency and accountability, 8 = Politics guided by religious principles, 9 = Keep schools/colleges free from politics, 99 = Other (please specify)

Q11.4 What are your aspirations for the country? (Provide code, multiple answers allowed)

Codes: 1 = Economic development, 2 = Poverty reduction, 3 = Improvement in health and education systems, 4 = Ensuring law and order and security, 5 = Environmental protection and sustainable development, 6 = Building an equitable society, 7 = Efficient and accountable administration, 8 = Elections after necessary reforms, 99 = Other (please specify)

Sampling List

Note: psu – Primary Sampling Unit, div – Division, div_name – Division Name, zl – Zila (District) Code, zl_name – Zila (District) Name, upz – Upazila Code, upz_name – Upazila Name, un – Union Code, un_name – Union Name, mza – Mauza Code, mza_name – Mauza Name, Location indicates rural or urban area.

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
3	10	BARISHAL	4	BARGUNA	9	AMTALI	127	ATHAROGACHHIA	264	GERABUNIA	rural
8	10	BARISHAL	4	BARGUNA	9	AMTALI	4	WARD NO. 04	36	AMTALI (PART)	urban
10	10	BARISHAL	4	BARGUNA	28	BARGUNA SADAR	152	BARGUNA	80	BARGUNA (PART)	rural
18	10	BARISHAL	4	BARGUNA	28	BARGUNA SADAR	9	WARD NO. 09	80	BARGUNA (PART)	urban
20	10	BARISHAL	4	BARGUNA	85	PATHARGHATA	175	CHAR DUANI	302	HOGLAPASHA	rural
23	10	BARISHAL	4	BARGUNA	85	PATHARGHATA	449	KALAMEGHA	411	KALMEGHA	urban
27	10	BARISHAL	4	BARGUNA	85	PATHARGHATA	3	WARD NO. 03	598	PATHARGHATA (PART)	urban
29	10	BARISHAL	4	BARGUNA	90	TALTALI	441	KARAIBARIA	37	ALIRBANDAR	rural
34	10	BARISHAL	6	BARISHAL	2	AGAILJHARA	682	RATNAPUR	676	RATNAPUR	rural
39	10	BARISHAL	6	BARISHAL	7	BAKERGANJ	229	DURGAPASHA	281	GOBINDAPUR	rural
45	10	BARISHAL	6	BARISHAL	32	GAURNADI	177	CHANDSI	794	UTTAR CHANDSI	rural
48	10	BARISHAL	6	BARISHAL	32	GAURNADI	6	WARD NO. 06	793	UTTAR BIJOYPUR	urban
51	10	BARISHAL	6	BARISHAL	51	BARISHAL SADAR (KOTWALI)	445	KASHIPUR	420	KALASGRAM	rural
56	10	BARISHAL	6	BARISHAL	62	MEHENDIGANJ	144	BHASHANCHAR	720	SATHAZAR BIGHA	rural
60	10	BARISHAL	6	BARISHAL	69	MULADI	543	NAZIRPUR	311	HOSNABAD CHAR NAZIRPUR	urban
63	10	BARISHAL	6	BARISHAL	94	UJIRPUR	309	GUTHIA	272	GUTHIA	rural
67	10	BARISHAL	6	BARISHAL	51	BARISHAL SADAR (KOTWALI)	2	WARD NO. 02	428	KAUNIA (PART)	urban
69	10	BARISHAL	6	BARISHAL	51	BARISHAL SADAR (KOTWALI)	9	WARD NO. 09	71	BAGURA ALEKANDA (PART)	urban

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
71	10	BARISHAL	6	BARISHAL	51	BARISHAL SADAR (KOTWALI)	20	WARD NO. 20	72	BAGURA ALEKANDA (PART)	urban
73	10	BARISHAL	6	BARISHAL	51	BARISHAL SADAR (KOTWALI)	24	WARD NO. 24	682	RUPATALI (PART)	urban
75	10	BARISHAL	9	BHOLA	18	BHOLA SADAR	143	BAPTA	70	BAPTA (PART)	urban
79	10	BARISHAL	9	BHOLA	18	BHOLA SADAR	380	ILISHA	617	PURBA CHAR ILISHA	urban
81	10	BARISHAL	9	BHOLA	18	BHOLA SADAR	613	PASHCHIM ILISHA	615	PASHCHIM CHAR PATA	rural
87	10	BARISHAL	9	BHOLA	21	BORHANUDDIN	610	PAKKHIA	590	PAKKHIA	urban
90	10	BARISHAL	9	BHOLA	25	CHARFASSON	127	ADHYKKHA NAZRULNAGAR	113	CHAR AR KALMI	rural
97	10	BARISHAL	9	BHOLA	25	CHARFASSON	562	NURABAD	533	NURABAD	rural
103	10	BARISHAL	9	BHOLA	54	LALMOHAN	210	DHALI GOURNAGAR	416	KALACHANDCHAR	rural
109	10	BARISHAL	9	BHOLA	91	TAZUMUDDIN	706	SHAMBHUPUR	714	SHAMBHUPUR	urban
113	10	BARISHAL	42	JHALOKATI	40	JHALOKATHI SADAR	151	BINAYKATHI	272	GAGAN	rural
118	10	BARISHAL	42	JHALOKATI	40	JHALOKATHI SADAR	553	NATHULLABAD	312	HARIPASHA	rural
121	10	BARISHAL	42	JHALOKATI	40	JHALOKATHI SADAR	3	WARD NO. 03	126	CHANDKATHI (PART)	urban
124	10	BARISHAL	42	JHALOKATI	40	JHALOKATHI SADAR	7	WARD NO. 07	426	KIFAITNAGAR	urban
129	10	BARISHAL	42	JHALOKATI	43	KANTHALIA	608	PATIKHALGHATA	744	TARABUNIA	rural
134	10	BARISHAL	42	JHALOKATI	73	NALCHHITY	450	KUSHANGAL	505	MANPASHA	urban
135	10	BARISHAL	42	JHALOKATI	73	NALCHHITY	544	NACHANMAHAL	308	HARDAL	rural
140	10	BARISHAL	42	JHALOKATI	84	RAJAPUR	308	GALUA	604	PUTIAKHALI	urban
144	10	BARISHAL	78	PATUAKHALI	38	BAUPHAL	152	BAUPHAL	295	GOSHINGA	rural
150	10	BARISHAL	78	PATUAKHALI	55	DUMKI	507	MURADIA	150	DAKKHIN MURADIA	urban
151	10	BARISHAL	78	PATUAKHALI	57	GALACHIPA	109	AMKHOLA	34	ALGI TAFALBARIA	rural
154	10	BARISHAL	78	PATUAKHALI	57	GALACHIPA	213	DAKUA	80	BARA CHATRA	urban
157	10	BARISHAL	78	PATUAKHALI	57	GALACHIPA	448	KALAGACHHIA	425	KALYANKALAS	rural
163	10	BARISHAL	78	PATUAKHALI	66	KALAPARA	747	TIAKHALI	70	BADURTALI (PART)	rural
165	10	BARISHAL	78	PATUAKHALI	66	KALAPARA	9	WARD NO. 09	70	BADURTALI (PART)	urban
166	10	BARISHAL	78	PATUAKHALI	66	KALAPARA	3	WARD NO. 03	442	LATACHAPLI (PART)	urban

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
172	10	BARISHAL	78	PATUAKHALI	95	PATUAKHALI SADAR	554	MOUKARAN	498	MOUKARAN	rural
174	10	BARISHAL	78	PATUAKHALI	95	PATUAKHALI SADAR	9	WARD NO. 09	608	PATUAKHALI (PART)	urban
178	10	BARISHAL	79	PIROJPUR	14	BHANDARIA	151	BHITABARIA	148	DAKKHIN BHITABARIA	urban
181	10	BARISHAL	79	PIROJPUR	14	BHANDARIA	543	NADMULA SHIALKATHI	150	DAKKHIN SHIALKATHI (PART)	rural
182	10	BARISHAL	79	PIROJPUR	14	BHANDARIA	6	WARD NO.06		BHANDARIA (PART)	urban
191	10	BARISHAL	79	PIROJPUR	58	MATHBARIA	220	DHANISAF A	233	FULJHURI	rural
195	10	BARISHAL	79	PIROJPUR	58	MATHBARIA	711	SAPLEZA	705	SAPLEZA	urban
198	10	BARISHAL	79	PIROJPUR	76	NAZIRPUR	709	SHANKHARIKATI	706	SHANKHARIKATI	rural
202	10	BARISHAL	79	PIROJPUR	80	PIROJPUR SADAR NESARABAD	4	WARD NO. 04	423	KHOMARIA	urban
207	10	BARISHAL	79	PIROJPUR	87	(SWARUPKATHI)	709	SAMUDAYKATHI	724	SRIPATIKATHI	rural
214	20	M CHATTOGRA	3	BANDARBAN	14	BANDARBAN SADAR	740	TANKABATI	150	DAKKHIN HANGAR	rural
217	20	M CHATTOGRA	3	BANDARBAN	14	BANDARBAN SADAR	1	WARD NO. 01	73	BALAGHATA (PART)	urban
232	20	M CHATTOGRA	3	BANDARBAN	73	NAIKKHONGCHHARI	309	GHUMDHUM	662	RIJO (PART)	rural
234	20	M CHATTOGRA	3	BANDARBAN	89	ROWANGCHHARI	672	ROANGCHHARI	678	ROWANGCHHARI	urban
247	20	M CHATTOGRA	12	BRAHMANBARIA	4	BANCHHARAMPUR	712	SALIMABAD	712	SALIMABAD	rural
260	20	M CHATTOGRA	12	BRAHMANBARIA	13	BRAHMANBARIA SADAR	710	SADEKPUR	135	CHILOKUT	rural
263	20	M CHATTOGRA	12	BRAHMANBARIA	13	BRAHMANBARIA SADAR	8	WARD NO. 08	91	BRAHMANBARIA (PART)	urban
273	20	M CHATTOGRA	12	BRAHMANBARIA	63	KASBA	4	WARD NO. 04	83	BISHARABARI	urban
280	20	M CHATTOGRA	12	BRAHMANBARIA	85	NABINAGAR	684	RASULLABAD	692	RASULLABAD	rural
295	20	M CHATTOGRA	13	CHANDPUR	22	CHANDPUR SADAR	14	WARD NO. 14	175	DASDI (PART)	urban
296	20	M CHATTOGRA	13	CHANDPUR	45	FARIDGANJ	208	DAKKHIN FARIDGANJ	124	CHAR BARALI	rural
309	20	M CHATTOGRA	13	CHANDPUR	47	HAIMCHAR	543	NILKAMAL	346	ISHANBALA	rural
315	20	M CHATTOGRA	13	CHANDPUR	49	HAJIGANJ	2	WARD NO. 02	72	BALAKHAL (PART)	urban
324	20	M CHATTOGRA	13	CHANDPUR	79	MATLAB UTTAR	513	MOHANPUR	511	MOHANPUR	rural
337	20	M CHATTOGRA	15	CHATTOGRAM	8	BANSHKHALI	713	SADHANPUR	457	LOT MANI	rural
357	20	M	15	CHATTOGRAM	37	HATHAZARI	524	MIRZAPUR	110	CHARIA	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
359	20	CHATTOGRA M	15	CHATTOGRAM	37	HATHAZARI	8	WARD NO. 08	1	FATIKA (PART)	urban
373	20	CHATTOGRA M	15	CHATTOGRAM	61	PATIYA	212	DAKKHIN BHURSHI	159	DAKKHIN BHURSHI	rural
391	20	CHATTOGRA M	15	CHATTOGRAM	78	SANDWIP	8	WARD NO. 08	298	HARAMIA (PART)	urban
392	20	CHATTOGRA M	15	CHATTOGRAM	82	SATKANIA	143	BAZALIA	487	MAHALIA	rural
406	20	CHATTOGRA M	15	CHATTOGRAM	6	BAYEJID BOSTAMI	3	WARD NO. 03	598	PANCHLAISH (PART)	urban
415	20	CHATTOGRA M	15	CHATTOGRAM	16	CHALK BAZAR	16	WARD NO. 16	520	NIJ SHAHAR	urban
425	20	CHATTOGRA M	15	CHATTOGRAM	28	DOUBLEMOORING	27	WARD NO. 27	38	AGRABAD (PART)	urban
434	20	CHATTOGRA M	15	CHATTOGRAM	65	PATENGA	41	WARD NO. 41	149	DAKKHIN PATENGA	urban
442	20	CHATTOGRA M	19	CUMILLA	18	BURICHANG	142	BAKSHIMUL	619	PURBA KALIKAPUR	rural
449	20	CHATTOGRA M	19	CUMILLA	27	CHANDINA	532	MAIJKHAR	497	MAIJKHARA	urban
465	20	CHATTOGRA M	19	CUMILLA	54	HOMNA	109	ASADPUR	421	KALAGACHHIA	rural
485	20	CHATTOGRA M	19	CUMILLA	81	MURADNAGAR	546	NABIPUR (PURBA)	70	BAKHARNAGAR (PART)	rural
488	20	CHATTOGRA M	19	CUMILLA	81	MURADNAGAR	680	RAMCHANDRAPUR (UTTAR)	72	BAKHRABAD	urban
504	20	CHATTOGRA M	19	CUMILLA	67	ADARSHA SADAR	6	WARD NO. 06	721	SHUBHAPUR (PART)	urban
510	20	CHATTOGRA M	22	COX'S BAZAR	16	CHAKARIA	142	BADARKHALI	69	BADARKHALI GHONA	urban
515	20	CHATTOGRA M	22	COX'S BAZAR	16	CHAKARIA	466	KHUTAKHALI	486	MEDHA KACHCHHAPIA	rural
535	20	CHATTOGRA M	22	COX'S BAZAR	49	MAHESHKHALI	343	HOANAK	301	HOANAK	rural
543	20	CHATTOGRA M	22	COX'S BAZAR	66	RAMU	445	KACHCHHAPIA	147	DAKKHIN KACHCHHAPIA	urban
557	20	CHATTOGRA M	30	FENI	25	DAGANBHUIYAN	683	RAMNAGAR	713	SEKANDARPUR	rural
568	20	CHATTOGRA M	30	FENI	29	FENI SADAR	1	WARD NO. 01	236	FENI	urban
573	20	CHATTOGRA M	30	FENI	29	FENI SADAR	9	WARD NO. 09	74	BAHIRPUR (PART)	urban
579	20	CHATTOGRA M	30	FENI	51	PARASHURAM	142	BOX MAHMUD	790	UTTAR TALBARIA	rural
591	20	CHATTOGRA M	46	KHAGRACHHARI	43	DIGHINALA	509	MERUNG	114	CHHOTA HAZACHHARA	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
600	20	CHATTOGRA M	46	KHAGRACHHARI	61	LAKKHICHHARI	142	BARMACHHARI	444	LELANG	rural
604	20	CHATTOGRA M	46	KHAGRACHHARI	67	MANIKCHHARI	407	JOGYACHHOLA	376	JOGYACHHOLA	urban
613	20	CHATTOGRA M	46	KHAGRACHHARI	77	PANCHHARI	607	PANCHHARI	599	PUJGANG	urban
620	20	CHATTOGRA M	51	LAKSHMIPUR	33	KAMALNAGAR	345	HAJIRHAT	112	CHAR JANGALIA	urban
625	20	CHATTOGRA M	51	LAKSHMIPUR	43	LAKSHMIPUR SADAR	178	CHANDRAGANJ	607	PANCHPARA	rural
639	20	CHATTOGRA M	51	LAKSHMIPUR	58	RAIPUR	185	CHAR PATA	123	CHAR PATA	rural
648	20	CHATTOGRA M	51	LAKSHMIPUR	65	RAMGANJ	480	LAMCHAR	494	MAJUPUR	urban
664	20	CHATTOGRA M	75	NOAKHALI	10	CHATKHIL	677	RAMNARAYANPUR	395	KALIKAPUR	rural
666	20	CHATTOGRA M	75	NOAKHALI	10	CHATKHIL	8	WARD NO. 08	752	TABGA (PART)	urban
688	20	CHATTOGRA M	75	NOAKHALI	83	SONAIMURI	412	JAYAG	755	TUSI	rural
702	20	CHATTOGRA M	75	NOAKHALI	87	NOAKHALI SADAR	1	WARD NO. 01	485	MAIJDEE (PART)	urban
711	20	CHATTOGRA M	84	RANGAMATI	21	BARKAL	109	AIMACHHARA	416	KARALYACHHARI	rural
713	20	CHATTOGRA M	84	RANGAMATI	21	BARKAL	161	BHUSHANCHHARA	491	MAUDANG	urban
726	20	CHATTOGRA M	84	RANGAMATI	75	NANIARCHAR	142	BURIGHAT	77	BURIGHAT	urban
727	20	CHATTOGRA M	84	RANGAMATI	75	NANIARCHAR	142	BURIGHAT	521	NANAKRUM	rural
741	30	DHAKA	26	DHAKA	18	DOHAR	516	MUKSUDPUR	605	PASHCHIM MOURA	rural
755	30	DHAKA	26	DHAKA	62	NAWABGANJ	724	SHOLLA	731	SINGHARA	rural
771	30	DHAKA	26	DHAKA	72	SAVAR	747	TENTULJHORA	102	BILAMALIA	rural
789	30	DHAKA	26	DHAKA	29	JATRABARI	49	WARD NO. 49 (85)	75	BRAHMANCHIRAN (PART)	urban
804	30	DHAKA	26	DHAKA	36	KHILGAON	3	WARD NO. 03 (26) (PART)	485	MERADIA	urban
820	30	DHAKA	26	DHAKA	2	ADABAR	30	WARD NO. 30 (43)	780	UTTAR ADABAR	urban
835	30	DHAKA	26	DHAKA	21	BHASANTEK	15	WARD NO. 15 (PART)	375	JOAR SHAHARA (PART)	urban
851	30	DHAKA	26	DHAKA	37	KHILKHET	43	WARD NO. 43	150	DUMNI	urban
866	30	DHAKA	26	DHAKA	64	PALLABI	3	WARD NO. 03	784	UTTAR SENPARA (PART)	urban
882	30	DHAKA	26	DHAKA	92	TEJGAON SHILPA ELAKA	24	WARD NO. 24 (37)	741	TEJGAON SHILPA ELAKA	urban
897	30	DHAKA	26	DHAKA	96	UTTARKHAN	46	WARD NO. 46	477	MAUSAID	urban
904	30	DHAKA	29	FARIDPUR	10	BHANGA	345	HAMIRDI	499	MAJHIKANDA	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
909	30	DHAKA	29	FARIDPUR	21	CHAR BHADRASAN	175	CHAR BHADRASAN	111	CHAR BHADRASAN	urban
921	30	DHAKA	29	FARIDPUR	47	FARIDPUR SADAR	23	WARD NO. 23	319	HABELI GOPALPUR (PART)	urban
928	30	DHAKA	29	FARIDPUR	62	NAGARKANDA	476	LASKARDIA	383	JANGURDI (PART)	rural
940	30	DHAKA	33	GAZIPUR	32	KALIAKAIR	278	FULBARIA	507	MOTHAJURI	urban
942	30	DHAKA	33	GAZIPUR	32	KALIAKAIR	519	MOUCHAK	325	HARIRAUT PULKAR	rural
957	30	DHAKA	33	GAZIPUR	86	SREEPUR	308	GAZIPUR	159	DHANUA	rural
974	30	DHAKA	33	GAZIPUR	40	KASHIMPUR	1	WARD NO. 01	166	DAKKHIN PANISHAIL	urban
984	30	DHAKA	33	GAZIPUR	45	KONABARI	8	WARD NO. 08	500	MIRPUR(PART)	urban
995	30	DHAKA	33	GAZIPUR	90	TONGI PASHCHIM	55	WARD NO. 55 (PART)	492	MASIMPUR	urban
1007	30	DHAKA	35	GOPALGANJ	32	GOPALGANJ SADAR	483	LATIFPUR	487	MANIKDAHA (PART)	rural
1021	30	DHAKA	35	GOPALGANJ	51	KOTALIPARA	6	WARD NO. 06	70	BAGAN UTTARPAR (PART)	urban
1024	30	DHAKA	35	GOPALGANJ	58	MUKSUDPUR	160	BATIKAMARI	83	BARABAHARA	rural
1043	30	DHAKA	48	KISHOREGANJ	11	BHAIRAB	6	WARD NO. 06	443	LAKKHIPUR	urban
1046	30	DHAKA	48	KISHOREGANJ	27	HOSSAINPUR	408	JINARI	78	BIR KATIHARI	rural
1059	30	DHAKA	48	KISHOREGANJ	45	KATIADI	177	CHANDPUR	127	CHANDPUR	urban
1068	30	DHAKA	48	KISHOREGANJ	49	KISHOREGANJ SADAR	444	KARSHA KARIAIL	376	JHIKARJORA	rural
1090	30	DHAKA	54	MADARIPUR	54	MADARIPUR SADAR	454	KENDUA	502	MATIBHANGA	rural
1092	30	DHAKA	54	MADARIPUR	54	MADARIPUR SADAR	7	WARD NO. 07	758	THANTALI	urban
1105	30	DHAKA	54	MADARIPUR	87	SHIBCHAR	151	BANSHKANDI	487	MIRZARCHAR	rural
1122	30	DHAKA	56	MANIKGANJ	22	GHIOR	310	GHIOR	447	KUKURTARA	rural
1138	30	DHAKA	56	MANIKGANJ	82	SINGAIR	186	CHARIGRAM	178	DASERHATI	rural
1147	30	DHAKA	56	MANIKGANJ	82	SINGAIR	2	WARD NO. 02	713	SINGAIR (PART)	urban
1156	30	DHAKA	59	MUNSHIGANJ	56	MUNSHIGANJ SADAR	509	MAHAKALI	488	MAHAKALI	rural
1165	30	DHAKA	59	MUNSHIGANJ	56	MUNSHIGANJ SADAR	9	WARD NO. 09	716	SHILMANDI (PART)	urban
1176	30	DHAKA	59	MUNSHIGANJ	84	SREENAGAR	454	KUKUTIA	492	MUNSIA	rural
1191	30	DHAKA	67	NARAYANGANJ	4	SONARGAON	442	KANCHPUR	90	BEHAKAIR	rural
1209	30	DHAKA	67	NARAYANGANJ	58	NARAYANGANJ SADAR	277	FATULLAH	233	FATULLA	rural
1220	30	DHAKA	67	NARAYANGANJ	68	RUPGANJ	1	WARD NO. 01	759	TARAIL	urban
1230	30	DHAKA	67	NARAYANGANJ	58	NARAYANGANJ SADAR	1	WARD NO. 01	707	SIDDIRGANJ (PART)	urban
1245	30	DHAKA	68	NARSINGDI	52	MANOHARDI	455	KHIDIRPUR	796	UJANCHAR	rural
1256	30	DHAKA	68	NARSINGDI	60	NARSINGDI SADAR	6	WARD NO. 06	724	SATIRPARA (PART)	urban
1268	30	DHAKA	68	NARSINGDI	64	RAIPURA	213	CHAR SUBUDDHI	81	BHAISHBER	rural
1283	30	DHAKA	82	RAJBARI	29	GOALANDA	209	DAULATDIA	176	DAKKHIN DAULATDIA	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
1299	30	DHAKA	82	RAJBARI	76	RAJBARI SADAR	143	BANIBAHA	214	DIG DAPUNIA	rural
1309	30	DHAKA	82	RAJBARI	76	RAJBARI SADAR	1	WARD NO. 01	501	LAKKHIKOL (PART)	urban
1318	30	DHAKA	86	SHARIATPUR	36	GOSAIRHAT	442	KODALPUR	175	DAYEMI KODALPUR	rural
1322	30	DHAKA	86	SHARIATPUR	36	GOSAIRHAT	7	WARD NO. 07	171	DASER JANGAL (PART)	urban
1333	30	DHAKA	86	SHARIATPUR	69	SHARIATPUR SADAR	678	RUDRAKAR	127	CHAR LAKKHINARAYAN	rural
1353	30	DHAKA	93	TANGAIL	28	GHATAIL	109	ANEHALA	297	GOURANGI	rural
1363	30	DHAKA	93	TANGAIL	38	GOPALPUR	1	WARD NO. 01	615	PORABARI	urban
1381	30	DHAKA	93	TANGAIL	66	MIRZAPUR	415	JAMURKI	822	UFULKHI	rural
1384	30	DHAKA	93	TANGAIL	66	MIRZAPUR	9	WARD NO. 09	751	SREEHARIPARA	urban
1403	40	KHULNA	1	BAGERHAT	14	CHITALMARI	142	BARABARIA	302	HARIARGHOP	rural
1407	40	KHULNA	1	BAGERHAT	34	FAKIRHAT	543	NALDHA MOUBHOG	500	MOUBHOG	urban
1419	40	KHULNA	1	BAGERHAT	58	MONGLA	708	SONAILTALA	36	AMRATALA	urban
1423	40	KHULNA	1	BAGERHAT	60	MORELGANJ	515	MORELGANJ	724	SARALIA (PART)	rural
1438	40	KHULNA	18	CHUADANGA	7	ALAMDANGA	476	KUMARI	389	JADABPUR	rural
1440	40	KHULNA	18	CHUADANGA	7	ALAMDANGA	6	WARD NO. 06	279	GOBINDAPUR (PART-6)	urban
1452	40	KHULNA	18	CHUADANGA	23	CHUADANGA SADAR	3	WARD NO. 03	87	BUJRUKE GARGARI (PART)	urban
1458	40	KHULNA	18	CHUADANGA	31	DAMURHUDA	451	KURULGACHHI	437	KURULGACHHI	rural
1466	40	KHULNA	41	JASHORE	4	ABHAYNAGAR	176	CHALISHIA	417	KOTA	urban
1471	40	KHULNA	41	JASHORE	9	BAGHARPARA	420	JAMDIA	769	TEGHARI	rural
1479	40	KHULNA	41	JASHORE	23	JHAKARGACHHA	3	WARD NO. 03	432	KRISHNANAGAR (PART)	urban
1481	40	KHULNA	41	JASHORE	38	KESHAHPUR	710	SAGARDARI	711	SAGARDARI	rural
1487	40	KHULNA	41	JASHORE	47	JASHORE SADAR	448	KACHUA	431	KACHUA	urban
1493	40	KHULNA	41	JASHORE	47	JASHORE SADAR	784	UPASHAHAR	456	KISMAT NAOAPARA (PART)	rural
1494	40	KHULNA	41	JASHORE	47	JASHORE SADAR	5	WARD NO. 05	447	KHARKI	urban
1505	40	KHULNA	41	JASHORE	90	SHARSHA	142	BAG ANCHRA	78	BASATPUR	rural
1514	40	KHULNA	44	JHENAIDAH	14	HARINAKUNDU	609	PHALSI	601	PHALSI	rural
1524	40	KHULNA	44	JHENAIDAH	19	JHENAIDAH SADAR	7	WARD NO. 07	491	LAKKHIKOL	urban
1526	40	KHULNA	44	JHENAIDAH	19	JHENAIDAH SADAR	9	WARD NO. 09	542	MURARIDAH	urban
1529	40	KHULNA	44	JHENAIDAH	33	KALIGANJ	441	KASHTHABHANGA	524	MOLLADANGA	rural
1538	40	KHULNA	44	JHENAIDAH	42	KOTCHANDPUR	442	KUSHNA	763	TALSAR	urban
1541	40	KHULNA	44	JHENAIDAH	71	MAHESHPUR	443	KAZIRBER	427	KOLA	rural
1550	40	KHULNA	47	KHULNA	12	BATIAGHATA	709	SURKHALI	266	GAONGHARA	rural
1557	40	KHULNA	47	KHULNA	30	DUMURIA	687	RANGPUR	695	RAMKRISHNAPUR	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
1564	40	KHULNA	47	KHULNA	53	KOYRA	210	DAKKHIN BEDKASHI	159	DAKKHIN BEDKASHI	urban
1566	40	KHULNA	47	KHULNA	64	PAIKGACHHA	309	GADAIPUR	511	MELEK PURAIKATI	rural
1574	40	KHULNA	47	KHULNA	75	RUPSA	109	AICHGANTI	384	JUGIHATI	rural
1579	40	KHULNA	47	KHULNA	45	KHALISHPUR	9	WARD NO. 09	485	MUJGUNNI	urban
1583	40	KHULNA	47	KHULNA	51	KHULNA SADAR	30	WARD NO. 30	744	TUTPARA (PART)	urban
1588	40	KHULNA	47	KHULNA	85	SONADANGA	19	WARD NO. 19	76	BANIAKHAMAR (PART)	urban
1595	40	KHULNA	50	KUSHTIA	39	DAULATPUR	512	MARICHA	113	CHAIPARA	rural
1603	40	KHULNA	50	KUSHTIA	63	KHOKSA	710	SHAMASPUR	708	SHAMASPUR (PART)	urban
1606	40	KHULNA	50	KUSHTIA	71	KUMARKHALI	418	JAGANNATHPUR	323	HASIMPUR	rural
1617	40	KHULNA	50	KUSHTIA	79	KUSHTIA SADAR	355	HATASH HARIPUR	703	SHALDAHA	rural
1620	40	KHULNA	50	KUSHTIA	79	KUSHTIA SADAR	2	WARD NO. 02	409	KALISHANKARPUR (PART)	urban
1623	40	KHULNA	50	KUSHTIA	79	KUSHTIA SADAR	20	WARD NO. 20	420	KUMARGARA	urban
1633	40	KHULNA	55	MAGURA	57	MAGURA SADAR	354	HAJRAPUR	87	BANSHTAIL	rural
1634	40	KHULNA	55	MAGURA	57	MAGURA SADAR	354	HAJRAPUR	720	SACHANI RAUTARA	urban
1649	40	KHULNA	55	MAGURA	85	SHALIKHA	716	SHATAKHALI	719	SIMAKHALI	urban
1651	40	KHULNA	55	MAGURA	95	SREEPUR	109	AMALSAR	602	PASHCHIM RAJAPUR	rural
1664	40	KHULNA	57	MEHERPUR	47	GANGNI	209	DHANKHOLA	284	GARADOB	rural
1675	40	KHULNA	57	MEHERPUR	47	GANGNI	7	WARD NO. 07	280	GANGNI (PART)	urban
1680	40	KHULNA	57	MEHERPUR	87	MEHERPUR SADAR	144	BURIPOTA	79	BARIBAKA	rural
1689	40	KHULNA	57	MEHERPUR	87	MEHERPUR SADAR	2	WARD NO. 02	492	MEHERPUR (PART)	urban
1695	40	KHULNA	65	NARAIL	28	KALIA	631	PERALY	607	PERALI (PART)	rural
1708	40	KHULNA	65	NARAIL	52	LOHAGARA	5	WARD NO. 05	431	KUNDASHI	urban
1709	40	KHULNA	65	NARAIL	76	NARAIL SADAR	109	AURIA	513	MULDAIR KUHUDANGA	rural
1716	40	KHULNA	65	NARAIL	76	NARAIL SADAR	512	MAIJPARA	773	TARASHI	urban
1726	40	KHULNA	87	SATKHIRA	25	DEBHATA	208	DEBHATA	683	RATNESHWARPUR	rural
1734	40	KHULNA	87	SATKHIRA	47	KALIGANJ	547	NALTA	560	NALTA	urban
1738	40	KHULNA	87	SATKHIRA	82	SATKHIRA SADAR	118	ALIPUR	495	MAHMUDPUR	rural
1747	40	KHULNA	87	SATKHIRA	82	SATKHIRA SADAR	4	WARD NO. 04	728	SULTANPUR	urban
1750	40	KHULNA	87	SATKHIRA	82	SATKHIRA SADAR	9	WARD NO. 09	683	RASULPUR	urban
1754	40	KHULNA	87	SATKHIRA	90	TALA	374	ISLAMKATI	342	ISLAMKATI	rural
1764	45	MYMENSING H	39	JAMALPUR	7	BAKSHIGANJ	211	DHANUA	447	LAUCHAPRA	rural
1765	45	MYMENSING H	39	JAMALPUR	7	BAKSHIGANJ	2	WARD NO. 02	484	MALIRCHAR (PART)	urban

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
1770	45	MYMENSING H	39	JAMALPUR	15	DEWANGANJ	212	DANGDHARA	310	HARUABARI	rural
1771	45	MYMENSING H	39	JAMALPUR	15	DEWANGANJ	212	DANGDHARA	419	KARKHANA	urban
1775	45	MYMENSING H	39	JAMALPUR	29	ISLAMPUR	379	ISLAMPUR	608	PACHABAHALA	urban
1778	45	MYMENSING H	39	JAMALPUR	36	JAMALPUR SADAR	209	DIGPAIT	532	MATARPARA	rural
1782	45	MYMENSING H	39	JAMALPUR	36	JAMALPUR SADAR	678	RANAGACHHA	456	KHARKHARIA	urban
1784	45	MYMENSING H	39	JAMALPUR	36	JAMALPUR SADAR	678	RANAGACHHA	757	SEHARATALI	rural
1786	45	MYMENSING H	39	JAMALPUR	36	JAMALPUR SADAR	8	WARD NO. 08	808	POLISHA	urban
1792	45	MYMENSING H	39	JAMALPUR	58	MADARGANJ	410	JOREKHALI	323	HATMAGURA	rural
1797	45	MYMENSING H	39	JAMALPUR	61	MELANDAHA	2	WARD NO. 02	544	NAYANAGAR (PART)	urban
1799	45	MYMENSING H	39	JAMALPUR	85	SARISHABARI	509	MAHADAN	70	BANAGRAM	rural
1804	45	MYMENSING H	61	MYMENSINGH	13	BHALUKA	160	BIRUNIA	264	GOAIR	rural
1806	45	MYMENSING H	61	MYMENSINGH	13	BHALUKA	9	WARD NO. 09	410	KANTHALI (PART)	urban
1811	45	MYMENSING H	61	MYMENSINGH	20	FULBARIA	446	KALADAHA	420	KALADAHA	rural
1817	45	MYMENSING H	61	MYMENSINGH	22	GAFARGAON	621	PANCHBAG	815	UTTAR HARINA	rural
1824	45	MYMENSING H	61	MYMENSINGH	23	GOURIPUR	311	GOURIPUR	748	SAHBAJPUR	rural
1830	45	MYMENSING H	61	MYMENSINGH	31	ISHWARGANJ	409	JATIA	252	FATEPUR	rural
1833	45	MYMENSING H	61	MYMENSINGH	31	ISHWARGANJ	518	MAIJBAG	509	MAIJBAG	urban
1839	45	MYMENSING H	61	MYMENSINGH	52	MYMENSINGH SADAR	715	SIRTA	125	CHAR BHABANIPUR	rural
1845	45	MYMENSING H	61	MYMENSINGH	65	MUKTAGACHHA	311	GHOGA	98	BIJOYPUR	rural
1851	45	MYMENSING H	61	MYMENSINGH	65	MUKTAGACHHA	7	WARD NO. 07	356	ISHWARGRAM (PART)	urban
1853	45	MYMENSING H	61	MYMENSINGH	72	NANDAIL	109	ACHARGAON	34	ACHARGAON (PART)	rural
1857	45	MYMENSING H	61	MYMENSINGH	72	NANDAIL	520	MUSHULI	517	MUSHULI	urban
1860	45	MYMENSING H	61	MYMENSINGH	81	FULPUR	142	BALIA	739	SHARILYA	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
1862	45	MYMENSING H	61	MYMENSINGH	81	FULPUR	2	WARD NO. 02	732	SAHAPUR (PART)	urban
1866	45	MYMENSING H	61	MYMENSINGH	52	MYMENSINGH SADAR	7	WARD NO. 07	505	MYMENSINGH TOWN (PART)	urban
1868	45	MYMENSING H	61	MYMENSINGH	52	MYMENSINGH SADAR	20	WARD NO. 20	421	KEWATKHALI	urban
1870	45	MYMENSING H	61	MYMENSINGH	52	MYMENSINGH SADAR	26	WARD NO. 26	80	BARERA	urban
1872	45	MYMENSING H	61	MYMENSINGH	52	MYMENSINGH SADAR	33	WARD NO. 33	133	CHAR RAGHURAMPUR	urban
1875	45	MYMENSING H	72	NETRAKONA	4	ATPARA	724	SWARMUSHIA	693	RUPCHANDRAPUR	rural
1877	45	MYMENSING H	72	NETRAKONA	9	BARHATTA	143	BARHATTA	285	GOBINDAPUR	urban
1881	45	MYMENSING H	72	NETRAKONA	9	BARHATTA	717	SINGDHA	130	CHANDRAPUR	urban
1882	45	MYMENSING H	72	NETRAKONA	18	DURGAPUR	211	DURGAPUR	170	DEBTHOIL	rural
1884	45	MYMENSING H	72	NETRAKONA	18	DURGAPUR	7	WARD NO. 07	165	DAKKHIN BHABANIPUR	urban
1889	45	MYMENSING H	72	NETRAKONA	40	KALMAKANDA	476	LENGURA	397	JIGATALA	rural
1895	45	MYMENSING H	72	NETRAKONA	63	MOHANGANJ	508	MAGHAN SHIADHAR	728	SHIADHAR	rural
1900	45	MYMENSING H	72	NETRAKONA	74	NETRAKONA SADAR	511	MADANPUR	575	NANDIPUR	rural
1905	45	MYMENSING H	72	NETRAKONA	74	NETRAKONA SADAR	2	WARD NO. 02	756	SATPAI (PART)	urban
1906	45	MYMENSING H	72	NETRAKONA	74	NETRAKONA SADAR	4	WARD NO. 04	652	PUKHIRA (PART)	urban
1908	45	MYMENSING H	72	NETRAKONA	83	PURBADHALA	311	GHAGRA	290	GHAGRA	rural
1910	45	MYMENSING H	72	NETRAKONA	83	PURBADHALA	346	HOGLA	331	HOGLA	urban
1914	45	MYMENSING H	89	SHERPUR	37	JHENAIGATI	308	GOURIPUR	160	DUDHNAI	rural
1918	45	MYMENSING H	89	SHERPUR	67	NAKLA	185	CHAR ASHTADHAR	121	CHAR ASHTADHAR	urban
1920	45	MYMENSING H	89	SHERPUR	67	NAKLA	777	URPHA	713	SALKHAN	rural
1924	45	MYMENSING H	89	SHERPUR	70	NALITABARI	697	RUPNARAYANKURA	729	SINGUA RUPNARAYANKURA	rural
1925	45	MYMENSING H	89	SHERPUR	70	NALITABARI	3	WARD NO. 03	269	GARKANDA (PART)	urban
1929	45	MYMENSING H	89	SHERPUR	88	SHERPUR SADAR	188	CHAR PAKKHIMARI	127	CHAR PAKKHIMARI	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
1933	45	MYMENSING H	89	SHERPUR	88	SHERPUR SADAR	315	GAZIRKHAMAR	278	GAZIR KHAMAR	urban
1934	45	MYMENSING H	89	SHERPUR	88	SHERPUR SADAR	448	KAMARERCHAR	426	KAMARERCHAR	urban
1935	45	MYMENSING H	89	SHERPUR	88	SHERPUR SADAR	448	KAMARERCHAR	426	KAMARERCHAR	urban
1938	45	MYMENSING H	89	SHERPUR	88	SHERPUR SADAR	616	PAKURIA	69	BADE TEGHARIA	rural
1943	45	MYMENSING H	89	SHERPUR	90	SREEBARDI	451	KHARIA KAZIRCHAR	425	KHARIA KAZIRCHAR SREEBARDI SHAMBHUGANJ (PART)	rural
1946	45	MYMENSING H	89	SHERPUR	90	SREEBARDI	9	WARD NO. 09	724		urban
1950	50	RAJSHAHI	10	BOGURA	6	ADAMDIGHI	442	KUNDAGRAM	117	CHECHUA	rural
1954	50	RAJSHAHI	10	BOGURA	20	BOGURA SADAR	3	WARD NO. 03	417	KATNARPARA (PART)	urban
1957	50	RAJSHAHI	10	BOGURA	20	BOGURA SADAR	15	WARD NO. 15	608	PURAN BOGURA (PART)	urban
1960	50	RAJSHAHI	10	BOGURA	20	BOGURA SADAR	20	WARD NO. 20	534	NARULI	urban
1969	50	RAJSHAHI	10	BOGURA	33	DUPCHACHIA	309	GOBINDAPUR	494	MATHURAPUR	rural
1979	50	RAJSHAHI	10	BOGURA	81	SARIAKANDI	177	CHALUABARI	133	CHAR MANIKDAIR	rural
1986	50	RAJSHAHI	10	BOGURA	85	SHAJAHANPUR	13	WARD NO. 13	281	GANDAGRAM (PART)	urban
1991	50	RAJSHAHI	10	BOGURA	94	SHIBGANJ	519	MAYDANHATA	73	BADE CHATNAGAR	rural
2001	50	RAJSHAHI	38	JOYPURHAT	13	AKKELPUR	706	SONAMUKHI	809	UTTAR GANIPUR	rural
2004	50	RAJSHAHI	38	JOYPURHAT	13	AKKELPUR	5	WARD NO.05	312	HASTABASANTAPUR (PART)	urban
2011	50	RAJSHAHI	38	JOYPURHAT	47	JOYPURHAT SADAR	1	WARD NO. 01	398	JOYPURHAT (PART)	urban
2014	50	RAJSHAHI	38	JOYPURHAT	47	JOYPURHAT SADAR	8	WARD NO. 08	398	JOYPURHAT (PART)	urban
2016	50	RAJSHAHI	38	JOYPURHAT	58	KALAI	773	UDAYPUR	171	DUDHAIL	rural
2024	50	RAJSHAHI	38	JOYPURHAT	74	PANCHBIBI	127	AYMA RASULPUR	386	JAMALPUR	rural
2034	50	RAJSHAHI	64	NAOGAON	6	BADALGACHHI	510	MATHURAPUR	562	NALUKABARI	rural
2047	50	RAJSHAHI	64	NAOGAON	50	MAHADEBPUR	811	VIMPUR	878	VIMPUR	rural
2056	50	RAJSHAHI	64	NAOGAON	60	NAOGAON SADAR	6	WARD NO. 06	148	CHAK PRASAD	urban
2058	50	RAJSHAHI	64	NAOGAON	60	NAOGAON SADAR	9	WARD NO. 09	712	RAJAKPUR	urban
2062	50	RAJSHAHI	64	NAOGAON	69	NIAMATPUR	710	SREEMANTAPUR	715	RAJAPUR	urban
2065	50	RAJSHAHI	64	NAOGAON	79	PORSHA	508	MASHIDPUR	424	KARIDAHA	rural
2076	50	RAJSHAHI	69	NATORE	15	BARAIGRAM	309	GOPALPUR	738	SHIBPUR	rural
2078	50	RAJSHAHI	69	NATORE	15	BARAIGRAM	510	MAJHGAON	33	AGRAN	urban
2082	50	RAJSHAHI	69	NATORE	15	BARAIGRAM	7	WARD NO. 07	311	HAROA (PART)	urban
2090	50	RAJSHAHI	69	NATORE	44	LALPUR	178	CHONG DHUPAIL	195	DHANANJAYPARA	rural
2100	50	RAJSHAHI	69	NATORE	63	NATORE SADAR	443	KAFURIA	180	DASTANABAD	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
2101	50	RAJSHAHI	69	NATORE CHAPAINABABGA	63	NATORE SADAR	477	LAKKHIPUR KHOLABARIA	472	LAKKHIPUR KHOLABARIA	urban
2112	50	RAJSHAHI	70	NJ CHAPAINABABGA	37	GOMASTAPUR	178	CHOUDALA	751	SHUKRABARIHAT	urban
2114	50	RAJSHAHI	70	NJ CHAPAINABABGA	56	NACHOLE CHAPAINAWABGANJ	540	NACHOLE	387	JOTAMATI	rural
2122	50	RAJSHAHI	70	NJ CHAPAINABABGA	66	SADAR	13	WARD NO. 13	701	REHAICHAR	urban
2123	50	RAJSHAHI	70	NJ CHAPAINABABGA	88	SHIBGANJ	142	BINODPUR	76	BINODPUR	urban
2129	50	RAJSHAHI	70	NJ CHAPAINABABGA	88	SHIBGANJ	228	DURLABHPUR	177	DURLABHPUR	rural
2138	50	RAJSHAHI	70	NJ	88	SHIBGANJ	547	NAYALABHANGA	77	BIRAHIMPUR	rural
2148	50	RAJSHAHI	76	PABNA	16	BERA	342	HATURIA NAKALIA	327	HATURIA (PART)	rural
2156	50	RAJSHAHI	76	PABNA	22	CHATMOHAR	277	FAILJANA	507	MARAMBALPUR	urban
2158	50	RAJSHAHI	76	PABNA	33	FARIDPUR	142	BANWARINAGAR	666	RAUT NAGDA (PART)	rural
2167	50	RAJSHAHI	76	PABNA	55	PABNA SADAR	177	CHAR TARAPUR	437	KHOKSABARIA	rural
2172	50	RAJSHAHI	76	PABNA	55	PABNA SADAR	2	WARD NO. 02	724	SADHUPARA (PART)	urban
2175	50	RAJSHAHI	76	PABNA	55	PABNA SADAR	11	WARD NO. 11	687	RADHANAGAR (PART)	urban
2181	50	RAJSHAHI	76	PABNA	72	SANTHIA	545	NAGDEMRA	532	NAGDEMRA	rural
2183	50	RAJSHAHI	76	PABNA	72	SANTHIA	2	WARD NO. 02	126	CHHECHHANIA (PART)	urban
2192	50	RAJSHAHI	81	RAJSHAHI	12	BAGMARA	329	GOBINDAPARA	315	HARIPUR	rural
2202	50	RAJSHAHI	81	RAJSHAHI	34	GODAGARI	210	DEOPARA	204	DEOPARA	rural
2205	50	RAJSHAHI	81	RAJSHAHI	34	GODAGARI	9	WARD NO. 09	297	GANGOARI	urban
2211	50	RAJSHAHI	81	RAJSHAHI	72	PABA	361	HARIPUR	284	GOPALPUR	rural
2219	50	RAJSHAHI	81	RAJSHAHI	82	PUTHIA	151	BELPUKURIA	386	JAMIRA	rural
2224	50	RAJSHAHI	81	RAJSHAHI	94	TANORE	1	WARD NO. 01	637	PACHANDAR	urban
2228	50	RAJSHAHI	81	RAJSHAHI	22	BOALIA	16	WARD NO. 16	406	KAYER DARA	urban
2232	50	RAJSHAHI	81	RAJSHAHI	85	RAJPARA	6	WARD NO. 06	445	LAKKHIPUR (PART)	urban
2239	50	RAJSHAHI	88	SIRAJGANJ	50	KAZIPUR	175	CHALITADANGA	501	MATHAILCHAPAR	rural
2240	50	RAJSHAHI	88	SIRAJGANJ	50	KAZIPUR	309	GANDHAIL	270	GANDHAIL (PART)	urban
2254	50	RAJSHAHI	88	SIRAJGANJ	67	SHAHJADPUR	444	KAIJURI	430	KAIJURI	rural
2259	50	RAJSHAHI	88	SIRAJGANJ	78	SIRAJGANJ SADAR	6	WARD NO. 06	90	BHANGABARI (PART)	urban
2271	50	RAJSHAHI	88	SIRAJGANJ	94	ULLAPARA	160	BARAHAR	199	DURGAPUR	rural
2279	50	RAJSHAHI	88	SIRAJGANJ	94	ULLAPARA	1	WARD NO. 01	763	SRIKOLA	urban
2284	55	RANGPUR	27	DINAJPUR	12	BIRGANJ	524	MOHANPUR	526	MIRATUNGI	urban

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
2285	55	RANGPUR	27	DINAJPUR	12	BIRGANJ	618	PALTAPUR	633	PALTAPUR	rural
2295	55	RANGPUR	27	DINAJPUR	21	BOCHAGANJ	542	NAFANAGAR	537	NAFANAGAR	rural
2306	55	RANGPUR	27	DINAJPUR	38	FULBARI	452	KHAYERBARI	34	AMRABARI	rural
2308	55	RANGPUR	27	DINAJPUR	38	FULBARI	1	WARD NO. 01	748	SUJAPUR (PART)	urban
2310	55	RANGPUR	27	DINAJPUR	56	KAHAROLE	672	RAMCHANDRAPUR	339	ISHANPUR	urban
2317	55	RANGPUR	27	DINAJPUR	64	DINAJPUR SADAR	6	WARD NO. 06	608	PRANANATHPUR (PART)	urban
2322	55	RANGPUR	27	DINAJPUR	69	NABABGANJ	210	DAUDPUR	817	UTTAR MURADPUR	rural
2332	55	RANGPUR	32	GAIBANDHA	24	GAIBANDHA SADAR	444	KAMARJANI	610	PURBA BAITKAMARI	rural
2335	55	RANGPUR	32	GAIBANDHA	24	GAIBANDHA SADAR	4	WARD NO. 04	261	GOBINDAPUR (PART)	urban
2343	55	RANGPUR	32	GAIBANDHA	30	GOBINDAGANJ	680	RAJAHAR	757	SIHIPUR	urban
2348	55	RANGPUR	32	GAIBANDHA	67	PALASHBARI	142	BARISAL	171	DUBLAGARI	rural
2355	55	RANGPUR	32	GAIBANDHA	82	SADULLAPUR	547	NALDANGA	431	KHAMAR DASHALIA	urban
2361	55	RANGPUR	32	GAIBANDHA	88	SAGHATA	612	PADUMSHAHAR	173	DIMLA PADUMSHAHAR	rural
2371	55	RANGPUR	49	KURIGRAM	8	RAJIBPUR	672	RAJIBPUR	74	BALIAMARI	urban
2374	55	RANGPUR	49	KURIGRAM	9	CHILMARI	673	RAMNA	682	RAMNA	rural
2381	55	RANGPUR	49	KURIGRAM	52	KURIGRAM SADAR	9	WARD NO. 09	533	NAZIRA	urban
2383	55	RANGPUR	49	KURIGRAM	61	NAGESHWARI	444	KACHAKATA	416	KACHAKATA	rural
2391	55	RANGPUR	49	KURIGRAM	61	NAGESHWARI	4	WARD NO. 04	607	PASHCHIM NAGESHWARI (PART)	urban
2393	55	RANGPUR	49	KURIGRAM	61	NAGESHWARI	6	WARD NO. 06	72	BADIJAMAPUR	urban
2395	55	RANGPUR	49	KURIGRAM	77	RAJARHAT	310	GHARIALDANGA	74	BHIMSHARMA	rural
2403	55	RANGPUR	49	KURIGRAM	94	ULIPUR	220	DHAMSHRENI	84	BISHNUBALLABH	rural
2409	55	RANGPUR	52	LALMONIRHAT	2	ADITMARI	142	BHADAI	36	ADITMARI	urban
2413	55	RANGPUR	52	LALMONIRHAT	2	ADITMARI	709	SAPTIBARI	605	PURBA DALJOR	rural
2423	55	RANGPUR	52	LALMONIRHAT	39	KALIGANJ	743	TUSHBHANDAR	152	DAKKHIN GHANASHYAM	rural
2432	55	RANGPUR	52	LALMONIRHAT	55	LALMONIRHAT SADAR	451	KULAGHAT	429	KULAGHAT	rural
2440	55	RANGPUR	52	LALMONIRHAT	70	PATGRAM	2	WARD NO. 02	75	BHANDARDAHA (PART)	urban
2442	55	RANGPUR	52	LALMONIRHAT	70	PATGRAM	8	WARD NO. 08	681	RASULGANJ (PART)	urban
2446	55	RANGPUR	73	NILPHAMARI	12	DIMLA	452	KHALISHA CHAPANI	160	DALIA	rural
2457	55	RANGPUR	73	NILPHAMARI	36	JALDHAKA	712	SHIMULBARI	263	GHUGHUMARI	rural
2462	55	RANGPUR	73	NILPHAMARI	64	NILPHAMARI SADAR	310	GORGRAM	268	GORGRAM	urban
2468	55	RANGPUR	73	NILPHAMARI	64	NILPHAMARI SADAR	715	SANGALSHI	79	BARA SANGALSHI	rural
2475	55	RANGPUR	73	NILPHAMARI	85	SAIDPUR	6	WARD NO. 06	528	NIAMATPUR (PART)	urban
2479	55	RANGPUR	73	NILPHAMARI	85	SAIDPUR	13	WARD NO. 13	405	KAYA (PART)	urban

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
2484	55	RANGPUR	77	PANCHAGARH	4	ATOWARI	508	MIRZAPUR	720	SARDARPARA	rural
2492	55	RANGPUR	77	PANCHAGARH	25	BODA	612	PANCHPIR	88	BAIRATI	urban
2496	55	RANGPUR	77	PANCHAGARH	34	DEBIGANJ	228	DEBIGANJ	162	DEBIGANJ	rural
2506	55	RANGPUR	77	PANCHAGARH	73	PANCHAGARH SADAR	445	KAMAT KAJALDIGHI	409	KAMAT KAJALDIGHI	rural
2508	55	RANGPUR	77	PANCHAGARH	73	PANCHAGARH SADAR	612	PANCHAGARH	716	SARDARPARA (PART)	urban
2509	55	RANGPUR	77	PANCHAGARH	73	PANCHAGARH SADAR	4	WARD NO. 04	607	PANCHAGARH (PART)	urban
2517	55	RANGPUR	85	RANGPUR	3	BADARGANJ	678	RADHANAGAR	154	DILALPUR	rural
2524	55	RANGPUR	85	RANGPUR	42	KAUNIA	449	KURSHA	604	PURBA CHANDGHAT	rural
2528	55	RANGPUR	85	RANGPUR	42	KAUNIA	741	TEPA MADHUPUR	674	RAJIB	urban
2535	55	RANGPUR	85	RANGPUR	58	MITHAPUKUR	151	BALUA MASIMPUR	643	PALIPARA MASIMPUR	rural
2544	55	RANGPUR	85	RANGPUR	73	PIRGACHHA	442	KAIKURI	818	UMAR KHAN	rural
2551	55	RANGPUR	85	RANGPUR	44	KOTWALI	16	WARD NO. 16	169	DHAP (PART)	urban
2555	55	RANGPUR	85	RANGPUR	69	PARSHURAM	3	WARD NO. 03	529	NIYAMAT	urban
2559	55	RANGPUR	85	RANGPUR	89	TAJHAT	32	WARD NO. 32	414	KHORDA TAMPAT	urban
2563	55	RANGPUR	94	THAKURGAON	51	HARIPUR	152	BHATURIA	267	GAR BHABANIPUR	rural
2565	55	RANGPUR	94	THAKURGAON	51	HARIPUR	345	HARIPUR	80	BHABANANDAPUR	urban
2575	55	RANGPUR	94	THAKURGAON	86	RANISHANKAIL	476	LEHEMBA	457	LEHEMBA	rural
2586	55	RANGPUR	94	THAKURGAON	94	THAKURGAON SADAR	702	RAYPUR	693	RAYPUR	rural
2592	55	RANGPUR	94	THAKURGAON	94	THAKURGAON SADAR	9	WARD NO. 09	292	GOBINDANAGAR (PART)	urban
2594	55	RANGPUR	94	THAKURGAON	94	THAKURGAON SADAR	11	WARD NO. 11	327	HARINARAYANPUR (PART)	urban
2597	60	SYLHET	36	HABIGANJ	5	BAHUBAL	474	LAMATASI	32	ABDA MANIKYA	rural
2602	60	SYLHET	36	HABIGANJ	11	BANIACHONG	529	MURADPUR	752	SRIMANGAL (PART)	rural
2603	60	SYLHET	36	HABIGANJ	11	BANIACHONG	613	PAILARKANDI	438	KUMRI	urban
2609	60	SYLHET	36	HABIGANJ	26	CHUNARUGHAT	778	UBAHATA	681	RAZZAKPUR	rural
2610	60	SYLHET	36	HABIGANJ	44	HABIGANJ SADAR	307	GOPAYA	44	ANANDAPUR (PART)	urban
2616	60	SYLHET	36	HABIGANJ	44	HABIGANJ SADAR	8	WARD NO. 08	722	SULTAN MAHMUDPUR (PART)	urban
2617	60	SYLHET	36	HABIGANJ	44	HABIGANJ SADAR	9	WARD NO. 09	722	SULTAN MAHMUDPUR (PART)	urban
2618	60	SYLHET	36	HABIGANJ	68	LAKHAI	142	BAMAI	74	BAMAI	rural
2623	60	SYLHET	36	HABIGANJ	71	MADHABPUR	547	NOAPARA	727	SHAHAPUR	rural
2629	60	SYLHET	36	HABIGANJ	77	NABIGANJ	143	BAUSA	353	IMAMBAI	rural
2632	60	SYLHET	36	HABIGANJ	77	NABIGANJ	8	WARD NO. 08	730	SHIBPASHA (PART)	urban
2634	60	SYLHET	36	HABIGANJ	87	SHAYESTAGANJ	8	WARD NO. 08	452	LENJAPARA (PART)	urban
2637	60	SYLHET	58	MOULVIBAZAR	14	BARALEKHA	228	DAKKHINBHAG (UTTAR)	418	KANTHALTALI (PART)	rural

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
2639	60	SYLHET	58	MOULVIBAZAR	14	BARALEKHA	4	WARD NO. 04	78	BALICHAR	urban
2640	60	SYLHET	58	MOULVIBAZAR	14	BARALEKHA	8	WARD NO. 08	490	MAHUBAND (PART)	urban
2644	60	SYLHET	58	MOULVIBAZAR	56	KAMALGANJ	109	ADAMPUR	786	UTTARBHAG (PART)	rural
2648	60	SYLHET	58	MOULVIBAZAR	56	KAMALGANJ	610	PATANUSHAR	716	SRISURJA	urban
2651	60	SYLHET	58	MOULVIBAZAR	56	KAMALGANJ	711	SHAMSERNAGAR	133	KRISHNAPUR	rural
2656	60	SYLHET	58	MOULVIBAZAR	65	KULAURA	454	KARMADHA	224	FATIGULI	rural
2662	60	SYLHET	58	MOULVIBAZAR	74	MOULVIBAZAR SADAR	2	WARD NO. 02	100	BARSHIJURA (PART)	urban
2663	60	SYLHET	58	MOULVIBAZAR	74	MOULVIBAZAR SADAR	2	WARD NO. 02	100	BARSHIJURA (PART)	urban
2664	60	SYLHET	58	MOULVIBAZAR	80	RAJNAGAR	274	FATEPUR	39	ANTEHARI	rural
2669	60	SYLHET	58	MOULVIBAZAR	83	SREEMANGAL	143	BHUNABIR	158	DAKKHIN BOULACHHARA	rural
2675	60	SYLHET	90	SUNAMGANJ	23	CHHATAK	212	DAKKHIN KHURMA	126	CHECHAN	rural
2681	60	SYLHET	90	SUNAMGANJ	29	DERAI	176	CHARNARCHAR	720	SATANANDAPUR	rural
2687	60	SYLHET	90	SUNAMGANJ	29	DERAI	8	WARD NO. 08	732	SUJANAGAR	urban
2688	60	SYLHET	90	SUNAMGANJ	29	DERAI	9	WARD NO. 09	123	CHANDPUR (PART)	urban
2689	60	SYLHET	90	SUNAMGANJ	32	DHARMAPASHA	218	DHARMAPASHA	424	KESHABPUR	rural
2695	60	SYLHET	90	SUNAMGANJ	47	JAGANNATHPUR	608	PAILGAON	434	KATIA	rural
2701	60	SYLHET	90	SUNAMGANJ	50	JAMALGANJ	807	VIMKHALI	70	BARA GHAGATIA	rural
2704	60	SYLHET	90	SUNAMGANJ	87	SHANTIGANJ	615	PASHCHIM PAGLA	165	DAKKHIN KAMRUP DALANG	urban
2708	60	SYLHET	90	SUNAMGANJ	89	SUNAMGANJ SADAR	677	RANGARCHAR	152	DARPAGRAM (BANAI)	rural
2709	60	SYLHET	90	SUNAMGANJ	89	SUNAMGANJ SADAR	6	WARD NO. 06	744	TEGHARIA (PART)	urban
2710	60	SYLHET	90	SUNAMGANJ	92	TAHIRPUR	142	BADAGHAT	366	JASHPRATAP (PART)	urban
2711	60	SYLHET	90	SUNAMGANJ	92	TAHIRPUR	142	BADAGHAT	366	JASHPRATAP (PART)	urban
2716	60	SYLHET	91	SYLHET	17	BEANIBAZAR	176	CHARKHAI	540	NATESHWAR CHAK	rural
2720	60	SYLHET	91	SYLHET	17	BEANIBAZAR	528	MURIA	428	KONAGRAM	rural
2725	60	SYLHET	91	SYLHET	31	DAKKHIN SURMA	142	BARAIKANDI	601	PIRIJPUR	rural
2729	60	SYLHET	91	SYLHET	38	GOLAPGANJ	712	SHARIFGANJ	428	KHATKAI	rural
2733	60	SYLHET	91	SYLHET	41	GOWAINGHAT	315	GOWAINGHAT SADAR	472	LABU	rural
2737	60	SYLHET	91	SYLHET	53	JAINTAPUR	210	DARBAST	122	CHHATARKHAI	rural
2743	60	SYLHET	91	SYLHET	59	KANAIGHAT	408	JHINGABARI	825	UPAR JHINGABARI	rural
2747	60	SYLHET	91	SYLHET	62	SYLHET SADAR	442	KANDIGAON	160	DHUPNIKHALA (PART)	rural
2751	60	SYLHET	91	SYLHET	62	SYLHET SADAR	451	KHADIMNAGAR	226	FARINGURA	urban
2752	60	SYLHET	91	SYLHET	62	SYLHET SADAR	743	TUKER BAZAR	403	KASBA AKHALIA (PART)	rural
2753	60	SYLHET	91	SYLHET	62	SYLHET SADAR	743	TUKER BAZAR	482	MAIYARCHAR	urban

psu	di v	div_name	zl	zl_name	upz	upz_name	un	un_name	mza	mza_name	Location
2755	60	SYLHET	91	SYLHET	94	ZAKIGANJ	460	KHALACHHARA	118	CHANDASRIKONA	urban
2758	60	SYLHET	91	SYLHET	31	DAKKHIN SURMA	25	WARD NO. 25	80	BARAIKANDI (PART)	urban
2759	60	SYLHET	91	SYLHET	31	DAKKHIN SURMA	26	WARD NO. 26	412	KHOJARKHALA (PART)	urban
2761	60	SYLHET	91	SYLHET	55	KOTWALI	10	WARD NO. 10	72	BAGBARI (PART)	urban
2762	60	SYLHET	91	SYLHET	55	KOTWALI	10	WARD NO. 10	72	BAGBARI (PART)	urban
2764	60	SYLHET	91	SYLHET	55	KOTWALI	18	WARD NO. 18	706	SYLHET MUNICIPALITY (PART)	urban
2765	60	SYLHET	91	SYLHET	55	KOTWALI	23	WARD NO. 23	696	SADIPUR 2ND KHANDA (PART)	urban
2766	60	SYLHET	91	SYLHET	68	SHAHPARAN	24	WARD NO. 24	745	TULTIKAR (PART)	urban