



ANALYTICAL FOUNDATION

Integrated risk diagnostics for the next National Social Security Strategy

Macroeconomic, Vulnerability & Demographic Analyses with Integrated Risk Diagnostics and Profiles for Social Policy Systems

An evidence-based assessment of the macroeconomic, demographic, poverty, and risk trends likely to shape social protection demand, financing, and design over the coming decade — converging in a lifecycle risk framework for future reform.

FOUR ANALYTICAL DOMAINS

<p>01 Development context</p> <p>Economic, fiscal, institutional & political setting</p>	<p>02 Macroeconomic conditions</p> <p>Growth, inflation, fiscal space & shock transmission</p>
<p>03 Demographic transition</p> <p>Ageing, urbanisation, migration & labour-force change</p>	<p>04 Poverty, vulnerability & risk</p> <p>Climate, health, inequality, disability & exclusion</p>

Macroeconomic, Vulnerability & Demographic Analyses with Integrated Risk Diagnostics and Profiles for Social Policy Systems

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List of Abbreviations

ADB	Asian Development Bank
BB	Bangladesh Bank
BBS	Bangladesh Bureau of Statistics
BDT	Bangladeshi Taka
CPI	Consumer Price Index
DMR	Dhaka Metropolitan Region
EBA	Everything But Arms
FY	Fiscal Year
GDP	Gross Domestic Product
GED	General Economics Division
Gini	Gini Coefficient
GoB	Government of Bangladesh
GSP	Generalised Scheme of Preferences
GSP+	Generalised Scheme of Preferences Plus
G2P	Government-to-Person
HIES	Household Income and Expenditure Survey
iBAS++	Integrated Budget and Accounting System
ILO	International Labour Organization
IMF	International Monetary Fund
IOM	International Organization for Migration
LDC	Least Developed Country
LPL	Lower Poverty Line
MPI	Multidimensional Poverty Index
NBR	National Board of Revenue
NEET	Not in Employment, Education or Training
NPL	Non-Performing Loan
NSSS	National Social Security Strategy
PMT	Proxy Means Test
PPP	Purchasing Power Parity
SSPS	Social Security Policy Support
UPL	Upper Poverty Line
UN	United Nations
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
USD	United States Dollar
VAT	Value Added Tax
WPP	World Population Prospects
WRI	Wage Rate Index

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Introduction

Overview

Bangladesh is entering a period of significant economic, demographic, and social transition. Over recent decades, the country has achieved substantial progress in economic growth, poverty reduction, human development, and social indicators. At the same time, the context within which social protection systems operate is changing rapidly. Population growth is slowing, urbanisation is accelerating, labour markets are evolving, climate-related risks are increasing, and households are becoming more exposed to economic, health, and livelihood shocks. These changes are occurring alongside a period of political and institutional transition, preparations for graduation from Least Developed Country (LDC) status, and ongoing efforts to modernise social protection delivery systems.

These developments create both opportunities and challenges for the future of social protection policy in Bangladesh. While poverty has declined substantially over the past two decades, a large share of the population remains economically vulnerable and at risk of falling into poverty when exposed to shocks. Increasing urbanisation, labour-market informality, population ageing, climate risks, migration, rising healthcare costs, and persistent inequality are contributing to more diverse and complex patterns of vulnerability than those traditionally addressed by through poverty-focused safety-net programmes. Understanding these dynamics is essential for informing the next generation of social protection policy and ensuring that future systems remain responsive to changing risks and population needs.

This report provides an evidence-based assessment of the broader context within which future social protection reforms will be designed and implemented. It examines the macroeconomic, demographic, poverty, vulnerability, and risk trends that are likely to shape social protection demand, financing requirements, programme design, and institutional priorities over the coming decade. The analysis draws on national statistics, government reports, international development partner publications, academic literature, and recent policy evidence to identify key trends and emerging issues relevant to social protection planning.

The report is structured into four main sections. The first section outlines the broader development context, including recent economic, political, fiscal, and institutional developments relevant to social protection. The second examines macroeconomic conditions and their implications for household welfare, labour markets, fiscal space, and social protection systems. The third analyses demographic trends, including population change, urbanisation, migration, labour-force dynamics, and lifecycle transitions. The fourth presents a comprehensive poverty, vulnerability, and risk diagnostic, including analysis of climate risks, health shocks, inequality, social exclusion, and the specific vulnerabilities faced by different population groups. The report concludes with a lifecycle risk framework that brings together these findings and highlights their relevance for future social protection policy development in Bangladesh.

Purpose, Scope and Analytical Approach

This report provides an analytical foundation for the development of Bangladesh's next National Social Security Strategy (NSSS). It examines the macroeconomic, demographic, poverty, vulnerability, and risk conditions that are likely to shape social protection needs over the coming decade. The analysis is intended to support evidence-informed strategic discussion by identifying the structural trends,

transmission channels, and population groups that require attention in future social protection planning.

The report focuses on four interconnected areas. First, it examines the broader development context, including recent economic, fiscal, institutional, and political developments relevant to social protection. Second, it analyses macroeconomic conditions, including economic growth, inflation, labour-market change, fiscal constraints, and the pathways through which shocks affect household welfare. Third, it considers demographic change, urbanisation, migration, labour-force participation, household structure, and lifecycle transitions. Fourth, it presents poverty, vulnerability, and risk diagnostics, including climate exposure, health risks, disability, care burdens, social exclusion, and the changing spatial distribution of vulnerability.

The analysis is guided by four questions:

1. How are macroeconomic conditions, labour-market dynamics, inflation, fiscal pressures, and external shocks affecting household wellbeing and demand for social protection?
2. How are demographic transition, urbanisation, migration, changing household structures, and population ageing altering the profile and distribution of social protection needs?
3. Which poverty, vulnerability, and risk patterns are most significant for different population groups, locations, and stages of the lifecycle?
4. What do these combined trends imply for the future direction, coverage, adequacy, responsiveness, and financial sustainability of Bangladesh's social protection system?

The report draws primarily on secondary evidence. Key sources include Bangladesh Bureau of Statistics (BBS) datasets and publications, including the Population and Housing Census 2022, Household Income and Expenditure Survey (HIES) 2022, labour-force statistics, Consumer Price Index (CPI) data, and Wage Rate Index (WRI) data. It also draws on Government of Bangladesh (GoB) policy and budget documents, including Finance Division social security budget reports, as well as evidence from BB, the World Bank, Asian Development Bank (ADB), International Monetary Fund (IMF), International Labour Organization (ILO), United Nations agencies, and other relevant research institutions.

Several limitations should be recognised. The report does not undertake primary household surveys, programme evaluations, fiscal costing, benefit-incidence analysis, or detailed design of specific reforms. It is not intended to replace complementary assessments of governance, delivery systems, financing options, monitoring arrangements, or programme implementation performance. Available datasets also refer to different years, apply different definitions and methodologies, and do not always permit direct comparison. In particular, poverty estimates should be interpreted with care because of methodological changes between HIES rounds. National data also provide limited visibility into some population groups and risks, including mobile workers, street-connected children, informal urban residents, care burdens, and rapidly changing household circumstances. The analysis therefore identifies broad patterns and strategic implications rather than presenting precise projections of future social protection demand.

Taken together, this approach provides a structured basis for understanding how Bangladesh's changing economic, demographic, and risk environment may affect future social protection needs.

The findings are intended to inform subsequent strategy development, rather than prescribe a specific reform model or implementation plan.

Development Context

Progress and the current baseline

Since the adoption of the NSSS in 2015, Bangladesh has continued to build on a longer development trajectory marked by sustained economic growth, major poverty reduction, and improvements in human development. Over the past decade, GDP growth averaged more than 6 percent annually, despite periods of external and domestic stress.¹ Over the longer term, the national upper poverty rate fell from 48.9 percent in 2000 to 18.7 percent in 2022, while extreme poverty under the lower poverty line declined from 34.3 percent to 5.6 percent over the same period.² These changes reflect a significant transformation in living standards and provide an important baseline for considering reforms for the next generation of social protection policy.

Bangladesh's longer-term social and demographic achievements have also been substantial. Food production has tripled since 1980 despite severe land constraints,³ under-five mortality declined from 260 deaths per 1,000 live births in 1960 to 27 in 2021,⁴ and primary school enrolment is now above 90 percent.⁵ Adult literacy increased from 29 percent in 1981 to around 77 percent in 2022 with a 93 percent literacy rate among 15 to 24 year olds.⁶ Access to basic sanitation and improved water sources has also increased significantly over time.⁷ Population growth has also slowed sharply, from around 3 percent before independence to just above 1 percent in 2022.⁸ These gains indicate that Bangladesh has successfully reduced several forms of basic deprivation while expanding the foundations for human development and economic participation.

However, this progress also creates a more complex policy challenge. Bangladesh is no longer designing social protection in a context defined only by mass poverty and basic service deficits. The country is now more urbanised, more connected to markets, more monetised, and more exposed to labour-market, health, climate, and cost-of-living shocks. Household vulnerability is increasingly shaped not only by food insecurity, but also by employment instability, housing costs, medical expenses, utility costs, debt, migration pressures, and care responsibilities. These trends provide a basis for applying a broader understanding of vulnerability in the next NSSS than was reflected in earlier safety-net approaches.

Official statistics report that 18.7 percent of the population lived below the national poverty line, while 5.6 percent lived below the lower poverty line.⁹ At the same time, inequality worsened, with the income Gini co-efficient reaching 0.499 in 2022, an ongoing trend for the past two decades.¹⁰ Different measures of poverty and deprivation present varying pictures of household wellbeing, including indicators related to food insecurity, multidimensional poverty (24.7 percent), and international poverty thresholds.¹¹ While official poverty estimates remain important, they may not be sufficient on their own. International poverty measures produce different estimates of deprivation and economic vulnerability compared with national poverty lines. Following the World Bank's adoption of the 2021 Purchasing Power Parities (PPPs), the international poverty line was revised to USD 3.00 per person per day. Using this threshold, approximately 5.9 percent of Bangladesh's population, or around 10 million people, were estimated to be living in extreme poverty in 2022.¹² By 2025, this figure is projected to rise to around 9 percent, equivalent to approximately 16 million people. Using the lower-

middle-income poverty line of USD 4.20 per person per day, around 23 percent of the population, or approximately 40 million people, are estimated to be poor in 2025. Applying the World Bank's upper-middle-income poverty threshold of USD 8.30 per person per day produces a substantially higher estimate, with approximately 71 percent of the population, or around 124 million people, falling below this level. This threshold should not be interpreted as a conventional measure of poverty but rather as an indicator of living standards relative to upper-middle-income economies. These figures demonstrate how poverty estimates vary depending on the methodology and threshold applied. Regardless of the measure used, a substantial share of the population remains vulnerable to economic, health, climate, and labour-market shocks that can undermine household wellbeing and resilience.

More recent macro-welfare monitoring reinforces this concern. Since 2022, welfare gains have come under pressure from slower growth, high inflation, and labour-market stress.¹³ Labour force participation fell from 60.9 percent to 58.9 percent between 2023 and 2024, driven mainly by lower female participation, while the employment-to-working-age population ratio fell to 56.7 percent.¹⁴ These trends suggest that Bangladesh's development story at the outset of the next national social protection strategy is not one of simple linear progress. It is one of substantial long-term gains now interacting with a more difficult macroeconomic and social environment.

These trends indicate the relevance of considering both structural changes and shorter-term cyclical pressures in future social protection policy. Official reporting suggest a population that is more urbanized, more connected to markets, more monetized, and more dependent on non-farm and non-food expenditures than in the past.^{15, 16} That creates new demands on the social protection system: income volatility matters more, labour market shocks transmit faster, and service access, housing, health, and utility costs increasingly shape vulnerability alongside food security. Taken together, they broaden the range of vulnerabilities relevant to future strategy development beyond earlier poverty-focused approaches.

Political and institutional transition

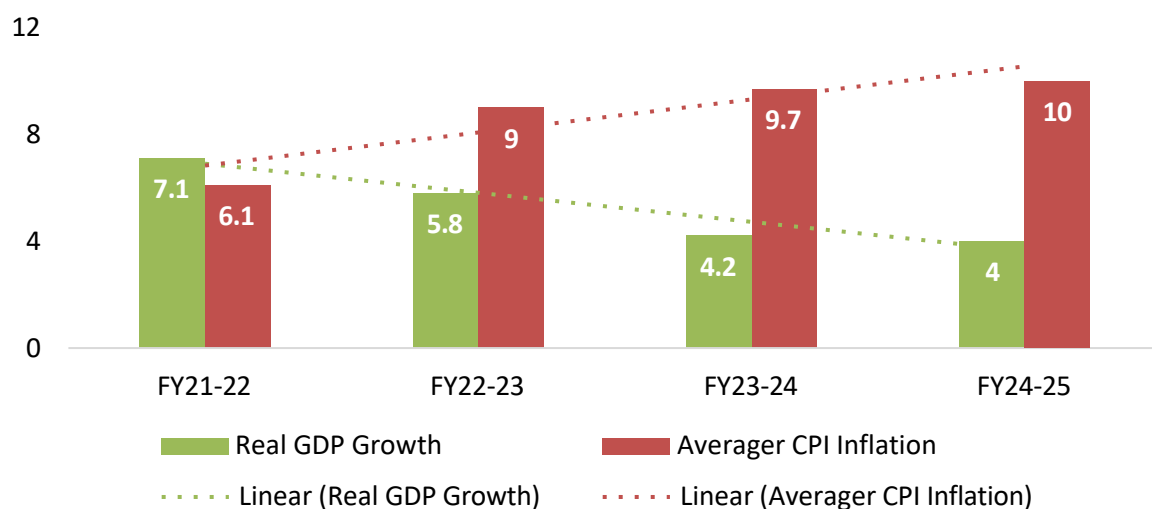
Bangladesh's policy environment has changed materially since the political transition of 2024 and the return to elected government following parliamentary elections in February 2026.¹⁷ This period has increased attention to economic recovery, employment generation, inflation management, governance reform, and improved public service delivery. For social protection planning, the principal implication is that future strategy development will take place in a context of heightened public concern regarding household welfare, fairness, and the effectiveness of state institutions.

The next NSSS will therefore need to be developed through a process that is technically sound and institutionally credible. Wider stakeholder engagement, clear public communication, and visible attention to equity, transparency, and delivery performance will be important for maintaining confidence in social protection measures. These considerations do not alter the core economic, demographic, and vulnerability trends identified in this report, but they shape the policy and institutional environment in which future strategy choices will be considered and implemented.

Macroeconomic and fiscal setting

The macroeconomic backdrop is the single most important constraint on the next decade of social protection policy and potential expansion. Real GDP growth is estimated to have slowed from 7.1 percent in FY2022 to 5.8 percent in FY2023, 4.2 percent in FY2024, and 4.0 percent in FY2025, while average CPI inflation rose from 6.1 percent in FY2022 to 9.0 percent in FY2023, 9.7 percent in FY2024, and 10.0 percent in FY2025.¹⁸ More recent data shows that point-to-point national inflation was still 9.04 percent in April 2026. National wage growth for low-paid workers was 8.16 percent in April 2026, implying that many households were still facing a real-wage squeeze.¹⁹

Figure 1: Real GDP growth and average CPI inflation (%)



The macro stress is not only about growth and prices. Bangladesh's financial sector remains under significant strain. The banking sector's non-performing loans (NPLs) stand at 24.1 percent as of March 2025 and a capital-to-risk-weighted asset ratio of 6.3 percent, well below the 10 percent regulatory minimum; the IMF likewise reports an NPL ratio of 24 percent and capital adequacy of 6.4 percent.²⁰ On the external side, reserves improved, but remained thin: they were about USD 26.5-26.6 billion by September 2025, equivalent to around 3.5-3.6 months of imports, below the IMF's indicated adequate threshold. These are not abstract macro indicators for social protection planners. They define the room for manoeuvre on transfer adequacy, fiscal expansion, and emergency response financing.

Fiscal space is similarly tight. Total revenue fell to an estimated 7.9 percent of GDP in FY2025 and tax revenue to just 6.8 percent of GDP, while the fiscal deficit widened to 4.7 percent of GDP. Interest payments now account for nearly 30 percent of current spending.²¹ Bangladesh remains at a moderate risk of external and overall debt distress, with limited space to absorb shocks, and highlights the country's low revenue-to-GDP ratio as a key debt-servicing vulnerability. In response to slowing growth, the central bank announced a BDT 600 billion stimulus package in May 2026, while the ADB pledged USD 5 billion over five years and raised annual sovereign commitments by 20 percent to support growth, diversification, governance reforms, and Bangladesh's transition from Least Developed Country (LDC) status. For social protection strategy development, these conditions highlight the importance of considering benefit adequacy and coverage alongside expenditure efficiency, programme coherence, and the reduction of avoidable duplication and exclusion.

Table 1 summarises the macroeconomic and fiscal conditions that shape both household demand for support and the financing environment for social protection.

Table 1: Selected macroeconomic and fiscal conditions shaping social protection, FY2024-26

Indicator	Latest Evidence	Relevance
Real GDP growth	4.2% in FY2024; 4.0% in FY2025	Slower growth may constrain job creation and household income growth
Average CPI inflation	9.7% in FY2024; 10.0% in FY2025	Reduces the purchasing power of wages, pensions, and fixed-value transfers
Point-to-point inflation	9.04% in April 2026	Indicates continuing cost-of-living pressure
Wage growth	8.16% in April 2026	Below inflation, indicating real-wage pressure for low-paid workers
Tax revenue	6.8% of GDP in FY2025	Limits fiscal space for expanded public expenditure
Fiscal deficit	4.7% of GDP in FY2025	Indicates competing fiscal pressures
Non-performing loans	24.0-24.1% in March 2025	Financial-sector stress may create further fiscal and employment risks
Social security allocation	1.87% of GDP in FY2025–26	Indicates an established budget commitment, within a constrained fiscal environment

LDC graduation and development finance

Bangladesh’s graduation from the United Nations LDC category remains an important element of the country’s medium-term development context. Bangladesh was originally scheduled to graduate on 24 November 2026.²² In February 2026, however, the GoB requested an extension of the preparatory period until 24 November 2029.²³ In June 2026, the United Nations Committee for Development Policy expressed a positive position on this request and indicated that it would be appropriate for the United Nations General Assembly to approve an extension.²⁴ The final decision is subject to the relevant United Nations process.

Whether graduation proceeds in 2026 or follows an extended preparatory period, it should be understood as a managed transition rather than a single point of economic adjustment. Graduation will gradually affect access to selected trade preferences, concessional financing windows, technical assistance arrangements, and other forms of international support. Under the European Union’s revised Generalised Scheme of Preferences (GSP) framework, countries graduating from LDC status will continue to benefit from Everything But Arms (EBA) preferences, which removes tariffs and quotas for all imports of goods (except arms and ammunition),²⁵ during a three-year transition period. They may also be eligible to seek continued preferential access through Generalised Scheme of Preferences Plus (GSP+), subject to the applicable economic, institutional, labour, human rights, environmental, climate, and governance conditions.

For Bangladesh, the main implications extend beyond trade preferences alone. Graduation is likely to increase the importance of export diversification, productivity growth, labour standards, institutional

capacity, domestic revenue mobilisation, and prudent management of public expenditure.²⁶ These issues are closely linked to social protection because changes in export competitiveness, labour demand, financing conditions, and fiscal space may affect both household vulnerability and the resources available for public support.²⁷ The transition period therefore provides an important context for assessing how social protection systems may need to respond to employment disruption, income volatility, and changing fiscal conditions.

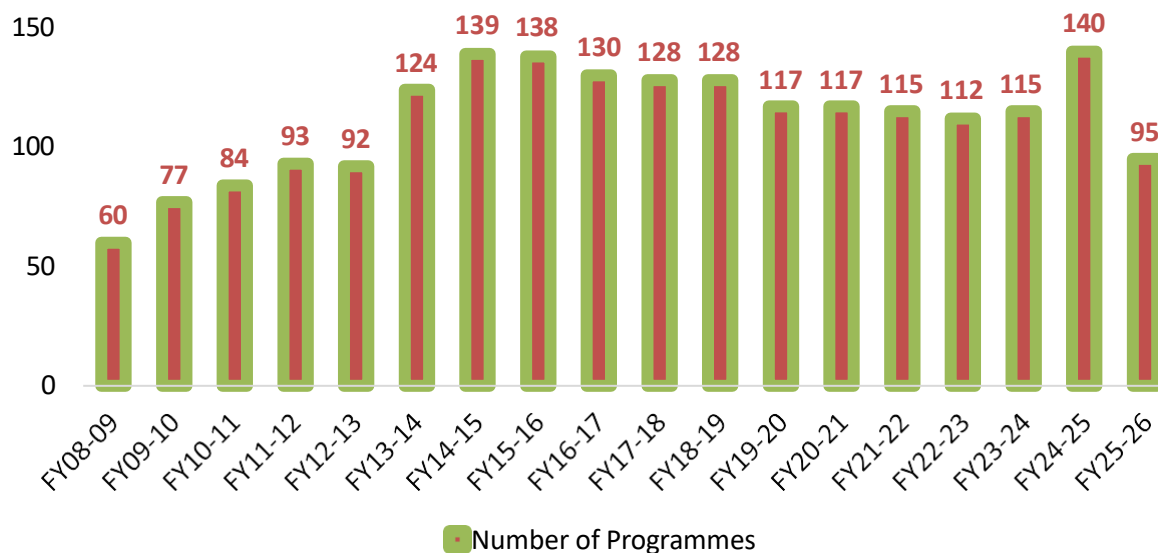
The financing implications are also significant. Graduation does not imply that development partners will disengage from Bangladesh. However, the composition and terms of external financing may change over time as LDC-specific international support measures evolve. This may place greater emphasis on domestic resource mobilisation, expenditure efficiency, programme consolidation, and prioritisation within social-sector budgets.²⁸ For social protection planning, the key issue is not whether external support will disappear, but whether the system can remain responsive to changing risks while operating within a more constrained and potentially less concessional financing environment.

Humanitarian financing uncertainty also remains relevant, particularly in Cox's Bazar and other areas hosting Rohingya refugees and affected host communities. In 2025, UN agencies sought USD 934.5 million for the 2025-2026 Rohingya response for 1.48 million refugees and host-community members, warning that donor shortfalls could force cuts to food support.²⁹ While not a conventional social protection issue, it is part of Bangladesh's development context: volatility in external humanitarian finance can spill over into local labour markets, service systems, and vulnerability in Cox's Bazar and surrounding areas. A future social protection strategy therefore needs to be designed for a country in which both development finance and humanitarian finance are becoming more uncertain at the margin.

Emerging social protection architecture

Bangladesh is not starting its next social protection strategy from scratch. The social protection system is already large, although fragmentation remains. Officially, in FY2025-26, 95 social security programmes are identified with a combined allocation of BDT 1,16,731 crore, equivalent to 14.78 percent of the national budget and about 1.87 percent of GDP.³⁰ The reduction in the number of officially recognized programmes categorized into social protection have fluctuated throughout the years, with a low of 60 in 2008 and a high of 140 in 2025.³¹ The GoB has ongoing efforts to modernize delivery through the Suhrid social security portal and a single-registry architecture that links beneficiary management, G2P payments, grievance redress, double-dipping checks, and monitoring dashboards.³²

Figure 2: Social protection programmes, 2008 - 2026



Within the wider reform landscape, the Family Card initiative is relevant to future social protection planning. The official Family Card platform describes the initiative as a family-based social assistance and information mechanism, with the family treated as a primary unit of support (with the slogan, “*the family, not the individual, is the primary unit of development*”). It aims to provide regular cash assistance to selected low-income households, issue cards in the mother’s name, and use Proxy Means Testing (PMT) alongside a dynamic social registry to identify households experiencing different levels of economic vulnerability. The pilot began with 10,000 families in 14 units, with plans for further expansion during 2026.³³

The initiative is analytically significant for several reasons. First, it reflects demand for a more visible and integrated interface between the state and vulnerable households. Second, it may contribute to the development of household-level data, digital delivery arrangements, and registry systems that could support improved coordination across programmes. Third, its household-centred approach raises questions about how household targeting can be aligned with the lifecycle, disability, labour-market, and shock-related risks examined elsewhere in this report.

PMT-based approaches may face inclusion and exclusion risks, particularly where household circumstances change rapidly because of unemployment, illness, displacement, climate shocks, or fluctuations in informal earnings.³⁴ These risks do not diminish the potential value of improved registry and payment infrastructure, but they underline the importance of regularly updated data, accessible grievance mechanisms, and clear procedures for households whose circumstances change. For the next NSSS, the key consideration is how initiatives such as the Family Card can complement wider social protection architecture, support coherent programme management, and minimise unnecessary duplication across existing and future systems.

Why this matters for the next national social protections strategy

Several structural pressures make this development context especially consequential for the national social protection strategy. The first is jobs. Bangladesh’s investment slowdown, weak credit growth,

and labour market stress have made employment a central vulnerability channel.³⁵ Nearly 2 million young people enter the labour market each year. At the same time, the geography of jobs and settlement patterns is undergoing a major structural transformation: while around 100 million people remain in rural communities, rapid acceleration has pushed the urban population up to an estimated 35%, meaning approximately 70 million people live in urban and peri-urban areas.^{36, 37} Industrial development, however, remains highly concentrated in metropolitan and corridor locations, especially around Dhaka and the Dhaka-Chattogram axis, creating a distinct mismatch between where demographic growth is occurring and where public urban investment has been focused. These trends suggest that peri-urban and metropolitan growth corridors are becoming increasingly important locations of vulnerability alongside traditional rural areas.³⁸

The second is gendered labour market exclusion. Recent labour market pressures have hit women particularly hard: the decline in labour force participation was driven by a sharp fall in female participation, and that women were the most affected by the broader labour market deterioration.³⁹ In a context where the state is also experimenting with women-centred delivery through the Family Card, these trends highlight women's economic security as a central consideration for future strategy development, including in relation to transfers, care, labour-market support, and digital access.

The third is climate and adaptation financing. The IMF emphasizes that concessional financing remains critical for development and climate adaptation and expects climate investment needs of roughly 0.3-0.8 percent of GDP annually from FY2025 onward. This indicates that adaptive social protection is relevant not only to disaster management but also to wider economic and fiscal policy considerations. The next strategy will be developed in a country that remains disaster-prone, fiscally constrained, and increasingly reliant on system quality, targeting, interoperability, financing discipline, and response capacity to protect development gains.⁴⁰

Taken together, these dynamics frame Bangladesh as a country at a development inflection point. The country is graduating from LDC status, emerging from political transition, facing tighter fiscal and external constraints, and simultaneously trying to modernise social protection architecture. That combination makes the next social protection strategy more important than a routine strategy refresh. These dynamics raise questions for future strategy development regarding how a large but fragmented safety-net landscape can become more coherent in responding to lifecycle risks, macro shocks, climate stress, and changing social expectations.⁴¹

Macroeconomic Conditions and Social Protection Implications

This chapter section examines the macroeconomic environment that is likely to shape social protection demand, financing, and system design in Bangladesh over the next ten to fifteen years. It focuses on growth, structural transformation, inflation, labour market conditions, fiscal constraints, and shock transmission channels. The analysis identifies the macro-level forces through which income insecurity, employment instability, and demand for public support are being generated or intensified.

Economic growth trends and structural transformation

GDP growth and sectoral composition

Bangladesh entered the second half of the 2020s with much weaker growth momentum than in the decade preceding the pandemic. World Bank estimates put real GDP growth slowing from 7.1 percent

in FY2022 to 5.8 percent in FY2023, 4.2 percent in FY2024, and 4.0 percent in FY2025.⁴² However, the official figure for FY2025 was revised down further to 3.49 percent, implying a third consecutive year of deceleration and the weakest post-pandemic growth performance. This divergence matters for social policy analysis because it suggests that the slowdown may reflect more persistent structural and cyclical factors rather than short-term fluctuations.

Even with slower real growth, Bangladesh's economy continued to expand in nominal terms. The BBS reports final FY2024-25 GDP at BDT 55,150,262 million and per capita income at USD 2,769.⁴³ The immediate implication for social protection is that rising nominal aggregates should not be read as evidence of rising real household purchasing power, since they coexist with high inflation and weak employment creation.

Sectorally, Bangladesh remains a services- and industry-led economy in output terms, while agriculture still has outsized employment importance. Recent compilations that draw on Bangladesh official statistics place agriculture at about one-tenth of GDP, with services contributing just above half of output and industry roughly one-third to a little over one-third. In FY2025, the World Bank estimated sectoral real growth at about 2.0 percent in agriculture, 4.0 percent in industry, and 4.4 percent in services, while ADB's April 2026 country outlook similarly reported a further moderation in growth to 3.5 percent in FY2025 from 4.2 percent in FY2024.⁴⁴ These estimates point to a slowdown that has not been confined to one sector. Agriculture was hit by flooding and input-cost pressures; industry remained positive but subdued relative to Bangladesh's historical industrial expansion; and services lost momentum as domestic demand softened.

Bangladesh's production structure also remains highly concentrated in ready-made garments and related manufacturing. The country's industrial dynamism has been driven especially by garments and textiles and export-oriented garments still account for more than 80 percent of export revenue.⁴⁵ This concentration has supported employment and foreign exchange over many years, but it also creates significant exposure to external demand and trade-related shocks, including energy cost spikes, logistics disruptions, or demand weakness in major export markets. These feed directly into jobs, wages, foreign exchange, and ultimately demand for public support.

The demand-side side of the slowdown is equally important. Private investment remained weak in FY2025, with private sector credit growth falling to 6.5 percent year-on-year in June 2025, the lowest rate in twenty-two years, while imports of capital goods and machinery fell by 10.2 percent. Public investment also weakened, with development expenditure contracting by 25.5 percent as the government took a more cautious approach to project approval and implementation.⁴⁶ For social protection policy thinking, this matters because a lower-investment growth pattern usually means weaker job creation, especially for new entrants, urban migrants, and low-skill workers who depend on labour-intensive sectors and construction spillovers.

Structural shifts in employment and production

The labour market remains the main transmission channel between macroeconomic change and social protection demand. Bangladesh reports a labour force participation rate of 49.5 percent, an employment-to-population ratio of 47.3 percent, an unemployment rate of 4.4 percent, and an informal employment rate of 80.8 percent in 2024. Youth not in employment, education or training

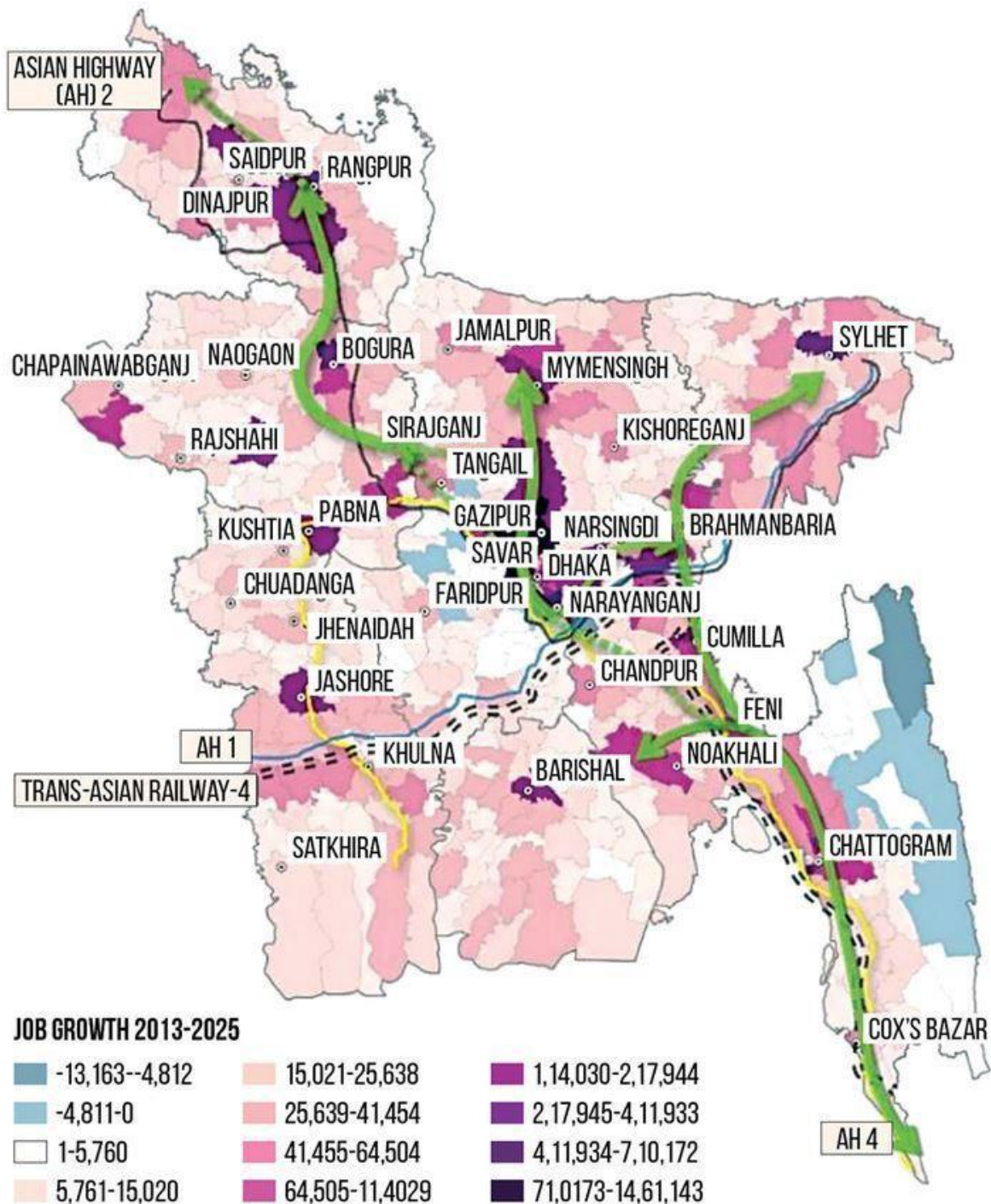
(NEET) stood at 31.1 percent in the same profile, and youth unemployment at 16.8 percent, with a markedly higher rate for young women at 22.7 percent.⁴⁷ These figures indicate that the principal labour-market issue is not open unemployment alone; it is the combination of low participation, high informality, and weak-quality employment.

Gender gaps remain structurally large. In 2025, female labour force participation was 38.6 percent versus 80.4 percent for males.⁴⁸ A major NSSS implication is that macroeconomic shocks do not affect a gender-neutral workforce. Women are less likely to be in paid work, more likely to have interrupted labour-market attachment due to care burdens, and more likely to be clustered in informal, home-based, or precarious employment. This means that downturns are often transmitted through reduced earnings opportunities and rising unpaid care demands even when measured female unemployment does not spike proportionately.

Bangladesh's employment structure still shows a lagging transformation relative to output transformation. Recent compilations based on Bangladeshi official statistics indicate that agriculture contributes only around 11 percent of GDP but still absorbs a much larger share of employment, while industry accounts for a larger share of output than of employment. That gap is analytically important. It implies that productivity differences across sectors remain large, that labour remains concentrated in lower-productivity work, and that households continue to rely on sectors with weaker earnings, greater seasonality, and limited contributory social insurance coverage.⁴⁹

The geography of production and employment is also changing. Although establishment employment remains widely dispersed across the country, industrial job creation is increasingly concentrated in and around the Dhaka Metropolitan Region (DMR), Chattogram, and the connected growth corridor between and beyond them. Within these growth engines, congestion has pushed industries and associated employment out of core urban areas into metropolitan peripheries and beyond administrative boundaries, including areas still classified as rural. Estimates put annual employment growth at 4.4 percent in Dhaka city, compared with 10.96 percent in the DMR periphery.⁵⁰ District headquarters, which constitute much of the secondary-city system, have generally played a limited role in employment growth and have low shares of secondary-sector employment. This has two social protection implications. First, location-based assumptions inherited from older rural-urban policy categories are becoming less reliable. Second, these changes challenge social protection systems to serve increasingly mobile and spatially dispersed workers whose economic lives are urbanising faster than the administrative architecture used to identify and support them.

Figure 3: Job Growth in Bangladesh from 2013-2025⁵¹



Demographic change reinforces these structural shifts. The 2022 census recorded a population of 170 million.⁵² Bangladesh still has a relatively young population, but official and policy analyses increasingly point to a rapid ageing transition: Bangladesh is expected to become an ‘ageing’ society (7% of population aged 65+) around 2029 and an ‘aged’ society (14% of population aged 65+) around 2047. The 18 year transition from ageing to aged society is relatively country comparatively quicker; for example, many developed countries took over 50 years. In practical terms, Bangladesh is facing a double transition rather than a single one: the country still needs to absorb large cohorts of youth into

productive work, while beginning to prepare for a more rapidly growing older population and a rising old-age support burden. The rapid ageing means the demographic window of opportunity, where the working-age population is largest, is shrinking. The projected demographic transition implies increasing demands on pension, health, and care systems over the longer term.⁵³

External migration remains a macroeconomic stabiliser and a policy-relevant labour-market outlet. Remittance inflows reached a record USD 32.8 billion in 2025.⁵⁴ That scale matters because remittances simultaneously support household consumption, ease balance-of-payments pressures, and cushion domestic labour-market weakness. Yet migration also creates exposure: unrest or economic slowdown in Gulf labour markets, transport disruptions, or geopolitical conflict can quickly transmit back into Bangladeshi household incomes and foreign exchange conditions. For social protection planning, migrant earnings and remittance dependence are relevant both as a resilience factor and as a potential source of systemic vulnerability.

Inflation, cost of living, and household vulnerability

Inflation has been one of the principal channels through which pressure on household welfare has intensified. Average inflation rose from 9.7 percent in FY2024 to 10.0 percent in FY2025. This is partially linked to taka depreciation, first-quarter flooding, and domestic supply disruptions; food inflation peaked at 13.8 percent in November 2024 before easing later in the year. Inflation has been elevated and remains above the authorities' target range.⁵⁵ For households, prolonged inflation at these levels is not a short-term disturbance; it erodes the real value of wages, pensions, transfers, and savings, and therefore directly alters the adequacy of both social assistance benefits and public wage-linked schemes.

The most recent official monthly data show that inflation remained high well into 2026. Point-to-point national inflation was 9.04 percent in April 2026, following 8.71 percent in March 2026 and 9.13 percent in February 2026. Food inflation in April 2026 was 8.39 percent, while non-food inflation was higher at 9.57 percent. Rural inflation was 9.05 percent and urban inflation 9.02 percent.⁵⁶ On a moving-average basis, inflation for the twelve months to April 2026 stood at 8.59 percent. This profile suggests that the inflation problem has broadened beyond food alone; non-food items, utility-related costs, transport, housing-linked expenditures, and other recurrent costs continue to weigh heavily on household budgets.

High inflation has also interacted with labour earnings in a way that is highly relevant for social protection. BBS's Wage Rate Index for April 2026 shows nominal wage growth of 8.16 percent year-on-year at the national level, below the 9.04 percent CPI inflation rate in the same month. Agriculture, industry, and services all recorded wage growth of around 8.1 to 8.3 percent.⁵⁷ This implies continued real-wage compression for low-paid workers covered by the WRI, especially if the households concerned faced expenditure patterns tilted toward food, rent, transport, fuel, medicine, or school costs. Social protection systems that rely on fixed nominal transfer values will face the same adequacy erosion unless adjustment mechanisms become more responsive.

From a social protection policy perspective, the significance of inflation is not only that it increases need; it also changes the composition of need. Prolonged inflation can increase household demand for short-term income support and cash-based assistance.⁵⁸ Households that remain above

conventional poverty thresholds can still experience acute payment stress, delayed healthcare use, reduced food quality, school discontinuity, or increased debt dependence. That is one reason why inflationary periods often generate pressure for both broader coverage and faster response, even in the absence of a new formal shock declaration. This is an analytical implication drawn from the inflation and wage evidence rather than a separate poverty diagnosis. Historically, the social safety net programmes in Bangladesh have not been adjusted alongside inflation, with increases happening sporadically every few years. This raises a question for future strategy development about whether existing approaches to benefit adjustment adequately preserve transfer value during prolonged inflation.

Fiscal conditions and public expenditure

Bangladesh's fiscal position has become more constraining at the same time that macro-related demand for social support has risen. The overall fiscal deficit widened to 4.7 percent of GDP in FY2025 from 3.9 percent in FY2024. Total revenue fell to 7.9 percent of GDP, including tax revenue of only 6.8 percent of GDP, while total expenditure rose to 12.6 percent of GDP. Current expenditure increased to 9.2 percent of GDP and capital expenditure fell to 3.3 percent. This composition is highly significant for social protection analysis: it means that Bangladesh's problem is not only the size of the deficit, but the compression of developmental and potentially growth-enhancing spending within a low-revenue envelope.⁵⁹

. Weak domestic revenue mobilisation remains one of the principal structural constraints on expanding fiscal space. The World Bank reports that only 71.3 percent of the FY2025 revenue target had been achieved in the first eleven months of the fiscal year and that National Board of Revenue (NBR) tax collections rose by just 2.2 percent in FY2025, compared with 12.8 percent in FY2024. The revenue-to-GDP ratio has been hindered by low compliance, a narrow tax base, fragmented administration, and high tax expenditures, which it estimates at 6.9 percent of GDP.⁶⁰ The implication for social protection policy is that increases in social protection spending may increasingly compete with other expenditure priorities.

Debt and financing conditions further narrow room for expansion. Bangladesh's low revenue-to-GDP ratio and shallow domestic debt markets heighten debt-servicing vulnerabilities, and that debt service, including amortization and interest, remained very high relative to revenue. Debt service exceeded 100 percent of total revenue and Bangladesh's debt-distress risk had shifted from low to moderate in its FY2025 assessment. In terms of debt sustainability, overall debt distress risk is moderate, with limited space to absorb shocks in the near term.⁶¹ Even where sources differ in terminology or timing, they converge on the main point: low revenue is making debt service and rollover risks more consequential for social-sector financing.

The banking sector adds a further macro-fiscal layer. By end-March 2025 the non-performing loan ratio had risen to 24 percent and the system-wide capital adequacy ratio had fallen to 6.4 percent. Banking-sector-wide NPLs at 24.1 percent and noted that several banks required substantial BB liquidity support. For social protection analysis, the relevance is indirect but important. Financial sector restructuring could place additional demands on public resources and affect the availability of fiscal space..⁶²

The composition of revenue also matters. VAT still accounts for the largest share of NBR revenue in FY2024-25 at 37.08 percent, with income tax at 34.24 percent, supplementary duty at 15.28 percent, import duty at 10.27 percent, and other taxes at 3.14 percent.⁶³ Although the rising income-tax share is notable, the continuing importance of indirect taxation is relevant for social protection because it limits the redistributive strength of the overall fiscal system and makes inflationary periods more socially sensitive.

Social protection expenditure trends

Within this constrained fiscal context, Bangladesh’s social protection budget has continued to grow in nominal terms. The Finance Division’s Social Security Budget Report for FY2025-26 states that social security allocations increased from BDT 35,975 crore in FY2015-16 to BDT 116,731 crore in FY2025-26. FY2025-26 allocation represents 14.78 percent of the national budget and about 1.87 percent of GDP.⁶⁴ These are substantial nominal increases, but their interpretation requires caution because inflation, demographic change, and major classification revisions affect comparability.

Comparability has become a specific analytical issue. The FY2025-26 social security report explains that programme classification was revised, with multiple operational codes consolidated and the number of social security programmes reduced from 140 in FY2024-25 to 95 in FY2025-26 after remapping within iBAS++⁶⁵ This improves expenditure tracking in principle, but it also means that simple year-to-year comparisons should not be interpreted mechanically as increases or decreases in real effort. Taken together, these changes suggest improvements in expenditure classification and portfolio consolidation, although historical series are not fully harmonised.

The FY2025-26 functional composition of social security spending remains dominated by social assistance and subsidy-linked components. Finance Division data show BDT 47,597 crore for social assistance, BDT 35,434 crore for social insurance, BDT 24,965 crore for general subsidies, BDT 4,171 crore for labour market programmes, BDT 2,327 crore for social care services, BDT 2,013 crore for community development, and BDT 223 crore for technical assistance.⁶⁶ Two analytical messages follow. First, Bangladesh still relies heavily on tax-financed assistance and subsidy instruments rather than labour-market support. Second, the share of labour market programming in the social protection portfolio remains relatively small when read against the scale of informality, youth underemployment, and structural transformation pressures.

Table 2: FY2025-26 social protection spending by category

Spending Category	BDT (crore)	USD ⁶⁷	Share (%)
Social assistance	47,597	3,901,393,443	40.8%
Social insurance	35,434	2,904,426,230	30.4%
General subsidies	24,965	2,046,311,475	21.4%
Labour market programmes	4,171	341,885,246	3.6%
Social care services	2,327	190,737,705	2.0%
Community development	2,013	165,000,000	1.7%
Technical assistance	223	18,278,689	0.2%

The lifecycle distribution of spending also indicates how macro and demographic pressures are beginning to reshape the system. Finance Division data allocate BDT 46,173 crore to elderly-focused categories, BDT 29,319 crore to household poverty categories, BDT 12,458 crore to household-shock categories, BDT 9,790 crore to school-aged children, BDT 8,400 crore to working-age categories, BDT 4,077 crore to persons with disabilities, and BDT 2,467 crore to pregnancy and early childhood.⁶⁸ The budget structure already signals two macro-relevant facts: ageing-related commitments are becoming more fiscally significant, and spending directed to working-age labour-market insecurity remains modest relative to the scale of employment informality and economic transition.

Economic shocks and transmission pathways

Household income effects

Recent shocks have affected household incomes through multiple and overlapping channels rather than through a single crisis event. FY2025 began with severe disruptions from the July 2024 political situation combined with major flooding, which contributed to a sharp first-quarter slump. Aman and Aus rice production fell by 1.6 percent year-on-year in the first quarter of FY2025, while elevated input costs and lower agricultural loan disbursements constrained rural production.⁶⁹ These represent well-established transmission mechanisms through which climatic and price shocks affect household income: when weather shocks combine with higher input costs and transport disruptions, household earnings fall first through reduced output, then through lower labour demand, and later through higher consumer prices.

Exchange-rate and external-account pressures also transmit to households in indirect but powerful ways. The average exchange rate in FY2025 was 120.9 BDT per USD, 8.7 percent weaker than in FY2024, before stabilizing under the flexible exchange rate regime introduced in May 2025.⁷⁰ Depreciation tends to pass through into imported food, fuel, fertilizer, medicine, and transport costs. In a country where many low-income households have only limited financial buffers, this effectively converts an external-price shock into a domestic-welfare shock even when employment is maintained.

Remittances have partly offset these pressures. External balances improved in FY2025 because remittances surged and reserves stabilized, and 2025 annual remittance inflows reached a record USD 32.8 billion. But the stabilizing role of remittances should not obscure their exposure to geopolitical risk. By April-May 2026, both government-linked reporting and development partners were emphasizing that Middle East conflict and higher energy and shipping costs were creating new macroeconomic pressures.⁷¹ Household income security that depends on migration therefore remains exposed to shocks that originate entirely outside Bangladesh's domestic policy domain.

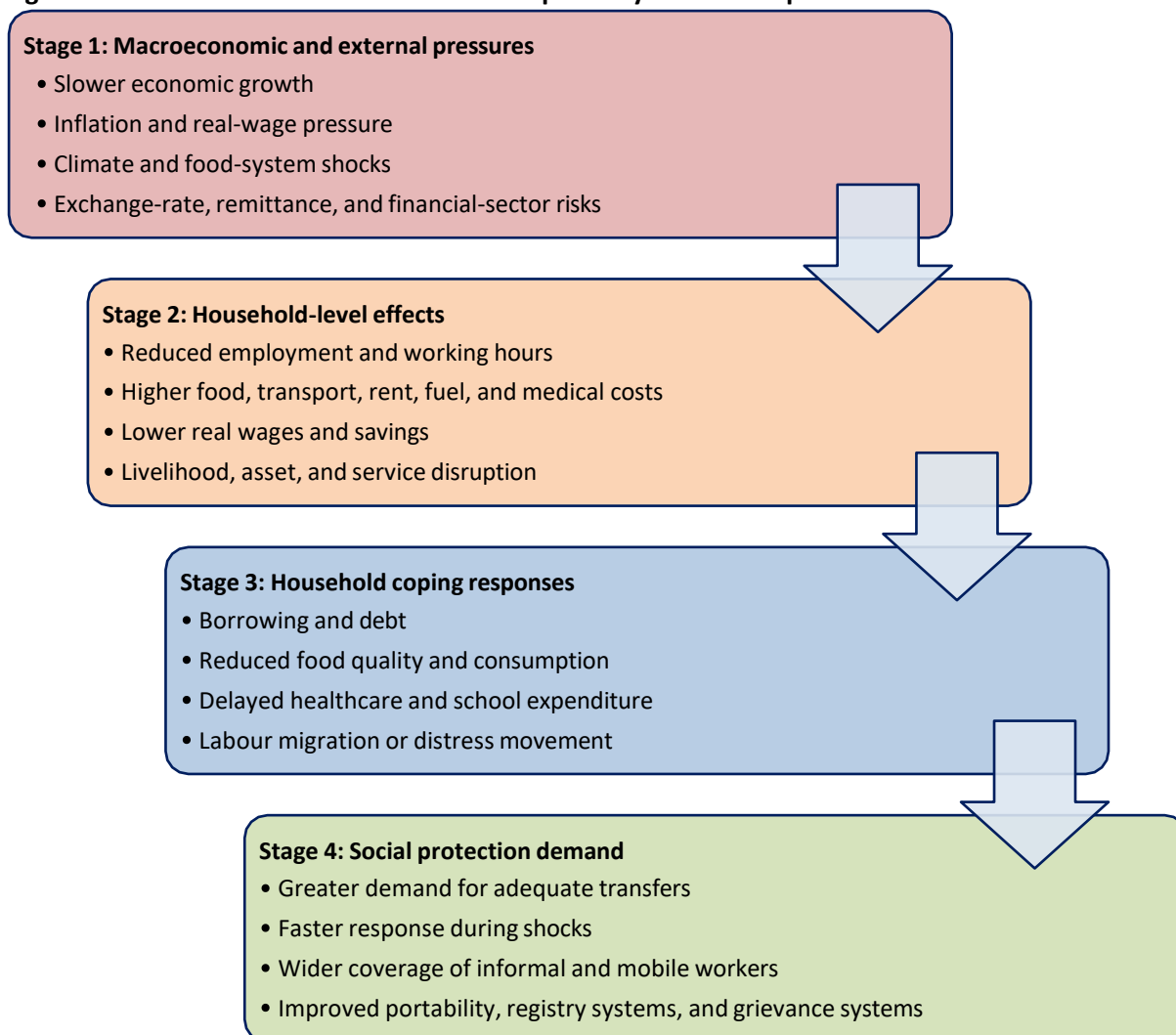
Employment and consumption impacts

The employment effects of macro shocks are being amplified by already weak investment and fragile finance. New job creation has stalled; banking-sector vulnerabilities, weak revenue mobilization, and election-related uncertainty are weighing on growth; and labour-market indicators show persistent informality and weak youth integration.⁷² Where firms postpone investment, working capital becomes more expensive, and banks retrench, household consumption is affected not only by prices but by fewer hours worked, delayed wage payments, temporary closures, and lower casual demand in construction, transport, and microenterprise activities.

Recent policy actions underscore this fragility. On 23 May 2026 BB announced a BDT 600 billion stimulus package, explicitly aimed at reviving struggling businesses, reopening idle factories, and creating about 250,000 jobs, with particular focus on export-oriented industry and services.⁷³ This came as GDP growth in the second quarter of FY2025-26 had slowed to 3.0 percent from 3.5 percent a year earlier. Whether or not the stimulus has the intended effect, its macro-policy significance is clear: the authorities judged that cyclical weakness had become serious enough to warrant a large employment-oriented support package.

The macro outlook for FY2026 and FY2027 remains uncertain, and that uncertainty itself has social protection implications. ADB’s April 2026 outlook projects Bangladesh’s GDP growth at 4.0 percent in 2026 and 4.7 percent in 2027, with inflation at 9.0 percent and 8.5 percent, respectively.⁷⁴ The IMF is somewhat more optimistic on growth, projecting 4.7 percent in FY2026, but still expects inflation to remain very high at 8.9 percent before easing in FY2027. The World Bank characterized FY2026 growth as still subdued at 3.9 percent, explicitly citing Middle East conflict and resulting macro pressures. The important conclusion is not the exact forecast midpoint. It is that all major institutions expected continued growth below Bangladesh’s earlier norm and inflation well above comfort levels.

Figure 4: Macroeconomic shock transmission pathways and social protection demand



Implications for social protection demand

Taken together, these macro conditions imply a rising need for social protection systems that can respond to both chronic labour-market insecurity and recurrent short-term shocks. High informality means that many workers remain outside contributory arrangements. Price instability raises demand for cash support even among households not conventionally considered poor. Slow investment and weak job creation increase the salience of labour-market support, especially for youth and women. Climate and geopolitical shocks create recurrent spikes in need that do not fit neatly into annual budgeting cycles.⁷⁵ These are demand-side implications of the macro evidence. They do not prescribe a reform model, but they define the operating environment within which the next national social protection policy and its subsequent implementation will function.

Macroeconomic implications for social protection systems

The social protection system is likely to operate in an environment characterised by slower growth, greater macroeconomic volatility and tighter fiscal constraints than those prevailing during earlier high-growth periods.⁷⁶ That combination changes the social protection agenda in at least five ways.

First, adequacy becomes harder to preserve. With inflation still above 8 percent and recent nominal wage growth for low-paid workers below CPI inflation, fixed nominal benefit values lose purchasing power quickly.⁷⁷ This is especially important where programmes are designed as modest supplements rather than full income replacement, because even small real-value erosions can significantly weaken their stabilizing function.

Second, coverage gaps linked to labour informality remain macroeconomically important. An 80.8 percent informal employment rate means that contributory mechanisms cannot yet be assumed to bear the main burden of income protection for the working-age population. Tax-financed assistance, temporary public support, and employment-linked services will therefore remain central to the system over the medium term, even if contributory expansion is pursued gradually.⁷⁸

Third, the spatial logic of delivery is changing. Employment growth is shifting toward peri-urban manufacturing belts, growth corridors, and metropolitan peripheries, while urbanisation continues and labour mobility intensifies. A social protection system built around static rural categories or fixed place-based entitlements will face growing difficulty serving workers whose residence, workplace, and family dependency structures are split across locations. This is analytically relevant for targeting, registry design, portability, and delivery channels.⁷⁹ The Family Card initiative will operate within a context of substantial workforce mobility, which may challenge assumptions that households are static and consistently located.

Fourth, demographic and migration changes are increasing the heterogeneity of social protection demand. Bangladesh still needs more and better jobs for a large working-age population, but it is also approaching a much faster ageing phase. At the same time, remittances are cushioning many households while exposing others to external labour-market and geopolitical risks. The result is a more complex social protection demand profile than a simple poor/non-poor distinction can capture.⁸⁰

Fifth, fiscal sustainability concerns will shape system choices whether or not they are stated explicitly in social policy documents. Weak tax collection, rising debt-service pressure, large subsidy

commitments, and prospective bank-cleanup costs reduce the margin for across-the-board expenditure expansion. At the same time, the FY2025-26 social security budget shows that Bangladesh is already committing a meaningful share of budget resources to social protection. The central issue for future strategy development is how policy choices can balance responsiveness, coherence, and financial discipline within a constrained fiscal environment.⁸¹

Demographic Dynamics and Lifecycle Change

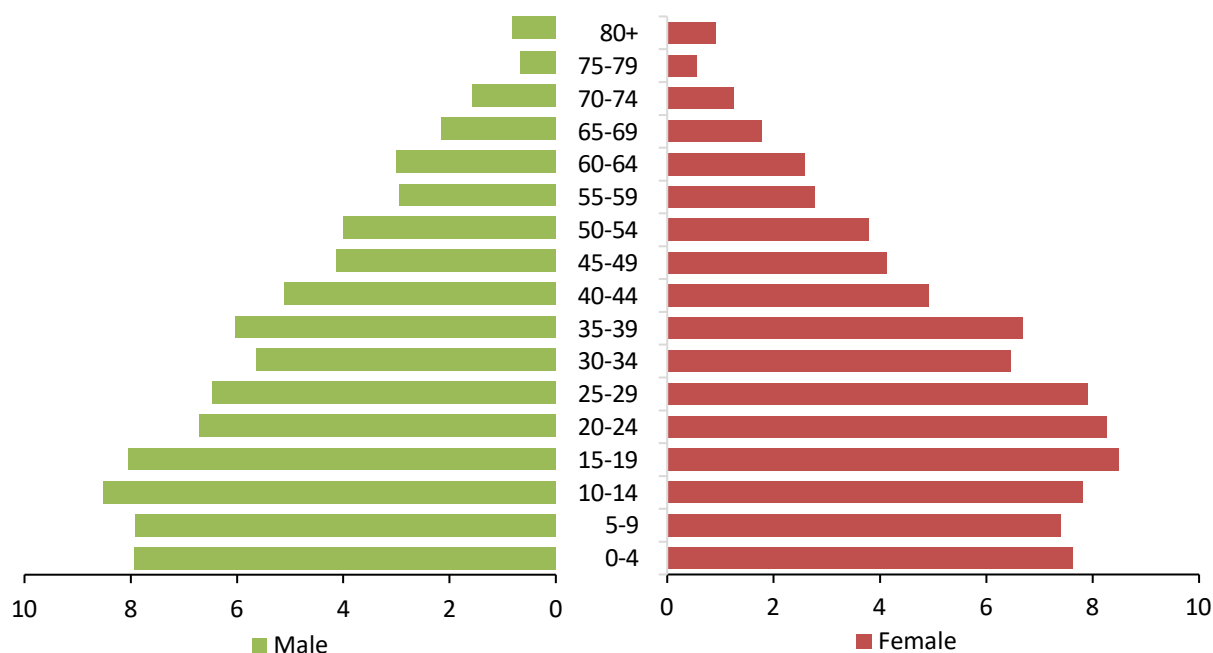
Population trends and demographic transition

Population growth and age structure

The 2022 Census recorded Bangladesh’s population at approximately 170 million, compared with 144 million in 2011. The census also reports an average annual population growth rate of 1.22 percent in 2022, lower than the average growth recorded in earlier intercensal periods. Census key indicators further show a slight female majority, with 83.35 million females and 81.71 million males enumerated, alongside 12,629 people identified as hijra. The sex ratio fell to 98.0 males per 100 females in 2022, from 100.3 in 2011.⁸² These indicators suggest that Bangladesh is experiencing a demographic transition characterised by slower population growth and changing age structures.

The age profile has shifted materially over time. Children aged 0-4 accounted for 12.87 percent of the population in 2001, 10.46 percent in 2011, and 9.44 percent in 2022. The 5-9 age group likewise declined from 13.43 percent in 2001 to 9.28 percent in 2022. By contrast, the youth population aged 15-24 rose from 18.16 percent in 2011 to 19.11 percent in 2022. The census narrative explicitly notes that the largest cohort moved from ages 5-9 in 2011 to ages 15-19 in 2022.⁸³ This shift is analytically important because it means Bangladesh is still young, but the age structure has shifted toward larger adolescent and young adult cohorts.

Figure 5: Bangladesh population by age, 2022



Using census age-group shares together with the dependency ratio, Bangladesh in 2022 can be characterized as having a large working-age population and a reduced child dependency burden relative to earlier decades. The 0-14 population accounted for 28.61 percent of the total in 2022, while the implied 65+ share was much smaller but rising. The working-age population is at about 111.2 million, children aged 0-14 at about 48.6 million, and persons aged 65+ at about 10.0 million, yielding a dependency ratio of 52.64.⁸⁴ The directional message is consistent across sources: child dependency has fallen, the working-age share is dominant, and the older population is becoming more visible in absolute terms.

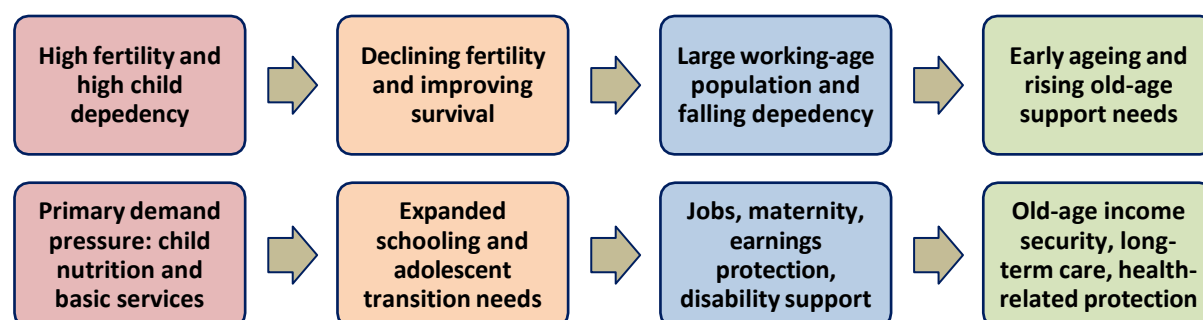
UNFPA’s 2025 Bangladesh population dashboard, which draws on the 2024 World Population Prospects revision, places the total population at 175.7 million in 2025.⁸⁵ That estimate is not directly comparable to the 2022 census count because it belongs to a different statistical series, but it confirms continued population growth beyond the census reference year. For social protection policy analysis, the main point is not the exact number but the planning implication: even with slowing fertility and lower dependency, Bangladesh will continue to manage very large absolute cohort sizes throughout the next decades.

Dependency ratios and ageing

The census records a national dependency ratio of 52.64 in 2022, down sharply from 73.0 in 2011. The rural dependency ratio fell from 77.0 to 56.09, while the urban ratio fell from 69.0 to 45.63.⁸⁶ This is one of the clearest quantitative signals of demographic transition in Bangladesh. It reflects both smaller child cohorts and a larger share of working-age people, especially in urban areas. For social protection analysis, a lower aggregate dependency ratio does not mean lower protection need. It changes the composition of need, from child-heavy dependency toward employment, maternity, disability, and eventually ageing-related risks.

World Bank indicator pages based on UN population data track the 65+ population share for Bangladesh through 2024, while the UNFPA dashboard sources its country data from the 2024 World Population Prospects (WPP) revision.⁸⁷ Together, these sources confirm that ageing is now an established trend in Bangladesh’s statistical profile, even if the country remains younger than many middle-income peers. The implication is temporal: Bangladesh continues to benefit from a favourable working-age population structure, although population ageing is expected to increase gradually over coming decades. The next social protection reform and implementation period will likely overlap with the beginning of a more pronounced increase in old-age income security and care needs.

Figure 6: Demographic transition pathways



The evidence supports a balanced reading. Bangladesh has not yet exited the demographic dividend phase, but it has moved beyond a purely child-centred demographic structure. These trends suggest that a static rural family model may no longer adequately capture the diversity of lifecycle risks. They point to the relevance of accounting for adolescent transition risks, the early stages of population ageing, and changing household structures in future social protection analysis.^{88, 89}

Table 3: Demographic indicator summary

Indicator	Value	Year
Total population	165.16 million	2022
Average annual population growth	1.22%	2022
Urban population share	31.51%	2022
Rural population share	68.49%	2022
Dependency ratio	52.64	2022
Household size	4.0 persons	2022
Total population	175.7 million	2025 ⁹⁰
Latest household labour survey available	Labour Force Survey 2024 Q4	2024 ⁹¹
Approximate overseas Bangladeshi population	~8.7 million	2024 ⁹²
Remittance inflows	about US\$30 billion	2024 ⁹³

Urbanisation and migration

Urbanisation and internal migration

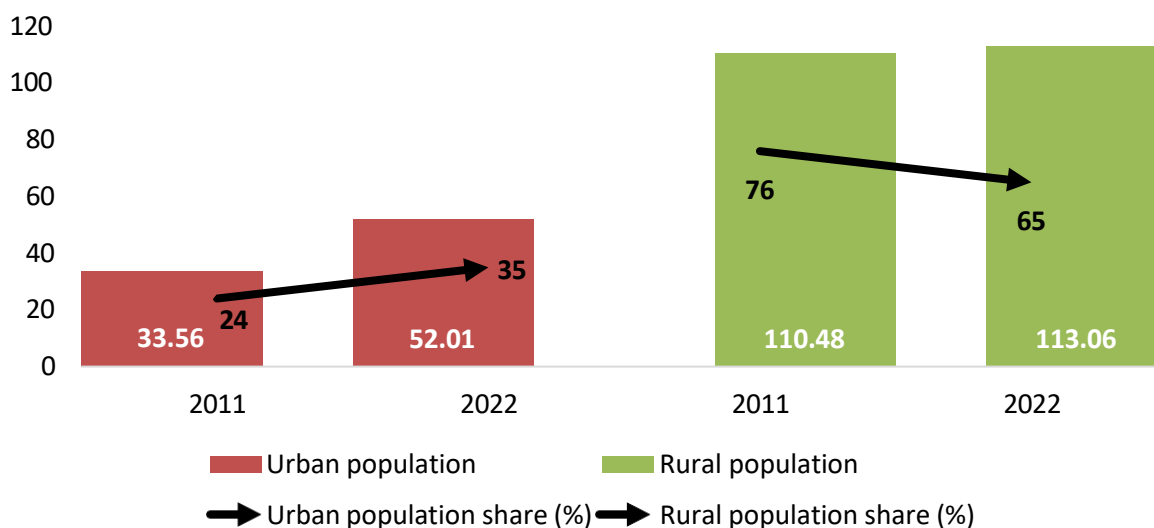
The 2022 census enumerated 52.01 million urban residents and 113.06 million rural residents. In 2011, the corresponding figures were 33.56 million urban and 110.48 million rural. This means urban population increased by roughly 55 percent between the two censuses, while rural population increased by only about 2 percent. The large difference between urban and rural population growth suggests the combined influence of rural-urban migration and settlement reclassification, although the census does not separately quantify these components. Dhaka division had both the largest rural population and the largest urban population, demonstrating the continued concentration of people and opportunity in and around the capital region.⁹⁴

This pace of urban growth changes the composition of social protection demand. Urban households are more likely to depend on cash income, rental housing, transport costs, and market-purchased food and services.⁹⁵ They may also be more administratively mobile and may pose additional challenges for delivery systems originally designed around relatively stable rural populations. As urbanisation proceeds, the operational issue is no longer only whether a household is poor or vulnerable; it is also whether that household can be identified, serviced, and retained in the system despite high mobility and informal living arrangements.

The census also reports city-corporation populations that underline metropolitan concentration, including large populations in Dhaka North, Dhaka South, and Chattogram.⁹⁶ Even without a perfect migration understanding, the census therefore points to a structural fact relevant to social protection planning: urban and peri-urban areas are likely to account for an increasing share of lifecycle

vulnerabilities, not only in rural households. Social protection analysis that uses district-level averages alone may miss these shifts.

Figure 7: Urban vs rural population and share in Bangladesh (millions and %)



International migration and remittance dynamics

Bangladesh’s demographic system is also shaped by international labour migration. Bangladesh is among the world’s largest migrant-origin countries, with about 8.7 million Bangladeshis living abroad, and the BB places remittance inflows at about USD 30.0 billion in 2024.⁹⁷ These figures are directionally consistent with the well-established macro significance of overseas migration for Bangladesh.

From a social protection perspective, international migration matters in at least three ways. First, it may help moderate domestic labour-market pressures, especially for young men in working ages. Second, it supports household consumption, housing, education, health spending, and asset accumulation through remittances. Third, it introduces exposure to destination-country shocks, recruitment costs, debt, injury, and reintegration risks.⁹⁸ These pathways do not affect all households equally, but they are important to demographic analysis because it is often used by households as a strategy for managing income risks and lifecycle transitions.

Labour force participation and workforce trends

Youth labour-market entry

Nearly 2 million young people enter Bangladesh’s labour market each year. Coupled with the census finding that the 15-24 population share rose to 19.11 percent in 2022, this indicates that the scale of youth transition pressure remains very high even as fertility declines. The social protection relevance is analytical and immediate: youth vulnerability increasingly arises not only from childhood deprivation, but from delayed, unstable, or low-quality transition into work.^{99, 100}

Women’s labour force participation

There remains a stark, persistent imbalance in the economic landscape of Bangladesh, highlighted by a significant gap in labour force participation between men and women. According to national baseline indicators, the female labour force participation rate stands at roughly 38.6% to 41.5%, whereas the male participation rate exceeds 80%.^{101, 102} This pronounced gender gap directly shapes how lifecycle

risks materialize for women, as they confront a compounding mix of structural entry barriers, career interruptions centred around marriage and childbirth, a high concentration in unpaid or low-wage family care work, and unequal domestic care responsibilities. In the context of social protection analysis, these systemic distortions carry important implications for access to contributory social protection mechanisms: they severely restrict women's capacity to build direct eligibility for contributory social security programs while increasing reliance on non-contributory forms of social protection.¹⁰³

Informality and employment insecurity

A large share of Bangladeshi workers remain outside standard formal employment arrangements, and lifecycle risk cannot therefore be understood only through formal-sector employment categories. Earnings volatility, lack of written contracts, limited access to contributory insurance, and weak enforceability of benefits continue to shape demand for social protection across youth, working ages, and older age.¹⁰⁴

The labour-market dimensions of social protection are therefore best understood as part of demographic change. Bangladesh's demographic transition has produced a large working-age population, but the social protection value of that demographic profile depends on whether youth can enter productive work, women can sustain labour-force attachment, and workers can move through employment transitions without large income collapses. Demography creates opportunity only when institutions can absorb it. That is an interpretation grounded in the census age structure, the available labour-statistics series, and the observed scale of annual labour-market entry.

Household structure and care dynamics

The 2022 census counted 41.01 million households, up from 32.17 million in 2011. Over the same period, average household size fell from 4.4 to 4.0 persons.¹⁰⁵ This is a significant demographic signal. Smaller households may reflect fertility decline, urban living arrangements, delayed co-residence, and changing family economics. For social protection systems, the significance is operational as much as social: benefit adequacy, household means-testing, dependency assumptions, and care burdens all become harder to infer from a single 'standard household' model when household size is falling and family structures are diversifying.

The census also shows differences by location: average household size remained higher in rural than urban areas, and urban households were smaller on average.¹⁰⁶ This matters because household composition and care capacity are linked to geography. Smaller urban households may face higher cash costs and weaker informal support networks, while larger rural households may still pool labour and care more easily but face different dependency ratios and service access constraints.

Care dynamics become more important as the age structure changes. A falling child share can reduce child dependency at the aggregate level, but it does not eliminate care burdens. Instead, the balance of care may shift across childcare, eldercare, disability support, and support for members with intermittent labour-market attachment. In Bangladesh, this matters particularly for women's labour-force participation and for older persons' living arrangements.^{107, 108}

Demographic implications for social protection systems

Bangladesh's social protection demand is becoming more lifecycle-differentiated. The country still has very large child and youth cohorts in absolute terms, but the demographic centre of gravity is shifting toward adolescence, working ages, and the early stages of ageing. This widens the range of risks relevant to social protection analysis, including nutrition and education for children, transition risks for youth, income instability among working-age households, and income security and care-related risks for older persons.^{109, 110}

Spatial concentration matters more than before. Urban growth has been far faster than rural growth, and dependency ratios are lower in urban than rural areas.¹¹¹ This does not mean urban areas are less vulnerable; it means vulnerability is more market-mediated, more mobile, and more closely tied to labour-market conditions and service delivery systems. For social protection policy analysis, demand is therefore best understood through both lifecycle and settlement change.

Labour-market demography is now central to social protection analysis. A large working-age population is not automatically a demographic dividend if jobs are insecure, women's participation remains constrained, and informality persists. The evidence justifies a stronger analytical focus on labour-linked risk across the lifecycle.¹¹²

Lastly, ageing is best understood as an emerging structural pressure rather than a future-only issue. Bangladesh remains younger than many comparator countries, but the direction of travel is clear in the census and international population series. Because social protection systems change slowly, the relevance of ageing to the next decades lies in anticipation rather than alarm.^{113, 114} Old-age income security, disability, and care dependencies will likely rise during the strategy period even if children and working-age adults remain numerically dominant.

Poverty, Vulnerability, and Risk Diagnostics in Bangladesh

Bangladesh enters the next decades with a dual reality. On one hand, the country has made major progress in reducing monetary poverty, expanding access to basic services, and improving literacy and consumption. On the other hand, risk has become more layered and more volatile: inequality has widened, a large share of households remain only modestly above the poverty line, and climate shocks, health costs, debt, migration pressures, and urban precarity increasingly interact rather than occur separately. The core diagnostic implication is a static 'poor versus non-poor' divide does not fully capture future social protection needs. The analysis points to the importance of identifying households facing recurrent, compound, and rapidly accumulating risks.^{115, 116, 117}

Poverty and inequality trends

Monetary poverty

The 2022 HIES places the national headcount rate at 18.7 percent under the Upper Poverty Line (UPL) and 5.6 percent under the Lower Poverty Line (LPL), with poverty clearly more pronounced in rural areas than in urban areas: 20.5 versus 14.7 percent under the upper line, and 6.5 versus 3.8 percent under the lower line. The official poverty series also shows a long-run decline from 48.9 percent in 2000 to 18.7 percent in 2022 under the upper line, and from 34.3 percent to 5.6 percent under the lower line. However, the HIES 2022 report explicitly warns that the 2022 poverty estimates are not strictly comparable with earlier rounds because of substantial questionnaire and measurement

changes. To address that issue, the report recalculates a 2022-consistent 2016 benchmark and estimates that poverty would have been 26.4 percent in 2016 and extreme poverty 9.3 percent. On that like-for-like basis, poverty still fell substantially between 2016 and 2022, but the decline is better interpreted as real yet methodologically qualified. Poverty depth also remains non-trivial: the poverty gap in 2022 was 3.8 percent under the upper line and 0.9 percent under the lower line, with deeper shortfalls in rural than urban Bangladesh.¹¹⁸

Inequality

Poverty reduction has not been matched by a commensurate improvement in distribution. The income Gini coefficient rose from 0.458 in 2010 to 0.482 in 2016 and 0.499 in 2022, while the consumption Gini rose from 0.321 to 0.324 and then 0.334. The top decile captured 40.92 percent of total income in 2022, while the bottom decile received only 1.31 percent; the top 5 percent alone captured 30.04 percent of total income. Urban inequality is especially sharp: the 2022 urban income Gini reached 0.539, compared with 0.446 in rural areas, and the urban consumption Gini reached 0.356.¹¹⁹ This matters for social protection diagnostics because lower urban poverty rates can mask high concentrations of deprivation, insecurity, and exclusion among low-income renters, casual workers, and slum residents.

Table 4: Income Gini Co-efficient, 2016 to 2022

Deciles of Income and Gini Coefficient	HIES 2022			HIES 2016		
	National	Rural	Urban	National	Rural	Urban
Lower 5%	0.37	0.37	0.48	0.23	0.25	0.27
Decile-1	1.31	1.41	1.45	1.01	1.06	1.16
Decile-2	2.86	3.17	2.61	2.83	3.00	2.99
Decile-3	3.88	4.40	3.41	4.04	4.33	4.18
Decile-4	4.82	5.49	4.17	5.13	5.47	4.99
Decile-5	5.81	6.62	5.06	6.23	6.63	5.91
Decile-6	6.92	7.85	6.12	7.51	7.95	7.17
Decile-7	8.36	9.32	7.55	9.12	9.44	8.35
Decile-8	10.49	11.49	9.87	11.13	11.78	10.49
Decile-9	14.62	15.32	14.52	14.84	15.49	13.31
Decile-10	40.92	34.95	45.23	38.16	34.84	41.44
Top 5%	30.04	24.22	33.48	27.89	24.25	32.12
Gini Co-efficient	0.499	0.446	0.539	0.482	0.454	0.498

Multidimensional poverty

A multidimensional view shows broad improvement in living conditions, but also persistent deprivation that monetary measures alone understate. HIES 2022 reports that 99.3 percent of households had access to electricity, 92.3 percent to improved toilet facilities, and 96.1 percent to improved drinking water sources. Literacy among the population aged 7 and above rose to 74.0 percent from 65.6 percent in 2016. Average calorie intake increased to 2,393 kcal per person per day, and diets became somewhat more diversified, with increased consumption of vegetables, fish, meat, milk products, and fruit. Yet this progress coexists with other deficits: medical spending absorbed 6.91 percent of average household consumption in 2022, up from 4.54 percent in 2016; only 14.12 percent

of households reported opening a bank account in the preceding 12 months; and 5.71 percent of the population reported some form of functional difficulty.¹²⁰ In practical terms, Bangladesh's deprivation profile is increasingly concentrated in quality of employment, health financing, disability, care burdens, and resilience to shocks, rather than only in basic service access.

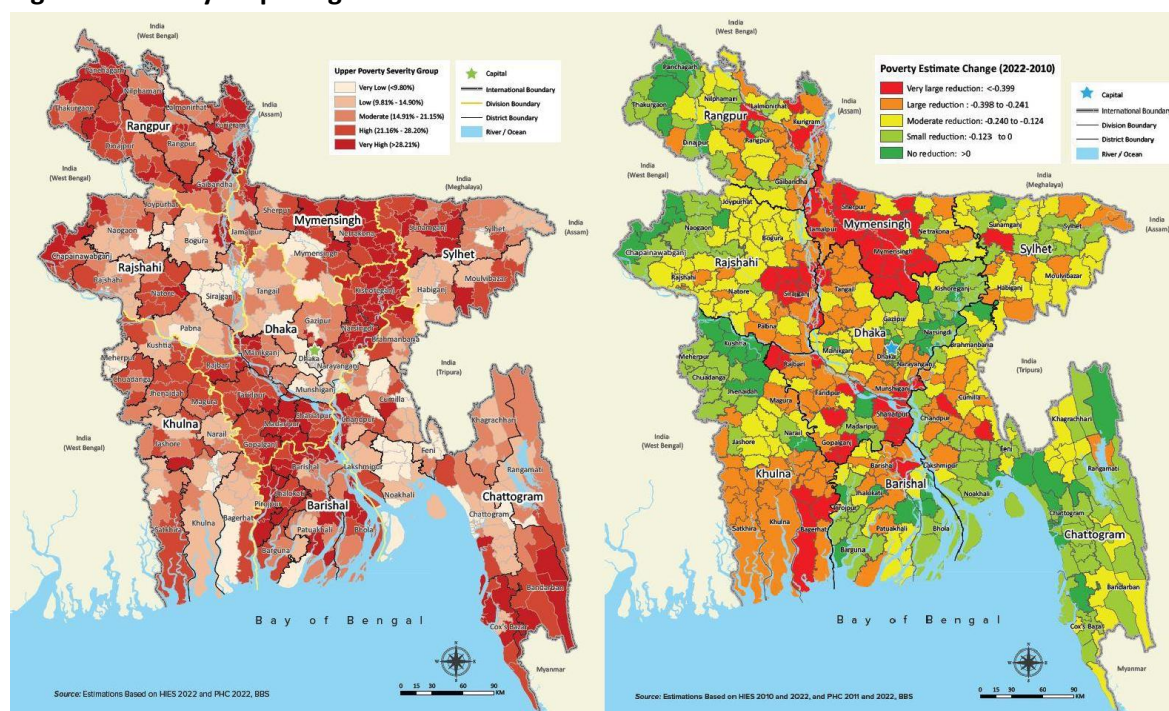
Regional disparities

Poverty has become more uneven across divisions. In 2022, Barishal had the highest headcount rate under both poverty lines, at 26.9 percent under the upper line and 11.8 percent under the lower line. Rangpur followed with 24.8 percent and 10.0 percent, while Mymensingh also remained elevated at 24.2 percent and 10.0 percent. Khulna recorded the lowest poverty under the upper line at 14.8 percent, while Dhaka and Khulna recorded the lowest lower-line poverty at 2.8 percent and 2.9 percent, respectively. These differences matter because they overlap with distinct risk ecologies: coastal and riverine exposure in Barishal and Khulna, flood and erosion risks in Rangpur, and labour-market transition pressures in Dhaka and Chattogram. The strikingly high urban poverty rate in Rangpur, at 29.9 percent under the upper line, is a reminder that urbanisation is not automatically protective.¹²¹

A closer look at the decadal snapshot between 2010 and 2022 confirms that poverty reduction is widespread: nearly 90% of all upazilas experienced a decline in poverty incidence, yielding a median reduction of 15 percentage points. Interestingly, the largest drops occurred in upazilas that initially held the highest poverty rates in 2010, demonstrating a clear convergence effect. Despite these positive changes, profound geographic and regional disparities continue to divide the country. Small area estimation mapping demonstrates that poverty distribution varies greatly by location, with upazila-level poverty rates ranging from a prosperous 1 percent up to an acute 63 percent.¹²² Stratifying these sub-national administrative units into quintiles exposes stark lines of economic inequality.

Divisions such as Chattogram, Khulna, and Rajshahi boast a heavy concentration of districts and upazilas within the wealthier first and second quintiles, reflecting stronger economic stability. Conversely, the historical pockets of deprivation in the northern and southern frontiers remain entrenched. The Rangpur and Barishal divisions exhibit a significant clustering of districts and upazilas in the fourth and fifth quintiles, representing 'high' to 'very high' poverty rates. Furthermore, the data reveals stark intra-regional contrasts; the Dhaka division simultaneously contains a huge share of the country's wealthiest upazilas alongside distinct pockets of severe deprivation. These spatial divides indicate that, while macro-level progress is evident, local conditions vary substantially and have implications for geographically differentiated analysis and policy responses.

Figure 8: Poverty map Bangladesh in 2022



Household vulnerability dynamics

Income vulnerability

Average household living standards improved in nominal terms, but buffers remain thin for many families. HIES 2022 reports average monthly household income of BDT 32,422 and average monthly total expenditure of BDT 31,500, leaving only a narrow average margin and implying limited room for absorbing shocks, especially when income is irregular. Vulnerability rises sharply with household size. Under the upper poverty line, the headcount rate was 6.8 percent for households with 1-2 members, 13.3 percent for those with 3-4 members, 21.8 percent for those with 5-6 members, and 29.2 percent for those with 7-8 members. Education and assets are similarly protective: households headed by an illiterate person had a 26.9 percent poverty rate under the upper line, compared with 14.2 percent for literate heads; landless households had a poverty rate of 25.8 percent, compared with only 3.9 percent among households owning 7.5 acres or more.¹²³ These are classic markers of structural vulnerability: larger dependency loads, low human capital, and low asset ownership continue to define many households which remain vulnerable to falling into poverty when exposed to economic or environmental shocks.

Informality and economic insecurity

Even without a full labour-informality module in the uploaded materials, vulnerability is concentrated in low-security occupations typically associated with informal, casual, or low-productivity employment. At the national level in 2022, poverty under the upper line was 22.6 percent for service workers, 22.2 percent for production, transport, and related workers, and 22.1 percent for agriculture, forestry, and fisheries. In rural areas, service workers had a poverty rate of 25.5 percent and production/transport workers 24.7 percent. These occupations generally lack stable earnings, formal insurance, and predictable wage progression. Economic insecurity is further visible in household

financial strategies: 37.03 percent of households reported having a loan account with a financial institution and/or friends, 21.30 percent had deposits with microfinance or financial institutions, 6.91 percent had deposits with informal financial institutions, and only 14.12 percent had opened a bank account in the previous 12 months. In other words, many families manage instability through debt, informal finance, and small-scale cash-flow management rather than through savings or formal insurance.¹²⁴

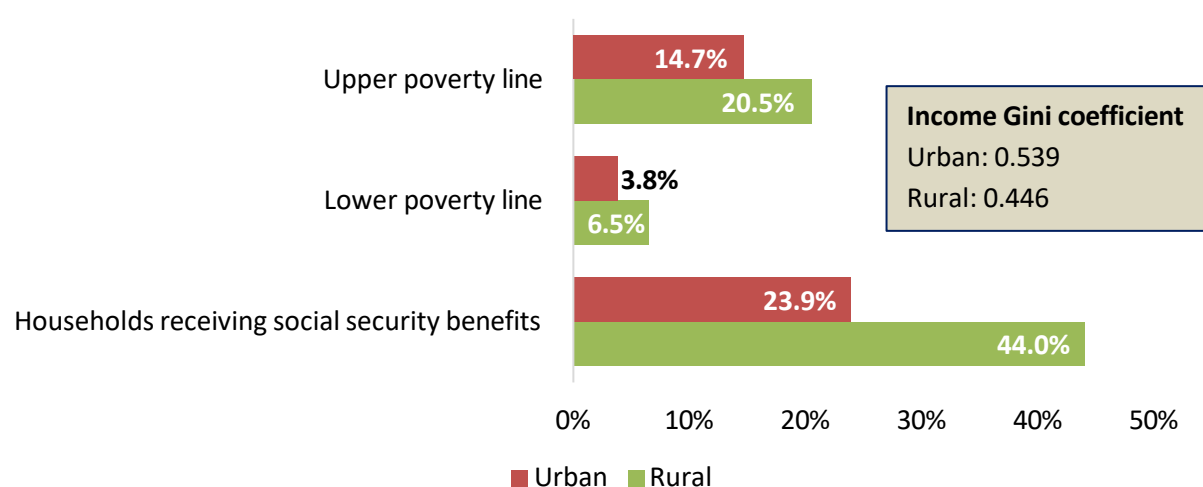
Near-poor and transient vulnerability

The long-term decline in poverty does not mean that poverty risk has become small. On the contrary, the back-calculated 2016-to-2022 decline suggests that many households likely moved only modestly above the poverty line. This is consistent with a low but still meaningful poverty gap, high inequality, and the concentration of risk among households with low education, few assets, and unstable occupations. Access to remittances is an important coping and mobility strategy: 10.47 percent of households reported that at least one member had migrated in the last five years, and 8.33 percent reported migration abroad. Among migrants, 94.69 percent were male, and the average remittance received per household in the preceding 12 months was BDT 210.54 thousand. Migration and remittances clearly help smooth consumption, but they also reflect the absence of sufficient secure domestic livelihoods, and they can create new forms of exposure to labour-market disruptions, recruitment costs, and household dependency on a single earner.¹²⁵

Social protection as a buffer, but unevenly distributed

Social protection coverage expanded between 2016 and 2022: the share of households receiving benefits from social security programs rose from 27.8 percent to 37.6 percent nationally. Yet the distribution is highly uneven. In rural areas, 44.0 percent of households received benefits, compared with only 23.9 percent in urban areas.¹²⁶ Beneficiary rates also vary widely by division, from 75.2 percent of program beneficiaries in Barishal to only 29.7 percent in Dhaka. This matters because many of the new risks facing Bangladesh are urban, mobile, and informal. A system designed primarily around rural chronic poverty may miss growing needs among the urban near-poor, renters, informal workers, newly displaced households, and crisis-affected migrants. Figure 9 highlights the contrast between lower average urban poverty rates and lower urban social protection coverage.

Figure 9: Rural-urban comparison of poverty and social protection coverage, 2022



Climate and environmental risks

Floods, cyclones, and river erosion

Bangladesh's poverty diagnostics cannot be separated from geography. Climate hazards are not marginal shocks; they are recurrent stressors that shape household welfare trajectories. Recent evidence illustrates the scale. Flooding in 2024 affected around five million people across 11 districts, left more than 580,000 families marooned, and damaged crops worth about BDT 33.5 billion, affecting 1.4 million farmers. Earlier in June 2024, monsoon flooding stranded more than two million people, including about 772,000 children, while damaging schools, clinics, farmland, and local infrastructure. River erosion adds a slower but equally destructive mechanism of asset loss, repeated displacement, and livelihood fragmentation. One in seven Bangladeshis could be displaced by climate-related disasters by 2050.¹²⁷ For social protection purposes, this means that hazard exposure is not only a humanitarian issue; it is a major driver of chronic poverty, recurrent poverty, and spatial redistribution of vulnerability.

Regional exposure and poverty overlap

The fact that Barishal records the highest poverty rate in 2022 is not analytically separable from its exposure to coastal hazards, salinity intrusion, and cyclone-related disruption. Likewise, Rangpur and riverine northern areas carry distinct erosion, flood, and seasonal livelihood risks. Climate shocks do not produce identical welfare effects everywhere; they interact with pre-existing poverty structures, asset ownership, remittance dependence, and the local labour market. Poor households lose more from the destruction of a small house, a fishing net, a day's wage, a few decimals of land, or one season's crop than better-off households lose from a similar event, because they have fewer recovery channels. This indicates the value of interpreting hazard maps and poverty maps together in social protection diagnostics and policy analysis.^{128, 129}

Climate displacement and urban vulnerability

Increasing displacement is already visible. Bangladesh registered 2.4 million internal displacements due to natural disasters in 2024, the fourth consecutive annual increase. Many displaced households move not into secure formal labour markets, but into informal urban settlements, where new risks emerge: overcrowding, insecure tenure, weak drainage, fires, disease exposure, and weak access to regular social protection. A 2025 fire in Korail, one of Dhaka's largest slums, left thousands homeless; many residents there were climate refugees or people driven by rural poverty and surviving through daily labour such as rickshaw pulling, domestic work, and cleaning. These examples are illustrative rather than nationally representative, but they capture a broader transition already visible based on 2022 data: urban poverty is lower on average than rural poverty, yet urban inequality is much higher, and urban households are less likely to receive social security benefits.^{130, 131}

Food security and livelihood impacts

Bangladesh's food and nutrition indicators improved in 2022: calorie intake increased, and average diets became more diverse. But average improvement should not obscure exposure to food-system shocks. Food still accounted for 45.76 percent of household consumption nationally and 50.08 percent in rural areas, meaning that food price increases directly squeeze real welfare. That sensitivity was made visible in 2024, when floods destroyed around 1.1 million metric tons of rice, contributing to an

estimated BDT 45 billion in national agricultural losses and forcing policy responses through imports. For households with low savings, some debt, and high food-budget shares, such shocks can quickly reverse prior poverty exits. This is especially true for landless labourers, tenant farmers, fishers, and female caregivers trying to stabilize diets while incomes fall.^{132, 133}

Heat and emerging climate-health risks

Bangladesh's climate-risk profile is widening beyond floods and cyclones. In 2025, heat-related illness and productivity losses cost Bangladesh up to USD 1.78 billion in 2024, equivalent to about 0.4 percent of GDP, and wiped out roughly 25 million workdays.¹³⁴ Dhaka's heat index was reported to be rising faster than the national average. For poor and near-poor households, extreme heat is not only a health event; it is a labour-income shock, particularly for construction workers, street vendors, transport workers, domestic workers, and others whose earnings depend on daily physical activity. This has potential long-term effects on health and productivity, that broadens the case for adaptive social protection beyond classic disaster response.

Health and social risks

Health shocks and expenditure risks

HIES 2022 data shows that health risk is both epidemiological and financial. Among people with chronic illness, the largest reported categories were gastric ulcer (20.79 percent), blood pressure (13.22 percent), arthritis/rheumatism (12.18 percent), respiratory disease/asthma/bronchitis (8.47 percent), diabetes (8.25 percent), and chronic heart disease (7.63 percent). At the same time, the treatment pattern suggests a fragmented and often privately financed care pathway: 44.62 percent sought treatment from pharmacies or dispensaries, 13.12 percent from private clinics or hospitals, and 13.00 percent from qualified doctors' chambers, while only small shares used community clinics, union-level facilities, or public health workers. Health shocks can deepen household vulnerability and increase the risk of impoverishment. The budgetary effect is visible in household consumption: medical spending rose to 6.91 percent of average consumption in 2022 from 4.54 percent in 2016.¹³⁵ Taken together, these patterns indicate that illness can still trigger direct expenditure shocks, delayed treatment, or low-quality treatment among vulnerable households.

Disability and social exclusion

Functional difficulty affects a meaningful share of the population and is more prevalent in rural areas. In 2022, 5.71 percent of the population had at least one type of functional difficulty, including 6.05 percent in rural areas and 4.96 percent in urban areas. Female prevalence was slightly higher than male prevalence, at 5.92 versus 5.50 percent. The majority had 'some' difficulty, but 1.36 percent had 'severe' difficulty and 0.16 percent were fully unable in at least one domain.¹³⁶ The most widespread difficulties were eyesight and walking/climbing, which are especially consequential for schooling, wage work, mobility, self-care, and access to services. From a social protection policy perspective, this is a strong argument for treating disability not as a narrow categorical issue but as a cross-cutting source of income loss, extra costs, and social exclusion.

Care burdens and dependency

Bangladesh is still in a relatively favourable demographic phase, but care needs are changing in form. In 2022, the demographic dependency ratio stands at 52.28, down from 59.21 in 2016, confirming a

still-open demographic dividend window.¹³⁷ Yet there is a rising share of older age groups and growing longevity. This matters because dependency is increasingly linked not only to the number of children but also to chronic illness, disability, and long-term care needs. The chronic disease profile suggests rising medically intensive care demands, and female burden is visible in morbidity patterns: women recorded higher shares than men in blood pressure and arthritis among chronic illnesses, and slightly higher rates of functional difficulty overall. So even as the aggregate dependency ratio falls, household-level care burdens may become heavier, more gendered, and more expensive.

Infectious disease as a poverty amplifier

Bangladesh’s recent experience with vector-borne and water-borne disease also strengthens the case for integrating health risk into social protection diagnostics. The 2023 dengue outbreak was the worst on record, with more than 321,000 infections and 1,705 deaths, while severe flooding in 2024 increased concerns about diarrheal disease and skin infections in affected districts.¹³⁸ Such outbreaks disproportionately affect households in dense urban areas, flood-affected regions, and settlements with weak drainage, unsafe water, or unstable income. In these settings, disease outbreaks amplify loss of earnings, increase out-of-pocket spending, and generate school disruption and care burdens for women.

Differential vulnerability across population groups

Table 5 summarises selected indicators that illustrate how vulnerability is distributed across population groups, household types, and livelihood conditions.

Table 5: Core vulnerability indicators by population group and household characteristic

Population /characteristic	Evidence	Relevance
Large households	UPL poverty rate of 29.2% among households with 7-8 members	Larger household size is associated with higher dependency burdens and poverty risk
Households headed by persons with low education	UPL poverty rate of 26.9% among households headed by an illiterate person	Low education remains closely associated with household vulnerability
Landless households	UPL poverty rate of 25.8%	Limited productive assets reduce household resilience to shocks
Service workers	UPL poverty rate of 22.6%	Low-security employment is associated with elevated poverty risk
Production and transport workers	UPL poverty rate of 22.2%	Informal and insecure occupations remain important vulnerability channels
Persons with functional difficulty	5.71% of the population reported at least one functional difficulty	Disability can generate both income loss and additional household costs
Migrant households	10.47% had a migrant member; 8.33% reported overseas migration	Migration supports consumption but may also involve debt, recruitment costs, and external exposure

Population /characteristic	Evidence	Relevance
Female-headed households	UPL poverty rate of 14.1%, compared with 19.1% for male-headed households	Household headship alone is not a reliable proxy for women’s wider economic vulnerability
Older persons	Approximately 10 million persons aged 65 and above in 2022	Ageing-related income, health, disability, and care risks will become increasingly relevant

Women and female-headed households

Of importance, and perhaps a sensitive issue, HIES 2022 produced an important but easily misunderstood result: female-headed households had a lower poverty rate than male-headed households in 2022, at 14.1 versus 19.1 percent under the UPL.¹³⁹ This indicates that household headship alone is a weak targeting proxy; although it does not mean that women are less vulnerable overall. Gendered vulnerability is still visible in other indicators. Female prevalence of functional difficulty is slightly higher than male prevalence, and women show higher shares of blood pressure and arthritis among reported chronic illnesses. Female migration remains very low: only 5.31 percent of migrants were women. Read together, these patterns suggest that many women remain more tied to place, more exposed to unpaid care obligations, and less able to offset shocks through labour mobility.

Children and youth

Children and youth represent a large share of Bangladesh’s population, but their vulnerability pathways differ significantly across the lifecycle. For social protection purposes, risks affecting young children are often distinct from those affecting adolescents and young adults, requiring different analytical and policy considerations.

For children, vulnerability is strongly shaped by household poverty, nutrition, caregiving capacity, health risks, and exposure to environmental shocks. Climate-related disasters can disrupt schooling, damage health services, reduce household incomes, and increase food insecurity, with long-term consequences for child development and human capital formation. Flooding in June 2024 affected approximately 772,000 children, while the August-September 2024 flood emergency led UNICEF to estimate that around two million children were at risk.¹⁴⁰ Health shocks have also been significant. The 2023 dengue epidemic, the deadliest on record in Bangladesh, disproportionately affected children and expanded well beyond traditional urban hotspots. These risks suggest that child vulnerability extends beyond current income poverty and includes broader threats to nutrition, health, care, education, and developmental outcomes. The policy implication is that for children and youth, vulnerability is not only about current poverty status. It is about nutrition, climate exposure, education disruption, disease, and whether the transition from school to work produces secure livelihoods or prolonged precarity.

Additional child vulnerability is visible among street-connected children, who often sit at the intersection of poverty, family instability, migration, urban exclusion, informal work, violence, and weak access to public services. Evidence from Bangladesh indicates that many street-connected children experience irregular school participation, insecure shelter, hazardous work conditions, lack

of formal documentation, and limited engagement with mainstream social protection programmes. These barriers are particularly important in urban settings where programme eligibility, beneficiary identification, and service delivery mechanisms frequently assume more stable household structures and residential status. As a result, street-connected children may remain among the least visible groups within social protection systems despite facing some of the highest levels of cumulative risk and exclusion.

For adolescents and young adults, vulnerability increasingly centres on the transition from education into productive employment and independent livelihoods. Bangladesh continues to experience pressures related to youth unemployment, underemployment, skills mismatches, and labour-market informality. Many young people face prolonged periods of economic insecurity before securing stable employment, while others are pushed toward migration as a livelihood strategy. Youth frustration over limited employment opportunities became particularly visible during the 2024 anti-quota protests, which reflected broader concerns regarding labour-market access and economic mobility. From a social protection perspective, youth vulnerability is therefore linked not only to household poverty but also to risks associated with school discontinuity, NEET status, insecure labour-market entry, migration pressures, and prolonged exposure to informal and low-quality employment. These factors can shape lifetime earnings, economic resilience, and future vulnerability trajectories.

Older persons

Older persons face a distinct set of vulnerability risks that are likely to become increasingly important over the next period of social protection policy. While poverty among older persons is often associated with declining labour income and retirement from economic activity, vulnerability in later life is shaped by a broader combination of factors including healthcare expenditures, disability, widowhood, social isolation, and the availability of family-based care and support. As individuals age, income insecurity often becomes intertwined with rising care needs and increased exposure to health-related shocks, creating forms of vulnerability that are not adequately captured through income measures alone.

Bangladesh's demographic transition suggests that these issues will become progressively more significant over time. The 2022 census recorded approximately 10 million people aged 65 years and above, while the working-age population accounted for 65.5 percent of the population and the overall dependency ratio declined to 52.64. Although Bangladesh continues to benefit from a large working-age population, the age structure is gradually shifting, and the number of older persons is expected to increase substantially over the coming decades. This creates both opportunities and risks. A larger working-age population can support economic growth and savings, but over time a growing elderly population will place greater pressure on households, care systems, healthcare services, and social protection arrangements.

Healthcare costs are likely to become an increasingly important driver of vulnerability among older persons.¹⁴¹ Chronic illness, disability, reduced mobility, and long-term care needs can create significant financial pressures for households, particularly where social insurance coverage remains limited. Older women may face additional risks due to longer life expectancy, lower lifetime earnings, widowhood, and greater dependence on family support networks. For many households, ageing-

related vulnerability therefore reflects not only the circumstances of the older person themselves but also the caregiving responsibilities and financial burdens placed on working-age family members.

A growing body of international research on demographic ageing highlights that ageing societies often experience rising old-age dependency, increased healthcare and care-service demands, slower labour-force growth, and greater pressure on pension and income-support systems. The implications of ageing extend beyond the welfare of older persons and increasingly affect economic productivity, fiscal sustainability, intergenerational transfers, and household resilience.¹⁴² For Bangladesh, ageing is increasingly relevant to the forthcoming social protection period rather than being solely a longer-term concern. Rather, it represents an emerging vulnerability pathway that will become increasingly relevant throughout the next social protection period and beyond.

Persons with disabilities

Persons with disabilities face overlapping disadvantages in income earning, mobility, schooling, healthcare access, and social participation. A sizable population with functional difficulty and a concentration in rural areas, where service access is often weaker and public transport, rehabilitation support, and assistive environments are more limited.¹⁴³ The severity breakdown also matters: a policy lens focused only on the fully unable would miss a larger group with some or severe difficulty who may still be working, schooling, or caregiving, but under substantial constraints and extra costs.

Urban poor and informal workers

The urban diagnostic is one of the most important shifts for the next two decades. Although urban poverty rates remain lower than rural poverty rates on average, urban inequality is higher, housing conditions are often more precarious, living costs are substantially greater, and access to social protection remains comparatively limited. HIES 2022 shows that only 23.9 percent of urban households received social security benefits, compared with 44.0 percent of rural households. Urban service workers had a poverty rate of 17.8 percent under the UPL, with even higher rates observed among certain vulnerable occupational groups. These figures suggest that poverty measures alone do not fully capture the economic insecurity experienced by many urban households.

The lived reality of this insecurity is visible within informal settlements and low-income urban communities. Residents often depend on unstable daily labour, small-scale informal businesses, transport services, domestic work, or other forms of irregular employment that provide limited protection against income shocks. Many households have little capacity to absorb disruptions caused by illness, loss of employment, rising living costs, natural hazards, fires, or forced displacement. The lived reality of this insecurity is visible in informal settlements: Korail's residents, many of them climate migrants or rural poor, survive through low-paid daily labour and can lose everything in a single fire or eviction-like event.^{144, 145}

An additional challenge is the changing geography of vulnerability associated with rapid urbanisation and metropolitan expansion. Recent analysis indicates that employment growth, population movement, and economic activity are increasingly concentrated in peri-urban and administratively rural areas surrounding major urban centres, particularly within the broader Dhaka metropolitan region. However, infrastructure investment, service provision, transport connectivity, and urban planning have not always kept pace with this expansion. As a result, growing numbers of households

are concentrated in areas characterised by inadequate housing, weak service access, environmental risks, and insecure livelihoods.¹⁴⁶ In some locations, settlement growth has expanded into flood-prone and climate-exposed areas, creating new forms of vulnerability at the intersection of urbanisation and climate risk.

These trends highlight an emerging policy challenge for social protection systems. Traditional rural-urban classifications are becoming less effective in identifying where vulnerable populations live and work, particularly as economic activity and population growth spill across administrative boundaries. Many peri-urban households exhibit characteristics associated with both rural and urban poverty, including informal employment, limited access to services, insecure tenure arrangements, and exposure to environmental hazards. The urban poor are therefore not simply 'less poor rural people in cities'; they face a distinct and evolving risk regime that social protection systems have historically underserved. These changing spatial patterns are an important consideration for future social protection analysis, particularly in relation to where poverty and vulnerability are increasingly concentrated.

Migrant workers and migrant-dependent households

Migrant workers and migrant-dependent households represent a distinct vulnerability profile that is not fully captured through conventional poverty or labour-market categories. HIES 2022 reports that 10.47 percent of households had at least one member who migrated during the previous five years, including 8.33 percent with migration outside Bangladesh, while remittances remain an important source of household income and consumption smoothing. The World Bank similarly notes that rising remittance inflows helped cushion household welfare during a period of domestic labour-market stress and slowing growth. At the same time, migration often involves significant recruitment costs, borrowing, and debt obligations that can leave households financially exposed before migration earnings materialise. Remittance dependence can therefore function both as a resilience mechanism and as a source of vulnerability when employment conditions deteriorate in destination countries, geopolitical instability disrupts labour markets, or migrants are forced to return unexpectedly. Return and reintegration risks remain particularly significant for workers with limited savings, outstanding migration-related debt, or skills that are not easily absorbed into domestic labour markets. These factors highlight a partial mismatch between the risk profile of migrant workers and the predominantly domestically oriented structure of existing social protection programmes, which often provide limited coverage across the migration cycle.

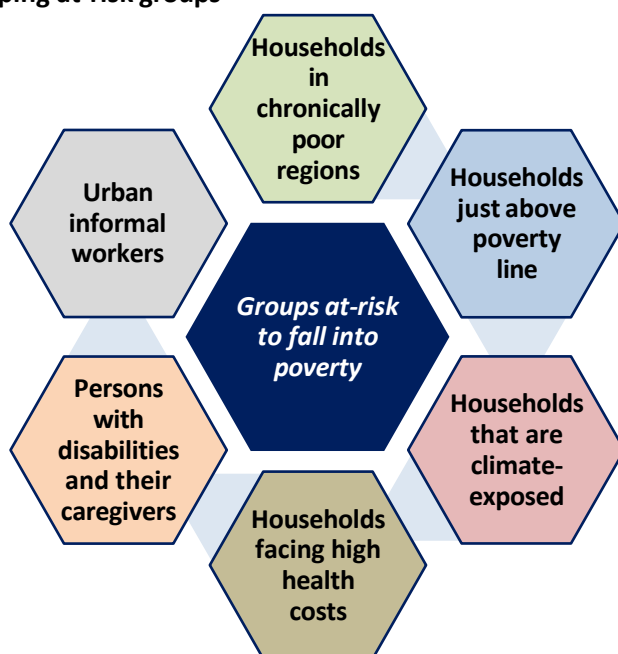
Vulnerability pathways and risk accumulation

The strongest finding from this diagnostic is that vulnerability in Bangladesh is cumulative. It follows recognizable pathways. A household may begin with one or more structural disadvantages, little or no land, a large household size, low education, casual or seasonal work, or residence in a hazard-prone area. It then experiences a shock: flood damage, a health emergency, crop loss, heat-related work disruption, river erosion, or sudden price spikes. To cope, it borrows, reduces food quality, draws on remittances, withdraws children from school intermittently, or sends a member away for work. If the household is rural, repeated shocks may push it into distress migration; if urban, the family may end up in an informal settlement with lower access to regular social protection and higher exposure to fire, disease, and rent pressure. Each stage increases the probability that the next shock will be more damaging.^{147, 148}

Several HIES indicators fit this accumulation logic closely. Large households, illiterate household heads, landless households, and workers in service, agriculture, and production/transport occupations all have markedly higher poverty rates. Medical spending has risen as a share of consumption. A large minority of households are borrowing. Social protection has expanded, but urban coverage lags. Migration, especially male migration, remains an important coping mechanism. These are not separate facts; together they describe a society where many households live with low reserves and depend on a fragile balancing act between labour income, informal finance, social transfers, and mobility.¹⁴⁹

For the next generation of national social protection strategy, the central implication is clear. Future vulnerability diagnostics may need to move beyond static poverty status toward a layered risk architecture that identifies the following overlapping groups: households in chronically poor regions; households just above the poverty line with low assets and unstable earnings; climate-exposed and repeatedly displaced households; households facing high health and care costs; persons with disabilities and their caregivers; and urban informal workers with weak access to regular social protection. A strategy built only around current poverty headcounts will miss a large share of the population most likely to fall.^{150, 151}

Figure 10: New overlapping at-risk groups



Lifecycle risk profiles and social protection relevance

The preceding analysis shows that vulnerability in Bangladesh is shaped by multiple and interacting risks. These risks they can be organised across the lifecycle. This does not imply that each population group faces only one type of risk. Rather, it shows how exposure, transmission into poverty, and social protection relevance differ by age, household role, disability status, and life stage. Health shocks, climate-related disasters, inflation, and employment disruption cut across all groups, but their effects are mediated through different household responsibilities, income sources, care needs, and access barriers.

Table 6: Lifecycle social protection groups

Lifecycle group	Main risks	Typical transmission channels into poverty	Social protection relevance
Pregnancy and early childhood, including mother and pre-born to age 5	Maternal health risks, malnutrition, low birth weight, inadequate antenatal and postnatal care, poor early stimulation, food insecurity, climate and disease shocks	Household income loss reduces food quality and care access; health spending increases debt; maternal illness affects care and earning capacity; climate shocks disrupt nutrition, health services, and safe water	Social protection has high relevance for protecting nutrition, maternal health, early childhood development, and household consumption during a critical period of human capital formation
School-age children, 5 to 15	School discontinuity, child labour, malnutrition, disease outbreaks, disaster-related school disruption, violence, documentation gaps, street connection	Poverty and shocks increase pressure to withdraw children from school or send them into work; displacement and lack of documentation reduce programme access; illness and disaster interrupt learning	Social protection is relevant for sustaining school participation, reducing negative coping strategies, supporting poor households with children, and improving reach to excluded groups such as street-connected children
Youth transition to work, 15 to 24	NEET status, unemployment, underemployment, skills mismatch, informal work, unsafe migration, social frustration linked to limited job prospects	Weak labour-market absorption delays income generation; poor-quality jobs limit savings and resilience; migration costs create debt; prolonged job insecurity affects future earnings trajectories	Social protection relevance is linked to the school-to-work transition, labour-market inclusion, skills-linked support, temporary income insecurity, and reducing the risk of long-term informal or precarious employment
Working-age adults, 24 to 64	Informal employment, unstable income, illness, workplace injury, unpaid care burden, climate-disrupted livelihoods, inflation, debt, migration pressure	Income shocks reduce consumption and savings; health and care costs increase borrowing; informal workers lack paid leave, insurance, and employment protection; disasters destroy assets and livelihoods	Social protection relevance is strongest for income stabilisation, shock response, health-related impoverishment, care-sensitive support, and mechanisms that recognise informal and mobile workers

Lifecycle group	Main risks	Typical transmission channels into poverty	Social protection relevance
Older persons, 65 and above	Loss of earnings, inadequate savings, widowhood, disability, chronic illness, social isolation, dependency on family support, care deficits	Reduced earning capacity increases dependence on family transfers; health spending depletes household resources; widowhood and disability increase exclusion; weak care systems shift costs to working-age relatives	Social protection is relevant for old-age income security, health and disability-related support, reducing dependency stress on households, and anticipating ageing-related pressures during the NSSS period
Persons with disabilities, across all lifecycle stages	Functional limitations, additional costs of living, exclusion from education and work, care dependency, mobility barriers, documentation gaps, stigma	Disability reduces earning capacity and raises household costs; caregivers may withdraw from work; inaccessible services reduce benefit uptake; shocks worsen exclusion when evacuation and service systems are not accessible	Social protection relevance is cross-cutting, requiring attention to disability-related costs, inclusive delivery, accessible registration, caregiver burden, and differentiated support across age groups

The lifecycle matrix highlights three cross-cutting findings. First, social protection demand cannot be understood only through current poverty status, because many households move into poverty through shocks, care burdens, debt, and temporary income loss. Second, vulnerability changes across the lifecycle, meaning that risks affecting early childhood, youth, working age, old age, and disability require different forms of analysis. Third, special risks such as health expenditure, climate disasters, displacement, inflation, and labour-market disruption are not separate from lifecycle vulnerability. They intensify existing risks and often determine whether a household remains resilient or falls into poverty.

Synthesis and implications for future Strategy Development

This analysis indicates that Bangladesh enters the next decade with a strong record of development progress, but in a more complex and uncertain operating environment than that which framed the original NSSS. Long-term reductions in poverty, improvements in human development, and the expansion of social protection programmes provide an important foundation. At the same time, slower economic growth, persistent inflation, labour-market stress, constrained fiscal space, urbanisation, population ageing, climate exposure, and changing household structures are reshaping both the nature and distribution of vulnerability.

The macroeconomic evidence suggests that *household wellbeing is increasingly influenced by factors that extend beyond conventional measures of poverty*. Inflation has reduced the purchasing power of wages, transfers, and savings. Weak investment, high informality, and uncertain employment prospects have increased the importance of income volatility, particularly for low-paid workers, young

people, women, migrants, and households dependent on informal employment. Fiscal pressures also affect the environment within which social protection operates. Low domestic revenue mobilisation, rising debt-service obligations, and competing expenditure demands indicate that future policy choices will need to be considered within a constrained and potentially volatile fiscal setting.

Demographic change is adding further complexity. Bangladesh continues to benefit from a large working-age population, but *the demographic centre of gravity is shifting toward adolescence, working age, and the early stages of population ageing*. This creates a wider range of lifecycle risks relevant to social protection analysis. Children require protection against nutrition, health, education, and climate-related shocks. Young people face increasingly difficult transitions from school to work. Working-age adults are exposed to informality, unstable earnings, illness, care responsibilities, and climate-related livelihood disruption. Older persons are likely to face growing risks related to declining earnings, chronic illness, disability, widowhood, and care needs. Persons with disabilities experience additional costs and access barriers across all stages of the lifecycle.

There is also the growing importance of spatial and mobility-related vulnerability. *Poverty and risk are no longer concentrated only in rural areas or among households with long-established forms of deprivation*. Urban and peri-urban areas are becoming increasingly important locations of vulnerability, particularly among informal workers, renters, migrants, residents of informal settlements, and households living in areas where economic growth, infrastructure, and service provision are advancing unevenly. The movement of employment and settlement beyond established urban cores also raises analytical questions for beneficiary identification, delivery systems, portability, and the capacity of social protection programmes to respond to mobile and spatially dispersed populations.

Climate, health, and care-related risks are similarly becoming more interconnected with poverty and labour-market insecurity. Floods, cyclones, river erosion, heat stress, food-price pressures, disease outbreaks, and health expenditures can affect households through several channels at once. They may reduce incomes, increase costs, disrupt schooling, affect nutrition, force migration, and increase unpaid care responsibilities. The evidence therefore suggests that household vulnerability is often cumulative rather than episodic. Many households may move into poverty not through a single event, but through repeated shocks interacting with low assets, unstable work, limited savings, debt, disability, high health costs, or weak access to regular social protection.

Several implications follow for future NSSS development. First, poverty status alone may not fully capture future demand for social protection. The next strategy will need to consider the relationship between chronic poverty, near-poverty, exposure to shocks, lifecycle risks, and economic insecurity. Second, the changing labour market, demographic profile, and geography of vulnerability indicate that social protection analysis will need to consider differentiated population groups and risk pathways rather than treating vulnerability as uniform across households. Third, the growing importance of inflation, climate shocks, migration, health costs, and informal employment highlights the relevance of system responsiveness, data quality, programme coordination, and delivery capacity.

The central finding is that Bangladesh's future social protection system will need to respond to a wider and more dynamic set of risks than those captured by conventional poverty-focused approaches

alone. The next NSSS will therefore be developed in a context where protecting development gains will depend not only on reducing poverty, but also on strengthening the capacity of social protection systems to recognise, anticipate, and respond to changing patterns of vulnerability across the lifecycle.

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IN CLOSING

Understanding who is at risk, and why, is the starting point for any strategy that intends to reach them.

A shared evidence base on macroeconomic, demographic and risk trends anchors every reform choice that follows.

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