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Poverty dynamics amidst climate change, economic instability and political transition in Bangladesh

Vidya Diwakar, Lucia da Corta, Syeda Salina Aziz, Taslima Akter, Raihan Ahamed, Rabeena Sultana Ananna, Suranjit Paul and Marta Eichsteller

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Executive summary

This paper traces how intersecting crises compound and shape poverty dynamics in Bangladesh. This includes consideration of how these crises keep people in poverty over extended periods of time (chronic poverty) and place those who have escaped poverty at risk of renewed impoverishment (transitory escapes), as well as how some poverty escapes are sustained in a time of intersecting, systemic, and compounding crises and rapid change. What can we learn from those who cope successfully with such crises and are able to move out of poverty and sustain their escape?

This mixed-methods study integrates quantitative analysis of the Bangladesh Integrated Household Survey (BIHS) (2011–2019) (merged at the union level with georeferenced data on floods, droughts, and political violence) with qualitative data newly collected in late 2024. The qualitative component draws on life history interviews, gender-disaggregated and long-term resident focus group discussions, and key informant interviews with informants selected through purposive sampling in rural and urban areas of the country to capture variation in exposure to crises and poverty trajectories.

Intersecting crises, shocks, and stressors

A key finding of this paper is that poverty is increasingly driven by crisis stacking. Intersecting crises have pushed people into more precarious livelihoods that make them increasingly susceptible to downward mobility. Chronically poor households are especially vulnerable to climate shocks, due to the environmental precarity of *khas* land, on which they often reside; reliance on land for agricultural work; and the lack of formal land tenure that routinely excludes them from state relief. Perhaps as a result, reliance on agricultural work is associated with a higher probability of chronic poverty among rural households in flood- and drought-affected areas.

Instead, these households often turn to distress migration and/or accept any available job, no matter how poorly paid or precarious. On top of this, over the span of a few years, the COVID-19 pandemic lockdowns, fuel price shocks, food price inflation, and political protests have frequently brought public transport systems to a halt, further depressing livelihoods. The cost and instability of urban housing also amplify vulnerability. Finally, on the back of this economic instability the recent political protests have reduced mobility, disrupted informal trade, and driven inflation and unemployment. Those with perceived or real political affiliations sometimes face targeted exclusion from projects or job schemes after shifts in local power structures.

The loss of rural livelihoods and assets due to climate change, coupled with livelihood fallouts from the COVID-19 pandemic, is driving continued male migration, alongside a growing trend of female migration. In other cases, women's migration is often a last resort, driven by domestic violence, separation/ abandonment, and asset dispossession. Once in urban areas, women face growing responsibilities in managing food, rent, and childcare,

especially in very poor households. Moreover, when male migration fails or men's earnings fall short of sustaining their families, women are left to shoulder additional economic burdens, yet they face social restrictions in taking on work outside the household.

Crises intersect with personal shocks, such as illness, educational burdens, child marriage, and dowry payments, triggering cascading effects that result in debt, asset depletion, or both, with intergenerational consequences and gendered impacts. Dowry payments typically fall heavily on extremely poor and crisis-affected households, who often have limited resources to begin with. Moreover, poor women's lack of agency in controlling their assets leaves them especially vulnerable to crisis. Where families increasingly rely on debt, women typically bear the heaviest burden since loans are often issued in their names. Other drivers of debt, including gambling addiction, drug use, and theft, often require women to manage the fallout, without resources or income. Together, these pressures make it increasingly difficult for households to save the capital needed to invest in productivity-enhancing assets or livelihood strategies.

Households are usually unable to rely on government support to navigate these crises. Indeed, while social protection mitigates hardship in some cases, it is rarely sufficient to enable households to cover living costs, much less long-term recovery or upward mobility, especially in the face of rising costs, health shocks, and climate disruptions. It is not possible to rely solely on food aid or temporary relief during crises in rural areas. Access to public agricultural support/extension is deeply uneven, there are often problems in accessing Trading Cooperation of Bangladesh (TCB), and there is limited availability of government support in contexts of economic or political instability. In the quantitative data, too, receipt of support appears to be much less prevalent for households experiencing floods or intersecting covariate crises, such as economic instability or insecurity, relative to households not experiencing floods.

Navigating pathways out of poverty amidst intersecting crises

In this context of crisis stacking, rural and urban areas differ in regard to households' pathways out of poverty. Rural pathways out of poverty often rely on family loans or formal sector savings, often with spousal cooperation, which supports climate-resilient diversification strategies on farm (to support food security amidst economic inflation and climate-related disasters) and off-farm (to spread risk in the context of intersecting crises). The quantitative data show that land remains an important buffering mechanism during crises. Amidst drought, both the value of consumer durables and the ownership of cultivable land is associated with a lower probability of experiencing transient poverty and a higher probability of resilience for households reporting health shocks. In the qualitative data, moreover, the concurrent development of passive rental asset income is shown to help further buffer against crises.

In contrast, urban pathways out of poverty are more varied. They include the following: 1) migration to urban areas for manual labour, followed by obtaining a loan from a non-

government organisation (NGO) to purchase an asset (e.g. rickshaw) that can then be rented out; 2) skills-based international migration and sending remittances to build investments in assets and businesses back home, thus also diversifying risk amidst crises; 3) NGO loan with skills development to kickstart a business, with spousal collaboration; 4) NGO loan to build house and rent parts of it out to repay loans and save further, often supported by spousal income.

Spousal collaboration is critical in pathways out of poverty, and in many instances women's agency is especially notable in the context of increasing male migration. This has enabled married women to step into roles previously considered male, such as managing farms, engaging in climate-adaptive livelihoods, and managing household financial. In this process, women have become more visible in public spaces, community groups, and farming activities. They are emerging as community leaders, representing their households in village meetings, joining cooperatives or water-user groups, and helping manage remittances for longer-term improvements. Women are also leading collective savings schemes and engaging with NGOs. Yet adverse gender norms and structural barriers continue to inhibit pathways out of poverty, especially for the poorest women.

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1 Introduction

A wave of converging crises has intensified the challenges facing poor and vulnerable households across Bangladesh. In recent years, the Sylhet floods (2022), prolonged droughts (2023), heatwaves (2024), and Cyclone Remal (2024) have devastated agricultural production (FAO, 2023). On top of this, inflation surged following the COVID-19 pandemic, with food and transport prices spiking particularly sharply in 2022 and 2023, with inflation continuing into 2025 (World Bank, 2023; CPD, 2023). The August 2022 fuel price hike – the steepest since Bangladesh's independence – also hit household budgets hard (The Daily Star, 2022), with rural landless and urban informal workers, who rely on daily travel for survival, especially impacted. Currency devaluation during this period further eroded real wages and remittances (ADB, 2023), compounding cost-of-living pressures. Finally, political unrest and its economic implications also disrupted livelihoods (CPD, 2023b). In 2024, the 21-day 'Bangla Blockade' and leadership transition saw transport shutdowns, clashes, and curfews, disrupted livelihoods, and intensified economic hardship.

These structural pressures often intersect with personal shocks and stressors that often pre-date macro-level crises. Illnesses and medical expenses, especially for chronic conditions, frequently trigger downward mobility (Adams *et al*., 2019). Dowry costs have increased, resulting in asset sales and indebtedness (Huda, 2016). Divorce and widowhood often lead to women losing their assets, while they retain childcare burdens (Jahan, 2018). Together, these structural, systemic, and personal crises often push households into high-interest debt from microfinance institutions (MFIs) or informal lenders (Hulme and Moore, 2006; Khandker, 2005; Uddin and Uddin, 2021). These debts are frequently recycled, forcing asset sales and deepening long-term poverty.

As a result of these factors, poverty reduction in Bangladesh has slowed, on the back of less inclusive growth (World Bank, 2025).

In this context, this paper traces how intersecting crises compound and shape poverty dynamics in Bangladesh. This includes consideration of how these crises keep people in poverty over extended periods of time (chronic poverty) and put those who have escaped at risk of renewed impoverishment (transitory escapes), as well as how some poverty escapes are sustained in a time of intersecting crises and rapid change. What can we learn from those who were able to move out of poverty and to sustain their escapes?

The next section outlines the data and methods underpinning the study, while Section 3 presents an overview of the geography of crises and poverty in Bangladesh. Sections 4 and 5 present the main analytic findings from the mixed research methods applied, presenting insights on the gendered experiences of intersecting crises, alongside the ways in which some households are able to not only cope but even escape poverty during these challenging times. Section 6 concludes.

2 Data and methods

2.1 Data

The analysis in this paper draws on quantitative data and qualitative data collected in late 2024. The quantitative data used in the study are summarised in Table 1: they primarily involved data from the Bangladesh Integrated Household Survey (BIHS) rural panel waves (2011–2019), merged at the union level with georeferenced data on floods, drought, and political violence.

Table 1: Datasets and variables analysed

Dataset	Data and variables
Poverty: BIHS rural panel, 2011/12, 2015, 2019. Nationally representative of rural Bangladesh and rural areas in the seven administrative divisions present at the baseline. We rely on a balanced panel of 5,019 households.	**Chronic poverty:** in our analysis this refers to households under the earlier US$ 1.90 poverty line across survey waves. **Transience:** process whereby a household that is non-poor subsequently slips into poverty – hence experiencing impoverishment, a transitory escape from poverty, or churning around the poverty line. **Resilience:** households that escape and remain out of poverty (a sustained poverty escape) or remain never poor across survey waves. Source: Adapted from Shepherd *et al*. (2014).
Floods: Global Flood Observatory events from 2000 to 2018 (latest available data), based on satellite imagery at 250 metre resolution (Tellman ***et al***., 2021).	Household living in a union classified as flooded in the Global Flood Observatory between 2011 and 2018. Each grid cell has a binary variable indicating whether the area was flooded, the flood duration, and the population affected. Flood experience in year preceding, or during, the panel survey (for fixed effects model).
Droughts: Version 4 Climate Research Unit Time Series for 2010–2020**,** using monthly values from weather stations for the Standardised Precipitation Evapotranspiration Index (SPEI).	Drought intensity is measured using SPEI (Vicente-Serrano *et al*., 2010). We consider the presence of drought (SPEI <-1.5) over 2010–2019, covering a period just prior to and during the panel. Drought experience using SPEI<-1.5 in the year preceding, or during, the panel survey (for fixed effects model).
Conflict: Armed Conflict Location and Event Data, with conflict events and fatalities for 2010 to 2019, to match the panel data timeframe.	Number of fatalities due to riots, armed clashes, violence against civilians, protests, and other political violence between 2011 and 2019. Number of fatalities in the year preceding and during the panel survey (for fixed effects model).

Source: Abridged from Diwakar and Brzezinska, 2024

Qualitative data were in turn collected in late 2024 in a subset of locations through a multi-stage purposive sampling process that captured variation in exposure to drought and floods alongside different poverty trajectories. First, administrative divisions in Bangladesh were examined to identify a subset that experienced both floods and drought over the rural BIHS panel period (2011–2019). Second, district-level poverty trajectories and the distribution of urban, rural, and women respondents in a COVID-19 survey, carried out by Power and

Participation Research Centre (PPRC) and BRAC Institute for Governance and Development (BIGD), were identified to ensure analytical relevance and feasibility for follow-up. Based on this, three districts, characterised by their geographic diversity, were selected: Chattogram (southern, drought-prone), Dhaka (central, capital city context), and Dinajpur in Rangpur division (northern, flood-prone). Finally, life history interview (LHI) respondents were identified from the PPRC-BIGD survey within these districts: survey data were used to classify key livelihoods and to purposively select approximately 20 households per district, ensuring balance by gender, livelihood type and poverty trajectory. The trajectory for selection thus relies on the COVID-19 survey period linked to pre-pandemic, rather than the full life history of the individual. LHIs and complementary interviews were conducted across these study sites:

- **60 gender-balanced LHIs** were collected across three research sites, covering respondents' life histories from birth, with an emphasis on experiences and trajectories since 2010 to align with the panel data timeframe. These narratives provide in-depth, personal accounts of livelihood strategies, critical transitions, and barriers faced over time, helping to track how individuals have navigated poverty and demonstrated resilience. Based on trajectories constructed from the PPRC-BIGD surveys, of the 60 LHIs, 14 were conducted with sustained escapers from poverty, 4 with those who have never been poor, 14 with temporary escapers, 12 with impoverished households, and 15 with chronically poor households. In contrast, deriving longer poverty trajectories from the panel data spanning 2010 onwards resulted in a pro-poor sample that was skewed towards households experiencing chronic poverty.
- **13 gender-disaggregated focus group discussions (FGDs)** were conducted to complement the LHIs by capturing the distinct experiences, perspectives, and challenges facing men and women. These discussions examined community-defined categories of wellbeing, highlighting how gender influences experiences of poverty, contributions to livelihoods, and access to resources, including credit. The FGDs also identified key drivers of, and barriers to, poverty mobility based on a participatory wealth ranking exercise (see Table 2), shedding light on differences in economic roles and decision-making within households.
- **Seven FGDs with long-term residents** (two per study site) were carried out to offer a broader, community-level perspective, tracing changes in local livelihoods, public services, agricultural changes, and macro-environmental factors over time. These discussions focused on how policy shifts, climate trends, and market fluctuations have influenced communities and shaped opportunities for poverty escapes.
- **10 key informant interviews** (KIIs) were conducted with local policymakers and individual experts to gain further insight into the issues raised in earlier interviews. These interviews, held at the local, district, and national levels, took place towards the end of the research process, allowing for a more informed discussion of the structural factors shaping livelihood opportunities and constraints. By engaging with key decision

makers and specialists, these interviews provided critical perspectives on policy implications, institutional responses, and broader economic and environmental challenges affecting people.

Table 2: Participatory wealth ranking in study sites

Wellbeing (WB) level	Short summary
WB1 – Poorest of the poor	severe deprivation; frequent hunger; no meaningful assets; survival depends on day-to-day coping and help
WB2 – Very poor	basic needs often unmet; highly food insecure; minimal/unstable income; extremely vulnerable to any shock
WB3 – Poor	meets some basic needs but inconsistently; limited assets and buffers; can cope in normal periods but easily pushed into crisis
WB4 – Not poor (but not rich)	generally meets basic needs; modest, stable livelihood; some assets/savings; can absorb small shocks but remains vulnerable to major ones

Note: See elaboration in Annex. Source: adapted from da Corta and Kessy (see da Corta et al., 2018).

2.2 Methods

The quantitative data were first analysed in Diwakar and Brzezinska (2024), following the methods presented in Box 1. This was complemented with iterative data analysis based on qualitative study findings. For example, the salience of drought conditions emerging in the qualitative analysis pushed us to not only focus on floods and their interactions with other crises in relation to poverty trajectories, as in Diwakar and Brzezinska (2024), but to go a step further to consider drought and intersecting crises, and the relationship of drought with poverty trajectories.

Box 1: Quantitative analysis methods

We examine key correlates of poverty dynamics in rural Bangladesh, relying on data from the BIHS, merged with conflict and disaster data. We rely on a multinomial logistic regression, given that the different poverty trajectories are our outcome. In the model:

$$\ln\left(\frac{\Pr(Poverty_{\mathrm{i}}=j)}{\Pr(Poverty_{\mathrm{i}}=J)}\right) = \beta_{0\mathrm{j}} + \beta_{1\mathrm{j}}Crises_{\mathrm{i}} + \beta_{2\mathrm{j}}Activities_{\mathrm{i}} + \beta_{3\mathrm{j}}(Crises_{\mathrm{i}} \times Activities_{\mathrm{i}}) + \beta_{4\mathrm{j}}H_{\mathrm{i}} + \beta_{5\mathrm{j}}Area_{\mathrm{i}}$$

where

$Trajectory_i$ is the probability of household i being chronically poor, experiencing transient poverty, or exhibiting resilience;

$Crises$ is a vector capturing the presence of actual flooding, drought, or fatalities related to political violence, as well as self-reported price, revenue, and health shocks over the survey waves, thus capturing a range of crises as well as other shocks and stressors;

$Activities$ includes the economic activities of the household head (whether they work in agriculture, a non-farm enterprise, or in wage or salaried employment) and household assets (the natural log of consumer durables and the ownership of cultivable land);

H is a vector of household and demographic controls (religion, gender, age and age-squared, education, and household size); and

$Area$ is a vector covering whether the household resides in an urban or rural area, and the state-level unemployment rate.

In addition to our main model, we also examine the interaction of crises with household livelihoods. This is to understand the extent to which disasters, violence, and economic and health shocks might mediate the relationship between livelihood profiles and poverty dynamics. Given the salience of floods over the survey period, we start with examining the relationship between flooding and poverty trajectories and we iteratively add intersections with insecurity, economic, and health shocks. In our multinomial logistic models, we cluster standard errors at the level of the enumeration area and present results as marginal effects. Our analysis is not causal but indicative of correlations between key variables. Sensitivity tests are presented in Diwakar and Brzezinska (2024).
Source: Abridged from Diwakar and Brzezinska (2024)

The results of the LHIs and other qualitative methods were analysed by key coding themes and to identify turning points and transitions – such as gaining education, acquiring assets, or responding to shocks – that influence whether resilience is built or vulnerability deepens. The results of the LHIs were also analysed to reveal how the ability to adapt to intersecting crises –and to draw on resources or pursue strategies that enable upward movement through the wellbeing categories – can lead to resilient or sustained escapes from poverty.

Life histories make visible the sequencing of events and their causal links, helping us understand the multi-causal nature of both upward and downward mobility. The life histories obtained from the LHIs were complemented with the results from the FGDs and KIIs. Together, these qualitative data were analysed to uncover how intersecting structural inequalities and exclusions – such as gender, class, or social status –shape access to resources, markets, and support systems, thereby constraining opportunities for recovery or resilience.

Limitations of the research include the focus only on rural households in the BIHS dataset, potential endogeneity given the complex relationships being investigated, the qualitative poverty trajectories skewed towards chronically poor households, and the small number of interviews in the qualitative data, which limits generalisability. At the same time, the rural focus of the quantitative dataset is mitigated by the fact that qualitative interviews were conducted in both rural and urban areas. Sensitivity tests of the quantitative relationships are investigated in Diwakar and Brzezinska (2024), though our focus across the quantitative analyses remains on correlations and associations and not causal relationships. In terms of the qualitative data, its insights are not meant to be generalisable but rather to speak to the deeper pathways and processes that generate poverty transitions and sustained escapes amidst crises. Finally, while the longer poverty trajectories disproportionately represent chronically poor households, this reflects the study's interest in understanding resilience under conditions of persistent vulnerability. Nevertheless, our inclusion of life histories from households experiencing sustained escapes and other trajectories broadens the analytical scope and facilitates comparison across contrasting poverty dynamics.

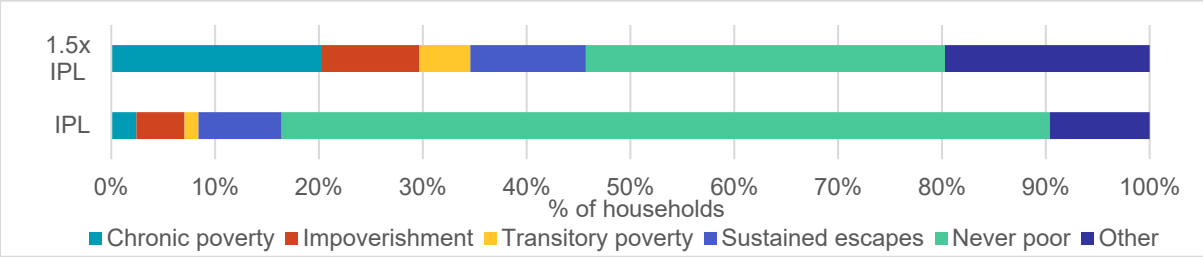
Given that Diwakar and Brzezinska (2024) primarily focus on quantitative analysis of intersecting crises and poverty dynamics, this paper prioritises qualitative evidence, using

quantitative findings to reinforce key themes emerging from the mixed-methods data. This emphasises the lived experiences of those in and near poverty during crises.

3 Geography of crises and poverty in Bangladesh

During the 2010s, chronic poverty was low in rural Bangladesh, though many households lived just above the poverty line and hence were highly vulnerable to poverty. In particular, while 2.4% of households lived in extreme poverty between 2011 and 2019, when relying on the US$ 1.90 international poverty line in use at the time of the BIHS survey, this figure increased to 20.2% when the poverty line was slightly increased to 1.5 times the international poverty line (Figure 1). Moreover, the share of households who were never poor across the survey waves was high (74.0%) when the US$ 1.90 line is used, but more than halved, to just 34.6% of households, when we consider the slightly higher poverty line. These results underline the precarity of life for the large share of households who may not have been in poverty during this period but were highly susceptible to it.

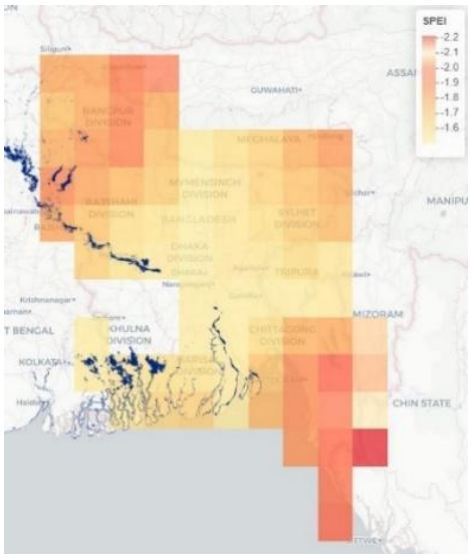
Figure 1: Poverty dynamics using US$ 1.90 international poverty line (2011 purchasing power parity) between 2011 and 2019



Source: Analysis of BIHS 2011–19 in Diwakar and Brzezinska (2024)

Descriptively, 20% of households reported being affected by climate-related disasters (such as floods, too much or too little rain, cyclone, fire, or river erosion, creating difficulties or leading to the loss of assets) in the years preceding each of the three survey waves. This figure increases to four in five households affected by flooding alone over the survey period when relying on actual rather than self-reported data (Figure 2), implying variations in disaster impacts. As flooding is the most common crisis identified, it is considered in more detail in the regression analysis in subsequent sections. Ill health affected 18% of households, being the second most commonly reported shock, while economic shocks – such as loss of a regular job, food price inflation, cutting off of or a decrease in regular remittances (i.e. affecting both prices and revenues) – were reported by 11% of households (analysis of BIHS presented in Diwakar and Brzezinska, 2024).

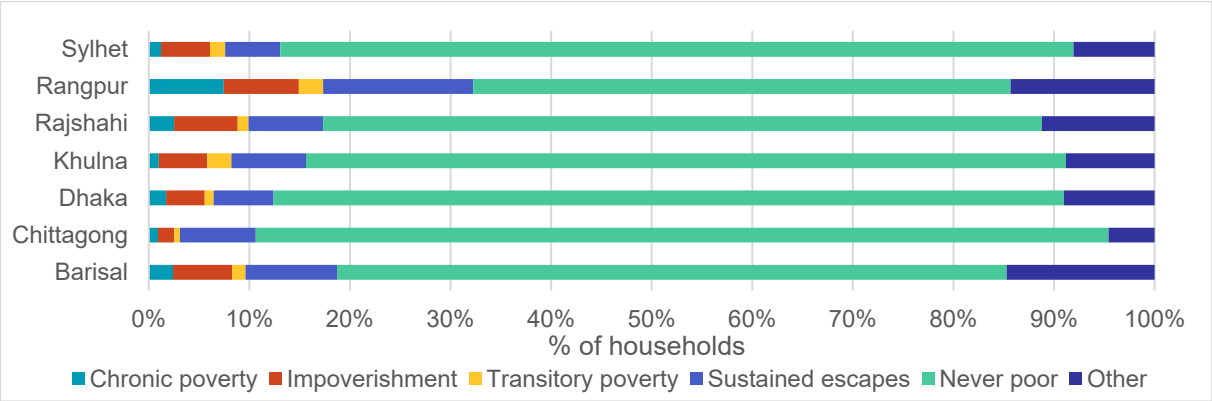
Figure 2: Spatial variation in the worst drought between 2010 and 2020 (measured by SPEI) and all flooded areas in Bangladesh between 2010 and 2018 (shown in blue)



Notes: We focus on the worst drought, given that drought was prevalent across much of the country at some point over the survey period. Even though flooding appears minimal and localised, floods occur in densely populated areas and thus affect a large share of households. Source: Analysis of Global Flood Observatory (2010–18), and CRU TS (2010–20) in Diwakar and Brzezinska (2024).

Households were variably vulnerable to different intersections of crises during the survey period, in part depending on where they lived. Rural areas, which are characterised by agriculture, the possession of livestock, and day labour, are deeply affected by climate shocks, seasonal informal employment, and seasonal price hikes. In contrast, urban areas are characterised by the informal sector (rickshaws, tea shops) and garment work, and are hit especially hard by inflation, housing insecurity, and job precarity. There are additional variations by the region in which households live, as Figure 3 and Table 3 summarises for the survey period. Chronic poverty rates were highest in Rangpur, though the division also saw the highest rates of sustained poverty escapes, despite drought-like conditions. Chittagong had one of the highest rates of never-poor households during the survey period, possibly due to high international out-migration, yet it faces high rates of flooding in parts of the division (Diwakar and Brzezinska, 2024).

Figure 3: Poverty dynamics by division, 2011–19



Note: Mymsensingh is contained within Dhaka in this figure, as the division was only formed in 2015. Source: Analysis of BIHS 2011–19 in Diwakar and Brzezinska (2024)

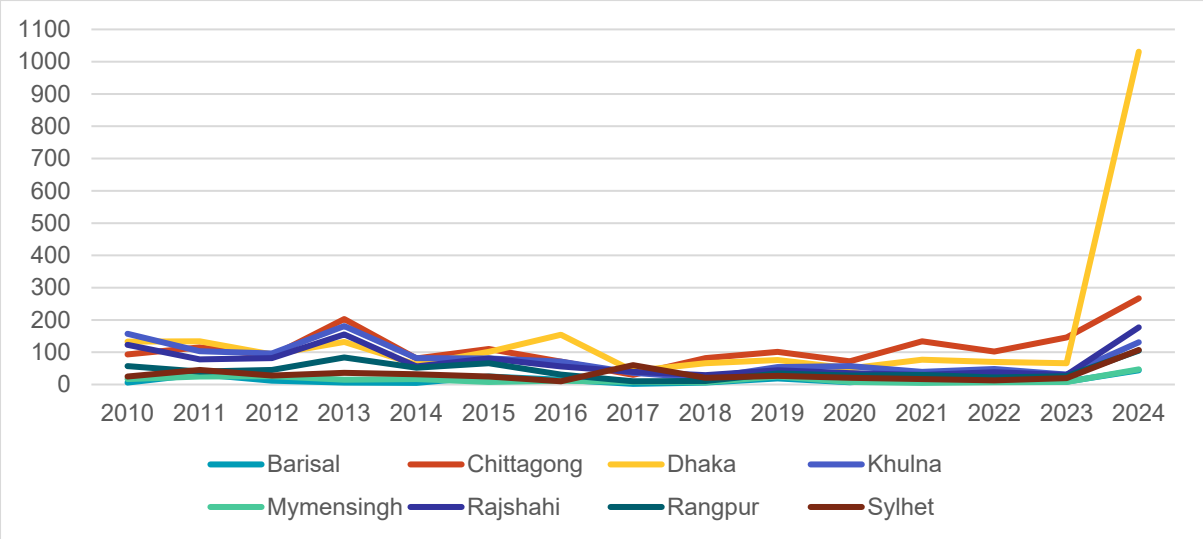
Table 3: Drivers of impoverishment by region, area of residence, and gender

Region	Key drivers of impoverishment
Dinajpur (Rangpur Division)	• Overall: food price increases, inflation, floods, transport price increases, and political instability • Male rural (M-R): seasonal unemployment, health shocks and medical costs, cost of weddings (including dowry for girl child), disasters, longstanding debt, and government policies (shutting down sugar mill) • Male urban (M-U): health shocks, debt trap and low educational attainment, political instability and inflation, eviction (from business places) and other regulatory activities • Female rural (F-R): health crises and recurring medical costs, death of earning members in a family, dowry, and repayment of chronic debts • Female urban (F-U): health shocks, debt trap and low educational attainment, political instability, and inflation making services more expensive
Chattogram	• Overall: climatic events (weather extremes, cyclones, floods, landslides, salinity), food price increases, inflation, transport price increases, lack of employment opportunities and political instability, health shocks, poor control over assets, strong gender norms. • M-U: gambling, instability of informal activities, lack of documentation to access social safety nets (SSNs) and incentives, distress asset sales, MFI/ local moneylender debt. • M-R: increased production cost of paddy/vegetable harvesting, climate-related disasters, salinity, asset sales for daughter's dowry. • F-U: weak control over earnings, care responsibilities, marriage of male children limiting support received, major health shocks, loan repayment. • F-R: stigmatisation around formal labour, dowry, poor control over finances and assets even where inherited, loan repayment.
Dhaka (urban sites only)	• Overall: inflation, food price hikes, transport costs, rent prices/ evictions, political instability, corruption undermining government social support access, debt. • M-U: insecure employment, health shocks, hazardous living conditions (e.g. fire risks), gambling and substance abuse, political unrest, high living costs, debt. • F-U: unemployment due to lack of childcare, precarious employment, domestic violence, health shocks, hazardous living conditions, political unrest, high living costs, debt.

Source: Authors' analysis of qualitative data

Finally, political violence has also been evident over the panel period between 2011 and 2019. During this period, 5,574 people died due to violence, especially in more densely populated divisions (authors' analysis of ACLED data). This was mainly as a result of violence against civilians, riots, and armed clashes. More recently, in 2024, fatalities spiked in Dhaka, predominantly during the March to Dhaka protests led by students in July and August demanding the resignation of the then Prime Minister Sheikh Hasina, which police forces and supporters of the prime minister responded to with live ammunition, tear gas, and metal pellets (authors' analysis of ACLED data).

Figure 4: Fatalities related to violence, temporally by division, 2010–2024



Source: Analysis of ACLED (2025)

4 Experiences of intersecting crises

A key finding of this analysis is that poverty is increasingly driven by crisis 'stacking'. Climate change, compounded by recent overlapping crises, including post-COVID-19 inflation, record fuel price hikes, and political unrest, such as the 2024 'Bangla Blockade', has intensified financial hardship. This section explores how these crises are shaping livelihoods and wellbeing. It focuses on understanding the structural drivers of chronic poverty and the processes of impoverishment, and especially how these play out across different wellbeing bands (WB1–WB4).

4.1 Climate, economic, and political crises

Key messages

Climate change: Reliance on agricultural work is associated with a higher probability of chronic poverty among rural households in flood- and drought-affected areas. Chronically poor households are particularly exposed due to settlement on environmentally precarious *khas* land, insecure land tenure that limits access to state relief, and resulting reliance on distress migration and low-paid, precarious work.

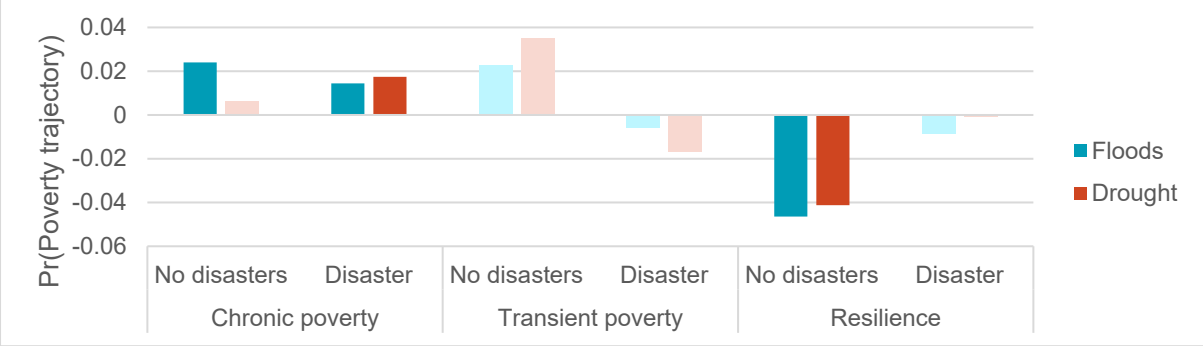
Economic instability: Over the span of a few years, the COVID-19 pandemic lockdowns, fuel price shocks, and inflation have frequently brought public transport systems to a halt, further depressing livelihoods. The cost and instability of urban housing amplify vulnerability.

Political protests: Protests took place on the back of economic instability, driving reduced mobility, disruption of informal trade, inflation, and unemployment. Those with perceived or real political affiliations sometimes face targeted exclusion from projects or job schemes after shifts in local power structures.

4.1.1 Climate crises

Chronically poor households (WB1 and WB2) are particularly exposed to risks. Many rely almost entirely on agricultural wage labour from working on others' fields, but these fields often lie fallow or yield poorly during floods, droughts, or other extreme events. Though farming remains central to rural livelihoods, it is becoming increasingly unviable for poorer smallholder farmers – especially those in WB2+ and WB3 households. Reflecting this precarity, regression analysis reveals that **agricultural work (piecework wage labour or labour on households' own farms) is associated with a higher probability of chronic poverty for rural households living in areas affected by flooding and drought** (Figure 5). The qualitative analysis in turn suggests that this vulnerability stems from the compounding effects of climate shocks, limited land access, declining soil quality, and soaring input costs. This is reflected in the remark of one key informant: 'We used to farm paddy and other vegetables, but these days it has become impossible due to salinity and flooding.' (KII, rural, Chattogram)

Figure 5: Average marginal effects of household head's engagement in agriculture on poverty trajectory, by floods and drought



Note: Figure refers to two models examining the intersection of flooding with head's engagement in agriculture for households living in unions affected by 1) floods and 2) drought. Highlighted bars refer to results that are statistically significant at conventional levels (p<0.1). Controls are the same as in the equation in Box 1. Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20).

Lack of secure land ownership for housing and cultivation amplifies these challenges. Being landless, chronically poor households in rural and urban areas often settle informally on *khas* land (government-owned land) or marginal spaces, sometimes as squatters.

> 'This place is government-owned... We believe that since we are the sufferers of river erosion and live on the lowest income, we have the right to live here.' (FGD-M, urban, Dhaka)

However, as *khas* land is often located in environmentally precarious locations – such as unstable hillsides, river embankments, or flood-prone lowlands – these households are prone to regular hazards like landslides and waterlogging. Without formal land tenure, they are routinely excluded from, or incompletely included in, state relief, rehabilitation, and compensation schemes following climate-related disasters.

> 'We were given a document stating that we would be rehabilitated... They gave us some money for expenses, but after that there was no follow-up.' (Long-term residents FGD, urban Chattogram)

The collapse of farm livelihoods caused by climate change has pushed landless labourers to migrate. Descriptively, over a third of households (35.7%) in rural Bangladesh received remittances in 2019, according to analysis of the BIHS. There were considerable variations in this by poverty trajectory, with just a quarter (25.2%) of chronically poor households receiving remittances and up to 38.4% of never poor households doing so. Moreover, the qualitative data show that WB1 and WB2 households rarely have the means to finance international migration. In contrast, WB3 and WB4 households are more likely to migrate as part of a long-term strategy, with start-up capital, travelling to Dhaka, Chattogram, or the Gulf, and using remittances to invest in farming, education, or housing.

> 'We rebuilt the house room by room after my son sent money from Dhaka.' (INT22, female, chronic poor, rural Dinajpur)

WB3 and WB4 households are also more likely to travel with pre-existing skills, such as driving skills, which improves their employment prospects abroad. Regression results point to receipt of remittances being associated with a higher probability of resilience only when a higher 1.5x poverty line is used (Table 8 in the Annex), reinforcing these qualitative results.

However, **migration is not without risk, and this risk is increasing due to climate stresses**. Many find work in brick kilns or urban construction sites under exploitative conditions. Compounding this is the hunger and physical strain they face during seasonal unemployment or after climate disasters. Moreover, for poorer households, the journey is often financed by debt, in a context in which travel costs have risen significantly, which can further impoverish these households:

> 'My brother went to Saudi with a loan. He came back sick and now we are paying his debt.' (KII, rural Chattogram)

Moreover, young men who settle in urban areas often marry and reduce the remittances they send to parents or siblings, or stop them entirely. In some cases, prolonged absence results in *de facto* separation, where women are left to support the household alone – often without remittances – and men may even remarry, further destabilising the original rural household.

4.1.2 Intersection of crises with economic instability

On top of the climate-related crises mentioned above, food price inflation, transport costs, and housing and land issues intersect in ways that drive and are driven by broader economic instability. Food price inflation disproportionately affects people in more extreme levels of poverty (WB1/2), who spend most of their income on food. Descriptively, just 7.5% of households in the baseline BIHS wave reported price shocks, though with stark differentiations by poverty trajectory. While just 6–8% of sometimes poor or never poor households reported these shocks during the baseline, over one in five (21.7%) of chronically poor households reported price shocks, mirroring the challenges experienced by WB1/WB2 households in the qualitative data. To adapt to these hardships, some households increasingly rely on loans and credit. Others **rely on leftover food from markets, picking up discarded items like vegetables or fish, or borrow rice and vegetables** from others to survive (FGD-F, urban, Dhaka). On the supply side, farmers lack demand, given these rising costs:

> 'I used to sell 10 kg of vegetables per day; now I can't even sell 5 kg; people can't buy with high prices… All street vendors are facing losses after the fall of the government [Sheikh Hasina's regime]'. (INT2, male, chronic poor, urban Dhaka)

Over the span of a few years, the COVID-19 pandemic lockdowns, fuel price shocks, and political protests have frequently brought public transport systems to a halt, further depressing livelihoods. Rising transport costs due to fuel price inflation have made commuting to work expensive, especially affecting day labourers and domestic workers. WB1 and WB2 labour-dependent and rickshaw-dependent households were particularly

vulnerable to the Bangla Blockade – while its effects were worst in Dhaka, it affected those groups even in urban Chattogram:

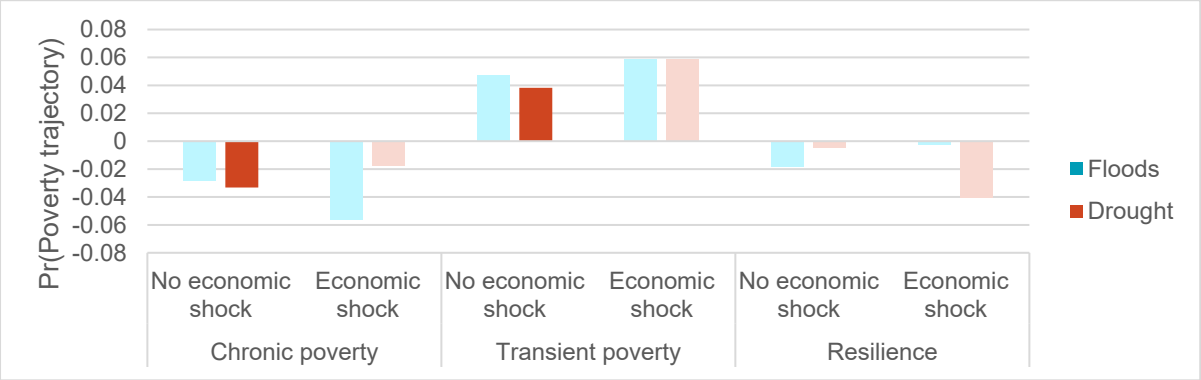
> 'During the 21-day blockade, it's almost like one month of lost work.' (KII, urban Chattogram)

Moderate poor (WB3/WB4) households are often engaged in small businesses, such as tailoring or vending. However, these businesses are highly sensitive to economic downturns, inflation, and political unrest. A key problem is that the demand for products falls as most people in slums experience a fall in their income:

> 'I used to sell 10 kg of vegetables per day; now I can't even sell 5 kg… people can't buy with high prices.' (INT20, male, chronic poor, urban Dhaka)

These insights are corroborated by regression analyses, which indicate a mixed role of non-farm enterprises. For households that face economic shocks and live in flood- or drought-affected areas, ownership of a non-farm enterprise is not a significant correlate of poverty trajectories. Instead, **ownership of a non-farm enterprise is associated with a higher probability of transient poverty for households that face economic shocks and live in flood-affected areas only when relying on a higher 1.5x poverty line**. Together, these results suggest that the scale of enterprise matters: smaller or medium-sized enterprises that lack adequate safeguards may be more prone to capital shocks in times of economic instability, as compared to micro enterprises. This vulnerability is likely to be further amplified in the context of rapid-onset disasters.

Figure 6: Average marginal effects of non-farm enterprises on poverty trajectory, by economic shock, amongst households residing in flood-affected and drought-affected areas



Note: Figure refers to two models examining the intersection of economic shocks with non-farm enterprises for households living in unions affected by 1) flooding and 2) drought. Highlighted bars refer to results that are statistically significant at conventional levels ($p<0.1$). All controls are the same as in the equation in Box 1.
Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20).

Finally, **many poor people live on government-owned land or in government-provided housing which they must pay for in instalments, but struggle to make payments**, with this struggle amplified by wider economic instability. The cost and instability of urban housing add to the vulnerability of people in poverty or near poverty, particularly in Dhaka. The lack of affordable housing pushes people into informal settlements, where rent has increased

dramatically in recent years, forcing many families into smaller, overcrowded homes. For example, respondents in urban Dhaka noted that they live in small, broken-down homes – often in one small room, with parents, children, and all family members living together (FGD-F, urban, Dhaka). In addition, some respondents described living conditions as follows:

> 'For some, rent is 3,000 taka, for others it's 4,000, and some even pay 7,000.' (Long term residents-FGD, urban, Dhaka)

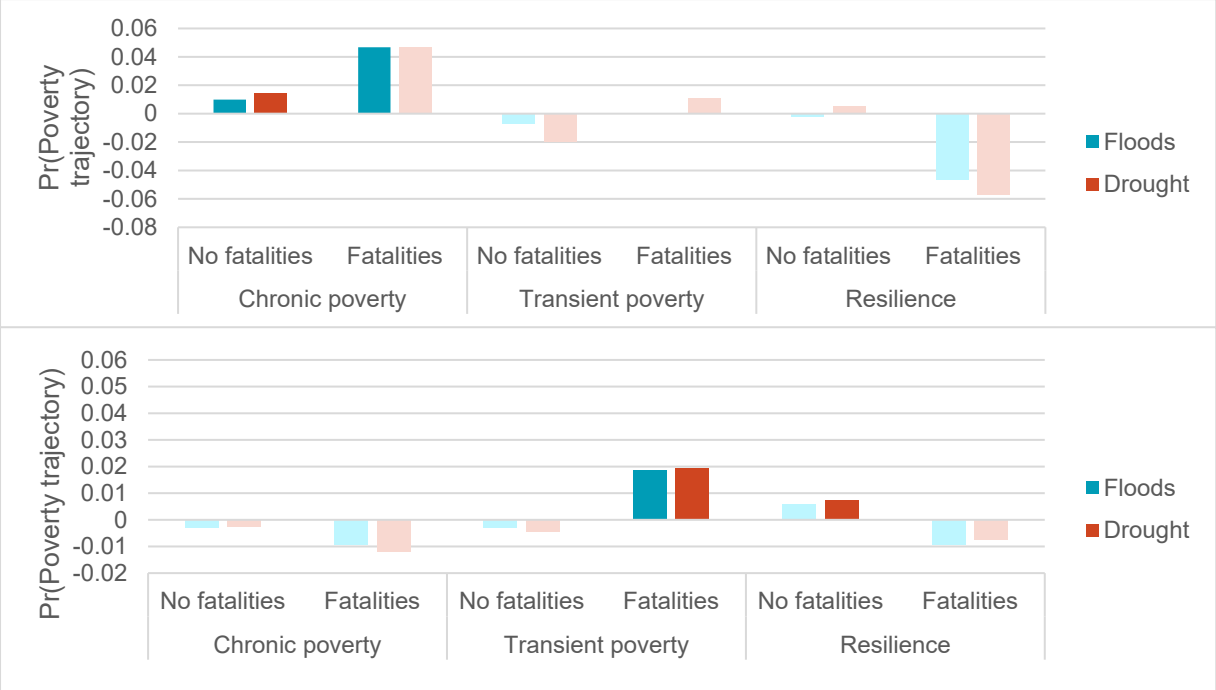
> 'We don't own land. We live in project housing and pay instalments, but many are struggling to pay those now.' (FGD-F, urban, Dinajpur)

Those living in government-owned slums face constant fear of eviction**.** Some reside as squatters or without secure land ownership that render them highly vulnerable to eviction and exclusion. Evictions typically occur due to land disputes, corruption, and land-grabbing by influential individuals or entities. This problem is particularly acute in urban areas like Dhaka, where evictions are carried out by both government authorities and private actors.

4.1.3 Intersection of crises with political instability

Political instability – such as the change in Bangladesh's government, strikes, political blockades, and pre-election violence – have all created an environment of uncertainty that is amplifying economic instability, with intergenerational consequences. This operates through various livelihood channels. We first use the quantitative data to examine the intersection of climate-related disasters with political violence, recognising that these data pre-date the change in Bangladesh's governing regime and so this analysis only offers a partial investigation. Regression results indicate that **a household head's engagement in agriculture, and also a higher number of livestock owned by a household, are each associated with a higher probability of chronic poverty amidst violence and flooding**. In the event of drought and violence, a higher number of livestock is also associated with a higher probability of transient poverty. The finding regarding engagement in agriculture could again reflect the prevalence of agricultural livelihoods among households in poverty, with the addition of violence reducing households' access to fields or causing inflation in the prices of agricultural inputs. The livestock results could reflect households engaging in a distress sale of livestock to cope with violence, a point we return to later, or a context of high livestock deaths or theft due to crises (Diwakar and Brzezinska, 2024).

Figure 7: Average marginal effects of agricultural activity (top) and livestock ownership (bottom) on poverty trajectory, by violence, amongst households residing in flood- and drought-affected areas



Note: Figure refers to four models, examining the intersection of fatalities with 1) head's engagement in agriculture and 2) number of livestock, in each case separately for households living in unions affected by A) floods and B) drought. Highlighted bars refer to results that are statistically significant at conventional levels ($p<0.1$). All controls are the same as in the equation in Box 1. Source: Analysis of BIHS (2011–19), ACLED (2011–2019), Global Flood Observatory (2010–18), and CRU TS (2010–20).

The recent protests, moreover, took place on the back of economic instability and inflation in food prices and transport costs, which have worsened still further as a result of the political turmoil. The mechanism through which this occurs is not only the increasing uncertainty for business owners on the supply side, but also the reduction in demand due to reduced purchasing power linked to food price inflation. As noted above, rising transport prices also affect labour supply and demand. Moreover, the protests have driven reduced mobility, disruption of informal trade, inflation, and unemployment. Restrictions on movements affect workers who rely on daily physical mobility, such as rickshaw pullers, hawkers, and daily wage earners. For example, INT3 mentioned that she was going through a financial crisis due to the unstable political situation. Her son could not go out to work regularly and could not obtain passengers as people did not have the money to take a rickshaw *[INT3, female, chronic poor urban, Dhaka].*

Those with perceived or real political affiliations sometimes face targeted exclusion from projects or job schemes after shifts in local power structures. Even when individuals possess education, they are blocked from obtaining better opportunities if they do not have the financial or political capital needed to pay bribes or gain favour with influential actors.

> 'After completing his BA, her son tried to find a better job... but employers demanded large bribes... Since they couldn't afford to pay, he continued working as a garment worker and a part-time construction worker.' (INT24, female, chronic poor, rural, Dinajpur)

Multiple interviewees mentioned the link between project access and political favouritism, especially concerning community development roles and food aid distribution, as discussed in Section 5. This is a longstanding characteristic in a country with scarce public resources. In other cases, respondents reported self-exclusion stemming from the political instability, with intergenerational consequences.

> 'Her son does not want to continue studying as the former government is not in power now. She said that when Sheikh Hasina formed the government, they were free as minorities. They could live without fear. She wants her son to study further. Right now, they are concerned about their safety as minorities.' (INT23, female, chronic poor, rural, Dinajpur)

In terms of urban residence, **Dhaka households experience a stronger convergence of inflation, political unrest, rent pressure, and exclusion from aid**. These overlapping shocks create a daily polycrisis, hitting not only WB1/WB2 but also WB3 and WB4 households. For instance, INT20, a male chronically poor respondent from urban Dhaka, stated that due to the political shift, he and many other street vendors had experienced a loss of income.

The political shift impacted households in informal settlement sin a more complex manner. With the shift in power, control over the informal settlements in Dhaka and Chattogram also changed: the then opposition parties resumed control over informal utility services in these settlements, including electricity, internet, and cable television networks. This resulted in the imposition of additional charges on residents, increasing the financial burden on low-income households. Furthermore, respondents alleged that local political leaders redistributed social protection benefits – including TCB cards, widow allowances, and old-age allowances – among their supporters. As a result, many genuinely vulnerable households were reportedly excluded from receiving these benefits.

Another respondent mentioned that government assistance did not reach them, despite their need:

> 'The government sends a lot of assistance to the slum, but the truly needy and ultra-poor don't receive it.' (FGD-F, urban, Dhaka)

4.2 Intersection of macro crises with personal shocks

Key messages

Macro crises intersect with shocks such as illness, triggering cascading effects that result in debt, asset depletion, or both, thus driving negative poverty trajectories, with intergenerational consequences.

Together, these pressures make it increasingly difficult for households to save the capital needed to invest in productivity-enhancing assets or livelihood strategies.

Even so, certain assets can help guard against downward mobility. Amidst drought, both the value of consumer durables and the ownership of cultivable land is associated with a lower probability of experiencing transient poverty and a higher probability of resilience for households reporting health shocks.

The crises outlined above intersect with personal shocks. One of the most devastating and recurring triggers of chronic poverty and downward mobility in both urban and rural Bangladesh is illness, particularly sudden medical shocks, chronic disease, and the associated out-of-pocket expenses, given the country's under-resourced public health services. These can set off a chain of adverse events for households, or may occur during other intersecting climate or economic crises, impoverishing households and deepening their future vulnerability. This issue arises in a context of low government spending on public health, which pushes people into a private sector that is often prohibitively expensive for the poor, who face unregulated medicine prices, informal payments, and commercialised diagnostics (Hassan et al., 2016). Systemic inequalities linked to gender, age, ethnicity, and class further compound this vulnerability. As a result, even small illnesses can act as catalysts that lead to a cascading sequence of crises, as outlined below.

Stage 1: Onset of illness and huge medical costs, together with rising transport costs. Households are often unprepared for the financial impacts of sudden health emergencies, like accidents. The costs of diagnosis, hospitalisation, surgery, or long-term treatment are frequently unaffordable, especially for poor and near-poor households. For example, INT11 (male, chronic poor, urban, Dhaka) was diagnosed with an ulcer in 2017, requiring a 12-day hospital stay. The doctors wanted to carry out a surgery that cost 150,000 Bangladeshi Taka (BDT), but he couldn't afford the surgery due to a lack of money. High transport costs also delay or prevent access to medical care, especially for rural patients who need to travel long distances. In the context of broader economic crises such as inflation, fuel price volatility, and the rising cost of living, transport expenses increase disproportionately, placing a burden on already constrained household budgets. When combined with high treatment fees and medicine prices, transport becomes a prohibitive cost layer.

Stage 2: Income loss due to illness of the breadwinner, followed by income loss for the caregiver, affecting two breadwinner incomes, amplified by limited recovery prospects during economic instability. Illness often incapacitates the household breadwinner, causing income loss precisely when medical expenses surge. In some cases, female household members assume unpaid caregiving roles vis à vis the ill person, thereby reducing their own earning potential. This occurs in a broader context in which women already face precarious employment and limited access to resources, leaving them less able to absorb income losses or recover during economic crises.

> 'Due to her medical conditions, Minara has been unable to work for the past two years, which has significantly reduced her family's income.' (INT21, female, chronic poor, rural, Dinajpur)

> 'Her husband fell ill and needed continuous care. She had to borrow a lot of money from Caritas NGOs and BRAC NGOs and also borrowed from neighbours.' (INT20, male, chronic poor, urban, Dhaka)

Stage 3: Escalating debt and asset sales amid economic instability. Without savings or insurance, and in the context of rising food and transport costs that are characteristic of

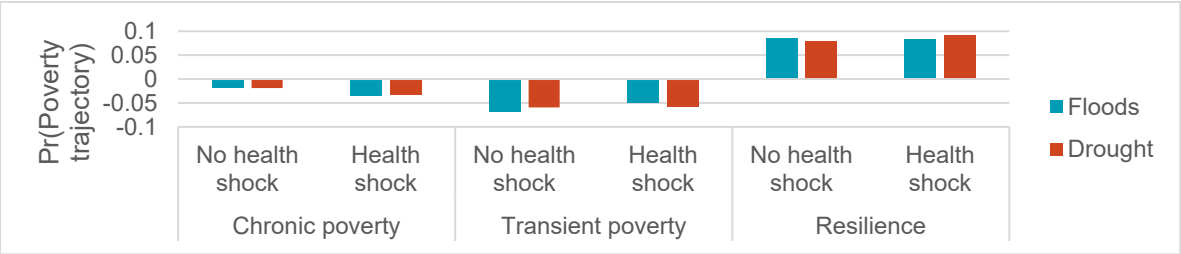
economic instability and crises, families rapidly fall into debt. Many individuals take loans from multiple NGOs, often at high interest rates, which can lead to struggles to make repayments and to further borrowing. In extreme cases, productive assets or ancestral land are sold to cover the costs of ill health, weddings etc. For example, INT23 (female, chronic poor, rural Dinajpur) stated that her father had to sell cows and take loans from two NGOs to meet both dowry and medical needs.

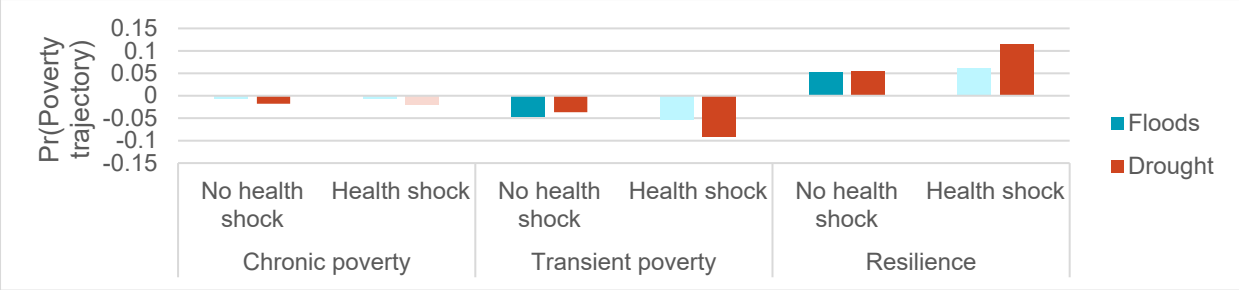
Stage 4: Long-term impoverishment and child school dropouts. Once productive assets are lost and debts accumulate, families enter a phase of chronic hardship. Food insecurity becomes common. Education – especially for girls – is often interrupted, though its systemic underfunding and household financial insecurity has already usually amplified education challenges even before the onset of the health crisis (see below). In this context, the household becomes increasingly dependent on informal support or aid, if available.

> 'I wanted to study, but my father told me to quit… My father had a stroke at that time, which was also a reason for me to quit school.' (INT26, female, transitory escaper, rural, Dinajpur)

The regression results confirm this relationship between ill health, asset holdings, and poverty trajectories. In particular, they indicate very few correlates of resilience for households experiencing ill health amidst flooding, though slightly more when experiencing ill health amidst drought. The only significant variable amidst ill health and flooding is the value of consumer durables: its higher value is associated with a lower probability of chronic poverty and impoverishment, alongside a higher probability of resilience (Diwakar and Brzezinska, 2024). Instead, **amidst drought, both the value of consumer durables and the ownership of cultivable land is associated with a lower probability of experiencing transient poverty and a higher probability of resilience for households reporting health shocks**. The ability of households to sell small consumer durables to pay for medical needs acts as an important buffer; however, as these and productive assets are lost due to floods, the type of chronic hardship outlined in the qualitative data ensues.

Figure 8: Average marginal effects of assets (top) and cultivable land ownership (bottom) on poverty trajectory, by health shock, amongst households residing in flood- and drought-affected areas





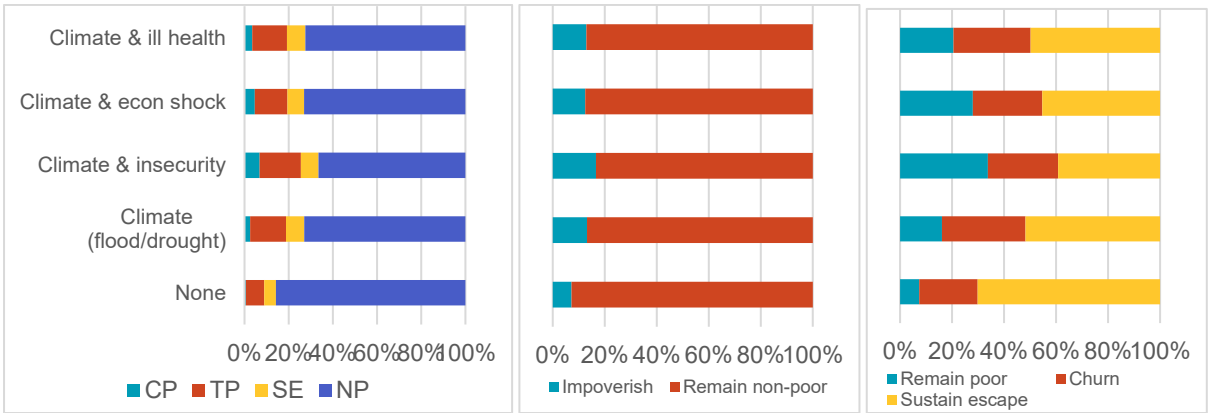
Note: Figure refers to four models, examining the intersection of ill health with 1) asset value and 2) cultivable land, in each case separately for households living in unions affected by A) floods and B) drought. Highlighted bars refer to results that are statistically significant at conventional levels (p<0.1). All controls are the same as in the equation in Box 1. Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20).

Together, the intersection of macro crises with personal shocks and stressors drives negative poverty trajectories. When disaggregating poverty trajectories by intersecting crises, we observe three key results, building on Diwakar and Brzezinska's (2024) analysis of floods. With regards to climate shocks more broadly and their intersection with other types of crises:

1. high chronic and transient poverty are observed for households residing in unions experiencing economic, insecurity, or health-related shocks overlapping with flooding or drought;
2. these intersecting crises are especially prevalent amongst households beginning the survey period in poverty in 2011, reflecting a mutually reinforcing relationship between poverty and climate-related disasters; and
3. the largest share of negative poverty trajectories is consistently observed for households experiencing climate-related disasters with insecurity, suggesting that political violence –even low stressor violence – may considerably erode household resilience that has already come under pressures amidst climate-related disasters.

These relationships remain when controlling for other factors in a regression framework, affirming the role of intersecting crises in obstructing household resilience.

Figure 9: Poverty dynamics amidst intersecting floods and other crises/shocks between 2011 and 2019



Notes: Left = overall, centre = households beginning the survey period in 2011 in poverty, right = households beginning non-poor. Ill health and economic shocks are based on self-reported data from the BIHS, while flooding and insecurity draw on actual data from Global Flood Observatory and ACLED, respectively. Source:

Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20), in Diwakar and Brzezinska (2024).

Moreover, shocks make it increasingly difficult for households to save the capital needed to invest in productivity-enhancing assets or livelihood strategies. Moreover, **the consequences of these intersecting crises and shocks are intergenerational**, making it difficult for families to afford healthcare, education, and housing. For instance, INT3 (female, chronic poor, urban, Dhaka) stated that after the pandemic she faced a financial crisis due to the price hikes. Due to the political insecurity that started thereafter, her son could not go to work regularly. During our interview period, it was difficult for her and her son to secure food for the entire family and she said that this could lead to her grandchildren dropping out of school. In a similar manner, INT12 (male, chronic poor, urban Dhaka) stated that after the pandemic and the following economic shock, their overall income had declined and their standard of living had decreased. Even though this decline started a few years earlier when they had to marry off their daughters to manage the expenses of dowries and weddings, since 2022 the lack of income had become more pronounced.

4.3 Gendered experiences of intersecting crises in rural and urban areas

Key messages

Generational norms place heavy pressure on young men in both rural and urban areas. At the same time, the loss of rural livelihoods and assets due to climate change, coupled with livelihood fallouts from the COVID-19 pandemic, is driving a growing trend of female migration. Female migration can also be a last resort driven by domestic violence, separation/abandonment, and asset dispossession.

Dowry payments typically fall heavily on extremely poor and crisis-affected households, who often have limited resources to begin with.

Poor women's lack of agency in controlling their assets leaves them vulnerable to crisis and debt.

Women and youth are disproportionately affected by the intersecting crises detailed above. Their limited access to productive assets like land and housing, combined with restrictive social expectations, entrenches their struggles. In rural areas, young women are often pushed into early marriage and confined to rigid gender roles, leaving them with fewer opportunities for adaptation, and youth struggle to meet the generational expectations imposed on them. In urban settings, women and youth face a different set of crises linked to the low-income settlements in which they live, which are characterised by insecurity, overcrowding, and the chaotic pressures of urban life.

4.3.1 Climate crises, migration, and gendered vulnerabilities

Generational norms place heavy pressure on young men in both rural and urban areas, shaping their ability to navigate multiple crises while supporting their families. As discussed earlier, for many rural youth, migration becomes necessary in response to intersecting challenges such as climate change, saline soils, and declining agricultural opportunities. These eldest sons who migrate often bear the greatest financial responsibility, tied to inheritance expectations and the duty to provide for younger siblings,

particularly sisters (who are not expected to work due to strong gender norms), and to arrange their dowries. Descriptively, survey results from 2019 indicate that 77% of women-headed households received remittances in 2019, compared to 25% of men-headed households, underlining the centrality of migration and remittances to livelihoods in rural Bangladesh.

Even so, **when migration fails or men's earnings fall short of sustaining their families, rural women are left to shoulder additional economic burdens**. Also, distress-driven migration during times of climate-relate disasters and/or economic instability frequently leaves behind the elderly and infirm, compounding women's responsibilities. With little or no farmland of their own, rural women either work as agricultural day labourers or as domestic workers in wealthier households – even when this challenges social norms that restrict women's participation in work outside the home. As one rural participant in Dinajpur reflected:

> 'There isn't much work available for women in this area. Many women focus on household chores, while some work as domestic helpers, either on a daily or monthly wage basis in nearby urban areas.' (FGD-F, rural, Dinajpur)

Descriptively, survey results from 2019 indicate that while 36% of households headed by men owned some agricultural land, this figure reduced to 15% amongst women-headed households. Moreover, other research suggests that when crises strike, women's landholdings within households are quicker to go than men's, possibly on account of limited tenure and the lower quality of their land (Diwakar, 2025).

Due to movement restrictions and industry shutdowns, the COVID-19 pandemic put huge economic pressure on the urban poor, with gendered impacts (Rahman *et al*., 2021). Women who were engaged in informal sector work during the pandemic lost their incomes almost immediately, and they often found it difficult to re-enter the labour market after the crisis. On top of that, women are consistently paid less than men for the same work. Childcare responsibilities also often impact women's participation in the labour market, and these are exacerbated when support from relatives or the community is absent, as many urban families live away from extended family in rural areas. In spite of this, urban women, especially in WB1/WB2 households, face growing responsibilities in regard to managing food, rent, and childcare. Women also manage the issues of food security and adaptive farming during crises:

> 'After the land flooded, we survived by selling vegetables we grew in our courtyard and raised goats and ducks.' (INT51, female, impoverished, urban, Chattogram)

Driven by these intersecting crises, **there is a growing trend of female migration, especially among the extreme poor, driven by the loss of rural livelihoods and assets due to climate change** and the need to support families in the absence of male breadwinners (IOM, 2022). This is occurring against the backdrop of internal migration linked to the garment industry, which has continued over decades, rather than being something new. In contexts where food insecurity outweighs conservative social norms, adolescent girls and women continue

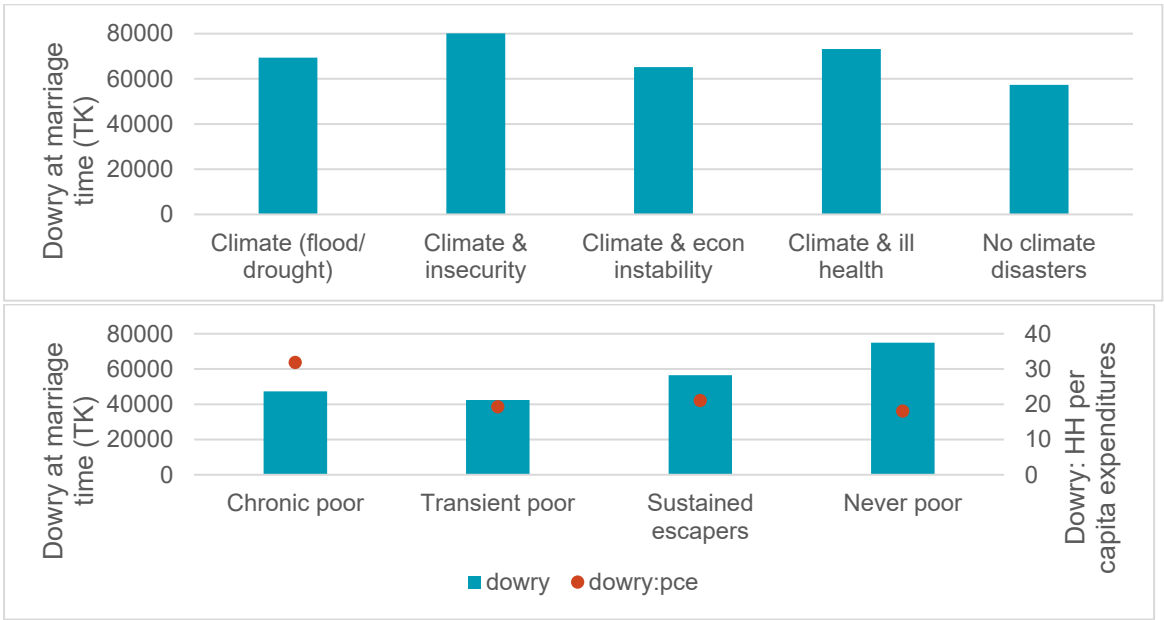
to migrate to urban centres in search of work as domestic helpers, garment workers, or informal labourers, often following displacement due to floods, cyclones, or river erosion (Afsar, 2000; CARE and UN Women, 2015; Islam and Hasan, 2016). These movements – often precarious and informal – reflect a broader adaptive response to worsening environmental and economic insecurity (IOM, 2022; Islam and Hasan, 2016).

4.3.2 Lack of economic empowerment intersecting with multiple crises

Early marriage and dowry obligations leave households exposed to crises

Despite being illegal in Bangladesh, dowry demands have increased in real terms over recent decades. The qualitative data suggest that the increase in dowry payments over time has been particularly sharp among lower-income groups, where the relative burden of paying dowries is higher and often falls on families already experiencing declining real incomes (Naved, 2002; Schuler and Nazneen, 2018). The quantitative data analysis also descriptively indicates that **dowry payments typically fell more heavily on extremely poor and crisis-affected households during the survey period**. Payments were on average highest for households residing in unions affected by both climate-related disasters (drought or floods) and insecurity, and lower in unions that did not report climate-related disasters over the survey period (Figure 10, top). By poverty status, though chronically poor households paid lower dowries in absolute terms, this represented over 30 times their household's monthly per capita food and non-food expenditure – the highest amongst any of the poverty trajectories (Figure 10, bottom).

Figure 10: Dowry costs by intersecting crises (top) and poverty trajectory (bottom)



Source: Authors' analysis of BIHS 2011–19

Indeed, families frequently go to extraordinary lengths – selling assets, taking out loans, or incurring long-term debt – to secure what they perceive as a suitable marriage for their daughters (Human Rights Watch, 2015; Kabeer, 2011). In these contexts, dowry functions as

a quasi-market transaction, with the groom's 'value' increasing in line with his employment status or migration prospects (Amin and Huq, 2008; Kabeer, 2011). **The long-term consequences of dowry transactions can be devastating amid wider economic instability.** In more extreme cases, the pressure leads to household collapse. For example, INT23's (female, chronic poor, rural Dinajpur) father could not manage to raise money to buy jewellery. He took out loans but could not repay them, amid wider economic instability which limited economic opportunities. One day he left to go to India, abandoning the family. Even when the wedding is over, demands do not stop. In a similar manner, different forms of dowry demands were seen in the qualitative data, such as expecting the bride's family to send seasonal gifts for years afterwards – during occasions such as Eid and Ramadan, and even during the summer, at the time of the mango and jackfruit harvests.

Poor women's lack of agency in controlling their assets leaves women vulnerable to crises. Descriptively, based on the survey analysis, the average age of marriage of women and girls under the age of 31 at the time of the 2019 survey was just under 17 years old, with 64% of this group marrying under the age of 18. Early marriage interrupts education, forces girls into dependency, and burdens families with dowry payments and loan repayments, often leading to intergenerational debt. The qualitative data also recorded cases of violence and control by husbands and in-laws reducing women's resources, access to food and markets, and employment opportunities. This combination of legal gaps, discriminatory norms, and household power imbalances strips women of bargaining power and forces them into cycles of dependency and loss. This situation highlights the double bind faced by young women: poverty creates the need for them to work, but gendered restrictions and risks of violence prevent them from doing so.

The chronic debt cycle and its gendered impacts amid livelihood disruptions and economic crises

As discussed in the next section, loan dependency also has gendered impacts. Descriptively, 70% of households in the 2019 survey data had taken a loan, almost half (48%) from NGOs. Within the broader context of intersecting crises, households face unstable incomes, rising living costs, and recurrent livelihood disruptions – all of which makes microcredit a coping response rather than an investment. **Women typically bear a heavy burden since microfinance loans are commonly issued in their names**.

> 'The microfinance organisations provide loans only to women, and it becomes our responsibility to repay them. They should give loans to men as well, as men often use the loans, and it should be their responsibility to repay.' (INT52, female, chronic poor, urban, Chattogram)

The experience of INT52, in the quantitative data, is illustrative. To meet repayment deadlines, INT52 and her daughter both had to take jobs in a garment factory. Most of their wages went directly towards loan instalments, leaving little for food, healthcare, or emergencies. When INT52 asked her husband to contribute to repayments, he refused and

responded with verbal and physical abuse. The conflict escalated until he left, taking all of the household belongings with him, leaving INT52 with the entirety of the debt and no assets.

Other drivers of debt include gambling addiction, drug use, and theft. During times of economic crisis and heightened stress, young adults often turn to drugs and gambling, which further destabilise households and deepen financial insecurity. Interviews with community members in urban Dhaka revealed a strong link between addiction, economic instability, and domestic violence, with women often bearing the brunt of this violence. When asked about drug use among day labourers, one respondent explained:

> 'Among day labourers, many of them use drugs and are involved in gambling. This is especially common among WB level 2 groups. They prioritise earning money for drugs above everything else. Because of this addiction, they cannot improve their situation. For example, if a wife earns BDT 10,000 a month, the husband may steal it. If she refuses, he beats her. There are frequent fights between husbands and wives. The husbands use drugs, contribute no income, and the children are left crying. It's a miserable situation.' (FGD-F, urban, Dhaka)

Substance abuse was reported in the LHIs and FGDs as widespread in this context of intersecting crises, with both rural and urban youth, including young girls, becoming involved. *Yaba* (meth tablets) emerged as a major concern, reportedly spreading through external influences such as Rohingya migration. In Chittagong, respondents estimated that 70% of youth are involved in substance abuse. In urban low-income areas, gendered patterns were observed: girls often act as couriers in drug supply, while boys handle operations remotely. One of the FGD respondents from Dhaka urban said:

> 'Girls are more involved in drug dealing. The boys handle everything remotely. Girls mainly supply drugs.' (FGD-M, urban, Dhaka)

5 Coping and escaping poverty amidst crises

This section examines how people attempt to cope with crises, whether through distress strategies, local adaptations, or attempts to move out of poverty altogether.

5.1 Coping with intersecting crises

Key messages

Relying solely on food aid or temporary relief during crises is not possible in rural areas. Access to public agricultural support/extension and TCB is uneven, and government support in response to economic or political instability is limited.

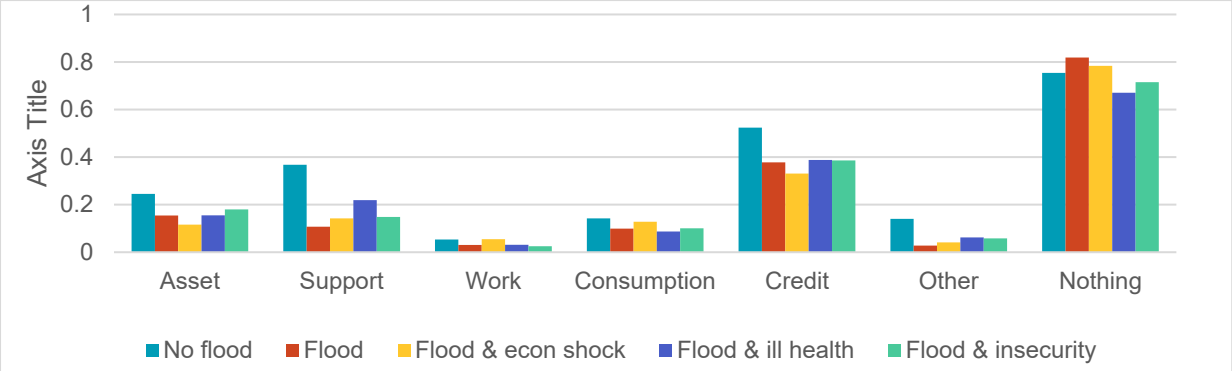
Receipt of support appears to be much less prevalent for households experiencing floods or intersecting covariate crises, such as economic instability or insecurity, relative to households not experiencing floods.

As a result, an important response to intersecting crises is taking out loans. However, high interest rates and rigid repayment terms deepen debt cycles traps, with intergenerational consequences.

A household's vulnerability to crisis and its capacity to adapt are closely tied to its initial resource base. Qualitative data suggest that WB3 and WB4 households with assets like farms and/or livestock or remittances are better positioned to pursue proactive adaptation. By contrast, WB1 and WB 2 landless labourers or households with few productive assets are far more exposed to downward mobility. They lack the assets, travel funds, or skills needed to access better-paying migration opportunities or adapt their livelihoods. Their coping is reactive, short-term, and often deepens their vulnerability. Shocks in turn are often intensified by weak or declining public investment in essential services, such as healthcare, education, and transport, which once offered buffers against crisis.

The survey data also reveal various coping responses to shocks and their intersections in rural Bangladesh over the 2011–19 survey period. The main response to shocks reported in the survey data was to do nothing. However, there were variations in coping responses depending on the experience of crises. A key observation from the survey data is the reduced ability to cope for households experiencing intersecting crises, especially those faced with economic shocks on top of flooding. There are also differences in reliance on social support and credit as a means of coping with intersecting crises, which we treat in turn below, before discussing the intergenerational dimensions of negative coping responses.

Figure 11: Coping responses to negative shocks and crises, 2011–19



Note: Percentages refer to actual shares of responses to negative shocks, while the full bar represents specific responses as a share of all coping responses. Source: Analysis of BIHS (2011–19) dataset

5.1.1 Government support amidst intersecting crises

The survey data pre-pandemic indicate that **receipt of support appears to be much less prevalent for households experiencing floods or intersecting covariate crises such as economic instability or insecurity**, relative to households not experiencing floods. When entire communities are affected, people may find it more difficult to provide or receive support. The source of support is not clarified in the survey data, so it could be that this is from family and friends or from NGOs and social assistance providers.

Government support nevertheless did see some variations by gender and area of residence during the survey period (Table 4). Smallholder farmers and low-income families struggled to receive aid. Moreover, it is not possible to **rely solely on food aid or temporary relief during crises in rural areas**. In response to disasters, smallholder farmers and informal workers are often left out of formal distribution channels. There is no direct compensation for lost assets (boats, nets, or income loss) due to disasters. Moreover, promised rehabilitation does not materialise, despite written commitments. Short-term relief after disasters does not address long-term displacement issues. There is also no financial compensation for crop failures linked to droughts or floods. Nor are critical infrastructure projects – like embankment construction in flood-prone areas – prioritised and delivered, despite recurring disasters that devastate entire villages.

Access to public agricultural support/extension is deeply uneven. While the government provides subsidised seeds and fertilisers after disasters, they rarely reach the poorest farmers, particularly WB1 and WB2 households. Small and landless farmers are frequently left out of formal distribution channels. Such programmes instead typically prioritise better-connected or larger landholders. For instance, INT43 (female, chronic poor, rural Chattogram), referred to the flood of 2022 which caused a lot of damage. All the crops on her land were submerged in water and destroyed. When asked if the Department of Agricultural Extension provided any assistance after the crops were destroyed she said that many of the large farmers were given seeds by this department, but the small farmers did not receive any government assistance because of their holding size.

At the same time, government support is provided to some degree in response to disasters, though it is largely absent when communities experience economic or political instability or need assistance to recover from prolonged shocks. This gap was particularly evident during the COVID-19 pandemic: although some relief was distributed, it was temporary and insufficient to ensure long-term food security. As one respondent explained:

> 'During the time of the COVID-19 pandemic, my husband was unemployed for one and a half to two months. We struggled with feeding the children and even went without food at times. The villagers helped a little by giving us rice, potatoes, and lentils. But we didn't receive any aid from the government.' (INT42, female, sustained escaper, rural, Chattogram)

Post-pandemic inflation has similarly gone unaddressed. A key programme intended to support recovery – the 40-Day Employment Programme, designed to provide temporary work for wage labourers during seasonal unemployment – remains severely oversubscribed and reaches only a small share of the rural poor (FGD-M, rural, Chattogram). Amid the recent political crises, delays in payments have also created additional financial strain: *'It has been six months since they last received them. Before the disruption, payments were regular' (KII, rural, Dinajpur).*

Table 4: Access to support by region, area of residence, and gender

Region	Access to support
Dinajpur	**M-R:** inheritance, cash loans from friends and family, loans from MFIs and local moneylenders, limited government safety nets **M-U:** family support, government-subsidised food, loans from MFIs and moneylenders, NGO operation of housing and health/training facilities **F-R:** some support from family/ neighbours, microcredit for rearing livestock, limited or inadequate government support (widowhood allowance, ration card) **F-U:** support from extended family and neighbours, some targeted SSN, cash support through MFIs
Chattogram	**M-U:** Lack of documentation and village-based voter registration limits migrants' access to city safety nets. As a result, they rely mainly on universal assistance, informal support from friends and family, and limited NGO support **M-R:** free seeds and fertilisers from government, some government allowances, family networks to support international migration, NGO support **F-U:** government safety nets, NGO support, women's Welfare Ministry providing skill development trainings, government hospitals offering health support, NGOs with legal support and education programmes for women, buying groceries on credit **F-R:** family and relative support post-marriage, microfinance institutes have dedicated programmes for women, various state allowances and social safety nets
Dhaka	**M-U:** relies on family and community support, subsidised food programmes (e.g. TCB cards), targeted social safety nets, MFIs and local moneylenders, informal credit, NGO support (health, sanitation, and services), and limited access to government hospital care, with exclusion often linked to lack of documentation **F-U:** family and community support; government subsidies (TCB cards), targeted social safety nets, health services via government hospitals, MFIs and moneylenders, crisis cash and income generation support (e.g. BRAC COVID-19 assistance), NGO health, sanitation, training, and legal aid services; and informal credit mechanisms

Source: Analysis of FGDs and LHIs

The same pattern is observed with other interventions that could otherwise help guard against climate-related disasters and its intersection with economic instability, such as the BDT 10 rice subsidy, which was designed to protect the poor from food insecurity but is often captured by local elites with political ties. Likewise, the Vulnerable Group Development programme, which distributes 30 kg of rice per month to poor families, reaches only a fraction of those in need. According to several interviewees, part of the challenge is that government aid is controlled by local political figures. People are often required to pay bribes to receive pensions and allowances. Political leaders only engage with the poor during elections, offering temporary benefits to secure votes.

Thus, while social protection and other forms of government support mitigates hardship in some cases, it is rarely sufficient to cover living costs, much less long-term recovery or upward mobility, especially in the face of rising costs, health shocks, and climate disruptions.

5.1.2 Spotlight on loans during intersecting crises

An important response to crises is taking out loans, for those who can provide the collateral. **The reliance on credit (e.g. a loan from an NGO/other institution or *Mahajan*/non-institutional source) is the most salient active coping response** (Figure 11). At the same time, it is less prevalent among households experiencing floods or intersecting crises relative to households not experiencing floods, which could be because floods destroy assets meant for collateral for loan applications.

In the qualitative data, **borrowing was often taken out under conditions of duress, leading to households being forced to sell productive assets** that could lead to permanent loss of income-generating capacity. For instance, INT23 (female, chronic poor, rural Dinajpur) mentioned that they had to give BDT 1.7 lakhs as dowry during their daughter's wedding. They managed the money by selling cows and taking loans from two NGOs. It is perhaps for this reason that the quantitative results also point to low rates of distress asset sales for households experiencing intersecting crises. This could reflect assets having dried up amidst repeated shocks and crises, thus disabling households' ability to draw down on them over time.

As a result, as the qualitative data indicate, **for chronically poor households that are already burdened by debt, microfinance often leads to spirals rather than recovery**:

> 'After taking a loan for the fishing business and losing income due to fewer fish in the river, I was left with debt and no earnings.' (INT49, male, urban, Chattogram)

Relatedly, in the survey data, 17.8% of loans were taken out primarily to repay other loans: this was the third most common reason for acquiring loans in 2019 in rural Bangladesh, closely following loans to meet consumption needs (19.9%) and farm needs (19.5%). Debt has thus become structural, not temporary, driven by systemic failures. It is no longer just an emergency measure – it is a chronic feature of poor and urban survival strategies.

5.1.3 Interrupted education and its intergenerational consequences

Families invest heavily in education in the hope of achieving long-term upward mobility. Education is seen as a pathway out of poverty. The regression results show that a household head having completed primary education is associated with a lower probability of chronic and transient poverty and a higher probability of resilience in rural Bangladesh. At the same time, the burden of financing primary education often leads to indebtedness, asset loss, or dropout, especially in families already managing other stresses like illness or male unemployment. This is in a context where the privatisation and commercialisation of education have accelerated due to the combined effects of the COVID-19 pandemic, inflation, and climate-related disruptions (Asadullah, 2020; Hossain, 2021). Public education continues to suffer from chronic underfunding, resulting in its deteriorating quality (World Bank, 2023; Nath, 2012; CAMPE, 2018). Low-cost private schools have seen a surge in enrolment amidst declining public confidence in government education (Asadullah and Chaudhury, 2015). Meanwhile, inflation in the prices of basic school items, such as notebooks, pens, and uniforms, has become a significant deterrent to sustained schooling (World Bank, 2023; Haque and Uddin, 2022). Moreover, when ill health strikes, this double burden in the context of the macro crises described above drives difficult trade-offs in which schooling is deprioritised.

Table 5: Impacts of intersecting crises on education

Stages	Description	Qualitative example
1. High 'normalised' educational costs	Tutoring costs are normalised, together with costs of school uniforms, examination fees, transport, stationery, books, and informal payments. Students who cannot afford school fees rely on the goodwill of schools, typically offered only to promising students. Costs often exceed household income, particularly during key years (e.g. preparation for secondary and higher secondary school certificates), leading to difficult trade-offs.	'My daughter, the monthly private tuition fee is BDT 800, and daily travel to college costs BDT 100. As she attends a government college, we haven't paid tuition fees yet.' (INT42, female, sustained escaper, rural, Chattogram)
2. Intersection with pandemic and inflation	The recent macro-level crises, including the COVID-19 pandemic and high inflation, saw a rise in education costs, food insecurity, and school dropouts. Schooling is an increasingly less viable option, often disadvantaging girls from households in and near poverty.	After the pandemic, several interviewees faced financial crises due to the price hike and as a result struggled to arrange food for their families. In some cases, children may drop out of school.
3. Coping	To meet educational expenses (including rising transport costs), families increasingly turn to loans from NGOs, moneylenders, or family members. Children, especially girls, drop out when costs become unmanageable. Some children are married off early while others take low-paid jobs.	'Many children drop out of school at a certain stage because their families can't afford further education, so they are sent to work.' (FGD-F, urban, Dhaka)
4. Long-term impacts: loss of resilience	Interrupted education limits future earning potential and social capital, reducing a household's ability to cope with future shocks. Families that invest but fail to see returns – because of dropout or underemployment – feel discouraged from investing in their younger children's education. This creates a pattern of reproducing poverty.	'Her son wanted to study further but couldn't because they had to use his earnings to manage household expenses.' (Paraphrased from INT20, male, chronic poor, urban Dhaka)

5.2 Pathways out of poverty amidst intersecting crises

Key pathways out of poverty

Rural ladders: Family loans or savings acquired with spousal cooperation support climate-resilient diversification strategies, while the concurrent development of passive rental asset income helps further buffer against shocks.

Urban ladders: Skills-based migration and remittances to build investments in assets, supported by NGO loans and spousal income drives upward mobility.

Gendered pathways: Women take various actions to build resilience and long-term financial independence. The regression results point to women's agricultural assets as being important in guarding against macro crises. Moreover, with increasing male migration, married women are stepping into roles previously considered male, such as managing farms and household finances. Yet adverse gender norms and structural barriers continue to inhibit pathways out of poverty, especially for the poorest women.

Despite the intensity of intersecting crises in Bangladesh, a small number of households manage to escape poverty and to remain out of poverty.

5.2.1 Rural ladders out of extreme poverty during climate and economic crises

Rural sustained escapers from poverty generally rely on diverse income sources such as government employment, farming, small businesses, and rental income. Their pathways often follow a sequence: initial capital from savings, family loans, or formal-sector earnings (often with spousal cooperation), followed by investment in climate-resilient strategies such as irrigation, crop switching, tree planting, or fishponds. This enables further agricultural and off-farm diversification, eventually leading to more stable, passive income through rental assets.

Stage 1: Formal sector savings facilitate investments in diversified livelihoods.

In rural areas, **government employment – especially in teaching – provides a stable and predictable income, allowing families to accumulate wealth over time**. Success in this context is closely tied to early education, which parents often fund, which is the first step in their pathway out of poverty. Such education enables individuals to access formal sector jobs, such as teaching, which is one of the few formal employment opportunities available in rural areas. It also facilitates investments in diversifying livelihoods. When climate shocks disrupt a primary income source (e.g. farming or street vending), households that can fall back on secondary income sources fare significantly better.

> 'After 2019, when the fish population declined, I stopped fishing and applied for a city corporation job as a sweeper to keep income flowing.' (INT49, male, chronic poor, urban, Chattogram)

> 'When the rainy season disrupted vegetable sales, I took money from my father and managed until business picked up in winter.' (INT20, male, chronic poor, urban, Dhaka)

Stage 2: Diversified climate-resilient farming livelihoods buffer against food insecurity amidst intersecting climate crises and inflation.

Agriculture and livestock diversification play a crucial role in ensuring food security and supplementing household income. An important first stage in upward mobility is the ability to adapt farming strategies to cope with environmental stressors. This includes investing in irrigation infrastructure, such as deepening or mechanising tube wells, which facilitate the cultivation of high-yield crops like hybrid rice. For example, a respondent from Chattogram stated:

> 'We started using deep tube-well and shallow machine for irrigation and cultivated high-breed rice to increase production and income.' (INT46, male, chronic poor, rural, Chattogram)

Other climate-smart diversifications within agriculture include livestock rearing, fishponds, and trees with deep-root systems.

WB3 and WB4 households may be vulnerable but they often have access to more stable land, occasional irrigation, and diversified income sources from which they can invest in technologies to combat drought or adapt to tidal flooding. For instance, INT46 stated that he:

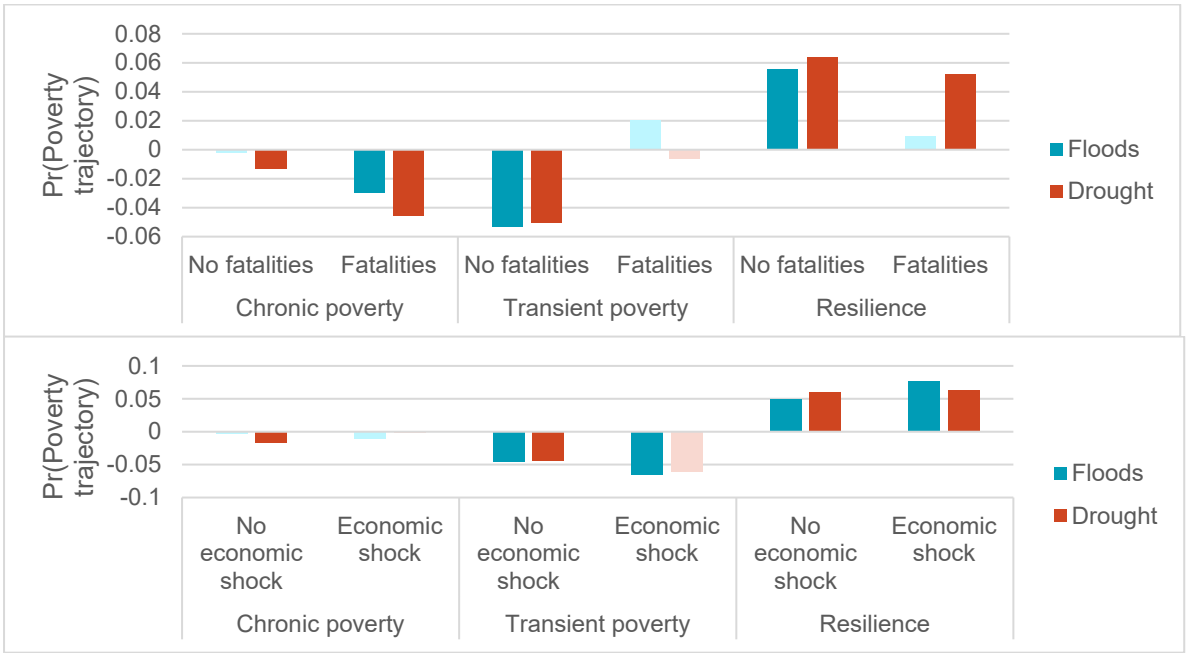
> 'Started using deep tube-well and shallow machine for irrigation and cultivated high-breed rice to increase production and income.' (Male, rural, Chattogram)

Their adaptations also include shifting planting calendars, growing flood-tolerant rice, constructing protective bunds, relocating from high-risk areas, using drought-resistant varieties, installing irrigation, and practising soil moisture conservation. NGOs commonly support these forms of resilience-building. For instance, they promote homestead terracing for vegetable gardening or teach landless women to grow bucket-irrigated crops like pumpkins along the sides of their homes. These strategies enable households to accumulate assets, strengthen food security, and avoid destructive debt cycles.

Quantitative results reinforce these qualitative insights by suggesting that **it is more commonly at higher levels of wellbeing that cultivable land can act as a buffer to support resilience amidst climate and economic crises, though its protective effect for poorer households is strengthened at the climate-insecurity nexus** (Figure 12). Its ownership is associated with a higher probability of resilience for households affected by climate-related disasters and economic shocks. At the same time, for households affected by violence and climate-related disasters, cultivable land appears to have a protective affect at both ends of the welfare spectrum, for both chronically poor and richer households. Taken together, these results underline the importance of land as a buffer amidst certain types of crises, though this is differentially contingent on the baseline wealth of households. This could reflect cultivating farmland offering a fallback for wealthier households experiencing economic shocks such as food price inflation or non-farm enterprise failures, or as a buffer when violence-related insecurity erodes livelihoods. Nevertheless, it is insignificant for poorer

households amidst economic and climate crises, possibly due to marginal size and quality of landholdings: for example, chronically poor households owned just 0.4 acres of farmland in the baseline 2011 survey year (Diwakar and Brzezinska, 2024).

Figure 12: Average marginal effects of cultivable land ownership on poverty trajectory, by violence (top) and self-reported economic shocks (bottom), amongst households residing in flood- and drought-affected areas



Note: Figure refers to four models, examining the intersection of 1) violence and 2) economic shocks with cultivable land, in each case separately for households living in unions affected by A) floods and B) drought. Highlighted bars refer to results that are statistically significant at conventional levels (p<0.1). All controls are the same as in the equation in Box 1. Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20).

Stage 3: Diversification within agriculture and through migration supplements household income and supports recovery from intersecting climate and economic crises.

Livestock – both small (e.g. goats, poultry) and large (e.g. cattle) – play a vital buffering role and act as a means of agricultural diversification in these contexts of climate-related disasters, including where this intersects with economic crises. Cattle are not heavily reliant on rainfall or irrigation, making them resilient in tough conditions and valuable assets that can be sold during crises. This is a common strategy across poverty trajectories, even for some chronically poor rural households, who engage in small-scale livestock rearing or poultry to cope with climate-related disasters, especially when agriculture fails or when macro crises like the pandemic and political turmoil limited mobility. As one of our respondents from Chattogram stated:

> 'After the land flooded, we survived by selling vegetables we grew in our courtyard and raised goats and ducks.' (INT51, female, impoverished, urban, Chattogram)

Relying on livestock is more effective when it is paired with home gardens or small-scale agricultural livelihoods to maintain food security, or with migration. As noted above,

migration works well when it is combined with kinship support or steady jobs, but worsens hardship when it is informal, unsafe, or exploitative.

It is perhaps in the context of such widespread risks that diversification produces the mixed results shown in the regression analysis. On the one hand, ownership of a non-farm enterprise is associated with a lower probability of chronic poverty but a higher probability of transient poverty amongst households facing economic shocks and living in flood-affected areas (Figure 6 above). It is also associated with a lower probability of chronic poverty amidst violence and flooding, though it is insignificant for other trajectories (Figure 13). Moreover, livestock ownership and agricultural activities by the household head are not significant correlates of poverty trajectories for these households (Diwakar and Brzezinska, 2024). **If diversified livelihoods are affected by economic instability or insecurity on top of flooding, it can limit their potential to build resilience**.

Figure 13: Average marginal effects of non-farm enterprise ownership on poverty trajectory, by violence, amongst households residing in flood- and drought-affected areas

Note: Figure refers to two models, examining the intersection of violence with non-farm enterprise ownership, separately for households living in unions affected by A) floods and B) drought. Highlighted bars refer to results that are statistically significant at conventional levels (p<0.1). All controls are the same as in the equation in Box 1. Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18) and CRU TS (2010–20).

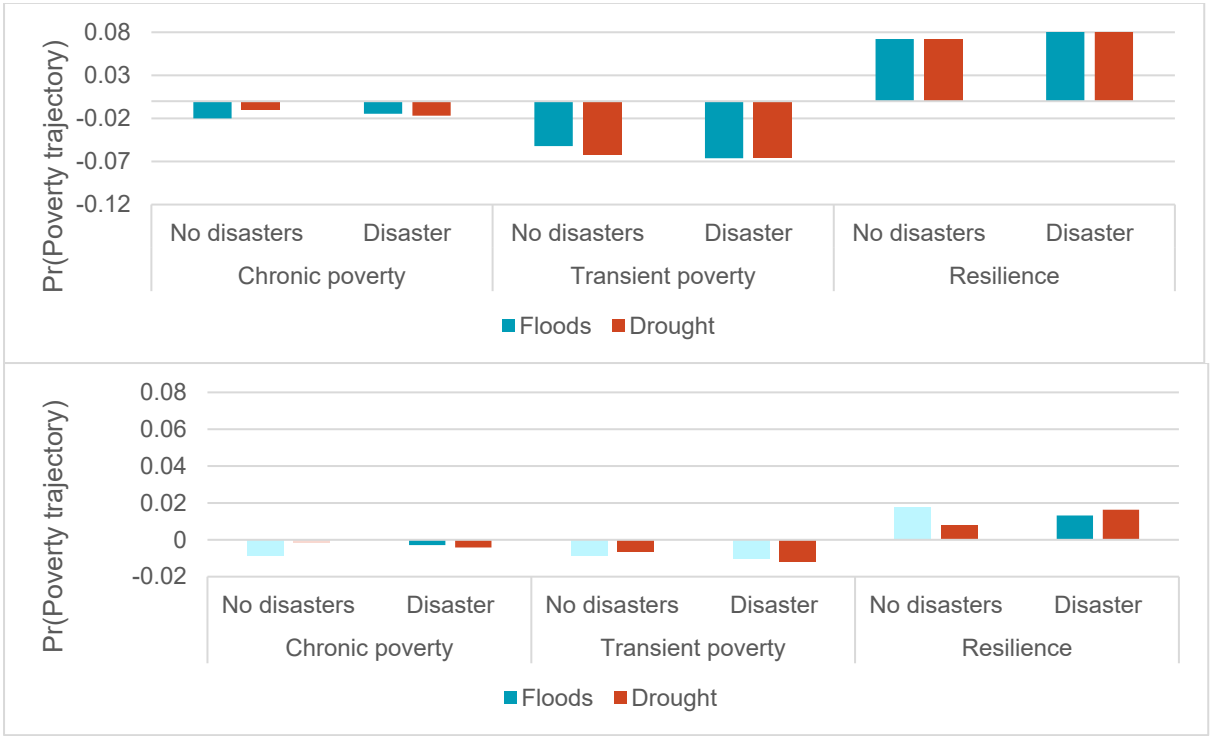
Stage 4: Investing passive rental income from assets supports poverty escapes that are then sustained over time.

The above strategies are in turn typically supported by strong cooperation between spouses who earn an income. A common strategy is to invest in generating passive rental income from assets, particularly as older couples seek to have an income during retirement. For example, the teaching income of both INT30 and his wife, together with their savings from agricultural diversification, was then channelled into passive assets, including income from land and shop rentals (INT30, male, chronic poor, rural, Dinajpur). This ability to invest in passive rental assets was critical in supporting their upward mobility towards the poverty line. For example, INT27's pension provides a stable passive income that enables investment in rental assets and financial deposit schemes. He generates additional earnings by leasing agricultural land and renting out a market shop, alongside interest income from savings instruments. By retaining and renting out assets rather than selling them he adopts

a more financially resilient strategy in a context of rising inflation in assets in Bangladesh (INT27, male, sustained escaper, rural, Dinajpur).

The regression results again underline the importance of asset development. A higher value of consumer durable assets (e.g. jewellery, pots, radios) and productive agricultural assets (e.g. tube wells, power tillers, motor pumps) in the baseline data is associated with a lower probability of chronic poverty and impoverishment, and a higher probability of resilience amongst households residing in unions affected by floods or drought (Figure 14). Moreover, for both types of disaster, the effect size is much larger for consumer durables than for agricultural implements. This could emerge where **consumer durables act as a means of liquidity enabling households to smooth consumption during crises**.

Figure 14: Average marginal effects of consumption assets (top) and agricultural assets (bottom) on poverty trajectory, by flood- and drought-affected households



Note: Figure refers to two models, examining the intersection of flooding with 1) consumer durable asset value, and 2) agricultural implements' asset value. All controls are the same as in the equation in Box 1. Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20).

5.2.2 Urban ladders out of extreme poverty

Urban sustained escapers from poverty rely on entrepreneurship and migration, rental businesses, self-employment, and small-scale trade. In the examples below, there are common cross-cutting enablers:

- Early life investments (especially education and vocational skills) forms the foundation.
- Access to credit under favourable terms (e.g., NGO support with lenient repayment and debt management skills) to purchase income-generating assets.
- Spousal financial support enables dual-income strategies to repay loans and to withstand/navigate shocks to income and family subsistence during crises.

- Investments in diversified livelihoods, climate-smart livelihoods, and asset accumulation (such as land, livestock, housing, and passive income streams).

Migration-fuelled poverty escapes

In urban areas, a common trajectory for those who are extremely poor in rural regions often begins with migration to urban areas to engage in manual rickshaw pulling, eventually followed by taking out a loan to purchase rickshaws and rent them out. Manual rickshaw pulling is a job that demands considerable physical fitness, especially among young men. This pathway often relies on managing and avoiding shocks, particularly illness, which can prematurely end a rickshaw-pulling career. Many urban residents then transition from manual labour to vehicle ownership. Urban NGOs often support financing for loans used to acquire significant income-generating assets, such as battery-operated rickshaws, which yield greater income than pulling (although they are still susceptible to crises like the Bangla Blockade, COVID-19 lockdowns, and rising transport costs). For instance, INT1 from Dhaka urban noted how after switching from manual to auto-rickshaw pulling through an NGO loan, her husband began to earn BDT 500–700 per day (INT1, female, sustained escaper, urban, Dhaka). It is also possible to rent out the rickshaw to others when not in use (taking breaks), to generate passive income. This, along with other factors such as wives having their own occupations, can allow households to pool income in order to subsequently purchase additional rickshaws to earn passive rental income.

Developing skills and migrating abroad, thereafter remitting money to build investments at home, is another critical route:

> 'He went abroad for work with BDT 3 lakh borrowed through an NGO and returned after several years. He now owns land and constructed a two-storey house.' (KII, urban, Chattogram)

However, outcomes vary. Some are laid off due to external shocks like COVID-19 or layoffs abroad, slipping into precarity again (KII, urban Chattogram). Moreover, in remote rural areas, manual workers engaging in seasonal migration or urban labour help cover dowry or school fees, but rarely enable transformative asset-building without NGO or family loans. Nevertheless, remitting money to build investments in assets and businesses back home is an important pathway commonly followed to achieve upward mobility.

NGO-fuelled poverty escapes with spousal collaboration

Some urban families invest in self-run businesses such as tailoring, home-based garment work, and informal lending schemes. **This pathway involves using substantial NGO loans, combined with skills such as tailoring and/or experience in the ready-made garments sector, to generate start-up capital for a business, often supplemented by free waste cloth as a no-cost input and labour contributions from a spouse.** INT1 (female, sustained escaper, urban, Dhaka) noted that she and her spouse set up a business based on scrap fabrics from the garment industry. Every month, on average, they invest BDT 10,000, which

yields them a return of BDT 15,000. Alongside this, she leads a BRAC association and earns money from collecting loan instalments. Women, in particular, who have closer relationships with NGOs sometimes use credit successfully. INT18 (female, chronic poor, urban, Dhaka) has close associations with different NGOs, and she borrowed money from Caritas and BRAC thorough which she managed to run her tailoring business during the financial crisis and was able to manage the household expenses.

Another pathway involves borrowing from an NGO to build a house, living in one part while renting out the other, and using the rental income – often alongside a spouse's earnings – to repay the loan and generate savings. Urban escapers leverage loans or savings to build multi-room dwellings. In some urban cases, households take NGO loans to construct multi-room dwellings. One example involved building a four-room house, where the family lived in three rooms and rented out the fourth. The rental income helped them repay the loan in manageable instalments. This model is often viable where a second household income (e.g. from a spouse) provides additional financial stability.

Access to wage work in urban areas

Access to salaried wage work is also a critical pathway out of poverty but is often out of reach for many people living in poverty. **Social networks are critical in supporting access to salaried work**: for example, through informal introductions to jobs through social ties**.** Initial job access – especially in slum or rural settings – is often made possible through informal referrals by family or neighbours, bypassing formal job markets that may be exclusionary or require bribes. For instance, INT54 (male, chronic poor, urban Chattogram) explained that he was introduced to a job at the fisheries dock at Chattogram port through someone he knew from the village. The earnings he obtained in the dock were higher than he expected.

Another key social tie is with community or informal settlement leaders, who often control access to development projects or government-linked roles. Women and men who maintain relationships with these leaders are more likely to be selected as paid volunteers or committee members. For instance, INT51 (female, impoverished, urban Chattogram) who has good relations with the slum leaders. It was through these leaders that she got the opportunity to work on a UNDP project. She worked as cashier for the Community Development Committee from 2019 to 2023, enabling her to remain out of poverty during the COVID-19 pandemic period even if she subsequently fell into poverty. Sometimes gatekeepers also charge fees, such as reported by LHI20 from urban Dhaka, who explained that he pays BDT 200–300 in rent to local leaders for his place of business in Karwan Bazar. Such community gatekeeping means that social capital becomes essential for participating in income-generating public or semi-public schemes.

Finally, **personal relationships with employers are also important in supporting job promotions or referrals**. Employers who value worker loyalty or performance can offer higher-paying jobs or refer workers to other households or institutions, gradually expanding earning potential. For example, LHI51 (female, urban Chattogram) stated that her husband's

employer helped her secure a job as a cleaner at a school. She earned BDT 3,000 a month and received gifts and financial help from school guardians. These examples show how embeddedness in trusted relationships not only sustains current employment but also facilitates upward mobility.

5.2.3 Women's strategies for escaping poverty

Gendered income and asset development amid economic instability

Women across rural and urban areas take various direct actions to build resilience, income, and long-term financial independence, including during contexts of wider economic instability. **Learning and monetising skills such as tailoring, as noted above, often allows women to shift from unpaid or domestic work to income-generating roles, often from home**. This is important in building income and thus reducing dependency on male income earners. For example, INT18 (female, chronic poor, urban Dhaka) learned to sew for BDT 2,000, then she took a loan from an NGO and bought an electric sewing machine, improving her wellbeing albeit below the poverty line. Women who gain control over small business assets (e.g. auto-rickshaws, livestock, sewing machines) are also better able to diversify income or to buffer shocks. In these income-generating roles, support from NGOs is often an important catalyst in providing financing or loans to access assets.

Some women instead focus resources towards sons' education or land investment, even at the cost of their own comfort, implicitly in hopes of obtaining long-term returns. This family – as well as broader kinship – support could act as an important lifeline during crises. INT14 (female, chronic poor, urban Dhaka), for instance, showed a strong interest in educating her son as much as possible, but did not show much interest in pursuing further education for her daughter.

Table 6: Poverty escapes by region, area of residence, and gender

Region	Poverty escapes
Dinajpur	**M-R:** Inheritance, teaching, rental income, small business, internal migration, small personal savings for investment **M-U:** Savings invested in different businesses and education, multiple income earners in family, agility to shift work where opportunities emerge **F-R:** Livestock rearing **F-U:** Multiple earners, family properties, asset accumulation
Chattogram	**M-U:** Diverse occupations, ports, small business investment, tourism, NGO incentives and cash support **M-R:** Family and relatives supporting migration, agricultural diversification through cattle-rearing and grass cultivation, NGO loans and government training on cattle-rearing provides cash plus information **F-U:** Support from parents/relatives, multiple income sources, loans (MFIs, moneylenders), asset accumulation, control over earnings and financial decisions, buying groceries on credit **F-R:** Inheritance, dowry, help from family/relatives, loans (MFIs, moneylenders)

Region	Poverty escapes
Dhaka	**M-U:** Multiple income earners, diversified urban occupations (e.g. small business), savings invested in business and education, NGO cash support, and use of social and political networks for income generation. **F-U:** Multiple earners, asset accumulation (e.g. land, gold, vehicles), loans (MFIs, moneylenders) for income generating activities, control over earnings and financial decisions, family support, skills training and employment, and use of social networks and NGO initiatives

Feminisation of agriculture and sites for climate resilience interventions

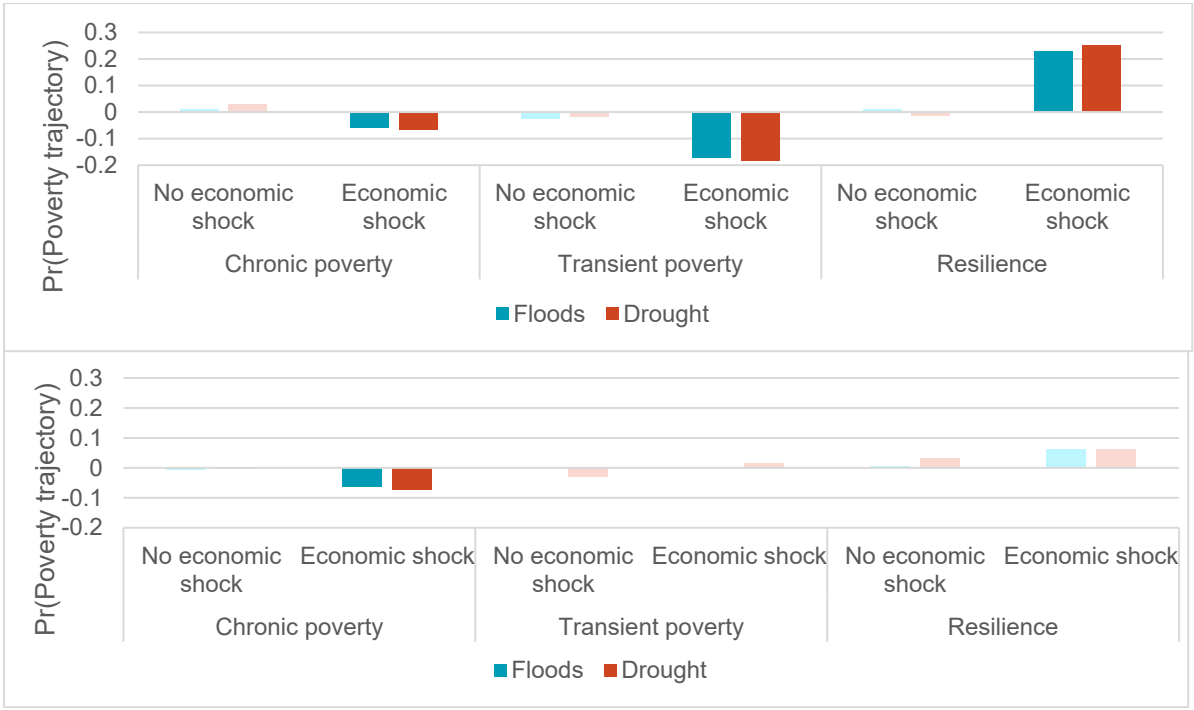
As men and young women increasingly migrate for work, married women are stepping into roles previously considered male – managing farms, irrigation, household financial management (e.g. school fees, medical costs, food), and caregiving for children and older infirm relatives who cannot migrate. There are variations in these adaptations by wellbeing level. During the hungry season – between planting and harvest – many men migrate, and women in WB1 and WB2 households take up domestic work, which can be very low paid (often just a meal). WB2/WB3 households engage in backyard farming, poultry rearing (often considered 'housewife activities') and petty trade, such as selling vegetables. These women can suffer downward mobility when men stop sending remittances due to unemployment, gambling, or re-marriage. Women in WB3 households are more likely to find domestic service work outside the village but hide it from their husbands and relatives to avoid men's disapproval.

> 'There isn't much work available for women in this area. Many [WB3] women focus on household chores, while some work as domestic helpers, either on a daily or monthly wage basis.' (FGD-F, rural, Dinajpur)

In WB3/WB4 households, moreover, women are more likely to actively manage farms, oversee remittance use, or invest in livestock or agro-processing. They may also participate in savings groups or cooperative ventures, offering pathways towards more autonomous decision-making.

The regression results similarly point to women's agricultural assets as being important in guarding against macro crises across trajectories. For example, over the survey period, women's right to sell land was associated with a higher probability of resilience and a lower probability of chronic and transient poverty for households reporting economic shocks and living in unions affected by flooding or drought. Women's ownership of small livestock was instead important in lowering the probability of chronic poverty amidst economic shocks and climate-related disasters. These results together reflect women's agency when they are in control of assets in regard to promoting their climate resilience as well as economic resilience.

Figure 15: Average marginal effects of women's right to sell land (top) and women's small livestock ownership (bottom) on poverty trajectory, by flood- and drought-affected households



Note: Figure refers to four models, examining the intersection of economic shocks with 1) women's right to sell cultivable land, and 2) women's sole or joint ownership of small livestock, in each case separately for households living in unions affected by A) floods and B) drought. All controls are the same as in the equation in Box 1.
Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20).

Box 2: Female rural livelihood adaptation in climate-affected Bangladesh

There is strong evidence from both field research and literature that supports the growing role of women in climate-adaptive livelihoods across Bangladesh, especially in rural areas. In flood- and cyclone-prone areas of Chattogram, NGOs have promoted various climate-resilient practices among women. These include raising poultry, ducks, and goats in elevated sheds to protect them from inundation during monsoon flooding, and cultivating vegetables on raised beds, platforms, or in sacks. Such strategies are aimed at diversifying women's income sources and enhancing resilience to waterlogging and seasonal crop loss. For instance, INT46 (female, chronic poor, rural Chattogram) grows vegetables in sacks and on the roof and raises goats and ducks. These activities help with food and income even during floods.

These strategies have helped women move from domestic-only roles to active engagement in income generation. Some women also run small-scale roadside vending stalls – selling betel leaves, dry fish, or snacks – offering further flexibility in flood-affected environments.

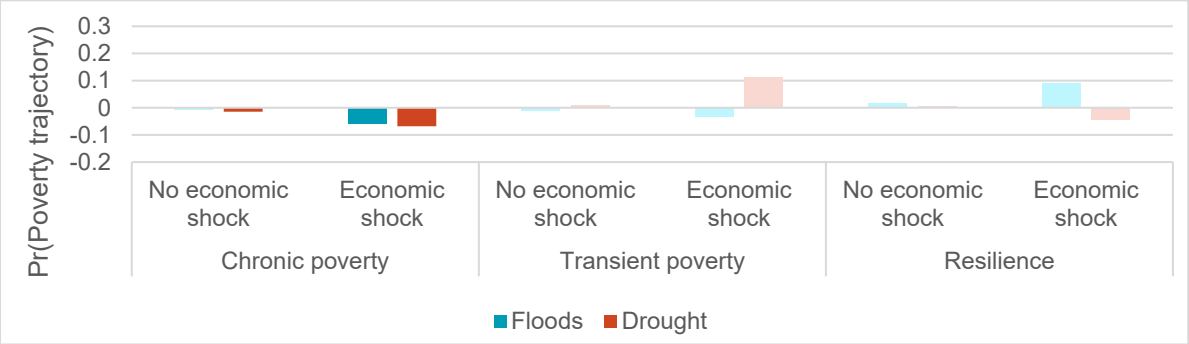
In rural Dinajpur, women's adaptation efforts reflect both necessity and innovation. Faced with increasing climate variability, women are now deeply involved in agro-processing activities like drying chillies, processing mustard seeds, and storing potato seeds for off-season sale. As a key informant revealed: 'We preserve mustard seeds and potatoes so we can sell them when prices go up. We also dry chillies after the harvest and sell them in the lean season.' (KII, female, rural Dinajpur)

Some women co-manage or contribute to shared irrigation schemes, including the operation and financing of community tube wells – roles traditionally managed by men. Others experiment with water-efficient crops such as lentils or short-duration rice, often supported by government extension workers or NGO facilitation. Additionally, during agricultural off-seasons, women increasingly take on wage labour in nearby towns. These shifts are often catalysed by NGO-supported collective savings groups or microfinance schemes, allowing women to invest in poultry, tailoring, or small-scale food processing.

The cumulative effects of adaptation and male migration have significantly altered village life. With fewer men around, **women have become more visible in public spaces, community groups, and farming activities**. The lack of able-bodied males and women's presence is observed in daily agricultural work – such as at markets, irrigation times, or during community labour. These conditions allow women and households to improve their financial situation or recover from shocks through the pathways listed above. This importance of women's work and expanded role in income generation in agricultural settings, and for WB3 women rising female visibility and leadership, reflects a potential site for climate resilience interventions. Indeed, WB3 and WB4 women, with some assets and education, are emerging as community leaders. They may represent their households in village meetings, join cooperatives or water-user groups, and help manage remittances for longer-term improvements. In these communities, women are leading collective savings schemes and engaging with NGOs. Well-functioning savings schemes pull in women from lower income groups.

In the regression results, too, **women's confidence to speak up on infrastructure needs and proper payment of wages, or to protest misbehaviour of authorities during times of economic shocks and in areas affected by flooding, as well as in areas affected by drought, is associated with a lower probability of chronic poverty. The strength of the collective has long been identified in the literature** (e.g. Agarwal, 2010). However, our mixed-methods results build on this to point to the agency of poorer women during times of covariate crises as a means of supporting poverty reduction alongside resilience to climate and economic instability.

Figure 16: Average marginal effects of women's confidence to speak on infrastructure needs/wage payment/official misbehaviour, for households self-reporting economic shocks, on poverty trajectory, by flood- and drought-affected households



Note: Figure refers to two models, examining the intersection of economic shocks with women's confidence to speak up, separately for households living in unions affected by A) floods and B) drought. All controls are the same as in the equation in Box 1. Source: Analysis of BIHS (2011–19), ACLED (2011–19), Global Flood Observatory (2010–18), and CRU TS (2010–20).

Adverse gender norms and structural barriers continue to inhibit pathways out of poverty, especially for the poorest women.

However, gendered climate-resilient adaptations must be understood within the broader constraints of asset control, gendered expectations, and persistent patriarchal norms. Women's agency to make climate-adaptive decisions is hampered by the lack of ownership

over land, livestock, and vehicles, control over loans (even when registered in their names), and by social sanctions that restrict movement and undervalue their contributions. These limit their ability to meet their families' living costs. As an FGD respondent from Chattogram rural stated,

> 'We women do all the work now – raising ducks, planting crops, collecting water – but men still control the money and assets.' (FGD-F, rural, Chattogram)

Similarly, INT22 (female, chronic poor, urban Dinajpur) bought an auto-rickshaw and rented it to her brother but he sold it without telling her. Thus, while climate change drives shift in gender roles, longstanding inequalities in access to and control over land, capital, credit, and decision-making remain largely intact, with women's work undervalued and, in many cases, hidden.

A few women manage to navigate these constraints, sometimes by enduring stigma to secure work, and some defy them secretly. One of our respondents described how she survived the economic crisis. With inflation making it impossible to survive on her husband's income alone, INT42 secretly began working as a domestic helper within her village, hiding her work from her in-laws to avoid stigma-induced backlash. She said:

> 'None of my relatives know I work. I only go when someone calls me, and sometimes they pay for my travel or give me food with the payment.' (INT 42, female, sustained escaper, rural Chattogram)

Yet the constant threat of divorce or of men taking second wives disciplines women's agency, while norms around dowry and early marriage reinforce their vulnerability.

6 Conclusion

Poverty in Bangladesh is increasingly driven by crisis stacking. Intersecting climate, economic, and political crises constrain livelihoods and reduce both income opportunities and demand. In the absence of adequate government support, households increasingly rely on loans for consumption and basic needs, but these often fail to generate productive returns under crisis conditions, contributing instead to a debt trap. Women bear a disproportionate burden, as loans are frequently taken out in their names, while they face restricted mobility, limited asset control, and heightened care responsibilities.

Despite this context of crisis stacking, some households achieve sustained escapes from poverty. Rural pathways out of poverty typically involve savings or family loans being invested in climate-resilient and diversified livelihoods, alongside the gradual development of rental assets for passive income. Urban pathways are more varied, often involving migration, skills development, and asset-building supported by loans. Across contexts, spousal collaboration – particularly women's expanding roles in managing livelihoods, finances, and community engagement – plays a critical role. However, persistent gender norms and structural constraints continue to limit equitable and sustainable pathways out of poverty, especially for the most vulnerable women.

In this context, the study findings point to a need to rethink policy responses to poverty in the context of intersecting crises. Interventions that move away from loan disbursement to supporting grants, flexible repayment, or moratoria during shocks, especially for the poorest households, could help prevent the persistence of debt traps. Alongside this, social protection systems need to become more adaptive and inclusive – particularly in urban areas – by ensuring portability given high internal migration, reducing politicised targeting, and expanding coverage during economic and political disruptions. As part of this process, investments in climate-resilient and diversified livelihoods should be scaled up to strengthen households' ability to withstand overlapping shocks, especially the intensification and frequency of climate-related disasters. Finally, policies must continue to support women's agency through access to assets, skills, and decision-making power, alongside measures that reduce unpaid care responsibilities during times of crises. The associated policy brief (Shepherd *et al*., 2026) elaborates on these points.

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Annex

Participatory wealth ranking categories:

WB1: Destitute/ultra-poor: WB1 consists of individuals who are unable to work and rely on others for their basic needs, such as food and housing. This group includes those who are disabled due to age or long-term/chronic illness and who lack sufficient family or government and NGO external support, and hence are often socially excluded as well.

Additionally, WB1 encompasses individuals who are employed but fall into this category during prolonged periods of unemployment, such as during climate crises that devastate agricultural wage labour income or during particularly bad seasons. In urban areas, this category includes those who experienced unemployment and immobility during the COVID-19 pandemic and the Bangla Blockade.

Women who are divorced or effectively divorced, and who lose access to household income and assets, are also part of this group. This includes those burdened by high dependency on loans (like elderly family members or children) and those who are restricted from working outside the home due to conservative religious norms.

WB2: Extreme poverty (poor but capable of working): WB2 consists of individuals who are physically capable of working but possess few or no productive assets or capital for trade. This group often includes landless agricultural labourers in rural areas, who are **adversely included** in local labour markets and struggle to negotiate better wages. In particular, this applies to female labourers, who earn less than men for the same labour. This group is landless, and often the house they live in is located on *khas* land, which is more vulnerable to climate crises and, as owned land, can mean they are subject to eviction. Additionally, this group may encompass very small farmers with incomes below the extreme poverty line. Urban labourers, while typically having fewer assets than their rural counterparts, may also be pushed into extreme poverty due to high living and working costs.

WB3: Moderate poverty: WB3 individuals own some productive assets (e.g. land, livestock, bikes) but remain dependent on wage labour to meet basic needs. They are at constant risk of downward mobility if climate, macroeconomic, and personal shocks occur.

WB4: Vulnerable but not poor: WB4 includes individuals who possess relatively more productive assets, such as land, cattle, or possibly a rickshaw in urban areas. However, they remain vulnerable to downward mobility when faced with significant shocks. For example, high costs, such as dowries or loan repayments, or the choice to pay for higher education, may lead to the sale of substantial assets, like land, with consequences for income.

WB5: Resilient (middle class): WB5 households are resilient to economic shocks due to their substantial assets and stable income sources, which often include passive assets. They are also educated due to parental investments in education, and they possess strong social and political connections. Multiple or severe shocks are required to push this group back into poverty, which is rare but possible.

WB6: Rich: WB6 includes extremely wealthy landowners and businesspeople who hold large, productive assets, multiple businesses, and strong social influence (ethic, religious) and political power.

Table 7: Summary statistics, by poverty trajectory of household

Variable		Chronic poor	Transient poor	Sustained escaper	Never poor
Crises and shocks	Any floods, 2010–19	85.76%	89.11%	83.43%	78.66%
	Any drought, 2010–19	86.35%	74.08%	77.16%	65.76%
	Any violence-related fatality, 2010–19	27.86%	11.85%	10.37%	9.93%
	Any economic shock, 2010–19	25.22%	8.52%	10.30%	10.93%
	Any health shock, 2010–19	16.49%	15.54%	14.56%	16.15%
Household head	Age	36.91	43.10	41.68	44.72
	Primary education completed	11.12%	14.04%	10.55%	19.85%
	Secondary education completed	6.70%	6.48%	8.47%	25.33%
	Head is a woman	9.53%	13.35%	18.58%	16.58%
	Marital status				
	Never married	0.00%	0.87%	0.92%	2.02%
	Widow/divorced/separated	4.24%	7.07%	8.54%	5.81%
	Married	95.76%	92.07%	90.54%	92.16%
Household activities	Log(asset value) – agri/cons. goods	8.47	8.90	8.82	10.08
	Head in agriculture	82.56%	70.45%	73.81%	69.98%
	Non-farm enterprise	31.18%	35.36%	31.72%	40.96%
	Ownership of livestock	52.18%	53.65%	48.11%	53.69%
Household demographics	Household size	4.65	4.20	4.58	4.12
	Urban	0.00%	0.00%	0.00%	0.00%

Baseline values presented unless stated otherwise. Source: Analysis of BIHS (2011–19) dataset presented in Diwakar and Brzezinska (2024).

Table 8: Multinomial logistic model regression results, outcome = poverty trajectory

Variables	Outcome traj.	Main model without controls (1)	Main model with controls (2)	1.5x poverty line (3)
Any fatalities from violence	Chronic poor	0.0410*	0.0211**	0.0322
		(0.0220)	(0.0105)	(0.0251)
	Transient poor	0.0238	-0.0069	-0.0276
		(0.0245)	(0.0200)	(0.0246)
	Resilient	-0.0648	-0.0142	-0.0046
		(0.0395)	(0.0253)	(0.0263)
Any drought	Chronic poor	0.0183***	0.0070	0.0277
		(0.0060)	(0.0080)	(0.0205)
	Transient poor	0.0330**	0.0176	0.0439**
		(0.0147)	(0.0140)	(0.0200)
	Resilient	-0.0513***	-0.0246	-0.0716***
		(0.0173)	(0.0175)	(0.0232)
Any flooding	Chronic poor	0.0079	-0.0158	-0.0068
		(0.0093)	(0.0122)	(0.0200)
	Transient poor	0.0814***	0.0367**	0.0342*
		(0.0158)	(0.0180)	(0.0186)
	Resilient	-0.0892***	-0.0209	-0.0274
		(0.0220)	(0.0240)	(0.0207)
Any price/revenue shock	Chronic poor		0.0167**	0.0302
			(0.0069)	(0.0206)
	Transient poor		-0.0182	-0.0364*
			(0.0190)	(0.0213)
	Resilient		0.0015	0.0062
			(0.0221)	(0.0198)
Any health shock	Chronic poor		0.0066	-0.0011
			(0.0059)	(0.0151)
	Transient poor		-0.0022	-0.0081
			(0.0130)	(0.0197)
	Resilient		-0.0043	0.0092
			(0.0133)	(0.0154)
Household size	Chronic poor		0.0114***	0.0456***
			(0.0017)	(0.0041)
	Transient poor		0.0227***	0.0059
			(0.0032)	(0.0045)
	Resilient		-0.0341***	-0.0515***
			(0.0037)	(0.0043)
Woman-headed household	Chronic poor		-0.0091	-0.0451**
			(0.0087)	(0.0223)
	Transient poor		-0.0080	-0.0055
			(0.0186)	(0.0258)

Variables	Outcome traj.	Main model without controls (1)	Main model with controls (2)	1.5x poverty line (3)
	Resilient		0.0172	0.0506**
			(0.0198)	(0.0212)
Head completed primary education	Chronic poor		-0.0107*	-0.0688***
			(0.0064)	(0.0131)
	Transient poor		-0.0787***	-0.0541***
			(0.0130)	(0.0161)
	Resilient		0.0894***	0.1229***
			(0.0135)	(0.0144)
Head engaged in agri.	Chronic poor		0.0148**	0.0434***
			(0.0061)	(0.0132)
	Transient poor		-0.0105	-0.0027
			(0.0118)	(0.0166)
	Resilient		-0.0044	-0.0408**
			(0.0135)	(0.0162)
Non-farm enterprise ownership	Chronic poor		-0.0036	-0.0238**
			(0.0050)	(0.0117)
	Transient poor		-0.0071	0.0356**
			(0.0115)	(0.0161)
	Resilient		0.0106	-0.0118
			(0.0124)	(0.0143)
Log (asset value)	Chronic poor		-0.0177***	-0.0983***
			(0.0029)	(0.0055)
	Transient poor		-0.0644***	-0.0398***
			(0.0043)	(0.0059)
	Resilient		0.0821***	0.1380***
			(0.0050)	(0.0055)
Livestock number	Chronic poor		-0.0033**	-0.0049*
			(0.0016)	(0.0027)
	Transient poor		-0.0012	0.0022
			(0.0032)	(0.0039)
	Resilient		0.0045	0.0028
			(0.0032)	(0.0038)
Received remittances	Chronic poor		0.0041	-0.0258
			(0.0089)	(0.0174)
	Transient poor		-0.0201	-0.0293
			(0.0161)	(0.0210)
	Resilient		0.0160	0.0551***
			(0.0167)	(0.0182)
Region controls		No	Yes	Yes
Head controls		No	Yes	Yes

Notes: Head controls include religion, age, and age-squared; standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1. Source: Analysis of BIHS (2011–19) dataset presented in Diwakar and Brzezinska (2024).