

POLICY BRIEF

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Social Protection in Urban Bangladesh: Addressing the Intensifying Need

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Abstract: Urban poverty and vulnerability in Bangladesh have become increasingly pressing amid rapid urbanisation, with the urban population rising from 23.4 per cent in 2011 to 31.7 per cent in 2022, and projected to surpass the rural population by the late 2030s. Yet the country's social protection architecture has not evolved in line with this demographic shift, leaving urban low-income populations exposed to rising risks and deprivation. Drawing on HIES 2022 data, this policy brief examines the nature and extent of urban poverty and vulnerability, assesses the coverage and targeting of existing social protection programmes in urban areas, and proposes a set of policy reforms to better align social protection with the realities of an increasingly urban Bangladesh.

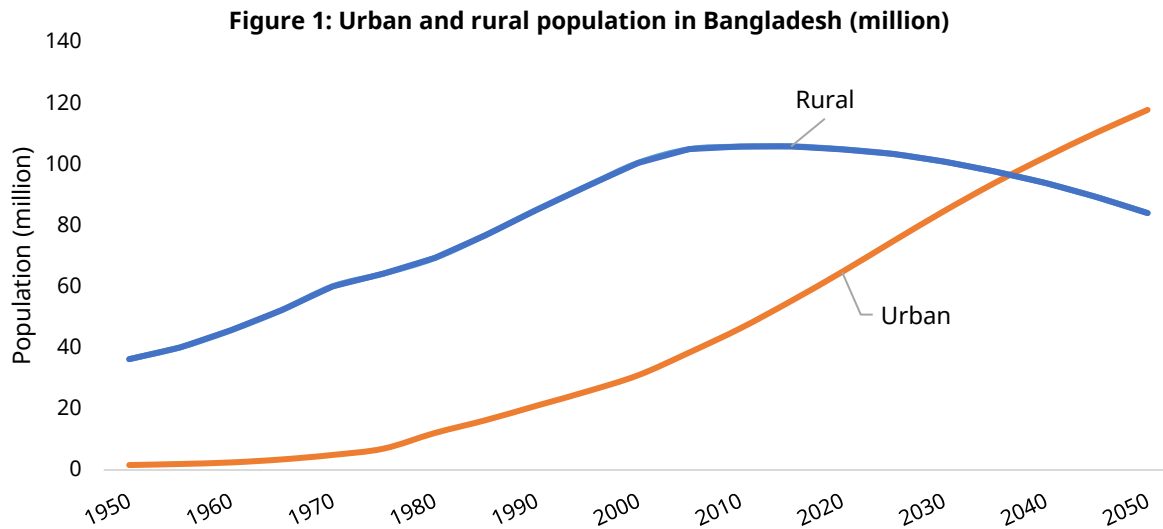
* This policy brief is an outgrowth of a study prepared by RAPID as part of the Social Security Policy Support (SSPS) Programme of the United Nations development Programme (UNDP) Bangladesh, funded by the Department of Foreign Affairs and Trade (DFAT), Australian Government. The authors are, respectively, Chairman, Research and Policy Integration for Development (RAPID); and Deputy Director, RAPID and Assistant Professor of Economics at Jagannath University, Dhaka. Any limitations and/or views expressed in the paper are those of the authors only. Helpful research assistance was provided by Mohammad Mahedi Hasan, Samiha Chowdhury, and Khawaja Sazzad Ali.

Social Protection in Urban Bangladesh: Addressing the Intensifying Need

I. Background

Urban poverty and vulnerability in Bangladesh have emerged as pressing concerns in the context of rapid urbanisation and accelerating rural-to-urban migration. As urban centres expand and draw in migrants in search of improved livelihoods, they increasingly function not only as engines of economic dynamism but also as spaces where deprivation and inequality are acutely concentrated. Between 2011 and 2022, the share of the population residing in urban areas rose markedly—from 23.4 per cent to 31.7 per cent—and demographic projections suggest that urban dwellers will outnumber their rural counterparts by the late 2030s, with the urban share expected to reach approximately 58 per cent by 2050 (Figure 1). The pace of urban poverty reduction has remained slower relative to rural areas, and signs of growing vulnerability are becoming increasingly evident. While a robust and well-targeted social protection system can help mitigate urban poverty vulnerability, Bangladesh's current social protection architecture has not evolved in tandem with the country's broader structural transformation—one that is steadily rendering its society more urban-centric. The National Social Security Strategy (NSSS), adopted in 2015, recognized the need for expanding social protection coverage for the urban population and suggested some reform measures. However, implementation has been sluggish, and key proposals remain largely unrealised, underscoring the need for a recalibrated and responsive approach to address the distinct risks facing urban populations.

Set against this backdrop, the present policy brief examines the evolving nature of urban poverty and vulnerability in Bangladesh, drawing on the most recent Household Income and Expenditure Survey (HIES) 2022. It subsequently analyses the state of public social protection support available to urban residents using the same dataset—assessing coverage levels, identifying gaps, and evaluating the incidence of targeting errors. The brief concludes by offering a set of evidence-based policy recommendations aimed at strengthening the urban dimension of Bangladesh's social protection system.

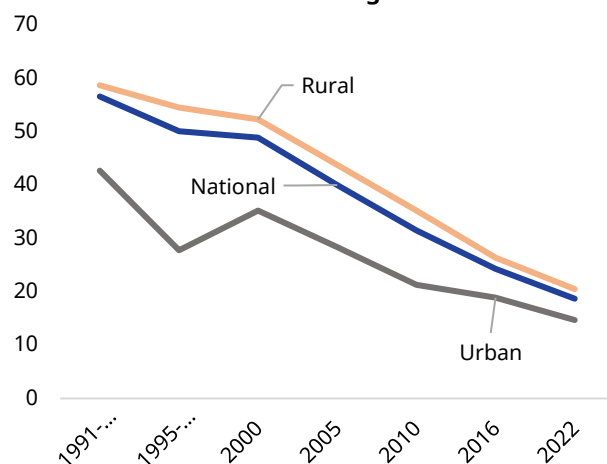
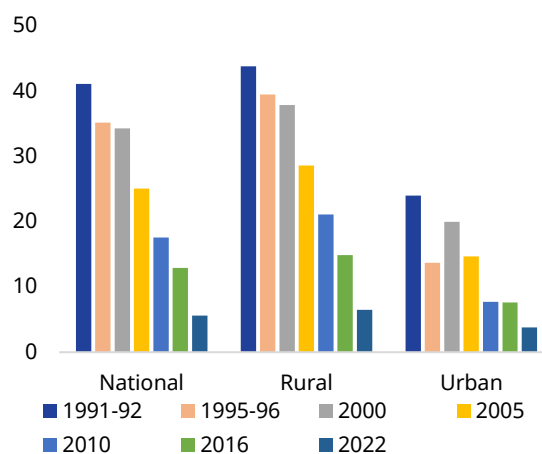


Source: United Nations Department of Economic and Social Affairs (UNDESA) World Urbanisation Prospects.

II. Salient Features of Urban Poverty and Income Disparities

State of poverty and vulnerability

Bangladesh's sustained economic growth over the past three decades has led to a marked reduction in poverty. Headcount poverty—the share of households living below the upper poverty line—fell from 56.6 per cent in 1991–92 to 18.7 per cent in 2022 (Figure 2). Although poverty has declined in both urban and rural areas, the pace of reduction has been slower in urban settings. Between 1991–92 and 2022, urban poverty dropped from 42.7 per cent to 14.7 per cent—an average annual decline of 0.9 percentage points—compared to a faster rural decline from 58.7 per cent to 20.5 per cent, or 1.3 percentage points annually. A similar pattern is observed in extreme poverty, defined by the lower poverty line: nationally, it fell from 41.1 per cent to 5.6 per cent (Figure 3). Urban extreme poverty declined from 24 per cent to 3.8 per cent, while in rural areas, it dropped from 43.8 per cent to 6.5 per cent—reflecting the enduring rural-urban disparity in poverty outcomes.

Figure 2: Trends in poverty (moderate) incidence in Bangladesh**Figure 3: Trends of extreme poverty in Bangladesh, 1992-2022 (%)**

Source: Based on Household Income and Expenditure Survey (HIES), various years, Bangladesh Bureau of Statistics (BBS).

Beyond poverty, a significant portion of the population is vulnerable, defined as those living above the upper poverty line but below 1.25 times that threshold[†]. Nationally, one-third of the population is either poor or vulnerable (Figure 4). Poverty and vulnerability in urban areas are estimated at 28.5 per cent, implying that more than one-fourth of people living in urban areas are either poor or vulnerable. Between 2010 and 2022, urban poverty and vulnerability rates declined by 10 percentage points (from 38.1% to 28.5%), while rural rates dropped by 18.6 percentage points (from 55% to 36.4%). However, the absolute number of urban poor and vulnerable people has risen, with urban poor increasing from 7.4 million in 2010 to 7.9 million in 2022, and vulnerable urban residents growing from 13.3 million to 15.3 million (Figure 5). In contrast, rural poverty and vulnerability have decreased significantly, with the rural poor population falling from 34.2 million to 23.7 million during the same period. Nationally, the total number of poor and vulnerable people stood at 57.6 million in 2022, with urban areas accounting for 15.3 million and rural areas for 42 million.

[†] While vulnerability can be perceived from many different dimensions, this quantitative definition is adopted from the National Social Security Strategy (NSSS).

Figure 4: Poverty and vulnerability in Bangladesh (% of total population), 2010-2022

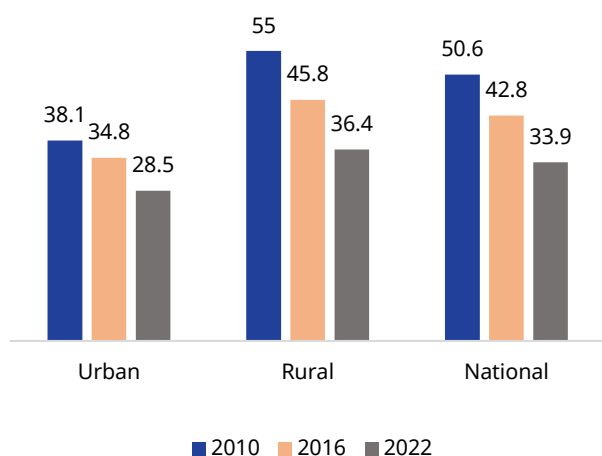
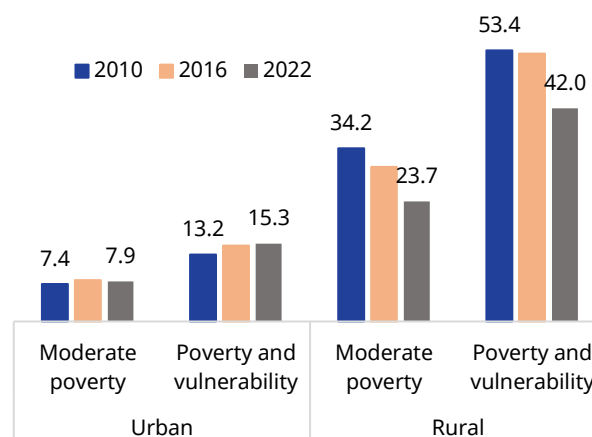


Figure 5: Number of poor and vulnerable in urban and rural areas (million)



Source: Authors' analysis using HIES data.

The depth and severity of poverty decreased more in rural areas compared to urban areas. The poverty gap (PG) ratio, which measures the depth of poverty, fell from 6.5 per cent to 2.9 per cent in urban areas between 2010 and 2022, a reduction of 3.6 percentage points. In comparison, the same ratio in rural areas declined from 9.8 per cent to 4.2 per cent, a reduction of 5.6 percentage points. A similar uneven reduction in the squared poverty gap (SPG) ratio, which assesses the severity of poverty, has been observed in both urban and rural areas.

The traditional headcount poverty measure focuses primarily on income and consumption, overlooking other critical dimensions of deprivation such as health, education, and living standards. In contrast, the Multidimensional Poverty Index (MPI) provides a more comprehensive assessment by incorporating these factors. For Bangladesh, the MPI is typically estimated using the Multiple Indicator Cluster Survey (MICS), but recent data is unavailable. Using the Household Income and Expenditure Survey (HIES) 2022, an estimated 24.1% of the population (approximately 41 million people) were multidimensionally poor in 2022, meaning they were deprived in at least one-third of weighted indicators (Figure 6).[‡] Between 2010 and 2022, multidimensional poverty in urban areas declined from 30.8% to 14.9%, while rural areas saw a sharper drop from 59% to 28.3%. The intensity of poverty, reflecting the average share of deprivations experienced by the poor, remained high at

[‡] Multidimensional Poverty Index (MPI) is calculated with respect to 10 predefined indicators (Box 1). For this paper, the MPI is calculated based on 9 indicators from HIES data. Child mortality data is not available in the HIES dataset; therefore, the full health-related weight (1/3) was assigned to nutrition. Since direct nutrition data is also unavailable, food poverty was used as a proxy. Households with food consumption expenditures below the food poverty line—equivalent to an average intake of less than 2,122 kcal per person per day—were considered to be experiencing malnutrition. Other indicators of multidimensional poverty can be calculated from the HIES data. For detailed estimation method, see the full paper: Razza

49.4% nationally. Urban areas saw a decline from 53.2% in 2010 to 46.6%, while rural areas experienced a reduction from 59.2% to 49.9% (Figure 7).

Figure 6: Multidimensional headcount poverty rate (%), 2010-2022

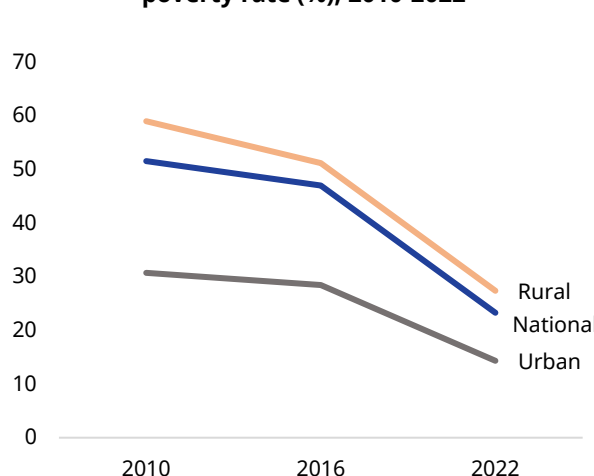
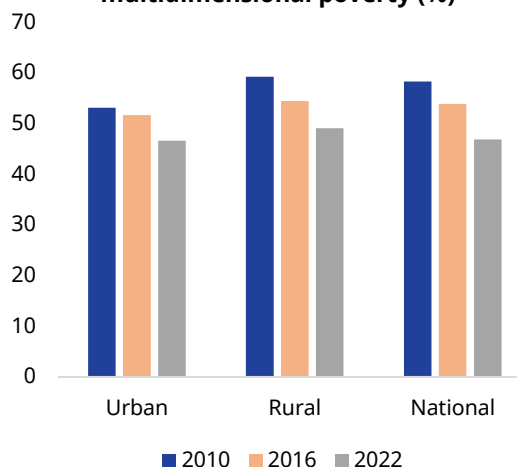


Figure 7: Intensity of multidimensional poverty (%)



Source: Author's estimation using HIES data, various years.

Breaking down the MPI by indicators reveals distinct deprivation patterns in urban and rural areas. Urban households face significant deprivation in access to safe drinking water (over 60%), while rural populations struggle more with housing conditions, clean cooking fuel, and sanitation. Nutritional deprivation is the largest contributor to multidimensional poverty in both areas. In urban settings, the second-largest driver is the lack of safe drinking water, followed by clean cooking fuel and sanitation. In rural areas, after nutrition, clean cooking fuel, sanitation, and housing are the primary contributors. These findings emphasise the need for targeted, context-specific interventions to address the unique drivers of poverty in urban and rural Bangladesh.

Income Distribution Trends and Inequality

Rising income inequality in Bangladesh, particularly in urban areas, has become a pressing issue. HIES data reveal that the richest 5% of urban households now hold 33.4% of total urban income, up from 22.8% in 2005, while the poorest 5% saw their share drop from 1% to 0.48% over the same period (Figure 7). Rural areas also experienced growing inequality, though at a slower pace, with the richest 5% increasing their income share from 20.4% to 24.2%, while the poorest 5% saw their share fall from 1.2% to 0.37% (Figure 8). The Gini index, a key measure of income inequality, when estimated shows that it rose much more sharply from 0.46 in 2010 to 0.54 in 2022 for urban areas in comparison with their rural counterparts that registered a rise from 0.43 to 0.45 during the same period.

Figure 7: Share of richest and poorest 5% of households in urban areas (% of urban total income)

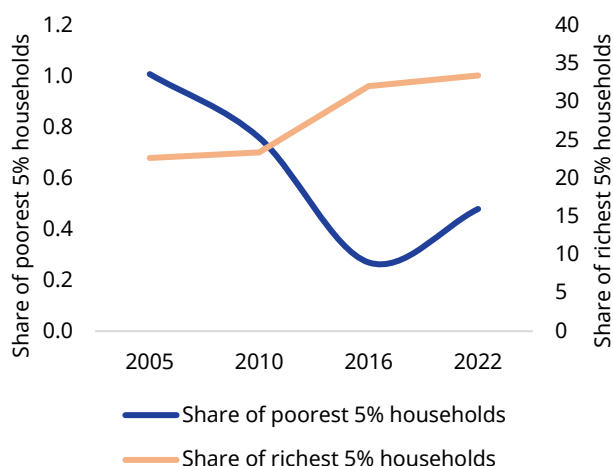
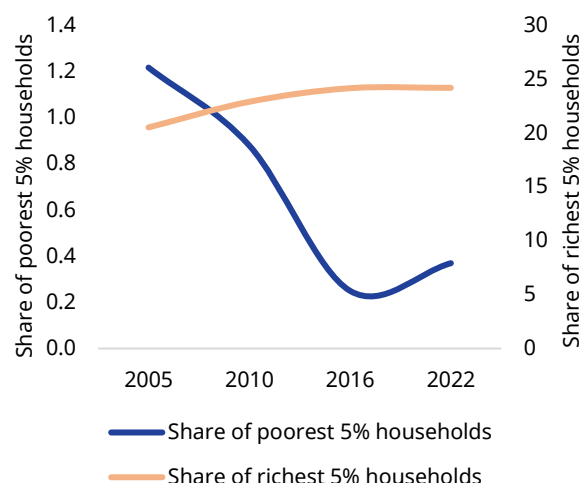


Figure 8: Share of richest and poorest 5% of households in rural areas (% of rural total income)



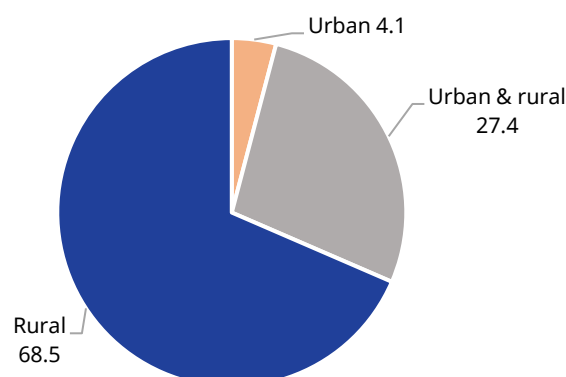
Source: Authors' estimation using HIES (BBS) data.

III. Social Protection Support for the Urban Poor and Vulnerable Populations

Social protection programme coverage

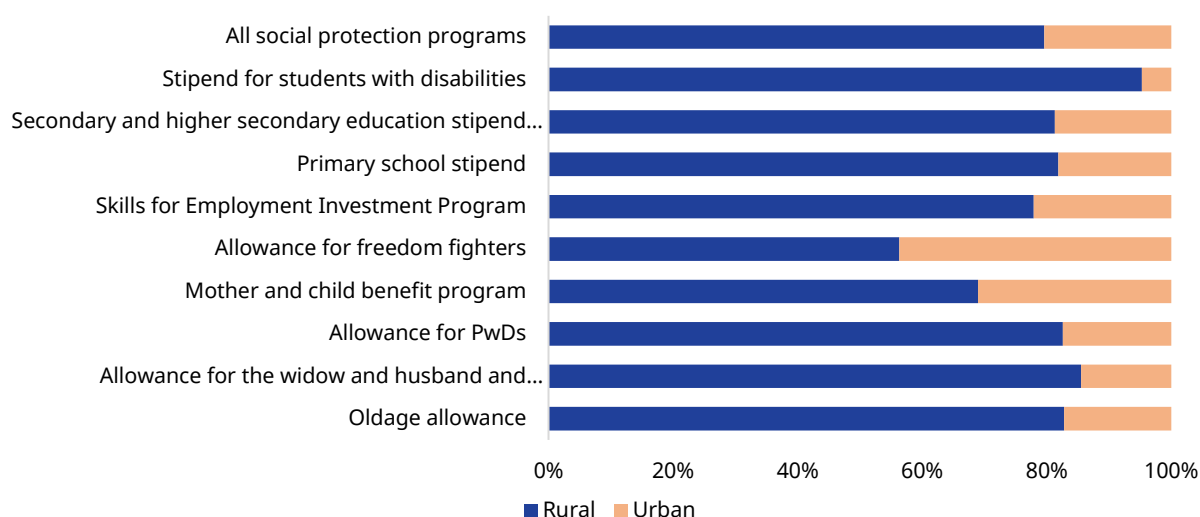
The coverage of social protection, however, has not kept pace with Bangladesh's ongoing structural changes or the rural-urban demographic shift. The social protection system remains predominantly focused on rural areas. Out of over 100 social protection programmes in 2024-25, only 23 exclusively target urban populations, accounting for just 4.1% of the total social protection budget (Figure 9), despite the increasing urban poor population. In contrast, around 50 rural-focused programmes make up 27.4% of spending. While 70 programmes target both urban and rural areas, covering more than two-thirds of the social protection budget, urban coverage remains disproportionately low. Only about 20% of all social protection beneficiaries are urban residents, with major programmes like old-age allowances, widow allowances, and disability allowances showing minimal urban representation (15-19%) (Figure 10). In an extreme case, the widow allowance scheme is not even operational in city corporation areas.

Figure 9: Distribution of social protection programmes by urban and rural areas (%)



Source: Authors' analysis using MoF data.

Figure 10: Urban-rural social protection coverage (% of total), 2022



Source: Authors' analysis using HIES 2022 data.

According to HIES 2022 data, 37.5% of households nationwide benefit from at least one social protection programme. However, urban coverage is significantly lower at 24%, compared to 44% in rural areas. While stipend programmes make up the largest share of beneficiaries, the monetary value of these benefits is minimal. Many schemes do not prioritise poverty or vulnerability as eligibility criteria and may not meet the ILO definition of social protection. Excluding programmes like stipends, freedom fighter allowances, and government pensions—which do not directly target poor or vulnerable households—only 14% of urban households benefit from social protection schemes, compared to 30% in rural areas.

In 2022, a significant portion of households receiving social protection support were not poor or vulnerable. Nationally, 62.8% of beneficiary households were non-poor and non-vulnerable, while

only 6.6% were extremely poor, 13.5% moderately poor, and 17.1% vulnerable (Figure 11). Urban areas showed a similar trend, with 62% of beneficiaries being non-poor and non-vulnerable, compared to 4.9% extremely poor, 12% moderately poor, and 16.2% vulnerable. In rural areas, 61.8% of beneficiaries were non-poor and non-vulnerable, while 7.1% were extremely poor, 13.9% moderately poor, and 17.3% vulnerable. The high proportion of non-poor and non-vulnerable households in social protection implies that the system does not target households by their poverty and vulnerability criteria, contrasting the broader objective of social protection as stipulated in the NSSS. Along with the problem of targeting ineligible beneficiaries, the selection criteria for individual schemes at the operational level do not take into consideration poverty and vulnerability as the determining factors for eligibility. The problem of non-coverage of poor households in social protection is further compounded by the absence of any national scheme offering direct income support to poor households.

Nationally, 48% of extremely poor households lack any social protection coverage, with urban areas facing a higher exclusion rate of 63.9% compared to 43.9% in rural areas (Figure 12). Similarly, over two-thirds of urban moderately poor households (compared to 47% in rural areas) and 68.6% of urban vulnerable households (compared to 48.5% in rural areas) are excluded from social protection programmes.

Figure 11: Households with any social protection coverage, by poverty status (%), 2022

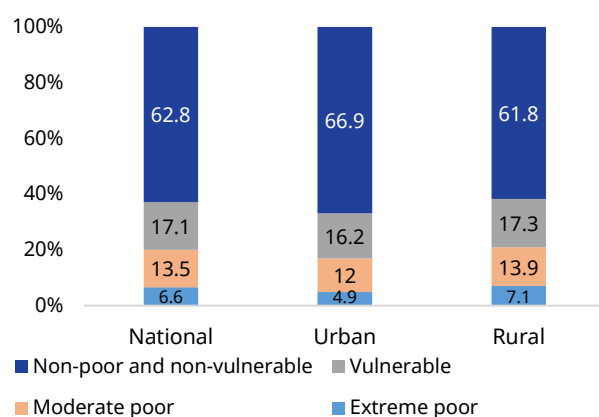
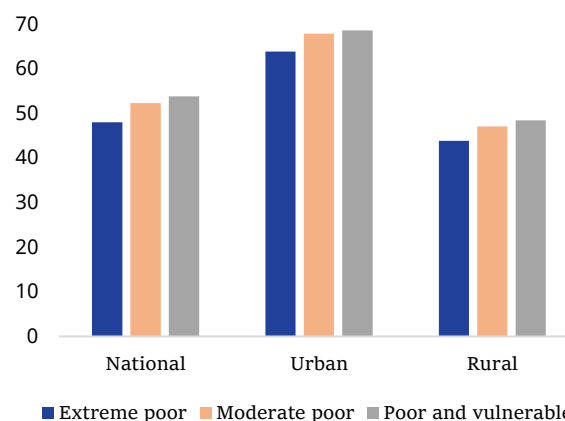


Figure 12: Poor and vulnerable households not covered by any social protection schemes (%)



Source: Authors' analysis using HIES 2022 data.

Targeting errors in SSPs

Social protection programmes in Bangladesh suffer from significant targeting inefficiencies, marked by exclusion errors (eligible individuals not covered) and inclusion errors (ineligible individuals receiving benefits).⁵ When poverty and vulnerability are used as the selection criteria, targeting

⁵ When households/individuals eligible for social security benefits are not covered in the relevant programmes result in exclusion errors. This is measured as the share of eligible people not covered under social protection

errors are high: exclusion errors are 68.6% in urban areas compared to 48.5% in rural areas, according to HIES 2022 data. Similarly, inclusion errors are found to be 67% in urban areas and 62% in rural areas.

Using poverty and vulnerability criteria to assess targeting errors is however inappropriate because most social protection programmes rely on specific eligibility factors like age, income, marital status, or landholding rather than household poverty levels. Using programme-specific criteria, targeting errors in major social protection programmes were analysed using HIES 2022 data. The Old Age Allowance shows relatively low exclusion errors (34.7% urban, 22.7% rural) and inclusion errors (16-17%) (Table 1). The expanded coverage of the Old Age Allowance in recent years has contributed to the relatively low targeting errors in this programme. In contrast, other programmes face significantly high inefficiencies. The Widow Allowance (WA) scheme excludes over 90% of eligible urban widows and 84% in rural areas, while including 20% ineligible urban and 28% rural widows. Similarly, the Mother and Child Benefit Programme (MCBP) fails to reach 98% of eligible women nationwide, with 63-65% of beneficiaries being ineligible. The Disability Allowance (DA), though universalised, still shows high exclusion errors (82.3% urban, 73.4% rural) and inclusion errors (57.5% urban, 55.8% rural) if persons with severe disabilities are considered eligible, but these drop significantly for persons with mild disabilities (25% urban, 28% rural). These inefficiencies highlight critical gaps in targeting and coverage across social protection programmes.

In summary, exclusion errors in urban areas are higher across all major schemes due to lower coverage. Inclusion errors significantly declined when programme-specific eligibility criteria were considered. The higher coverage of social protection programmes in rural areas might have contributed to relatively higher inclusion errors in some schemes.

Table 1: Programme-specific targeting errors in urban and rural areas (%)

Programme and eligibility criteria	Exclusion error		Inclusion error	
	Urban	Rural	Urban	Rural
Old age allowance: Minimum age (male 65 years, female 62 years) and annual personal income below Tk. 10,000	34.7	22.7	16.9	16.2
Widow allowance: Widow/deserted by husband/destitute, annual individual income less than Tk. 15,000	90.1	83.7	19.8	27.6
Mother and child benefit programme (MCBP): Age (20-35) and income criteria (up to Tk 8,000 for rural areas; and up to Tk 12,000 for urban areas)	98.8	98.9	62.9	64.8
Disability allowance: Severe disability and annual income of beneficiary (less than Tk. 36,000)	82.3	73.4	57.5	55.8
Secondary and higher secondary education stipend programme: student belongs to poor and vulnerable family	90.9	85.7	72.1	70.7

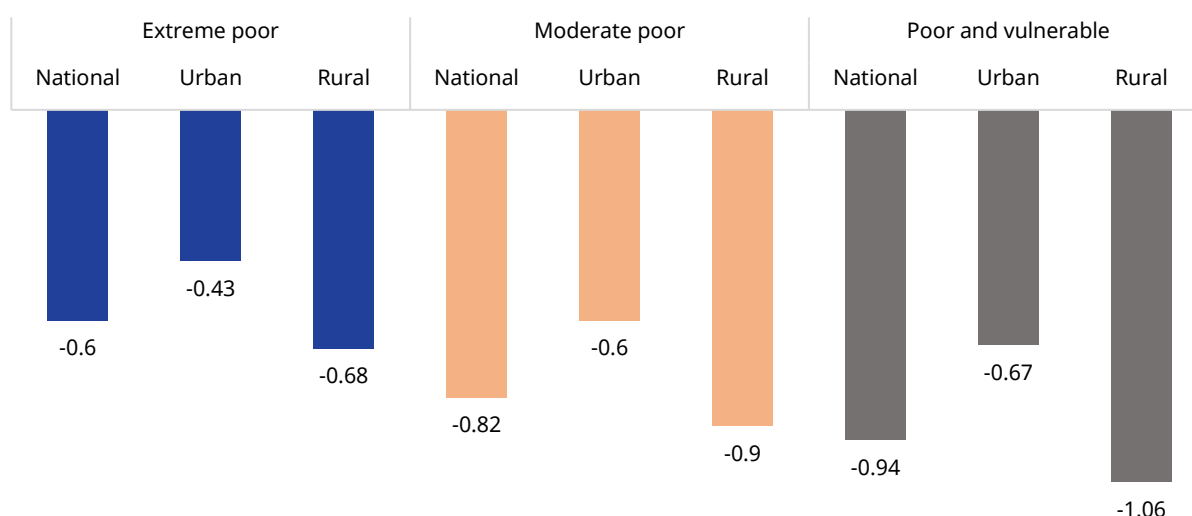
Source: Authors' analysis using HIES 2022 data.

programmes. Inclusion errors arise as non-eligible individuals are enrolled into social protection programmes. Inclusion error is measured as the share of ineligible people included in social protection schemes.

Impact of social protection programmes: simulation exercises

A microsimulation analysis using HIES 2022 data evaluated the impact of social protection programmes on poverty and vulnerability. By deducting social protection allowances from household expenditures and assuming full consumption of allowances, counterfactual poverty and vulnerability rates were calculated to estimate the effects of these programmes.** The analysis found that social protection reduced national moderate poverty by 0.8 percentage points and extreme poverty by 0.6 percentage points in 2022 (Figure 13). However, the impact was limited in urban areas, where moderate poverty decreased by 0.5 percentage points and extreme poverty by 0.43 percentage points, lifting just 0.25 million and 0.3 million people out of extreme and moderate poverty, respectively. Urban vulnerability also declined by 0.67 percentage points, benefiting half a million people. Despite these gains, the modest reductions highlight the inadequacy of current programmes in addressing urban challenges. Rural areas reveal more significant impacts, with extreme poverty reduced by 0.68 percentage points, moderate poverty by 0.9 percentage points, and vulnerability by 1.06 percentage points. These would imply lifting 0.8 million out of extreme poverty, 1 million out of moderate poverty, and 1.2 million out of vulnerability. The greater effectiveness in rural areas is attributed to higher programme coverage.

Figure 13: Impact of social protection programmes on poverty and vulnerability (percentage points), 2022



Source: Authors' analysis using HIES 2022 data.

** See the detail methodology in the full paper, Razzaque et al (2025). Understanding Urban Poverty and Strengthening Social Protection for Urban Poor and Vulnerable Population.

IV. Policy Recommendations: Strengthening Urban Social Protection in Bangladesh

As Bangladesh undergoes rapid urbanisation, the social protection system must adapt to effectively address the distinct challenges faced by urban low-income populations. With increasing numbers of poor and vulnerable households concentrated in cities, expanding and refining urban social protection is imperative for ensuring inclusive growth and addressing vulnerability. Existing programmes remain overwhelmingly rural-focused, with urban social protection receiving limited budgetary allocations and coverage. Addressing urban poverty necessitates a strategic recalibration of social protection policies, targeting the unique vulnerabilities of urban populations, improving access to essential services, and enhancing programme efficiency. The following policy recommendations provide a roadmap for strengthening urban social protection to meet the evolving needs of urban communities.

Key Policy Recommendations

Expand Lifecycle-Based Social Protection Programmes in Urban Areas: The coverage of key lifecycle-based social protection schemes, such as the Old Age Allowance, the Mother and Child Benefit Programme, the Allowance for Persons with Disabilities, and stipends for students, must be significantly expanded in urban areas. Current social protection allocations are disproportionately skewed toward rural populations, with many urban households left out of critical support systems. As urban populations grow, strengthening lifecycle-based programmes will be essential for mitigating income insecurity and ensuring social inclusion for vulnerable urban residents.

Expand Food-Based Social Protection for Urban Households: Rising inflation and high living costs have exacerbated food insecurity among urban low-income populations. Social protection measures should prioritise the expansion of food-based programmes, such as the Open Market Sale (OMS) initiative, and consider introducing targeted food assistance schemes for the urban poor. Additionally, existing rural food security schemes, such as the Vulnerable Group Feeding (VGF) and Vulnerable Group Development (VGD) programmes, should be adapted for urban settings to mitigate nutritional insecurity.

Introduce and Scale Up Urban Workfare Programmes: Workfare programmes, which provide employment-linked social protection, have been largely absent in urban areas, despite their potential to address urban job insecurity and poverty. Existing rural employment programmes, such as the Employment Generation Programme for the Poorest (EGPP), should be adapted for urban settings, incorporating urban-relevant public works initiatives, infrastructure improvements, and municipal service delivery projects. Expanding workfare schemes can help stabilise livelihoods and provide an income cushion for urban low-income workers.

Implement a Multifaceted Approach to Improve Targeting Efficiency: Targeting inefficiencies—both exclusion and inclusion errors—undermine the effectiveness of social protection schemes. A significant proportion of eligible urban poor remain outside the safety net, while non-poor

households continue to benefit from social protection allocations. Strengthening beneficiary identification mechanisms, conducting public awareness campaigns, enhancing local government training, and incorporating community-based verification processes with NGO involvement can improve transparency and efficiency. Additionally, the government should accelerate efforts to develop a functional social registry for better beneficiary identification.

Enhancing Social Protection through Targeted Income Support Schemes: To strengthen the poverty-reducing impact of Bangladesh's social protection system—particularly in urban areas—it is imperative to introduce income support schemes explicitly targeted at poor and vulnerable households. The current absence of such interventions represents a critical gap. Drawing on evidence from successful models and international best practices, viable and scalable options should be explored for delivering direct support to those below the poverty line. Carefully designed poverty-focused programmes including those akin to partial Universal Basic Income schemes, can offer an effective means to tackle entrenched deprivation and reduce exclusion, especially in urban settings.

Strengthen Social Insurance for the Urban Working Population: The National Social Security Strategy (NSSS) envisioned a National Social Insurance Scheme (NSIS) covering unemployment, maternity, sickness, and accidental insurance for the working-age population, with an initial focus on formal sector workers. However, implementation has been slow, with only the Employment Injury Scheme (EIS) being piloted in the RMG sector. Expanding the EIS to all formal sector workers and gradually introducing tailored insurance schemes for informal sector workers will be essential for improving income security and reducing employment-related risks in urban areas.

Enhance Skill Development and Active Labour Market Policies for Urban Youth: Youth unemployment remains disproportionately high in urban areas, with many young people either unemployed or engaged in low-paying informal jobs. Strengthening skill development-related social protection programmes, such as vocational training and digital literacy initiatives, is essential for improving youth employability. Existing programmes under the National Skill Development Authority (NSDA) and other urban skill-building initiatives should be expanded and integrated with active labour market policies to bridge the gap between labour supply and demand.

Integrate Climate-Responsive Social Protection into Urban Programmes: Adaptive Social Protection (ASP) must be embedded into urban social protection strategies to enhance resilience against climate-induced risks. Given the increasing frequency of climate shocks, social protection should include targeted interventions for disaster-affected urban populations, such as emergency cash transfers, climate-resilient housing support, and employment guarantees in post-disaster reconstruction. Strengthening adaptive mechanisms will ensure that urban social protection remains responsive to evolving climate challenges.

Expand Access to Essential Public Services for the Urban Poor: Social protection in urban areas must go beyond income support to ensure better access to essential services. Strengthening urban

healthcare infrastructure, expanding mobile health clinics, improving water and sanitation facilities, and investing in housing for low-income populations should be key priorities. Leveraging digital platforms to enhance service delivery, introduce grievance redress mechanisms, and streamline enrolment in social protection schemes can improve efficiency and accessibility.

Implement the Urban Social Protection Strategy and Action Plan (USPSAP): The Urban Social Protection Strategy and Action Plan (USPSAP) provides a strategic framework for expanding social protection in urban areas. However, its implementation has been slow. Priority measures include expanding rural schemes to urban areas, developing social insurance systems, and designing interventions specific to urban slum dwellers. Strengthening coordination among government agencies, local authorities, and NGOs will be critical for ensuring effective execution of the USPSAP. Bangladesh's ongoing economic and demographic transformation necessitates a paradigm shift in social protection policies, ensuring that urban populations are adequately covered and supported. Expanding and reforming urban social protection will not only improve the well-being of the urban poor but also contribute to broader economic stability, social cohesion, and sustainable urban development.

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