



Power and Participation
Research Centre

Findings from the **PPRC National Study**
on the **State of the Real Economy**

Economic Dynamics and Mood at Household Level in Mid-2025

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Storyline

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Why a Study on the Real Economy

A Changing Scenario

- July Uprising of 2024 not only ushered in a widely desired political change but also generated heightened expectations among the public for corresponding improvements in economic welfare.
- Ongoing high rates of inflation and economic disruptions due to the sudden change in the political scenario raised fears of worsening economic outcomes at the household level.
- While needed policy attention was swiftly brought to bear on the macroeconomic scenario, corresponding attention on the microeconomic i.e. household-level, scenario was hampered by the lack of updated and comprehensive household level data. Available national data extended only up to 2022 leaving an information gap on household-level scenario in the post-Uprising period.
- The study on the State of the Real Economy has thus been a timely response to generate holistic and integrated household level updated data to inform and enable better policy response. Finance Division of the Ministry of Finance commissioned this national survey through an open competitive process in which the Power and Participation Research Centre (PPRC) was successful in securing the assignment.

PPRC Track Record in Rapid Response National Surveys

- PPRC has a strong track record in rapid response national surveys on household-level economic realities : i) after the global financial crisis of 2008 ii) after the political crisis of 2015 and iii) during and after the Covid pandemic.
- An updated and signed MOU with BBS since 2023 has allowed PPRC to partner with the national statistical organization to rapidly establish a sampling framework for new national surveys.
- Use of CAPI – computer-assisted personal interviewing – approach with customized app has allowed significant time efficiency in completing the research cycle without compromising survey integrity.
- The use of holistic and integrated household survey instrument allow for datasets that can yield more meaningful findings that can enable and inform better policy responses.

Design & Methodological Framework

Study Design: Cross-sectional, nationwide household survey

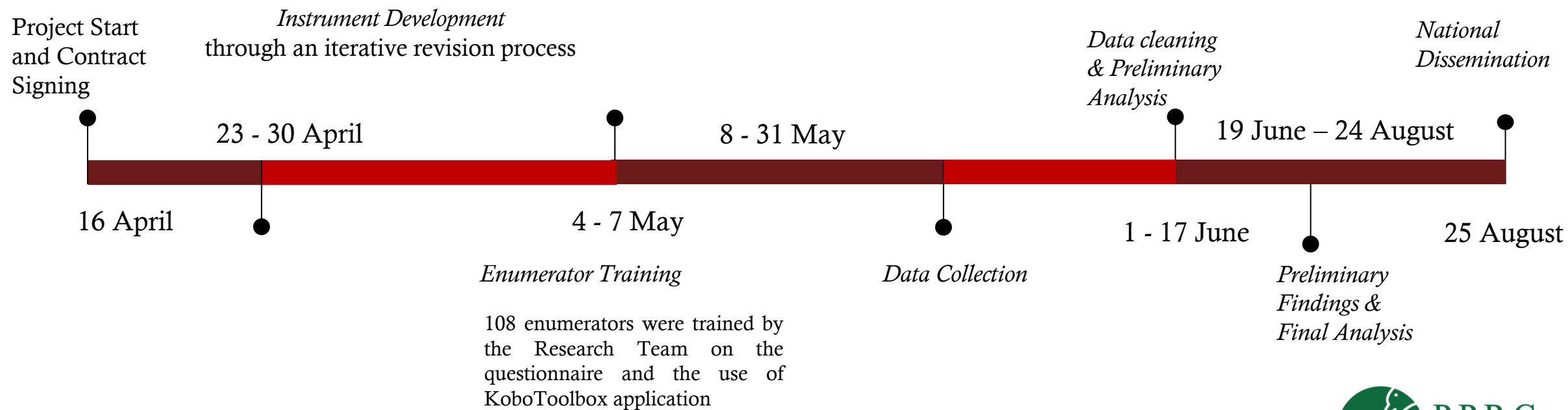
Sampling Strategy: Stratified two-stage cluster sampling in partnership with BBS

Sample Size: 432 PSUs \times 20 HH per PSU \rightarrow **8067** completed interviews

Data Collection Method: Face-to-face interviews using CAPI (KoboToolbox)

Analysis Approach: Descriptive analysis

Study Timeline



Sample Profile

Surveyed Households: **8067**

Total number of household members: **33,207** – Males 49.4%, Females 50.6%

Members with no formal education: **13.1%**

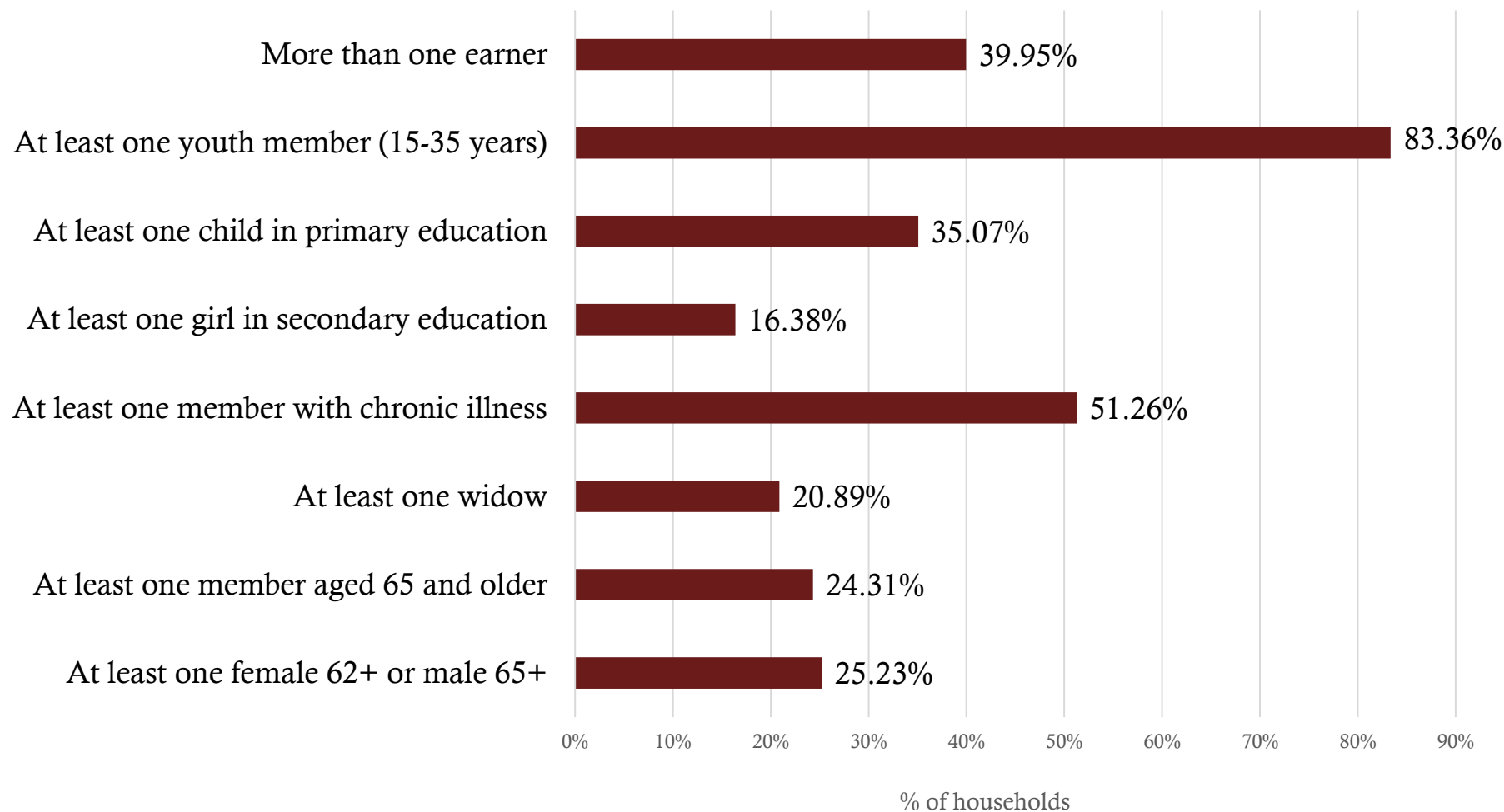
Average household size: **4.07**

Percentage of female-headed households: 14.54%

Percentage of school-age children (5-18) not in school: **15.5%**

Housing Profile and Living Environment

The Bangladeshi Household in 2025



- Nearly half of all households (**51.3%**) have at least one chronically ill member,
- A quarter (**24.3%**) have at least one member 65+,
- **40%** have more than one earner,
- **83.3%** have at least one youth member
- Percentage of households having child in primary education now standing at **35%**

Living Environment: Housing

Types of Housing

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

Ownership of House by Division

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

Living Environment: WASH

Drinking Water

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

- **36.1%** of households still have non-sanitary toilets : hanging latrines+ring-slab without water seal+ open defecation

Sanitation

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

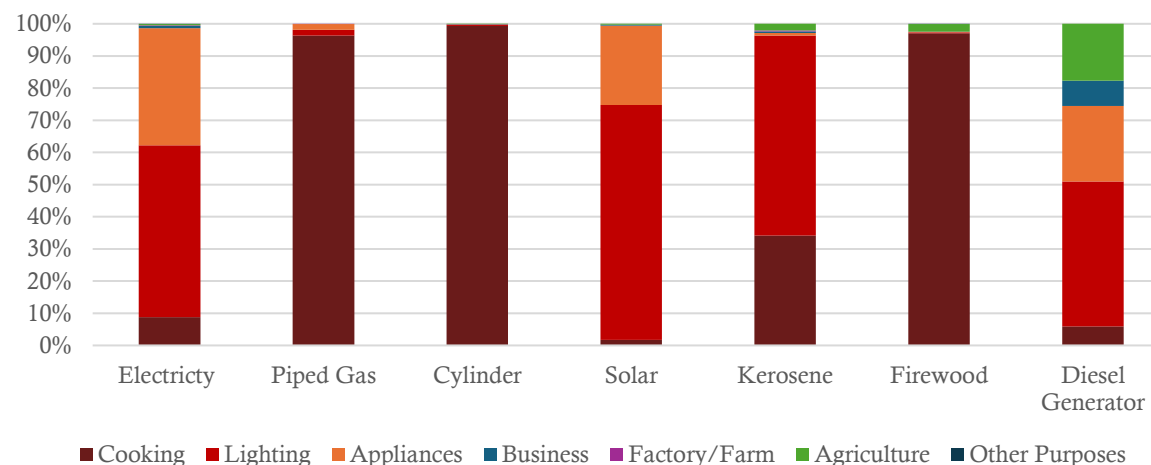
- For rural areas, percentage is **41.5%** while for urban areas, it is **23.8%**

Living Environment: Energy

Access to and Use of Energy Sources

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

Purpose of use of different energy sources (%) (Multiple Response)



Economic Dynamics at Household Level in Mid-2025

Income and Expenditure

Income Levels & Distribution

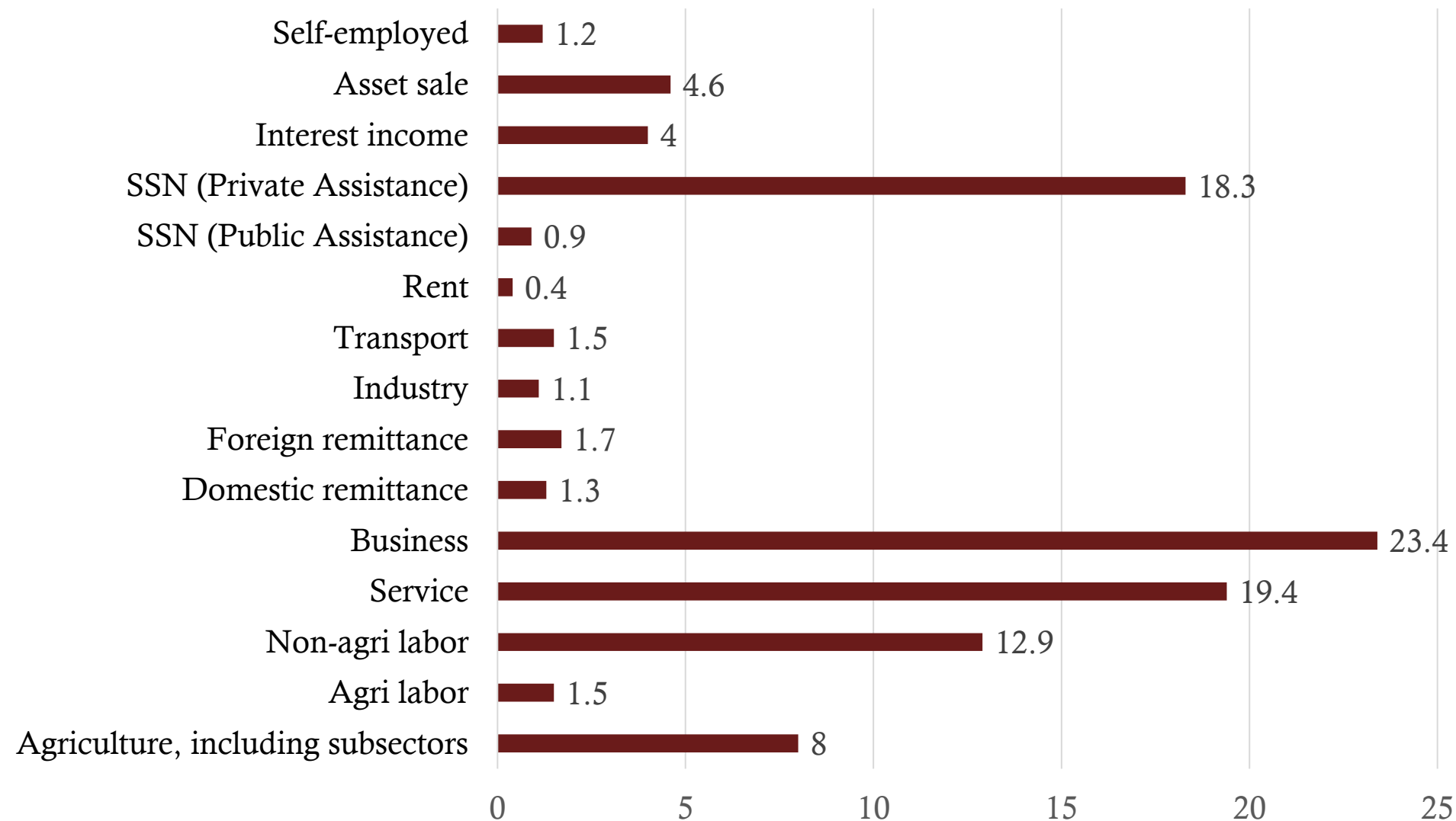
Average Monthly Household Income

| | <i>National</i> | <i>Rural</i> | <i>Urban</i> |
|--------------------------|-----------------|---------------|---------------|
| Avg Monthly Income (BDT) | 32,685 | 29,205 | 40,578 |
| <i>HIES (2022)</i> | <i>32,422</i> | <i>26,163</i> | <i>45,757</i> |

Income distribution

| <i>Strata</i> | <i>Avg Monthly Income (BDT)</i> |
|---------------|---------------------------------|
| Bottom 10% | 8,477 |
| Bottom 20% | 11,393 |
| Bottom 40% | 14,881 |
| Middle 40% | 28,818 |
| Top 20% | 78,503 |
| Top 10% | 109,390 |

Structure of Household Income



Income vis-a-vis Expenditure

Average Monthly Household Income and Expenditure

| | <i>National</i> | <i>Rural</i> | <i>Urban</i> |
|-------------------------------|-----------------|--------------|--------------|
| Avg Monthly Income (BDT) | 32,685 | 29,205 | 40,578 |
| Avg Monthly Expenditure (BDT) | 32,615 | 27,162 | 44,961 |

Income Expenditure Distribution

| <i>Strata</i> | <i>Avg Monthly Expenditure (BDT)</i> | <i>Avg Monthly Income (BDT)</i> |
|---------------|--------------------------------------|---------------------------------|
| Bottom 10% | 12,294 | 8,477 |
| Bottom 20% | 14,578 | 11,393 |
| Bottom 40% | 17,387 | 14,881 |
| Middle 40% | 29,727 | 28,818 |
| Top 20% | 70,770 | 78,503 |
| Top 10% | 101,163 | 109,390 |

Expenditure Pattern on Monthly Items

| Monthly Expenditure Category | Average Monthly Expenditure (BDT) | National (%) | Rural (%) | Urban (%) |
|------------------------------|-----------------------------------|--------------|-----------|-----------|
| Food | 10,614.45 | 54.9 | 57.35 | 49.34 |
| House Rent | 1,089.92 | 3.41 | 1 | 8.88 |
| Utilities | 853.15 | 4 | 3.83 | 4.39 |
| Fuel | 709.3 | 3.79 | 4.08 | 3.14 |
| Education | 1,822.14 | 7.29 | 7.31 | 7.25 |
| Transport | 1,478.89 | 6.44 | 6.34 | 6.66 |
| Medical | 1,556.86 | 7.51 | 8.05 | 6.29 |
| Toiletries | 707.43 | 3.29 | 3.31 | 3.23 |
| Remittance | 400.67 | 1.21 | 0.88 | 1.97 |
| Addictive Items | 664.35 | 3.35 | 3.42 | 3.18 |
| Comms & Media | 634.21 | 3.04 | 2.99 | 3.15 |
| Others | 689.03 | 2.34 | 2.08 | 2.91 |

Expenditure Pattern on Annual Items

| Annual Expenditure Category | Average Annual Expenditure (BDT) | Share of Total Annual Expenditure (%) |
|---|----------------------------------|---------------------------------------|
| Clothing (clothes, shoes, sandals, etc.) | 9156 | 3.9 |
| Furniture (bed, cot, wardrobe, etc.) | 5444 | 2.3 |
| Electrical and electronic items | 3471 | 1.5 |
| Asset purchases (land, house, flat, shop, etc.) | 118202 | 50.5 |
| Mortgage or leasing of assets | 5287 | 2.3 |
| Recreation, travel, foreign trips | 2805 | 1.2 |
| Religious festivals (Eid, Puja, etc.) | 13607 | 5.8 |
| Family events (weddings, aqiqah, etc.) | 5979 | 2.6 |
| Home repair and construction | 18539 | 7.9 |
| Legal/court/police-related expenses | 1120 | 0.5 |
| Extortions/donations | 331 | 0.1 |
| Tax payments | 941 | 0.4 |
| Agricultural production expenses | 42747 | 18.3 |
| Donations | 2110 | 0.9 |
| Social expenses (gifts, hospitality, etc.) | 2973 | 1.3 |
| Others (Please specify) | 1323 | 0.6 |
| Total Average Annual Household Expenditure | 234,036 | 100 |

Employment

Employment and Under-Employment

Employment & Under-Employment

| | <i>National</i> | <i>Male</i> | <i>Female</i> |
|--|-----------------|-------------|---------------|
| % of 18+ household members who worked last week (ILO definition: at least 1 hour a week) | 52.33 | 81.15 | 25.55 |
| Of those who worked, % who worked for less than 40 hours a week | 37.7 | 28.1 | 65.5 |

Modes of Employment (multiple responses)

| <i>Type</i> | <i>%</i> |
|--|----------|
| Employer | 3.1 |
| Self-employed | 44.9 |
| Assisting in family income-generating work | 12 |
| Salaried employee | 21 |
| Day laborer | 18.1 |
| Apprentice | 0.1 |
| Domestic Worker | 2.5 |
| Contract-based | 4.3 |
| Others | 0.5 |

Occupational profile of household members

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

Top 5 male occupations

- Farmer
- Business
- Private job
- Non-agricultural labour
- Agricultural labour

Top 5 female occupations

- Unpaid family labour
- Factory worker
- Farmer
- Non-agricultural labour
- Private job

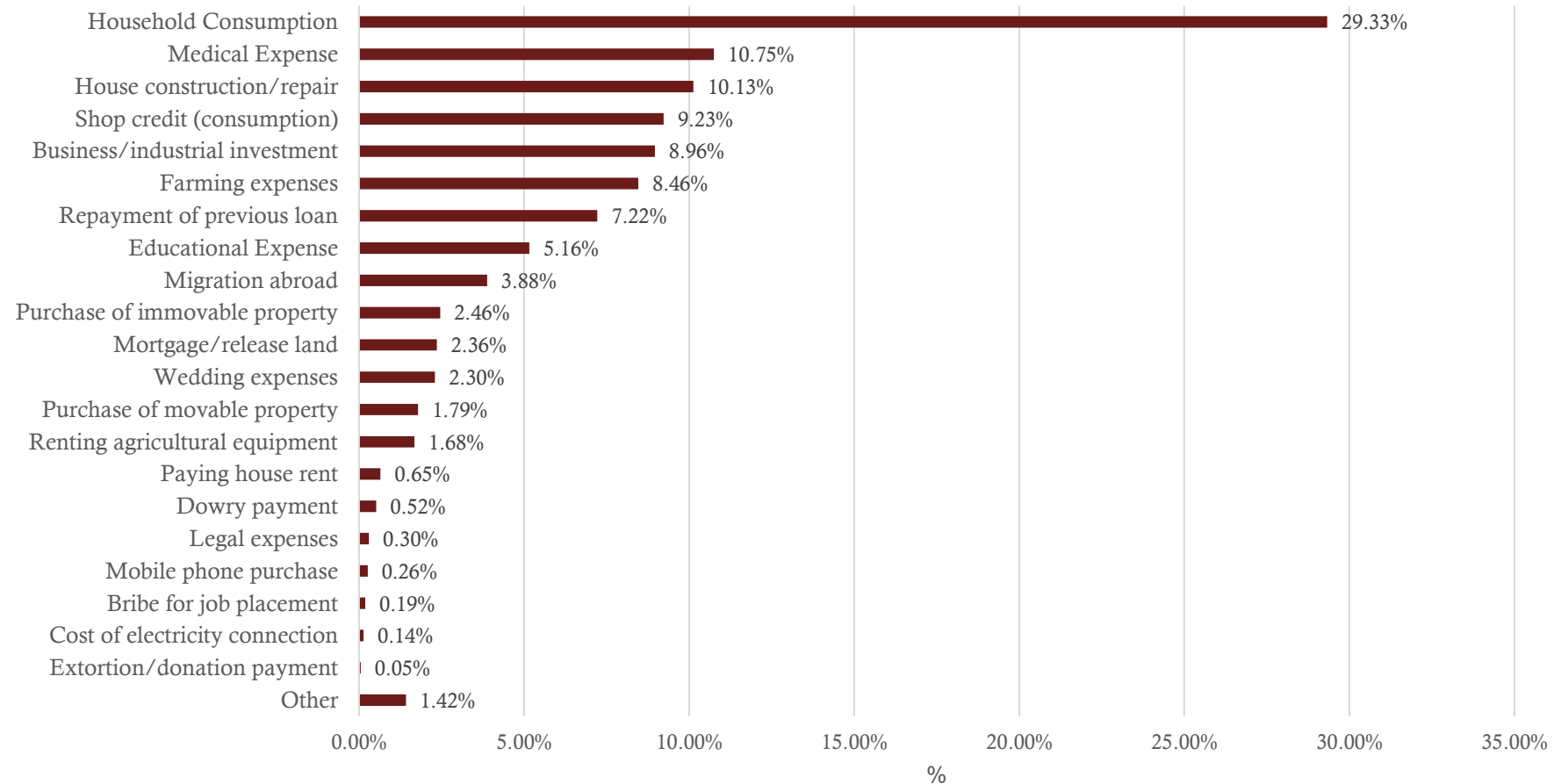
Financial Capacity

Savings vis-à-vis Debt

| <i>Income Decile</i> | <i>Current Household Savings (BDT)</i> | <i>Current Household Debt (BDT)</i> | <i>How bigger is debt compared to savings? %</i> |
|----------------------|--|---|--|
| D1 (Bottom 10%) | 19,737 | 62,767 | 218 |
| 2 | 26,077 | 55,222 | 112 |
| 3 | 17,105 | 69,749 | 308 |
| 4 | 49,419 | 143,934 | 191 |
| 5 | 48,856 | 90,848 | 86 |
| 6 | 81,739 | 136,431 | 67 |
| 7 | 75,470 | 179,037 | 137 |
| 8 | 120,963 | 288,722 | 139 |
| 9 | 151,651 | 220,533 | 45 |
| D10 (Top 10%) | 716,265 | 643,083 | -10 |
| <i>All</i> | <i>130,728</i> | <i>189,033</i> | <i>44.6</i> |

**Bottom 40% of households
showed a 7% net increase
in debt over the preceding
6 months**

Purposes of Debt



Assets

| <i>Type of Asset</i> | <i>Owns Asset (%)</i> | <i>Mean Asset Market Value (BDT)</i> |
|---|---------------------------|--|
| Livestock (cow/buffalo, goat/sheep, etc.) | 32.18 | 56,632 |
| Poultry (duck/chicken, pigeon/birds, etc.) | 44.8 | 1,945 |
| Furniture (bed, cot, wardrobe, etc.) | 96.92 | 35,910 |
| Non-motorized vehicle (rickshaw/van, pushcart, boat, bicycle, etc.) | 17.64 | 1,753 |
| Motorized vehicle (auto-rickshaw/tempo/e-bike, trawler, motorcycle, etc.) | 13.7 | 19,185 |
| Television | 49.98 | 5,804 |
| Fridge | 66.05 | 13,309 |
| Fan | 98.9 | 3,561 |
| Mobile (Smartphone) | 74.84 | 11,836 |
| Mobile (Feature/button phone) | 77.09 | 952 |
| Laptop, computer, tablet | 4.98 | 2,373 |
| Sewing machine/loom | 8.85 | 474 |
| Shop/business capital/goods | 13.84 | 65,017 |
| Jewelry (gold, silver) | 75.11 | 90,289 |
| Financial assets (cooperative, bank, cash savings) | 39.35 | 63,599 |
| Residential/homestead land in rural area | 84.27 | 829,004 |
| Agricultural land in rural area | 37.9 | 809,438 |
| Residential/homestead land in urban area | 7.95 | 683,766 |
| Others (Please specify) | 2.13 | 10,409 |
| All | | 2,725,256 |

Remittances

Remittance receiving households

| <i>Locality</i> | <i>Household has at least one member abroad (%)</i> |
|-----------------|---|
| National | 14.3 |
| Rural | 15.5 |
| Urban | 11.5 |

Remittance-receiving households on average received BDT 29,762 per month in the first quarter of 2025

Households with Remittance Earners by Deciles

| <i>Decile</i> | <i>(%)</i> |
|---------------|------------|
| D1 (Poorest) | 3.5 |
| D2 | 4.2 |
| D3 | 3.1 |
| D4 | 9.0 |
| D5 | 4.9 |
| D6 | 10.4 |
| D7 | 10.3 |
| D8 | 19.7 |
| D9 | 17.2 |
| D10 (Richest) | 17.8 |

Top 10 Destination Countries of Migrant Workers

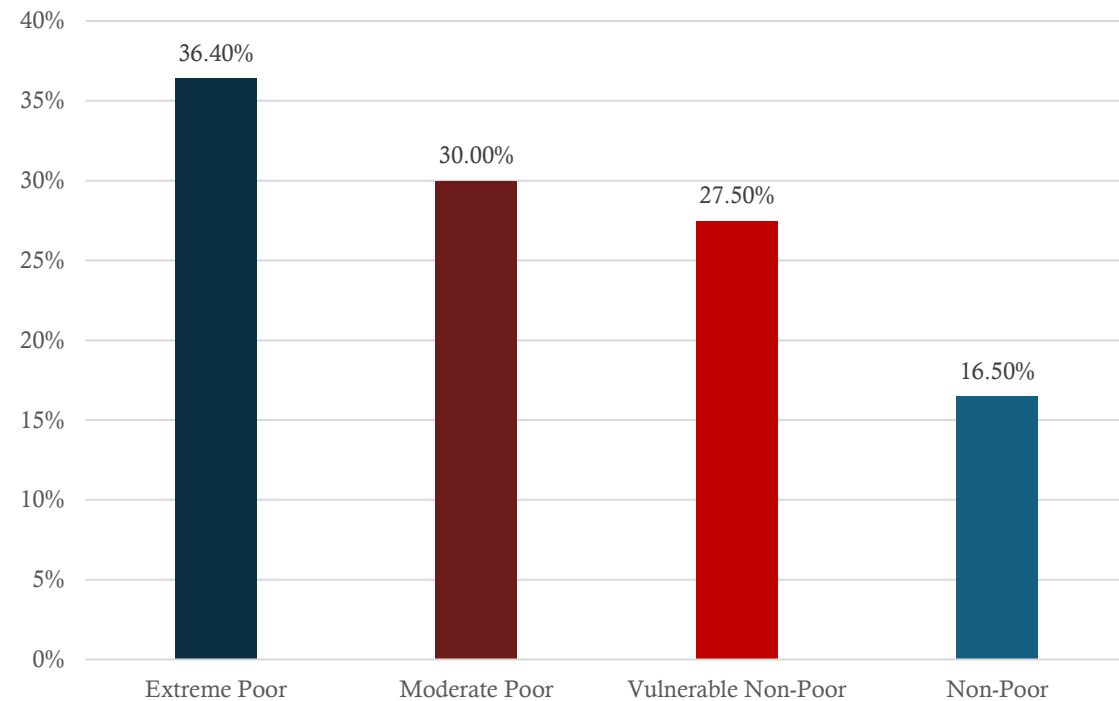
| <i>Country</i> | <i>National (%)</i> |
|----------------|---------------------|
| Saudi Arabia | 40.3 |
| Malaysia | 12.1 |
| UAE | 10.9 |
| Oman | 8.6 |
| Kuwait | 5.3 |
| Qatar | 5.0 |
| Singapore | 3.9 |
| USA | 1.5 |
| UK | 1.5 |
| Italy | 1.2 |

Social Assistance

Social Safety Net Coverage

23.52% of surveyed households were covered one or other social safety net programs of the government

Percentage of households received SSN support by poverty status



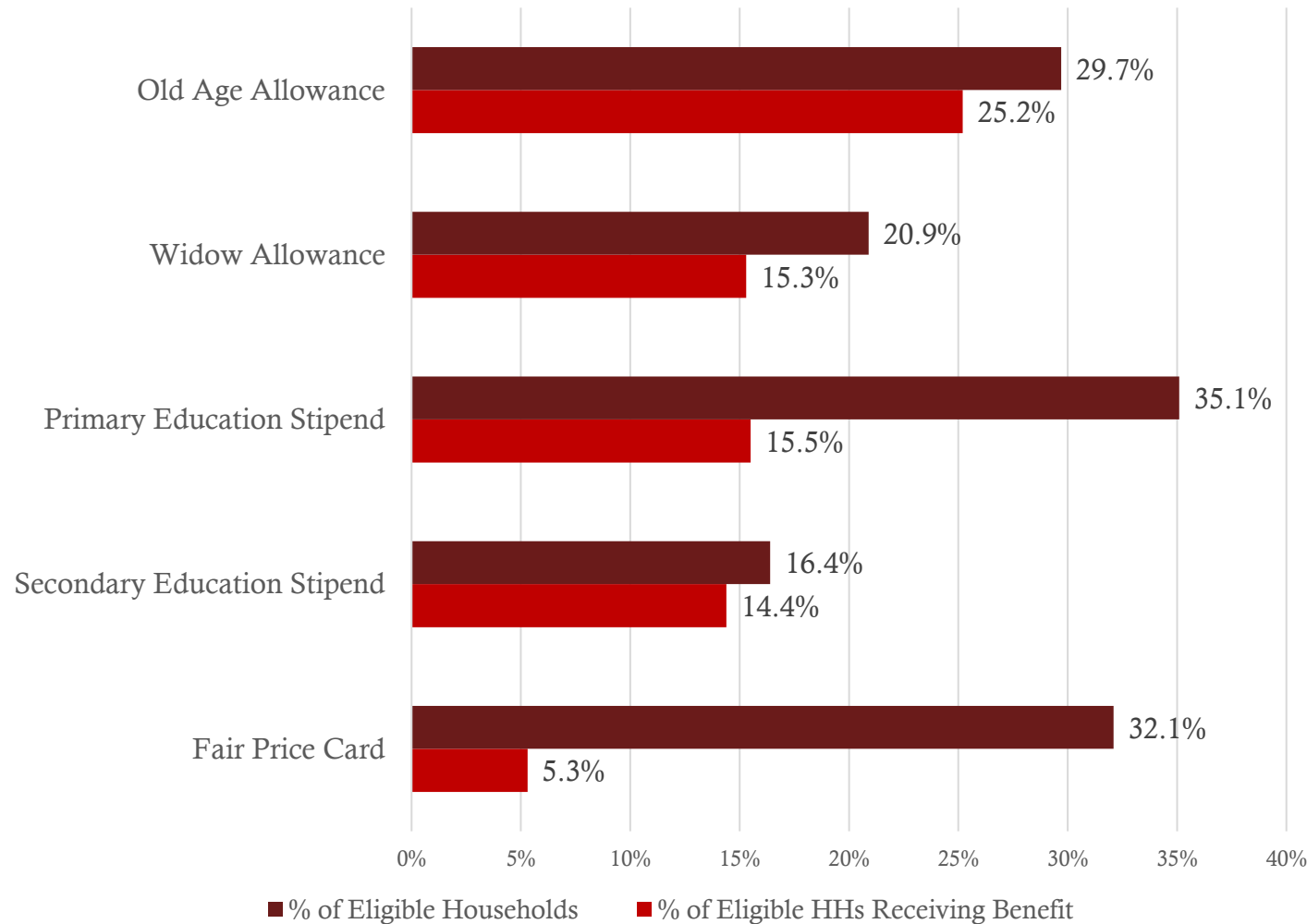
Of those covered by social safety net programs, relative coverage by type of program (n= 1,897)

| <i>Safety Net program</i> | <i>%</i> |
|--|----------|
| Old age allowance | 32 |
| Widow allowance (widowed/divorced/needy women) | 14 |
| Insolvent freedom fighter allowance | 1 |
| Insolvent disability allowance | 9 |
| Stipend for disabled students | 1 |
| Stipend for underprivileged cultural workers | 0 |
| Primary education stipend | 23 |
| Secondary education stipend | 10 |
| Maternity allowance for low-income mothers | 1 |
| VGF (Vulnerable Group Feeding) | 5 |
| VGD (Vulnerable Group Development) | 5 |
| Food assistance in hilly areas | 0 |
| OMS (Open Market Sales) | 8 |
| Fair price card/Food-friendly program | 17 |
| GR (Relief during disasters) | 2 |
| Agricultural rehabilitation | 1 |
| Medical assistance for victims of July movement | 0 |
| Financial aid to families of those killed in July movement | 0 |
| Welfare support for acid victims | 0 |
| Alternative livelihood support for fishers | 1 |
| Housing support / Shelter projects / Cluster villages | 1 |
| Legal aid | 0 |
| Others | 3 |

Top 5 SSNPs in terms of coverage of the surveyed households

- Old Age allowance
- Primary Stipend
- Fair Price Card / Food-friendly program
- Widow Allowance
- Secondary Stipend

Safety Net (SSN) Program Coverage Among Eligible Households



While **eligibility is high** for several programs (esp. education stipends), the **actual benefit receipt among eligible households remains low**, especially for:

Widow Allowance: only 15.3% coverage among eligible.

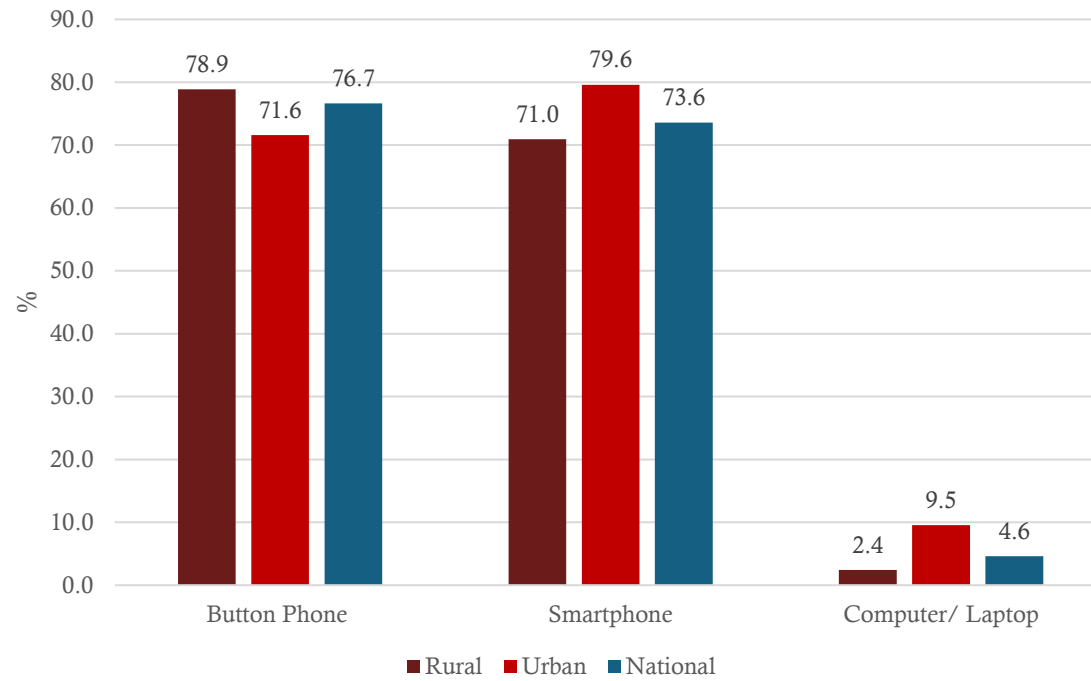
- **Fair Price Card:** just 5.3% of poor households receive it.

A significant share of recipients of the **Fair Price Card** are **non-poor**, indicating inclusion errors.

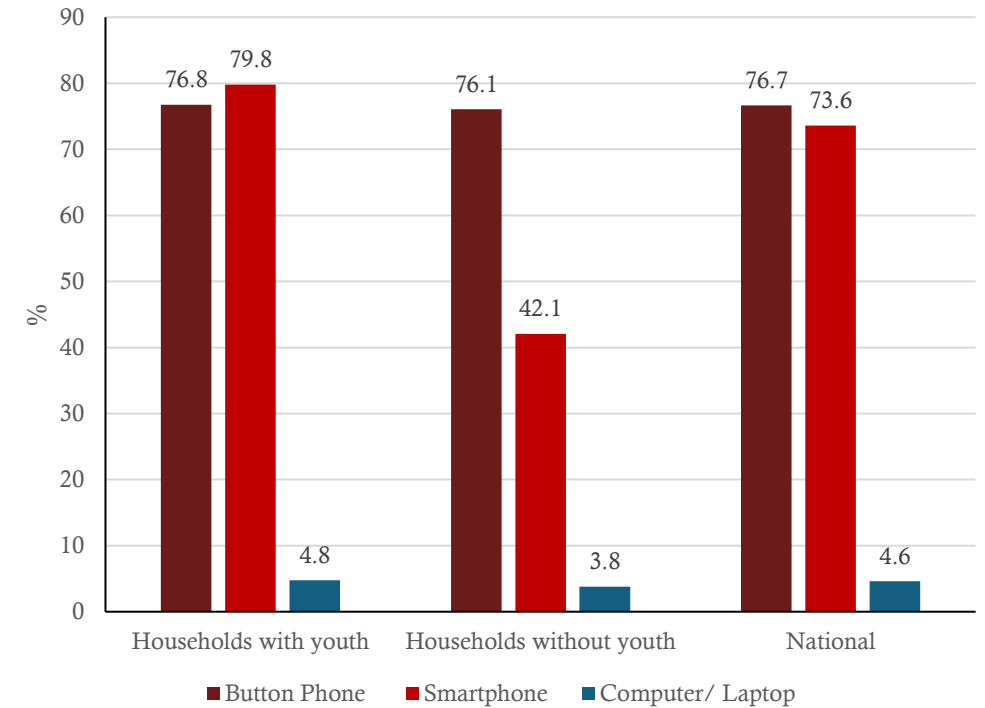
These figures reflect both **under coverage** and **targeting inefficiencies**.

Digital Stake

Rural-Urban Disparities in Access to Digital Devices



Ownership of Digital Devices by Presence of Youth in Households



Ownership of Digital Devices by Income Deciles

| <i>Income Decile</i> | <i>Feature Phone</i> | <i>Smartphone</i> | <i>Laptop</i> |
|----------------------|----------------------|-------------------|---------------|
| D1 (Bottom 10%) | 12.1 | 4.9 | 1.8 |
| 2 | 12.0 | 8.0 | 1.1 |
| 3 | 10.3 | 8.6 | 1.6 |
| 4 | 9.7 | 9.5 | 1.4 |
| 5 | 8.5 | 8.3 | 1.7 |
| 6 | 10.8 | 11.9 | 3.8 |
| 7 | 8.8 | 11.2 | 5.0 |
| 8 | 11.0 | 14.0 | 10.9 |
| 9 | 8.3 | 10.9 | 17.4 |
| D10 (Top 10%) | 8.5 | 12.9 | 55.5 |
| All | 100.0 | 100.0 | 100.0 |

Purpose of Digital Device Use by Type of Device (Multiple responses)

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

Internet Access

| | National (%) | Rural (%) | Urban (%) |
|---|--------------|-----------|-----------|
| <i>Internet connection</i> | | | |
| Households with Internet Connection | 63.89 | 59.34 | 74.2 |
| | | | |
| <i>Type of Connectivity</i> | | | |
| Mobile Network (Data Purchase) | 79.61 | 81.1 | 76.93 |
| Wi-Fi | 44.25 | 38.0 | 55.6 |
| Wired Broadband | 1.31 | 1.1 | 1.76 |
| | | | |
| <i>Whether Household Members Are Internet Users</i> | | | |
| Use of Internet | 68.84 | 65.41 | 76.63 |

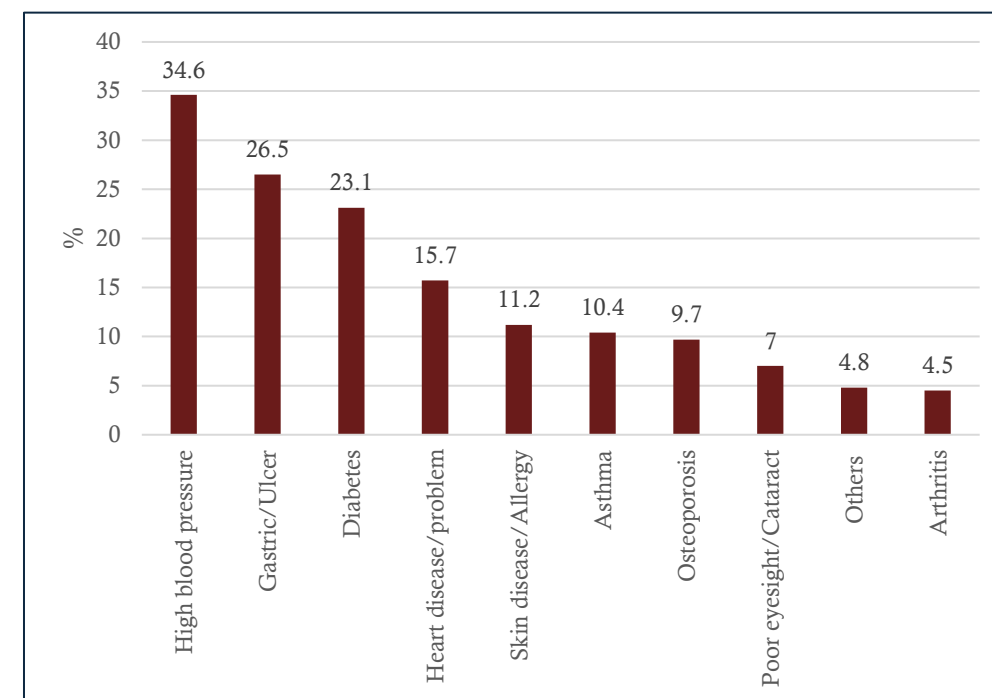
Trends of Concern

Growing Burden of Chronic Illness

The burden of chronic illness and the routine expenditure it entails is not limited to any one group but is a cross-group phenomenon

| <i>Income Decile</i> | <i>HH Has At least 1 Chronic Patient</i> |
|----------------------|--|
| 1 (Poorest) | 55.30% |
| 2 | 49.20% |
| 3 | 53.00% |
| 4 | 46.40% |
| 5 | 54.00% |
| 6 | 53.80% |
| 7 | 47.80% |
| 8 | 48.60% |
| 9 | 54.40% |
| 10 (Richest) | 63.10% |
| <i>Total</i> | <i>52.50%</i> |

Top 10 Chronic Illness



The Double Burden of Female-Headed Households and Poverty

| <i>Income Decile</i> | <i>% of Female-Headed HHs in each decile</i> |
|----------------------|--|
| 1 (Poorest) | 23.75 |
| 2 | 7.90 |
| 3 | 5.62 |
| 4 | 8.47 |
| 5 | 6.72 |
| 6 | 10.33 |
| 7 | 7.51 |
| 8 | 11.78 |
| 9 | 8.36 |
| 10 (Richest) | 9.57 |
| <i>All</i> | <i>15.5</i> |

Highest % of female-headed households – 23.8% - is in the poorest decile

Food Insecurity

Weekly Food Consumption behavior

| <i>Days</i> | <i>Vegetables</i> | <i>Rice/Roti</i> | <i>Broiler Chicken</i> | <i>Beef/Mutton</i> | <i>Eggs</i> | <i>Fish</i> | <i>Lentil</i> | <i>Milk</i> | <i>Sweets</i> |
|-------------|-------------------|------------------|------------------------|--------------------|-------------|-------------|---------------|-------------|---------------|
| 0 | 0.2 | 1.3 | 35.7 | 76.5 | 8.6 | 2.8 | 8.8 | 57.1 | 72.3 |
| 1 | 1.0 | - | 37.7 | 19.1 | 11.4 | 7.0 | 13.7 | 7.1 | 17.6 |
| 2 | 6.2 | 0.4 | 20.8 | 3.5 | 29.5 | 21.4 | 31.1 | 10.0 | 6.9 |
| 3 | 14.8 | 0.4 | 4.6 | 0.4 | 21.1 | 24.7 | 20.2 | 5.9 | 1.8 |
| 4 | 14.9 | 0.5 | 0.6 | 0.1 | 13.1 | 22.1 | 12.6 | 3.5 | 0.7 |
| 5 | 17.5 | 0.3 | 0.1 | - | 7.7 | 13.1 | 8.2 | 2.7 | 0.3 |
| 6 | 8.7 | 0.3 | - | - | 1.6 | 3.5 | 1.6 | 0.7 | 0.0 |
| 7 | 37.0 | 96.8 | 0.6 | 0.4 | 6.9 | 5.3 | 3.7 | 13.0 | 0.5 |

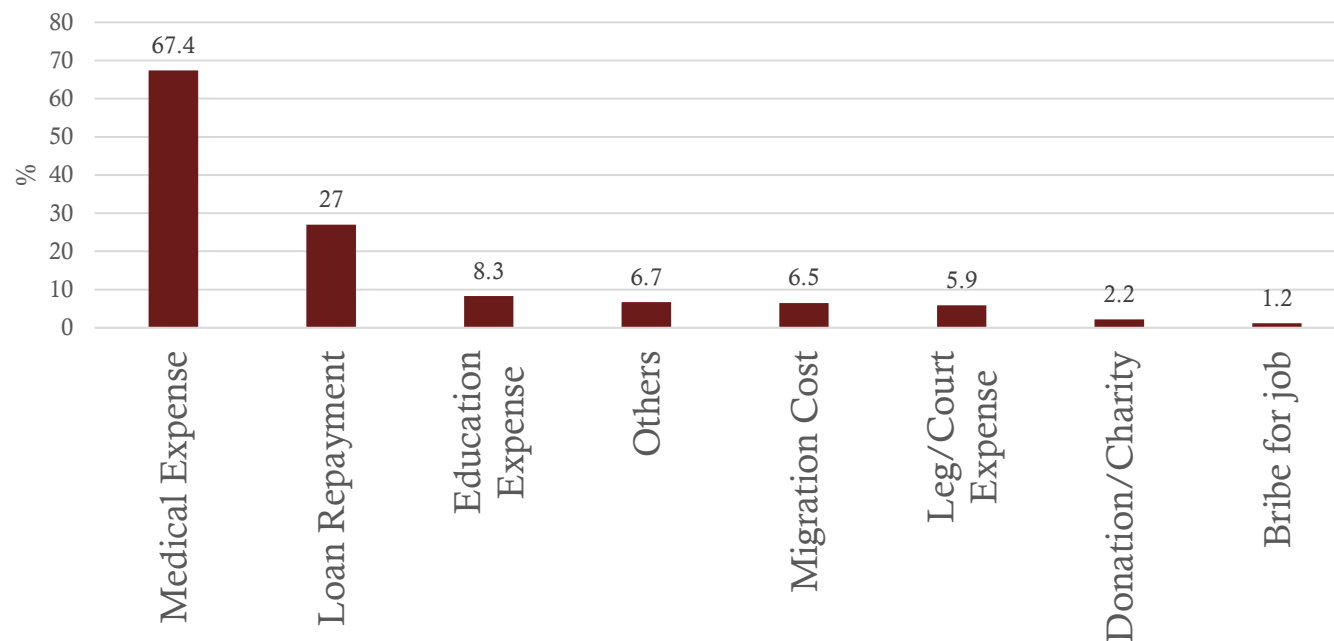
Food Security Indicators by Income Decile

| Income Decile | % Skipped Meals (Last Week) | % Went Without Food a whole day (Last Month) |
|---------------|-----------------------------|--|
| 1 (Poorest) | 12.2 | 8.8 |
| 2 | 5.3 | 4.0 |
| 3 | 4.4 | 1.5 |
| 4 | 2.7 | 1.9 |
| 5 | 1.4 | 1.6 |
| 6 | 2.5 | 0.9 |
| 7 | 0 | 0 |
| 8 | 0 | 0 |
| 9 | 0 | 0 |
| 10 (Richest) | 0 | 0 |
| All | 3.4 | 2.4 |

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

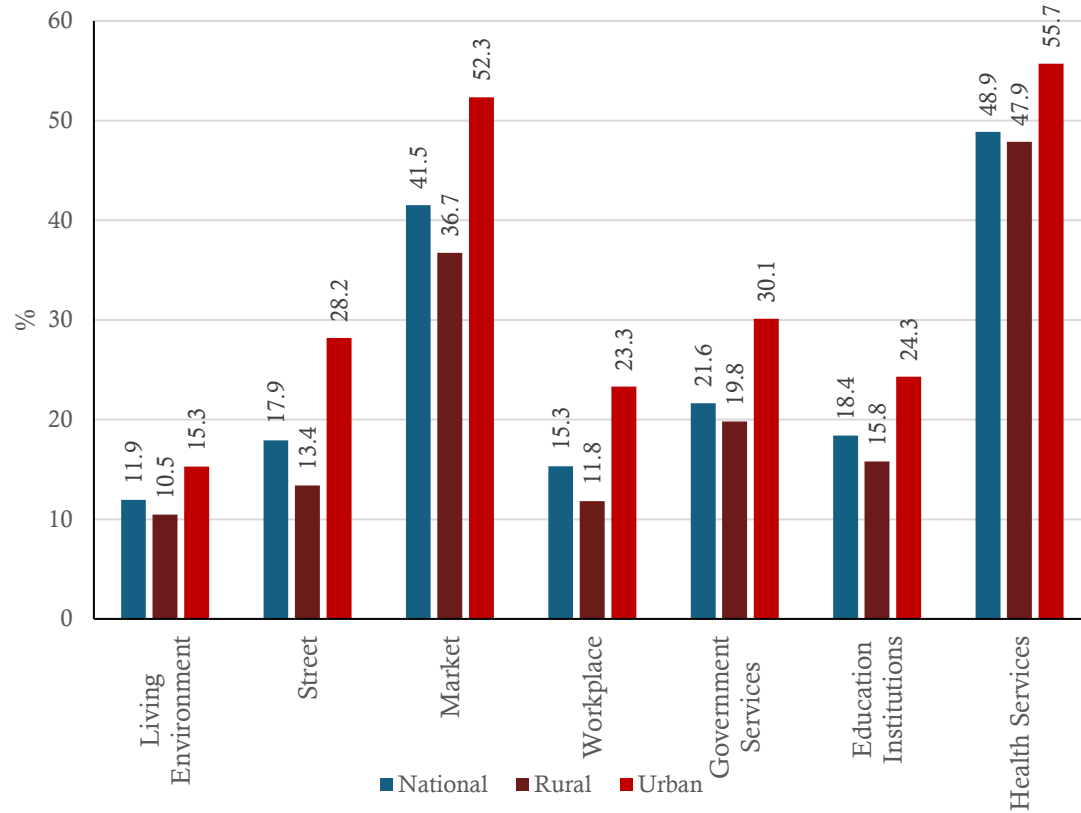
| <i>Type of Crisis</i> | <i>National (%)</i> | <i>Rural (%)</i> | <i>Urban (%)</i> |
|-------------------------|---------------------|------------------|------------------|
| Financial crisis | 19.8 | 19.8 | 19.8 |
| Natural disaster crisis | 7.0 | 8.2 | 4.2 |
| Police/court issues | 2.3 | 2.4 | 2.1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

Types of Financial Crisis

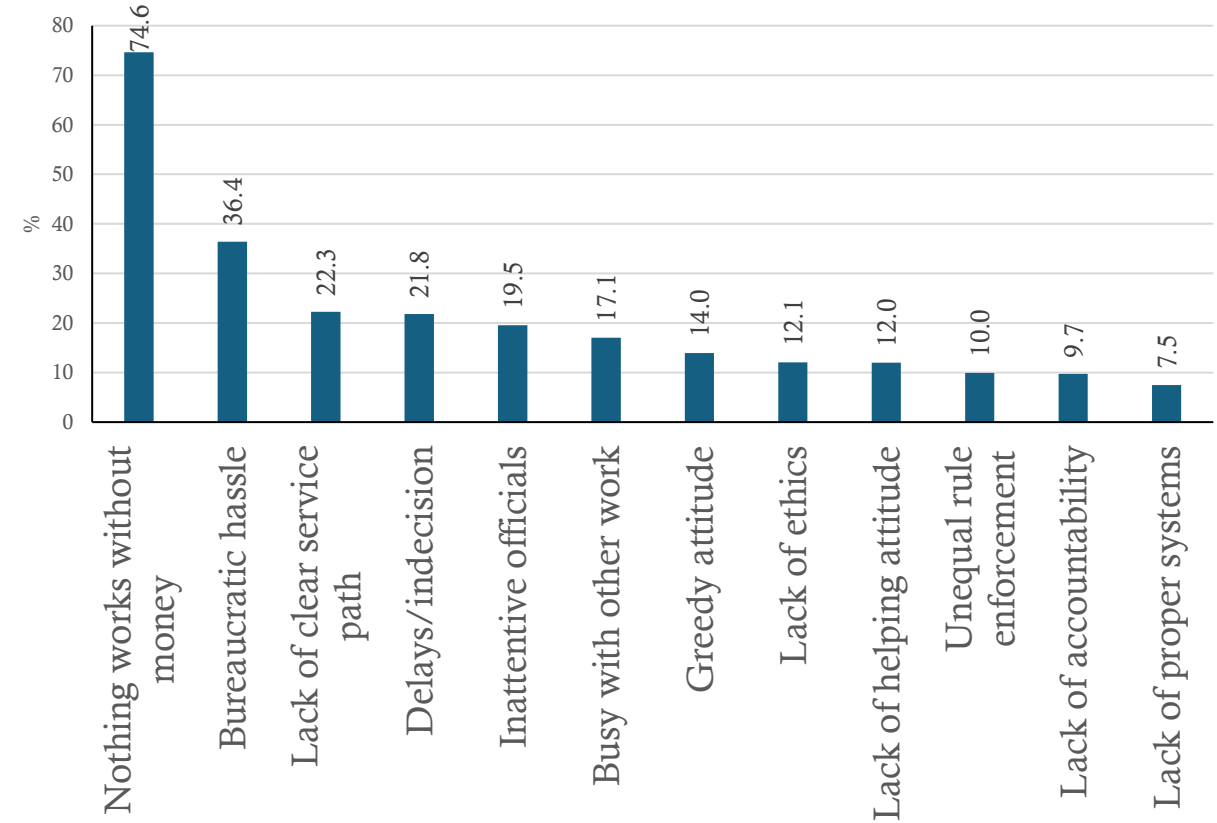


Experiential Crisis: HOIRANI

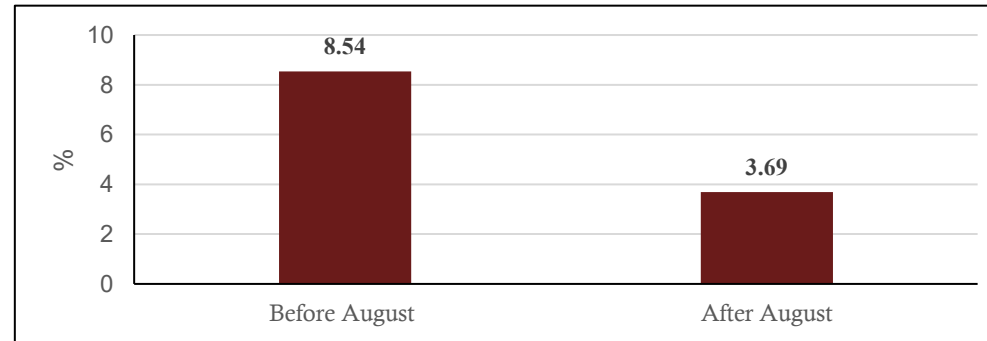
Hoirani experienced by households in various experiential domains



Most Representative Types of Hoirani



Household members willing to say they paid a bribe or extortion for any service



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

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

Reason for bribe payment (Before and After August 2024)

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

Poverty Estimates

Poverty Estimates

Poverty Line Thresholds

| <i>Threshold Type</i> | <i>HIES 2022</i> | <i>Adjusted to May 2025</i> |
|----------------------------------|------------------|-----------------------------|
| Lower Poverty Line (LPL) | 2,755 | 3,115 |
| Upper Poverty Line (UPL) | 3,832 | 4,333 |
| Median Per Capita Monthly Income | 4,838 | 5,470 |

PPRC Survey Poverty Estimates using Adjusted HIES Thresholds

| | Poverty Line Measure | Rate (%) | Std. Error | 95% Confidence Interval |
|-------------------------------|--------------------------------|----------|------------|-------------------------|
| Adjusted HIES 2022 thresholds | Below Lower Poverty Line (LPL) | 9.35 | 0.00445 | [9.34, 9.36] |
| | Below Upper Poverty Line (UPL) | 27.93 | 0.00685 | [27.92, 27.94] |

Comparison of Poverty Rates (HIES 2022 vs PPRC 2025)

| | HIES 2022 | PPRC 2025 |
|-----------------|-----------|-----------|
| Poverty Measure | Rate (%) | Rate (%) |
| Below LPL | 5.6 | 9.35 |
| Below UPL | 18.7 | 27.93 |

Distribution of Households by Poverty Status

Household Distribution by Poverty Status (Expenditure Method)

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

Spatial Disparities in Poverty

Poverty Headcount by Rural-Urban Area

| <i>Area</i> | <i>Below LPL (%)</i> | <i>Below UPL (%)</i> |
|-------------|----------------------|----------------------|
| Rural | 10.77 | 31.58 |
| Urban | 6.12 | 19.66 |

Depth and Severity of Poverty

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

Inequality Trends

Expenditure Gini

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

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

Mood at Household Level one year from July Uprising

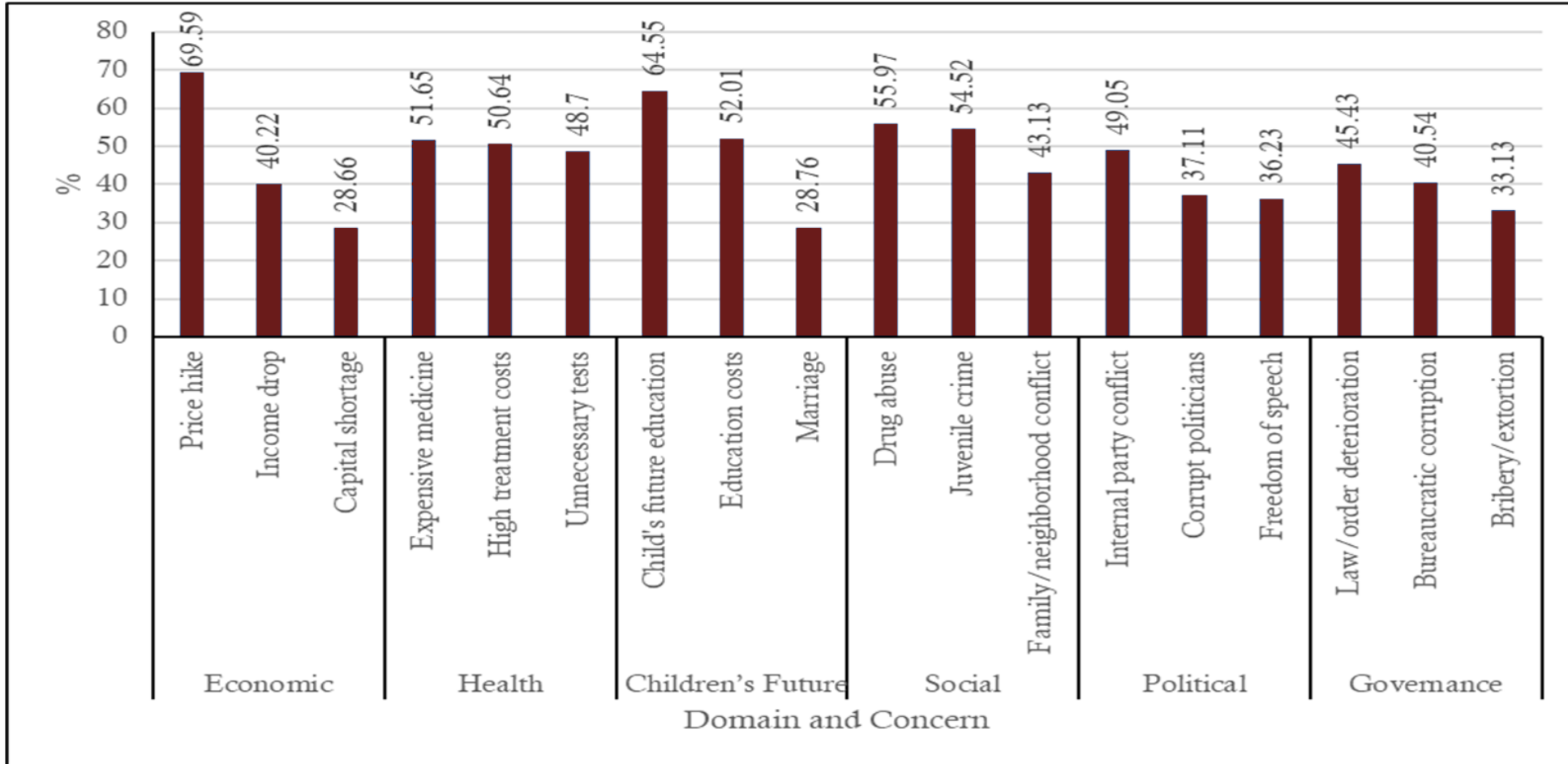
Household Self-Perception on Household's Own Well-Being by Income Classification

| Households' Current Condition | Bottom decile (D1) | Bottom 2 decile (D1–D2) | Bottom 4 decile (D1–D4) | Middle 4 decile (D5–D8) | Top 2 decile (D9–D10) |
|-------------------------------|--------------------|-------------------------|-------------------------|-------------------------|-----------------------|
| Always in shortage | 26.1 | 18.1 | 12.7 | 3.6 | 1.1 |
| Occasionally in shortage | 38.8 | 37.9 | 33.4 | 17.2 | 6.5 |
| Manageable | 27.6 | 34.7 | 43.8 | 54.2 | 35.4 |
| Doing well | 6.9 | 8.9 | 9.8 | 22 | 45.8 |
| Very well off | 0.5 | 0.5 | 0.4 | 3 | 11.2 |
| All | 100 | 100 | 100 | 100 | 100 |

Household Self-Perception on Household's Own Well-Being by Rural-Urban

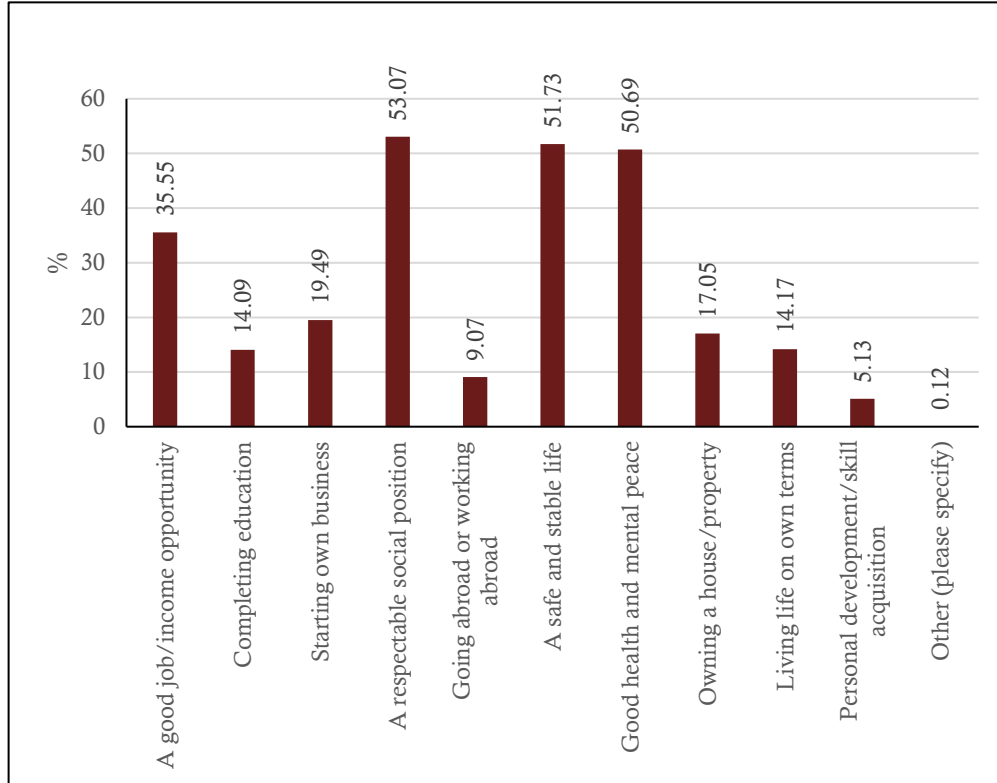
| Household's current condition | Rural (%) | Urban (%) | Total (%) |
|-------------------------------|-----------|-----------|-----------|
| Always in shortage | 6.93 | 7.1 | 6.98 |
| Occasionally in short | 22.84 | 19.92 | 21.95 |
| Manageable | 47.65 | 43.44 | 46.37 |
| Doing well | 19.62 | 24.96 | 21.26 |
| Very well off | 2.95 | 4.57 | 3.45 |
| All | 100 | 100 | 100 |

Concerns of the Households by Domain

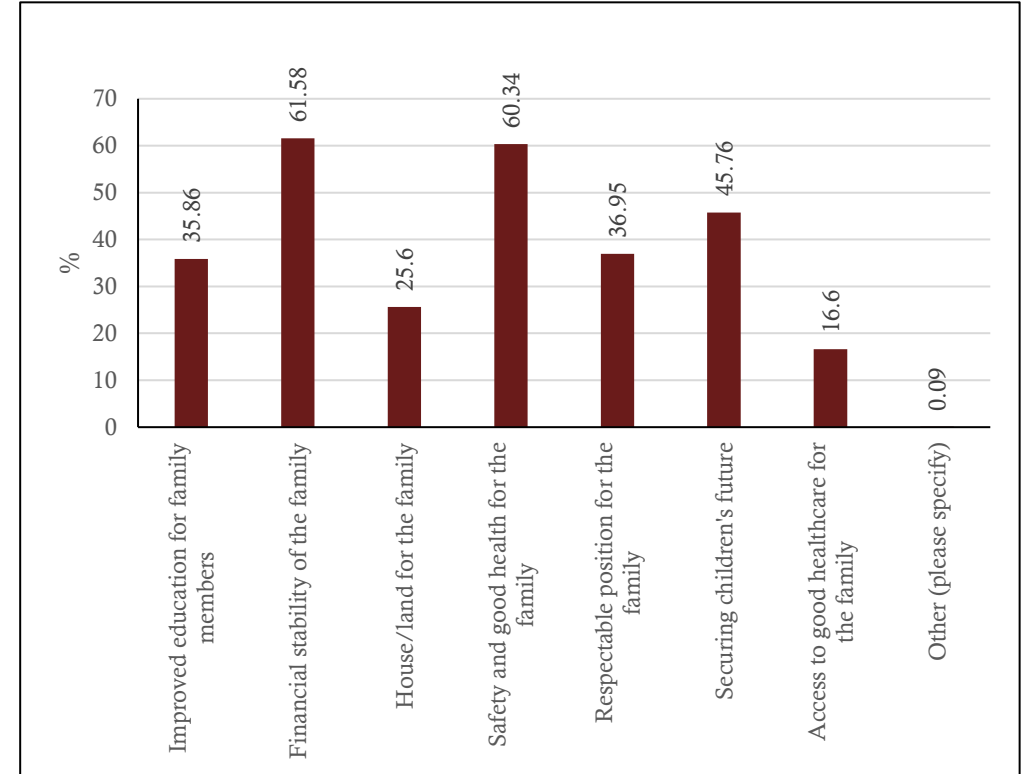


Aspirations

Personal aspirations (Multiple response)

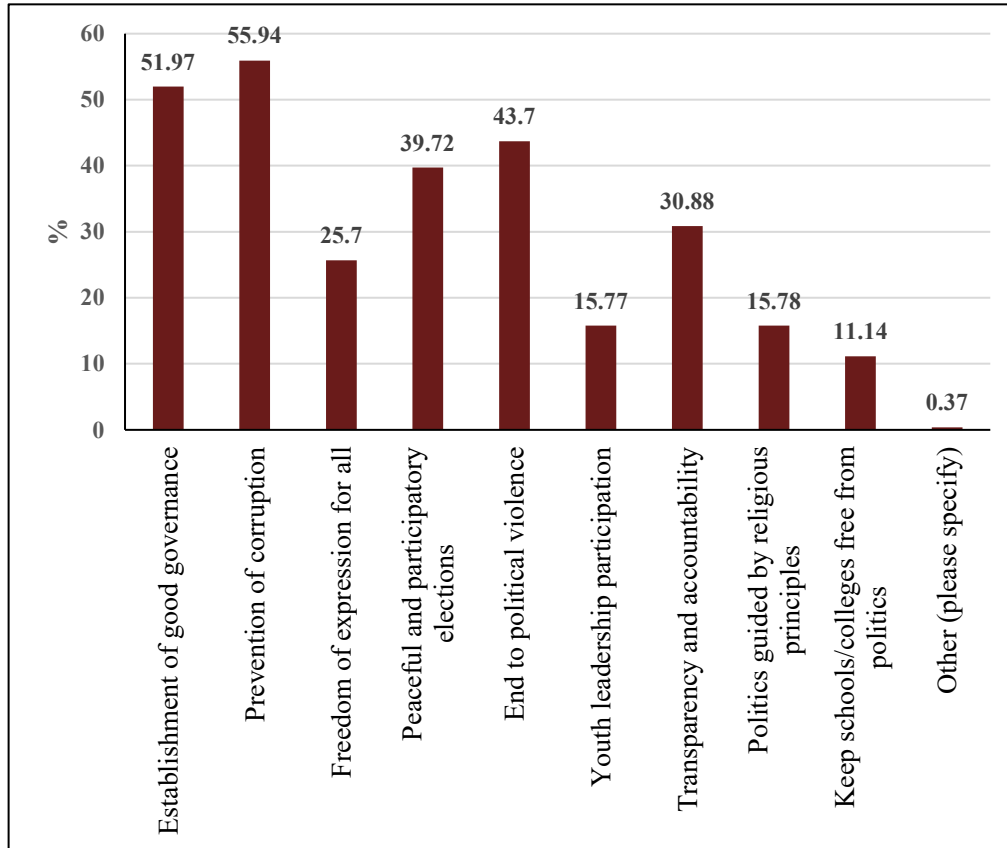


Aspirations for family (Multiple response)

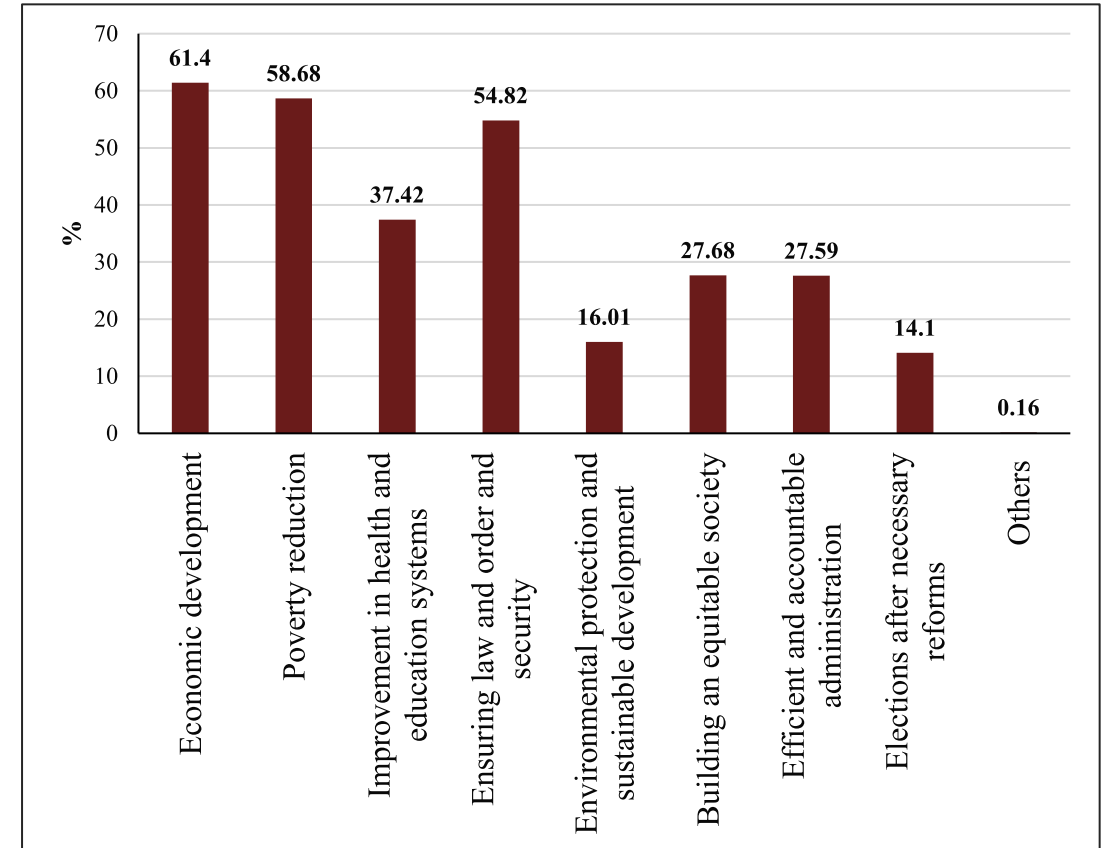


Aspirations

Political aspirations (Multiple response)



Aspirations for the country (Multiple response)



Household Optimism

| Households' Optimism about Future | Bottom decile (D1) | Bottom 2 (D1–D2) | Bottom 4 (D1–D4) | Middle 4 (D5–D8) | Top 2 (D9–D10) | All |
|-----------------------------------|--------------------|------------------|------------------|------------------|----------------|-------|
| Not optimistic at all | 10.7 | 7.3 | 4.4 | 0.5 | 0.4 | 2.1 |
| Not optimistic | 22.3 | 16.7 | 12.3 | 3.7 | 1.2 | 6.8 |
| Somewhat optimistic | 49.4 | 55.2 | 59.8 | 55.2 | 36.4 | 53.6 |
| Optimistic | 16.1 | 19.5 | 22.3 | 35.5 | 47.6 | 32.2 |
| Very optimistic | 1.6 | 1.3 | 1.3 | 5.2 | 14.4 | 5.3 |
| All | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

One Year from July Uprising and On the Cusp of LDC Graduation, State of the Real Economy

7 Highlights

Highlight 1

A continuity of crisis – Covid (2020-22), Inflation (2023),
Politico-Economic Uncertainty (2024-25)

Highlight 2

Poverty Reversal – nearly 10% rise in Poverty

Highlight 3

Vulnerability above Poverty Line: 18% of Total Households

Highlight 4

Five New Vulnerabilities in Focus:

- Growing health and financial burden of **chronic illness** – 51% of households have one or more members with chronic illness
- Nearly a quarter – 24% - of extreme poor (bottom decile) are **female-headed households**
- Poverty associated with a **rising debt burden**: Bottom 40% have debt burden at least twice savings, Bottom 40% saw a net 7% increase in debt levels over the last 6 months
- **Creeping food insecurity** among the poorest: 8.8% of bottom decile went 1 whole day without food last month, 12% of households skipped meals last week
- **Stalled SDG progress**: 36% of households still use non-sanitary latrines

Highlight 5

An Employment Emergency

- 38% of those reporting to be in work are **disguised unemployed** - working less than 40 hours a week
- **Female labour force participation** rate at 26%
 - 45% of those working are **self-employed**

-

Highlight 6

Four Sources of Resilience

- 15% of households received on average monthly **remittance** of BDT 29,000 but most of these flowed to the top 50% of the income distribution
- With average combined annual household expenditure of BDT 625,416, the **domestic consumer market** stands at 211 Billion USD
- **Universality of Digital Preparedness:** 74% of households and 80% of households with youth have smartphone
- **Adaptive Consumer Behavior:** 45% of households are using cylinder gas, Consumers customizing energy source for specific household need

Highlight 7

A Class Divide in Optimism

- 33% of bottom 10% and 24% of bottom 20% are pessimistic compared to 62% of top 20% who are optimistic
 - However, 54% overall refuse to give up

Policy Messages

Policy Recommendations: Strengthening Economic Democracy from the Ground Up

Immediate Priorities

Expand Direct Support to Vulnerable Households:

- Design a short-term *Emergency Family Assistance Package* targeting households with irregular income, high dependency ratios, and members affected by protest-related injuries.

Introduce Education Continuity Grants:

- Support re-enrollment and retention of children and youth through conditional cash transfers for dropout-prone households—especially where marriage, income needs, or school distance have interrupted education.

Stabilize Essential Commodity Prices:

- Reinforce open market sales (OMS) and community-based distribution channels for essentials (rice, oil, lentils, gas cylinders) to protect low- and middle-income consumers from inflationary shocks.

Introduce a new SSNP on Households burdened with chronic illness expenditures

Policy Recommendations: Strengthening Economic Democracy from the Ground Up

Medium-Term Recovery Measures

Governance and Trust-Building

Make Policy More Participatory:

- Create mechanisms for community-level consultations on policy priorities, particularly involving youth, women, and marginalized occupational groups.

Ensure Transparency in Reform Implementation:

- Publish progress updates on the reforms under the interim government—especially banking, tax, subsidy, and safety net reforms—to build credibility.

Bridge Macro-Micro Disconnects:

- Establish a *Household Resilience Task Force* to oversee implementation of household-centric policy actions informed by this study

A Public-Private Task Force on strategic support package for identified sectors with high employment potential

Policy Recommendations: Strengthening Economic Democracy from the Ground Up

Long-Term Structural Reforms

Institutionalize Real-Time Household Data Monitoring:

- Establish a *Household Economic Monitoring Cell* to routinely track expenditure patterns, food insecurity, education status, and migration trends.

Address Regional Inequalities in Service Access:

- Ensure equitable allocation of development resources across divisions, with emphasis on housing, water, sanitation, education, and energy access in under-served areas like Barishal, Mymensingh, and Sylhet.

Mainstream a “People’s Lens” in Economic Planning:

- Adopt a rights-based, distributive justice framework in budget formulation—moving beyond GDP growth to prioritize equity, voice, and citizen well-being.