

Economics and Business Quarterly Reviews

Ali, Kazi Md. Barkat, and Haque, A. B. M. Anamul. (2021), Economic Growth, Income Inequality and Poverty Trends in Pasture Area's Householder in Sujanagar Upazila, Pabna, Bangladesh: Implications for Development strategy. In: *Economics and Business Quarterly Reviews*, Vol.4, No.3, 152-161.

ISSN 2775-9237

DOI: 10.31014/ajor.1992.04.03.378

The online version of this article can be found at: https://www.asianinstituteofresearch.org/

Published by:

The Asian Institute of Research

The *Journal of Economics and Business* is an Open Access publication. It may be read, copied, and distributed free of charge according to the conditions of the Creative Commons Attribution 4.0 International license.

The Asian Institute of Research *Journal of Economics and Business* is a peer-reviewed International Journal. The journal covers scholarly articles in the fields of Economics and Business, which includes, but not limited to, Business Economics (Micro and Macro), Finance, Management, Marketing, Business Law, Entrepreneurship, Behavioral and Health Economics, Government Taxation and Regulations, Financial Markets, International Economics, Investment, and Economic Development. As the journal is Open Access, it ensures high visibility and the increase of citations for all research articles published. The *Journal of Economics and Business* aims to facilitate scholarly work on recent theoretical and practical aspects of Economics and Business.





The Asian Institute of Research Economics and Business Quarterly Reviews

Vol.4, No.3, 2021: 152-161 ISSN 2775-9237

Copyright © The Author(s). All Rights Reserved DOI: 10.31014/aior.1992.04.03.378

Economic Growth, Income Inequality and Poverty Trends in Pasture Area's Householder in Sujanagar Upazila, Pabna, Bangladesh: Implications for Development strategy

Kazi Md. Barkat Ali¹, A. B. M Anamul Haque²

Abstract

The study is based on primary household level data obtained from a survey on income expenditure and poverty measures for 2020-21. The perceptual data were collected through field survey which was based on semi structural questionnaire. Total 162 selected samples were considered and simple random sampling techniques have been adopted during data collection. These factual data were collected from various secondary sources like books, journals, magazines, nationally and internationally published data etc. Human development indicators for 1996 have been compared with the study area (pasture area in SujanagarUpazila, Pabna district, Bangladesh). The empirical result shows the analysis of poverty, income inequality, economic growth & development scenario of pasture area's in Sujanagarupazila, Pabna district, Bangladesh. The research found that 55% respondents live under the poverty line. The study also examines that these householders play an important contribution to the national GDP but their living level is below than standard one. If these areas' householders' development access were more available, they would return a great introduction to the society. This paper advises using anti-poverty policy, the concept of poverty minimizing inequality that the society should be tolerant of attaining the goal of minimizing poverty. It is useful to differentiate between structural and transient causes of poverty. The provision of public goods plays an imperative role in fighting poverty. The government's proper planning and initiatives, NGOs and Community based organization's collaboration help build the study area as a socio-economic and environmentally friendly area in Bangladesh.

Keywords: Economic Growth, Income Inequality, Poverty, Pasture Area, Sujanagar Upazila

1. Introduction

Reduction of poverty and inequality is a fundamental challenge in Bangladesh (Ferdousi and Dehai, 2014). Prioritizing the Millennium Development Goals (MDGs) represents an international commitment to eradicate extreme poverty and hunger and foster global collaboration for development by 2015 (World Bank Report, 2002).

¹ Associate professor, Department of Geography and Environmental Studies, University of Chittagong, Bangladesh. ² Graduate Student, Department of Economics, Pabna University of Science and Technology, Pabna, Bangladesh. Email: Anamahmed693@gmail.com

Vision-2021 represents the commitments of the present government to reduce the rate of poverty 25% to 15% by 2013 and 2021 respectively (Economic Survey, 2010). These dates are approaching, and it will soon be clear whether these pledges have been met. In this study, we discuss the condition of poverty, income inequality and development scenario of Pabna district householder which is an old district beside on the Padma River. According to the 2001 Bangladesh Census, 23.39 percent of the population lives in urban areas, while 76.61 percent lives in rural areas (Islam, 2003). Although Bangladesh has huge feasibility for advancement, it is, for a variety of socioeconomic reasons, among the poorest countries in the world. About half of the country's population live below the poverty line with 80% in the rural areas (Ahmed, 2004). The burden of poverty sprays disproportionately on women, who represent half of the entire population. As a result, poverty alleviation and rural employment creation are top priorities in Bangladesh's enlargement program, which has taken a broad-based approach to poverty reduction, emphasizing macroeconomic stability, economic liberalization, and support for a variety of government agencies and non-governmental organizations (Ahmed, 2004).

A number of factors have contributed to high incidence of poverty in Bangladesh, especially in rural and pasture areas. About 66.05% of active household members have no education or have attained only primary education. More than 70% of the labor forces are directly or indirectly engaged in the agricultural sector, and majority parts of farmers are landless and engaged in subsistence farming. Only a quarter of paid non-agricultural workers are females, while female wage is half of the male wage in the non-agricultural sector. Meanwhile, there is a large disparity in infrastructure between the rural and urban sectors. Very poor socio-economic conditions in these selected areas seem to have aggravated poverty in Sujanagarupazila, Pabna, Bangladesh. Not only pasture area, Global inequality is rising. Oxfam predicted that in 2016, the richest one percent of the population on a global scale would own more than 50 percent of the global wealth (Oxfam report 2017). As frightening as these figures are, the disparity in the distribution of wealth and income is only one part of the story when it comes to regions where people face discrimination. The consideration of inequalities rooted in structures or capabilities of the individual would be important because no matter how big the effort for poverty reduction and relief, some people's livelihoods cannot be improved without noticing the underlying inequalities they face directly and indirectly. Even if there is rapid expansion, there are numerous hurdles that must be overcome. With a rapidly growing workforce, there is also a challenge of creating new jobs and educating the workforce to be able to compete in the world economy. And finally, despite progress, there are still about more than 50% people in some special areas of Pabna district who are living below the poverty line and consume less than \$1.25 (USA) a-day, (Field survey).

An in-depth review of Bangladesh's poverty reduction progress is required. This study is an attempt to sketch the current development scenario and to make future projections of poverty and inequality in pasture area of Pabna district so that, we have to generate a clear evidence and insights that can be used to feed into poverty reduction of the study area.

2. LiteratureReview

One of the most detailed government publications on Bangladesh's developmental ambitions is Bangladesh's Poverty Reduction Strategy Paper (PRSP) of 2011. PRSPs detail a country's macroeconomic, structural, and social policies in support of growth and poverty reduction, as well as the country's external financial needs and main funding sources. Addams conducted a paper with the title "Economic Growth, Inequality and Poverty" which shows economic growth reducing poverty and inequality in the present developing world (Haque, et al. 1994).

Economic growth is defined as an increase or improvement in the inflation-adjusted market value of an economy's goods and services through time. Statisticians commonly use the percent rate of rise in real gross domestic product, or real GDP, to measure such growth (WB, 2000). Intensive growth is defined by economists as an increase in economic growth caused by more efficient use of inputs (increased labor productivity, physical capital productivity, energy productivity, or material productivity). GDP growth created only by increases in the number of inputs available for usage (for example, increasing population or new territory) is considered extensive growth (Bjork, 1999).

Inequality in income is a significant aspect of social stratification and social class. Many other forms of inequality, such as income, political power, and social position, impact and are affected by it. Income is a fundamental predictor

of quality of life, affecting people' and families' health and well-being, and it varies by social factors such as gender, age, and race or ethnicity (Rotman 2014).

Poverty is defined as a state or condition in which an individual or a group lacks the financial means and necessities for a basic level of living. Poverty is defined as a situation in which one's earnings from work are insufficient to meet fundamental human requirements. Poverty-stricken individuals and families may be deprived of adequate housing, safe drinking water, nutritious food, and medical care. Each country may have its own poverty line that determines how many people live in poverty. (Roseret al., 2019). Poverty is defined as a person's inability to meet his or her fundamental necessities due to a lack of material assets or money (Merriam-Webster, 2013). Poverty may include social, economic, and political elements (UN, 2020). Absolute poverty measures compare income against the amount needed to meet basic personal needs, such as food, clothing, and shelter (UNESCO, 2019). When a person cannot satisfy a minimum level of living standards in comparison to others in the same period and area, they are considered to be in relative poverty. As a result, the threshold at which relative poverty is defined differs from one country to the next or even from one community to the next (UNESCO, 2019). As of 2019, most people on the planet live in poverty: (in Purchasing Power Parity dollars) 85% live on less than \$30 per day, two-thirds live on less than \$10 per day, and 10% live on less than \$1.90 per day (extreme poverty) Roseret al. 2019).

A more recent detailed government report is the Bangladesh Progress Report 2012 of the MDGs, which highlights aspects of each of the goals, current trends, challenges in achieving the goals and future policy priorities. Bangladesh has made significant progress in primary schooling, gender parity in primary and secondary education, lowering the under-five mortality rate, reducing the incidence of infectious diseases, and improving environmental indicators, according to the report (Islam, 2013). The report indicates some challenges of achieving MDGs in areas such as maternal health, retaining of students at the primary level to complete primary education, gender parity in tertiary education, quality issues in accessing safe drinking water and improved sanitation, and hunger.

Despite the large number of people living in poverty, the definition of poverty has been the subject of debate. The mainstream emerging sees poverty as generally being characterized by inability of individuals, households, or entire communities, to command sufficient resources to satisfy a socially acceptable minimum standard of living. The alternative view understands poverty as a part of social property relations. Inequality can be defined in terms of being the opposite of 'equality,' a state of social organization that enables or gives equal access to resources and opportunities to all members (Beegle, 2003).

Many people lack access to good schools, healthcare, power, safe water, and other essential services, which are often dictated by socioeconomic level, gender, ethnicity, and geography. For those able to move out of poverty, progress is often temporary. Economic shocks, food insecurity, and climate change threaten their gains and may force them back into poverty (Rotman 2014). The poverty situation of pasture area in Bangladesh has seen a little different scenario, as the country had a steady growth since 2000, but the poverty situation has not improved as it should have been. In this region, the number of people living in poverty has increased due to rising disparities in the distribution of resources within the other region. Unequal growth patterns have been demonstrated to have a lower poverty alleviation effect and to be damaging to growth. As a result, reducing poverty without tackling inequality is difficult to do. Here main sources of income Agriculture 61.17%, non-agriculture 2.89%, industry 5.95%, commerce 12.73%, transport and communication 2.71%, service 5.72%, construction 0.95%, religious service 0.17%, rent and remittance 0.41% and others 7.3% (BBS, 2013 and District information office, Pabna).

3. Methodology

The study was conducted mainly based on the data of family size, household income-expenditure, occupation, education & others which are collected by the resident of char and Thorpe area of sujanagarupazila, Pabna. The study used Ordinary Equivalent of Child Delta (OECD) and Head Count Index (HCI) for finding poverty status. We also use Lorenz curve for graphical representation of income inequality and Gini coefficient for finding a numerical value of income inequality. These data were used to make some forecasts about future poverty scenarios. Different statistical reports, relevant research papers, books and many national and international journals were also reviewed for

conducting this research. Finally, bi-variation analysis is conducted to determine association of different variables with poverty and inequality which may be defined mathematically as follows:

The Squared Poverty Gap Index:
$$P_{\alpha} = \frac{1}{N} \sum_{i=1}^{N} (\frac{Gi}{Z})^{2\alpha}$$

Where, P_{α} = Poverty Gap Index

N = Number of Households

G_i = Difference between monthly per capita expectation expenditure and their real expenditure.

Z = Value of monthly per capita consumption expenditure

Pasture areas householders possessing low attributes were those who were not so innovative and attentive but just survivors to their occupation. Moderate householders were doing substantial enterprise and they introduce new ideas in their occupation on a calculated basis of success and failure. Householders possessing high attributes were those who were up-to-date to introduce a new idea in their occupation either it is profit or loss-oriented.

3.1. Objectives

The prime objective of this paper is to determine the Economic growth, Income inequality and Poverty trends in pasture area's householders in SujanagarUpazila, Pabna, Bangladesh.

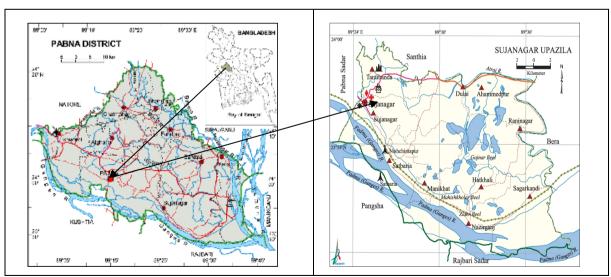
The specific objectives are;

- 1. to know the socio-economic condition of the respondents;
- 2. to determine the existing development scenario in the study area and
- 3. To know the poverty and inequality scenario in the study area.

3.2. Study Area

Sujanagar is an Upazila of Pabna District in the Division of Rajshahi, Bangladesh (Habibullah, 2012). The upazila is the district's agricultural heartland..Sujanagarupazila is located at 23.9167°N89.4333°E. It has 64000 households and total area 338 km². As of the 2011 Bangladesh census, Sujanagarupazila has a population of 279000. Males account for 49.82 percent of the population, while females account for 50.18 percent. Upazila's population over the age of eighteen is 102,202. Sujanagarupazila has an average literacy rate of 44.6% (7+ years), and the national average of 32.4% literate (BBS report, 2013).

Map: Study Area (Bangladesh → Pabna District → SujanagarUpazila)



Source: Banglapedia

4. RESULTS AND DISCUSSION

4.1. Demographic and Socio-economic Status of the Respondents

The demographic and Socio-economic characteristics of the respondents are identified when discussing the findings of the study. The study involves of 162 respondents of males and females. Age structure, literacy rate, family size and duration of living are essential for exploring problem identification and current situation in a particular area. General information or demographic conditions doesn't only represent the characteristics of the respondents but also reflect the validity and accuracy of primary data.

Table1: Demographic and socio-economic Status of the Respondents (householder) in the Study Area

Demographic and socio-economic Variables	Level	No. of Household	•
Age Structure	< 40 Years	37	22.84
	41-50 Years	97	59.88
	>50 Years	28	17.28
	Total	162	100
Gender Status	Male	117	72.22
	Female	45	27.78
	Total	162	100
	Married	159	98.15
Marital Status	Unmarried	3	1.85
	Total	162	100
Family Size	2-4	28	17.28
	5-7	87	53.70
	Above 7	47	29.02
	Total	162	100
	Can Sign	107	66.05
_,	Class 1-5	45	27.78
Education Status	Class 6-9	6	3.70
	Above SSC	4	2.47
	Total	162	100
	Mud, straw &Tin	75	46.30
Housing Condition	Brick &Tin	82	50.62
	Housing Problem	5	3.08
	Total	162	100
Monthly Income	<5000 tk.	23	14.19
	5001-10000 tk.	89	54.93
	10001-15000 tk.	39	24.07
	15001tk. & above	11	6.79
	Total	162	100
	Farmer	59	36.41
	Fisherman	38	23.45
Occupational Status	Day Labor	24	14.81
	Rickshaw/ Van/ Auto Driver	18	11.11
	Housewife	21	12.96
	Others	2	1.23
	Total	162	100
Source of Drinking Water	Tube well	136	83.95

	Pond	2	1.23
	Rain water	0	0
	River/ Cannel	15	9.25
	Well	9	5.55
	Total	162	100
Sanitation Condition	Open space	33	20.37
	Open latrine	104	65
	Healthy	21	12.96
	Others	4	2.46
Electricity User	Total	162	100
	Yes	143	88.27
	Not	19	11.73
	Total	162	100
Technology User	Yes	126	77.78
	No	32	19.76
	No Comments	04	2.46
	Total	162	100

Source: Field survey 2020

In table 1, illustrated that a noteworthy proportion of respondents (f = 97, 59.88%) were of the age group of 41-50. Higher portion of respondents were married (n = 159, 98.15%). Maximum respondents' (n=87, 53.70%) family size between 5-7 person whereas our national family size is 4.4 (Economic Survey, 2018). When out looked at the education status of the respondents although larger share having can sign only (n=107, 66.05%), it was also observed that a substantial proportion of them (n = 45, 27.78%) were having class one- class five at the same time. Besides, only a small proton (n=4, 2.47%) of them having above SSC degree, confirmed the presence of the traditional perception of the low level of education among females. Not only the existence of lower rate of higher education but also occupational position showed highest number of the respondents being farmer (n =59, 56.41%). Some were engaged with fishing (n=38, 23.45%) where other chose to took part of family income by working from day labor (n=24, 14.81%), housewife and homemaker (n=21, 12.96%). Up till now, 83.95% respondents use tube well for drinking water, whereas our national scenario is 98% (Economic Survey, 2019) and also 9.25% respondents river/cannel water as drinking water. However, maximum respondents (n=82, 50.62%) built their house with brick & tin, and alas 46.30% respondents built their house with mud, straw & tin. On the other hand 3.08% of respondents were in housing problems. Monthly family income was relatively low majority of the respondent's (n=112, 69.12%) monthly income less than 10000 taka, only (n=11, 6.79 %%) respondent's income over >15,000 Tk. Electricity user were 88.27% of the respondents, it is more than the national scenario. Moreover, 77.78% respondents various types of technology to increase their life and livelihood in the study area,

4.2. Development Scenario

Growth, advancement, good change, or the addition of physical, economic, environmental, social, and demographic components are all examples of development. (https://sid-israel.org). Economic and social development is the process by which the economic well-being and quality of life of a nation, region, local community, or an individual is improved according to targeted goals and objectives (Wikipedia). The development status of pasture areas householders of sujanagarupazila in Pabna district is not so better. From the table-1, it is shown that 66% populations of this area are illiterate or have just signature ability. About 27.78% of active household members have primary education or have attained only primary level education. More than 78% of the labor forces are in the agricultural sector. Labourers are landless and engaged in subsistence farming. Only 22% of labor forces are engaged in their own land. Female labor participation rate in this study area is only 15.38% and their wage is less than half of male wage in the agricultural sector (Field Survey data). Meanwhile, there is a large disparity in wage infrastructure between the rural and urban working sectors. In the study area, 46% of householders' houses are made by mud, straw & tin, and 50.62% householders' houses are made with bricks and tin, though 3% householders face housing problem. Though recently they have access to electricity service of the study area, but 88% households have access to

electricity connection while 12% households have no electricity connection for various reasons. Water supply conditions are even better in the study areas householder; moreover 84% char areas householders have access to pure water supply by tube well but it is mentionable that 98% of Bangladeshi people have access to pure water supplied by tube well (Economic Survey, 2019). 65% of the respondents use open latrine, 20.37% use open space and only 12.96% use healthy latrine as sanitation in the study area; on the other hand, 76.8% Bangladeshi use healthy latrine (Economic Survey, 2019). In the study area about 19.76% households have no access in modern technology. Recreational facilities are not available and also people are not conscious about that; about 78% households use radio for their recreational purpose, while only 20% households use television and mobile phone for their recreational purpose. The residents of char Bishawnathpur, char bhabanipur areas householder are facing environmental problem such as pure water supply, sanitation system, solid waste mismanagement, drainage system, etc. Overall, we can say that there are very poor socio-economic conditions in pasture area of Pabna district, especially pasture area of Sujanogorupazila.

4.3. Poverty Situation

Poverty is a state in which a person or a group is deprived of or lacking the basic necessities for survival and wellbeing. These essentials may be material resources such as food, safe drinking water, and shelter, or social resources such as access to information, education, health care, social status, political power, or the opportunity to form meaningful connections with other people in society, because poverty is defined in many ways. (Wong report, 2003). According to the head count index, 55 percent of the population in the study area lives in poverty.. By comparing the results of head count index with Gini coefficient shows that same level of poverty exists there. A lot of people are unemployed; they use their time leisure but they want to work, if it is offered. However, their earning discrimination is gradually increasing day by day. As a result, the poor are becoming poorer day by day and inequality of all sector is simply visible. A number of factors have contributed to high incidence of poverty in Bangladesh, especially in rural and pasture areas. Illiteracy rate is very high at 66%. About 66% of active household members have no education or have attained only primary education. More than 78% of the labor force is in the agricultural sector are landless and engaged in subsistence farming. These essentials may be material resources such as food, safe drinking water, and shelter, or social resources such as access to information, education, health care, social status, political power, or the opportunity to form meaningful connections with other people in society, because poverty is defined in many ways. Very poor socio-economic condition in this selected area seems to have aggravated poverty in Pabna, Bangladesh.

4.4. Incomeinequality

Income inequality (or income disparity) is the degree to which total income is distributed unevenly throughout a population (OECD, 2008). Inequality is connected with disparities in the distribution of a certain metric, which can be income, health or any other material or non-material assets. Inequality typically refers to within country inequality on individual or group level, such as between gender, under and rural population, race, etc. (Martin, 2007). Inequality is closely linked to the ideas of equity, which has two contrasting concepts: equality of opportunity and equality of outcome. The most common measure of income inequality is the GINI coefficient. The coefficient varies between 0, which reflects complete inequality. We can show the inequality scenario of the study area by using the Lorenz curve which is found from field survey data.

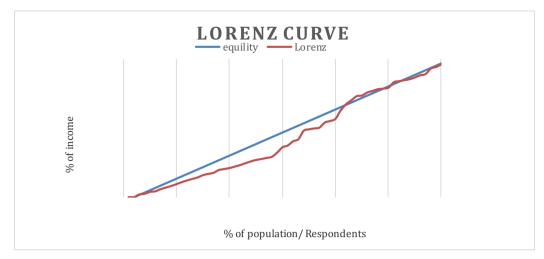


Figure 1: Inequality Scenario in the Study Area Source: Field survey data analysis

In fact, we have plotted this Lorenz curve using horizontal and vertical axis into six equal segments corresponding to the horizontal group, ten equal segments corresponding to the vertical group. The study observed that the value of area A is 0.54503075 & area B is 0.454969625 and the value of Gini coefficient is 0.54503075, which indicates that majority of people live below the poverty line in our study area. Due to some reasons such as income inequality, illiteracy, damaged transportation, lack of health service and epidemic, lack of appropriate information, technological adequacy, higher rate of interest-based loan facilities, there are more inequality predominates in the study area.

4.5. Data Analysis

There are three types of developing status in the world: Developed, Developing and Under developing country. The countries people per capita income more than \$12,736 US dollar is developed country, \$1,046 to \$12,736 US dollar per capita income is developing country and less than \$1045 US dollar per capita income country is under developed country (World Bank, 2015). Table 1 explored that monthly income of the respondents in the study areas. Maximum respondents' monthly income almost same and they belong to the low and middle-income groups in our society. According to Islam etl (2014), the income group of rural area of Bangladesh is divided into three household income levels: higher income group (above 20,000), middle income group (5,000 to 20,000) and lower income group (less than 5,000 tk.). In the study area majority respondent's (93%) monthly income is less than 15000 Tk and also our national level. At present, our annual per capita income 2073 US Dollars or 15202 Tk. per head p/m. (Economic Review 2019). Whereas just 6.79% people monthly earning more than 15000Tk (BDT), that's indicating a better living position.

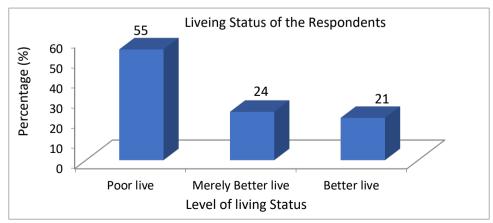


Figure 2: Living Status of the Respondents Source: Field Survey, 2020

From figure-2, it is revealed that 55 percent of House holders were moderate risk takers living below the poverty line, 24% of house holders were moderate merely better live, they could manage to consume their necessary and needed goods and service 21% of house holders were better live. Thus, in all majority, 55% living people are poor. Studies conducted by Meyer et al. (1961), Litzinger (1963) and Peacock (1986) observed that maximum householders were intermediate/moderate risk-takers. After having moderate bear ability, householders were moving towards high risk-taking ability as observed in earlier studies conducted by Hull et al. (1980). The common way to analyze personal income to statistics is to construct which is known as a Lorenz curve. That shows the quantitative relationship between the change of income recipients and the percentage of the total income they did in fact receive during, say, a given year.

5. Conclusion

A significant number of people are still living below the poverty line in the study area. There is inadequate access to institutional finance as well as to basic services including quality education, healthcare, drinking water and sanitation. Along with focus on economic growth and employment, substantial attention needs to be given to reduce the growth of population. Inequality arises as a result of a highly unequal distribution of both physical and human capital. The rate of increasing the monthly household income of many is lower than that of the expenditure, which makes the poor more difficult to sustain and drags down more people into poverty. The United Nations fixed the sustainable development goals (17 Goals) 2016 to 2030. Where, poverty alleviation, adequate food supply, drinking water and sanitation, ecological development most of them. Now 2021, Pasture areas householders of Bangladesh mostly face inefficiency and inadequacy about that. If Bangladesh wants to achieve SDGs, they should take an action to develop this area and areas people's economic structure. They should create many employment opportunities, entrepreneurs, Government and NGO investments. Actually it is needed to increase their purchasing power, education level, reduce the discrimination of male and female achievement. The study also found that the lack of health facilities, education facilities, transportation system facilities and others are inefficient at all. But nowadays development status is rising at in increasing rate. The percentages of economic growth rate, per capita income, life expectancy along with the sustainable lifestyle are increasing in a positive rate. Adequate state intervention programs and strategic policies are needed to improve the current poverty situation. Theoretically, there are some of the strategic documents and policy papers which seem to be implementable to reduce the poverty situation. However, without proper monitoring and evaluation, the implementation of all these policies, strategies and programs seems to be useless. Building on the lessons of the past experience, the poverty reduction strategy should emphasize girl's education, female reproductive health, population control service delivery based on publicprivate partnership, and social mobilization. The government should be innovative in renewing and modifying techniques and approaches to control rising food costs and, as a result, food inflation, as well as increasing budgetary allocation to poverty alleviation programs. Dedicated, honest and skilled planning implanting can ensure future socio-economic and environmental friendly pasture area of Bangladesh especially in the study area.

References

Ahmed, D.S.(2004) .Microcredit in Bangladesh: Achievements and Challenges. [Online] Availablehttp://www.microfinancegateway.org/gm/document1.9.24645/22944_Microcredit_in_Banglades.pdf (March 1, 2014).

BBS. (2013). Statistical Year Book, Bangladesh Bureau of Statistics, Government of the People's Republic of Bangladesh, Ministry of planning, Dhaka, Bangladesh.

Beegle, D. (2003). Invisible literacies: Overcoming the silence of generational poverty. Talking Points, 15(1), 11-20. Bjork, Gordon J. (1999). *The Way It Worked and Why It Won't: Structural Change and the Slowdown of U.S. Economic Growth*. Westport, CT; London: Praeger. pp. 2, 67.ISBN 978-0-275-96532-7

Economic Review. (2010). Government of the People's Republic of Bangladesh, Ministry of planning, Dhaka, Bangladesh.

Economic Review. (2018). Government of the People's Republic of Bangladesh, Ministry of planning, Dhaka, Bangladesh.

Economic Review. (2019). Government of the People's Republic of Bangladesh, Ministry of planning, Dhaka, Bangladesh.

- Fredusi.S, Dehai,D. (2014). Trends, Pattern and Issues of Child Malnutrition in Bangladesh, Asian Journal of Social Science and Humanities, Vol.5, No.1,1-18
- Habibullah, M. (2012), "Sujanagar Upazila", in Sirajul Islam and Ahmed A. Jamal (ed.), Banglapedia: National Encyclopedia of Bangladesh (Second ed.), Asiatic Society of Bangladesh
- Haque, C. E., & Zaman, M.Q. (1994). Vulnerability and responses to riverine hazards in Bangladesh: A critique of flood control and mitigation approaches. In A. Varley (Ed)., Disasters, Development and the Environment, New York: Wiley.
- Islam, S. (2003). *Banglapedia, National Encyclopedia of Bangladesh,* Asiatic society of Bangladesh, Vol-IX, P-507. Islam, M S, Sultana, S, Saifunnahar& Miah, MA. (2014). Adaptation of Char Livelihood in Flood and River Erosion Areas through Indigenous Practice: A Study on Bhuapur Riverine Area in Tangail, *J. Environ. Sci. & Natural Resources*, 7(1): 13-19, 2014.
- Islam, A., &Chongwoo C. (2013). Child Labor and Schooling Responses to Access to Microcredit in Rural Bangladesh, Economic Inquiry 51(1), 46–61.
- Martin, P. (2007). Hispanics, social security, and supplemental security income. Social Security Bulletin, 67(2), 73-100.
- Merriam-Webster. (2013). Poverty Archived from the original on 29 November 2013. Retrieved 18 November 2013.
- OECD. (2008). *OECD Employment Outlook 2008 Statistical Annex* Archived December 6, 2008, at the Way back. OECD (The Organisation for Economic Co-operation and Development, Paris, 2008, p. 358.
- Roser, Max; Ortiz-Ospina, Esteban. (2019). "Global Extreme Poverty". Our World in Data. Archived from the original on 30 March 2021. Retrieved 30 March 2021.
- Rotman, David. (2014). "Technology and Inequality". MIT Technology Review. Retrieved November 17, 2017.
- UN. (2020). "Ending poverty" Archived from the original on 9 September 2020. United Nations, Retrieved 22 September 2020.
- UNESCO.(2019). Jump up to: Poverty, United Nations Educational, Scientific and Cultural Organization". www.unesco.org. Archived from the original on 9 December 2019. Retrieved 4 November 2015.
- Wong, Kwok-Fu. (2003). Empowerment as a Panacea for Poverty old wine in new bottles? Reflections of the World Bank's conception of power, Progress in Development Studies, 3(4),307-322.
- WB. (2000). Bangladesh Second Poverty Alleviation Microfinance Project (Microfinance II). World Bank, Washington, DC.
- WB. (2002). Poverty in Bangladesh: Building on Progress Paper prepared by Poverty Reduction and Economic Management Sector Unit South Asia Region, World Bank. Document, Report No. 24299-BD.
- WB. (2015). The Cost to Developing Countries of Adapting to Climate Change: New Methods and Estimates (PDF), World Bank. Washington, DC.

Wikipedia, the free encyclopedia.

www.https://sid-israel.org