

Original Research Article

IMPACT OF ASA MICROCREDIT ON LIVELIHOOD STATUS OF RURAL WOMEN IN SYLHET, BANGLADESH

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Authors' contributions

This work was carried out in collaboration between all authors. Author MHR designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript.

Authors TS, JY, SR and MLRS managed the analyses of the study and managed the literature searches. All authors read and approved the final manuscript.

Abstract

The present study was conducted to assess the impact of microcredit of women borrowers of ASA credit at Sadar Upazila in the Sylhet district. With these views in mind, data were collected randomly from sixty respondents who were involved in different IGAs. The survey method was followed to collect the required data with a well-developed questionnaire. Descriptive statistics were applied for the analysis of data and sustainable livelihood framework was used for assessing the impact of credit. Results showed that there was a remarkable increase in assets of the respondents towards improved livelihood after joining with the ASA credit program. The findings exposed that ASA loan brought about a positive impact on the livelihood improvement of the borrowers. It was also found to have a significant positive effect on women's social empowerment indicators namely attitude towards their children education, mobility to outside home, participation and decision-making ability, etc. Finally, the present study suggests conducting further study of similar types in other parts of the country to make the findings representative one.

Keywords: Microfinance, ASA, Livelihood, Sylhet

1. Introduction

Bangladesh is one of the most densely populated countries in the world with a population of 150.6 million. Its density of population is 1015 persons per sq. km. About 80 percent of its total population lives in rural areas and are directly or indirectly engaged in a wide range of agricultural activities (BBS, 2012). Still, more than 24.3 percent of people in the country live under the poverty line in 2016 (World Bank, 2019). In rural areas the poverty extent is probably more alarming because of low per capita income, minimum balanced caloric intake, devoid of subsidiary occupation, widespread landlessness sub-standard livelihood, and quite various diseases thereby to die at early age people particularly the children (Rahman, 2016). Under the circumstances, the provision of microcredit among the poor both rural and urban areas

40 has been at present globally considered to be an economic as well as social relief for self-employment to
41 increase income and improve living conditions. Nowadays, there are lots of national, international as well
42 as local NGOs dealing with microcredit programs in Bangladesh. Rural women are to a greater extent
43 benefited by the microcredit program in our country. It has been improving rural livelihood and social
44 empowerment of women in the country. Effects of microcredit program on rural women are also
45 supposed to reduce poverty from rural areas.

46 In Bangladesh, 81.3 million of the people are female and the role of women is strongly affected by
47 various social and religious barriers such as the veiling of women in public and the segregation of male
48 and female (BBS, 2019). Those are the restrictions or constraints of women's participation in work
49 outside the home. However, productive involvement is high, especially in rural areas, which is not
50 reflected in official statistics. The main constraints related to the development of women members are
51 lack of education, lack of skills development programs and training, lack of access to property, assets and
52 financial services, lack of social protection, labor market characteristics and so on (Hunt and Samman,
53 2016). But, microfinance has a vital impact on minimizing these constraints along with poverty reduction
54 (Chandarsekar & Parkash, 2010; Imai et al., 2010; Mayoux, 2001; Hossain, 2012).

55 Bangladesh has made notable progress in income and poverty reduction since independence. The faster
56 progress of poverty reduction was made possible by the implementation of different programs at the
57 government and non-government levels. Out of numerous national, international and local NGOs, ASA is
58 one of the national NGOs working all over Bangladesh. ASA provides microcredit to rural people for
59 initiating and continuing their different Income Generating Activities (IGAs).

60 A good number of research works might have been done related to various IGAs (Banerjee et al., 2013;
61 Chemin, 2008; Chowdhury & Mukhopadhaya, 2012; Imai & Azam, 2012; Islam & Choe, 2013) but
62 literature shows that studies on microcredit provided by ASA have not yet gained much importance
63 among the researchers particularly to the aspect of rural poverty alleviation. The study was, therefore,
64 expected to provide factual insights into the microcredit program of ASA to the end of poverty alleviation
65 in the rural areas of Bangladesh in general and Sylhet district in particular.

66 The main purpose of the assessment is to ascertain the major impacts of ASA microfinance services on
67 the life and mode of livelihood of the borrowers and to see whether the program could have a positive
68 impact on the beneficiaries particularly in reducing poverty and women empowerment. The specific
69 objectives are as follows:

- 70 I. To assess the socio economic-characteristics of the sample households.
- 71 II. To investigate into the impact of ASA credit on livelihoods and empowerment of women
72 beneficiaries

73 **2. METHODOLOGY**

74 **2.1 Selection of the Study Area**

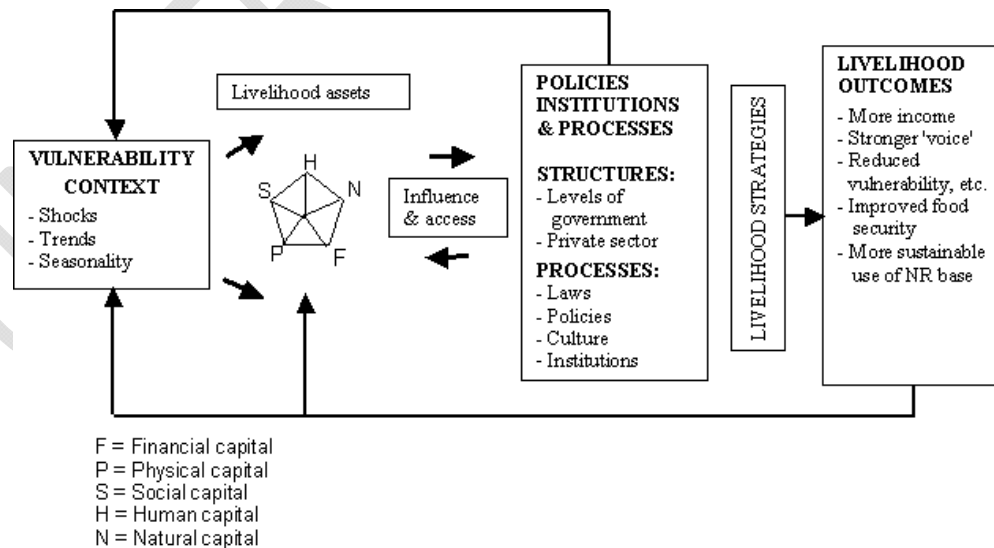
75 The area in which farm business survey is to be conducted depends on the specific purpose of the
76 survey and the possible co-operation from the respondents. Keeping this in mind, 6 villages
77 namely Jahanpur, Allurtall, Nur pur, Mira para, Major tilla and Tultikor under Sylhet Sadar of
78 Sylhet district were purposively selected for this survey.

79 **2.2 Sampling Procedure**

80 In complete enumeration required information were collected from each and every element of
81 the population which makes the survey very costly and time consuming. The present study was
82 based on a sample survey of households which could represent reasonably a true picture of the
83 entire population. After selection of the study area, a list of current beneficiaries was collected
84 from the ASA upazila branch office at Sylhet sadar upazila. From the list, 60 beneficiaries were
85 randomly selected out of 280 beneficiaries, which constituted 21.43 percent of ASA members in
86 those villages.

87 **2.3 Analysis of Data**

88 After collection primary data was scrutinized, checked and carefully edited and then classified,
89 tabulated and analyzed keeping consistency with objectives set for the study to derive the
90 relevant findings. Descriptive statistics was mostly used to analyzed data because it is simple in
91 calculation, widely used and easy to understand.



92

93

Figure 1: DFID Sustainable Livelihoods Framework

94 To examine the impact of credit on livelihood of the selected households, DFID Approaches of
 95 livelihood was followed by livelihood approach can be easily modified to provide a framework
 96 for the analysis of chronically poor households through a series of features using identifying
 97 household assets or capitals before and after within the wider social and economic transforming
 98 processes of community institutions and obligations, legal framework and market structures.
 99 Before and after data had been taken to examine and identify how much relative impacts of
 100 credit on the respondents living were occurred. Livelihood strategies are influenced by the
 101 prevailing transforming structures and institutions and the vulnerability. The livelihood approach
 102 groups individuals into different livelihoods according to their access to assets (including both
 103 material and social resources) and their capabilities to combine them to livelihood strategies for
 104 the means of living. The model breaks access into the 5 capitals:

- 105 (i) Human capital (eg. education, health).
- 106 (ii) Natural capital (eg. land).
- 107 (iii) Financial capital (eg. access to credit).
- 108 (iv) Social capital (eg. community networks).
- 109 (v) Physical capital (eg. infrastructure like markets and roads).

111 3. Results

112 3.1 Sociodemographic status of the respondent

113 In the present study, age of the respondents was classified into three categories, as shown in
 114 Table 1. The table showed that the respondents aged between 31 to 45 years accounted for 56.67
 115 percent while the young constituted 8.33 percent. There were only 35.00 percent respondents
 116 who belonged to old aged. So, it can be said that middle aged group was maximum of the
 117 respondents.

118 **Table 1: Age distribution of the respondents**

Parameter	No. of respondents	Percentage (%)
<i>Age group</i>		
Young (up to 30 years)	5	8.33
Middle aged (31-45 years)	34	56.67
Old aged (>45 years)	21	35.00
<i>Education level</i>		

Illiterate	-	-
Can sign only	5	8.33
Primary (1-5 year)	23	38.33
Secondary (6-10 year)	30	50.00
Above secondary (>10 year)	2	3.34
<i>No. of family member</i>		
Small family (up to 4)	46	76.66
Medium family (5-6)	10	16.67
Large family (>6)	4	6.67
<i>Occupation</i>		
Primary occupation		
Farmer	56	93.33
Service	4	6.67
<i>Subsidiary occupation</i>		
Agriculture	7	11.67
Dairy	21	35.00
Poultry	18	30.00
Handicraft	7	11.67
Fishery	3	5.00
Goat rearing	4	6.67
<i>Land</i>		
Small (0.1-2.49 acre)	55	91.67
Medium (2.50-7.49 acre)	5	8.33
Large (> 7.50 acre)	-	-
Total	60	100

119 *Source: Field Survey 2018*

120 Education plays a vital role on any sort of citizens of a country. To examine the education level
 121 of the respondents, it was classified into five categories. Table 1 revealed that 50.00 percent of
 122 the respondents had secondary level education. Respondents of different categories vis-à-vis can
 123 sign only, primary and above secondary levels constituted 8.33, 38.33 and 3.34 percent

124 respectively. So, the educational level of respondents was satisfactory compared to current
125 literacy system of the country.

126 A family or a household was defined as a group of persons living together, taking meals from a
127 single kitchen and living under the control of one head. Table 1 shows that 76.66 percent of the
128 respondents had small family (up to 4 members). Respondents of other groups viz. medium and
129 large family constituted 16.67 and 6.67 percent respectively. So, small size dominated the family
130 status of the respondents.

131 Occupation is one of the important attributes of socio economic characteristics. In the study area,
132 most of the respondents were mainly housewives and besides they were engaged in various IGAs
133 by taking loan from ASA. Table 1 shows the status of primary and subsidiary occupations of the
134 respondents. In the case of primary occupation, 93.33 percent of the respondents' were
135 housewife and only 6.67 percent were engaged with service. The respondents involved with
136 subsidiary occupations namely agriculture, dairy, poultry, handicraft, fishery and goat rearing
137 was constituted 11.67, 35.00, 30.00, 11.67, 5.00 and 6.67 percent respectively. So, housewife
138 and dairy were the major occupation for the respondent in the study area. **Most of the results in
139 this study were in line with Islam et al. which is conducted on the socioeconomic status of goat
140 farmers in Sylhet region. Although they conducted their study on goat farming but this is similar
141 because in this study majority of the respondents are involved in farming.**

142 The data regarding the ownership of land of the respondents revealed that majority of the
143 respondent (91.67 percent) owned small land (0.10-2.49 acres) followed by medium land (2.50-
144 7.49 acres) in the study area. So, most of the ASA credit holders belonged to small landholder.

145 **3.2 Impact of ASA Credit**

146 **3.2.1 Impact on human assets**

147 Human asset helps to develop mankind by themselves. Human assets denote health status,
148 nutrition, skills and knowledge. Table 2 shows the changes in human assets after taking credit
149 from ASA by the respondents.

150 **Results** revealed that 53.33 percent of respondents replied that their health status was improved,
151 40.00 percent replied to no change and 6.67 percent replied decreased health condition. The table
152 also showed that 58.33 and 76.67 percent of the total respondents replied improved nutritional
153 condition and skills and knowledge involvement with ASA respectively. At the same time about

154 38.33 and 18.33 percent of the respondents reported that their nutritional status and skills and
 155 knowledge remained unchanged respectively. So, it can be said that overall most of the
 156 respondents were benefited after taking the ASA credit.

157 **Table 2 Changes in different livelihood assets**

Assets	Items	Degree of change					
		Increased		Unchanged		Decreased	
		N	%	N	%	N	%
Human Asset	Health status	32	53.33	24	40.00	4	6.67
	Nutrition	35	58.33	23	38.33	2	3.34
	Skills and knowledge	46	76.67	11	18.33	3	5.00
Natural Capital	Land (leased/ mortgaged)	7	11.67	50	83.33	3	5
	Water and aquatic resources	5	8.33	54	90.00	1	1.66
	Trees	14	23.33	46	76.67	-	-
Social assets	Network and connections	40	66.67	17	28.33	3	5.00
	Formal and informal groups	49	81.67	9	15.00	2	3.33
	Common rules and sanction	53	88.33	7	11.67	-	-
	Collective representation	48	80.00	12	20.00	-	-
Changes in financial asset	Cash in hand	45	75.00	15	25.00	-	-
	Deposit in bank	38	63.33	22	36.67	-	-
	Savings	49	81.67	11	18.33	-	-
Changes in livestock and	Poultry birds	12	20.00	47	78.33	1	1.67
	Ox/bullock	1	1.67	59	98.33	-	-

poultry assets	Cow/heifer	17	28.33	43	71.67	-	-
	Goat/sheep	4	6.67	56	93.33	-	-
	Duck	7	11.67	53	88.33	-	-
Changes in physical infrastructure	Sanitation	32	53.33	28	46.67	-	-
	Solar energy	12	20.00	48	80.00	-	-
	Mobile	12	20.00	47	78.33	1	1.67
Changes in Agricultural Equipment	Weedier	2	3.33	57	95.00	1	1.67
	Harvester	1	1.67	59	98.33	-	-
	Plough	8	13.33	50	83.33	2	3.33
	Yoke	3	5.00	56	93.33	1	1.67
	Ladder	6	10.00	51	85.00	3	5.00
	Axe/da/Nirani	11	18.33	47	78.33	2	3.33
	Fishing net	-	-	60	100	-	-
Changes in Agricultural inputs	Local variety seed	8	13.33	52	86.67	-	-
	HYV seed	14	23.33	46	76.67	-	-
	Manures	17	28.33	38	63.33	5	8.33
	Crop production	18	30.00	42	70.00	-	-
	Maintenance of family expenditure	51	85.00	9	15.00	-	-
	Family planning	47	78.33	13	21.67	-	-
	Education of children	52	86.67	8	13.33	-	-
	Social development activities	54	90.00	6	10.00	-	-
	Marketing	52	86.67	8	13.33	-	-
	Homestead gardening	32	53.33	28	46.67	-	-
	Livestock raising	27	45.00	33	55.00	-	-
	Poultry and goat	9	15.00	51	85.00	-	-

158 *Source: Field Survey 2018*

159

160 **3.2.2 Impact in natural assets**

161 Natural capital consists of natural resources including their flows and services. Here information
162 about land (leased/mortgaged), water and aquatic resources, number of trees as the natural
163 capital of respondents were collected. Table 2 showed the changes in natural capital of the
164 respondents. It is clear from Table 2 that only 11.67 percent of the respondents reported that
165 amount of land (leased/mortgaged) was increased where 83.33 percent reported unchanged
166 condition and only 5 percent reported that their land was decreased.

167 In the fact of water and aquatic resources, 8.33 percent of the respondents replied that asset was
168 increased and 90 percent reported to be unchanged. The number of trees were increased for
169 23.33 percent of the respondents' and 76.67 percent of the respondents reported that their asset
170 was unchanged. The change of land, water and aquatic resources were quite negligible because it
171 was not so easy to lease for the poor women at a time. Social asset refers to formal and informal
172 social relationships, including the degree of trust, reliability, mutual support and adaptability.
173 Social asset also includes formal and informal rules collective representational quality,
174 leadership quality etc. The way in which people work together, both within the households and
175 in wider community, is the key of importance for household livelihoods. Table 2 revealed that
176 almost 66.67 percent of the respondents reported that their social network and connections were
177 increased after involving with ASA credit where 28.33 percent said that no change and only 5
178 percent said that their network and connections has decreased. It was observed that almost 81.67,
179 88.33, 80.00 and 78.33 percent of the total respondents replied that their status on joining with
180 formal and informal groups, common rules and sanction, collective representational quality and
181 leadership quality were improved respectively. The unchanged answers given by the respondents
182 in this directions were 15.00, 11.67, 20 and 21.67 percent respectively. So, positive improvement
183 had been occurred on social assets after joining with ASA credit program which was satisfactory.

184 Financial capital includes financial resources such as cash, savings, income, bond, debenture etc.
185 Here information about cash and domestic animals as major financial resources of the
186 respondents were collected.

187 Cash under the financial asset consists of different items i.e., cash in hand, deposit in bank,
188 savings etc. Table 2 revealed the changes of these cash items. It is clear that 75.00 percent of the

189 respondents reported that their cash liquidity was increased while 25 percent mentioned
190 unchanged. In cash position, the case of deposit in bank and savings almost 63.33 and 81.67
191 percent of the respondents reported increased position respectively. The respective unchanged
192 responses Only 36.67 and 18.33 percent. So a remarkable positive change had been occurred on
193 cash in hand, deposit in bank and savings after joining with ASA credit program among the
194 borrowers in the study area.

195 Livestock and poultry are the part of financial capital. It includes value of poultry birds, ox,
196 bullock, cow or heifer, goat, sheep, buffalo, duck, etc.

197 Table 2 reveals that almost 78.33 percent of the total respondents opined that the amount of their
198 poultry bird asset was unchanged where 20 percent said that in increased and only 1.67 percent
199 gave decrease answer. The table also shows that 1.67, 28.33, 6.67, 11.67 percent of the
200 respondents reported that amount of ox or bullock, cow or heifer, goat or sheep and duck was
201 increased where almost 98.33, 71.67, 93.33 and 88.33 percent of the respondents responded to be
202 unchanged respectively and no one respondent said that their assets were decreased.

203 Physical asset refers to the physical infrastructure, household goods, tools, equipment,
204 agricultural inputs etc. These assets are essential to sustain a life and improve the livelihood in
205 the society.

206 Physical infrastructure under physical capital includes sanitation condition, solar energy, number
207 of mobile, etc. Table 2 shows that about 53.33 percent of the respondents reported that their
208 sanitation condition increased while 46.67 percent reported to be unchanged. The table also
209 revealed that almost 20.00 percent of the respondents reported increase in solar energy and
210 mobile while 80 .00 and 78.33 percent opined unchanged position respectively. So, a little
211 improvement had been happened on physical infrastructure. Most of these assets remained to be
212 unchanged.

213 Agricultural equipments under physical asset include weeder, harvester, plough etc. Table 2
214 showed the changes of agricultural equipments due to the involvement with ASA credit. It is
215 clear from that about 3.33, 1.67, 13.33, 5.00, 10 .00 and 18.33 percent of the total respondents
216 reported increased change in weeder, harvester, plough, yoke, ladder, axe or da or nirani
217 respectively. The respective percentages indicate unchanged position were 95.00, 98.33, 83.33,
218 93.33, 85.00 and 78.33. Also a minimum of the respondents indicated decrease change in these

219 assets. So, most of these assets remained to be unchanged because it was not so easy for them to
 220 purchase that asset at a time.

221 Agricultural inputs includes local variety seed, HYV seed, manures etc are the part of physical
 222 capital. Table 2 depicts that 13.33 percent of the total respondents responded that the quantity of
 223 the local variety seed was increased during the study period where almost 86.67 percent opined
 224 that it was unchanged and no one said it was decreased.

225 **Table 3 Change in decision making role and empowerment of women**

Categories	Degree of Changes					
	Increased		Unchanged		Decreased	
	No.	Percentage	No.	Percentage	No.	Percentage
Crop production	18	30.00	42	70.00	-	-
Maintenance of family expenditure	51	85.00	9	15.00	-	-
Family planning	47	78.33	13	21.67	-	-
Education of children	52	86.67	8	13.33	-	-
Social development activities	54	90.00	6	10.00	-	-
Marketing	52	86.67	8	13.33	-	-
Homestead gardening	32	53.33	28	46.67	-	-
Livestock raising	27	45.00	33	55.00	-	-
Poultry and goat rearing	9	15.00	51	85.00	-	-

226 *Source: Field Survey 2018*

227 It is clear from the same table 2 that almost 23.33 and 28.22 percent of the respondents reported
 228 increased position of HYV seed and manures while 76.67 and 63.33 percent said unchanged and
 229 only 8.33 percent manure only said decreased position respectively. So, overall impact was not
 230 quite satisfactory for agricultural inputs.

231 In Bangladesh, women are still lagging behind in the case of decision making and empowerment
232 in the households. This situation is improving gradually through the involvement of women in
233 different activities within and outside the home. Though involvement in different IGAs under
234 different credit programs, women can take participation to make family decision with male
235 persons, though most of the women are dominated by the male person of the household. Table 3
236 showed the changes in decision making role of the women after joining the ASA credit program.
237 Result depicts that almost 30.00, 85.00, 78.33, 86.67, 90.00, 86.67, 53.33, 45.00 and 15.00
238 percent of the respondents decision making ability in the case of crop production, maintenance of
239 family expenditure, family planning, education of children, social development activities,
240 marketing, homestead gardening, livestock raising and poultry and goat rearing were increased
241 after involving with ASA credit program while there percentages indicating unchanged position
242 were 70.00, 15.00, 21.67, 13.33, 10.00, 13.33, 46.67, 55.00 and 85 .00 percent respectively. No
243 respondent decrease in this direction. So, overall decision-making ability was dramatically
244 increased and women become empowered.

245 **Conclusion**

246 Based on the findings of the study, the following conclusions may be drawn:

- 247 ➤ The ASA as NGOs for the poor and small landholding groups may be considered genuine
248 to take care of them though it might have some constraints.
- 249 ➤ Standard of living of the respondents has improved to some extent after joining the ASA
250 credit program.
- 251 ➤ Women might be good associates of the socioeconomic development of the family as
252 well as of the country. They can contribute significantly to the socioeconomic
253 improvement of the family if proper atmosphere as well as facilities can be ensured.
- 254 ➤ Provision of credit is an imperative element for involving the rural women in income
255 generating and development activities.

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259 **Competing interests**

260 Authors have declared that no competing interests exist.

261

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