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EMPLOYMENT-CENTRED POVERTY REDUCTION IN BANGLADESH: INFORMAL WORK, SKILLS, GREEN JOBS AND SOCIAL INSURANCE

Selim Raihan

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Employment-Centred Poverty Reduction in Bangladesh: Informal Work, Skills, Green Jobs and Social Insurance

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Abstract

This policy paper argues that Bangladesh's next phase of poverty reduction must be centred on employment rather than relying on economic growth and social assistance alone. Although poverty declined substantially over the past decade, the labour-income channel has weakened, vulnerability remains widespread, and employment growth has been concentrated in low-productivity and informal activities.

The paper, therefore, examines how job quantity, job quality, skills, green employment and social insurance can be brought together within a coherent poverty-reduction strategy. It highlights the limitations of the headline unemployment rate and stresses the need to track labour-force participation, earnings, underemployment, informality, occupational mobility and social protection coverage, with particular attention to women, youth and spatial disparities.

The analysis identifies persistent informality, weak links between training and employment outcomes, limited diversification beyond garments, and inadequate protection against income shocks as central constraints. It proposes a gradual formalisation strategy based on visible benefits, outcome-based skills financing, recognition of prior learning, expansion of green occupations linked to renewable energy, industrial efficiency, climate-smart agriculture, waste management and resilient infrastructure, and a sequenced social insurance architecture beginning with employment injury protection.

The paper further recommends an integrated Employment and Social Protection Framework, stronger labour-market data systems, transparent worker registries, portable benefits and clearer institutional accountability. Implementation must recognise fiscal constraints, uneven administrative capacity, employer incentives, and workers' concerns about governance. Its central conclusion is that poverty reduction will become more durable only if productivity, labour earnings, job mobility and protection against shocks are strengthened together through feasible, sequenced and politically realistic reforms.

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1. Introduction: Poverty as a Labour Market Problem

Bangladesh's poverty debate contains an important puzzle. The economy expanded rapidly for much of the period after 2010, and the official poverty rate declined substantially. Yet success stories, when told without their associated concerns, can be misleading (Raihan, 2024a). A large share of households remains only one illness, flood, crop loss, factory closure, or prolonged spell of inflation away from serious hardship. The World Bank's microsimulation-based estimates suggest that, as inflation remained high and labour-market conditions weakened, poverty increased from 18.7 percent in 2022 to 21.2 percent in 2025, and some 62 million Bangladeshis, roughly one third of the population, remained vulnerable to falling back into poverty (World Bank, 2025). The question, therefore, is not only whether economic growth continues. It is whether growth generates jobs that pay enough, becomes more productive over time, and provides households with some protection when earnings are interrupted.

This shifts how we understand poverty reduction. Bangladesh has traditionally relied on three broad mechanisms: economic growth, household coping through jobs and migration, and a large set of social assistance programmes. All three have contributed to poverty reduction. But the labour-market channel, which was particularly powerful during the earlier period of rapid poverty reduction, has weakened. Between 2010 and 2016, rising labour income accounted for most of the decline in poverty. After 2016, its contribution fell sharply as industrial job creation slowed and employment increasingly shifted towards less productive activities, including agriculture. Social transfers provided some support, but they were neither sufficiently large nor well targeted to compensate for weak earnings growth (World Bank, 2025). This suggests that the persistence of poverty and vulnerability is increasingly connected to what is happening inside the labour market.

Low measured unemployment does not invalidate this diagnosis. In a labour market without broad unemployment insurance, remaining unemployed is a luxury that many workers simply cannot afford. A person who works a few hours on a family farm, sells goods irregularly on the street, or performs unpaid jobs in a household enterprise may be statistically classified as employed while remaining economically insecure. The conventional unemployment rate, therefore, captures only a narrow part of labour underutilisation. Labour-force participation, working hours, earnings, productivity, informality, occupational mobility and exposure to shocks are equally relevant. The central issue is not merely whether people have work, but what kind of jobs they have and whether those jobs provide a credible route out of poverty.

This distinction is particularly relevant in Bangladesh because vulnerability reflects both weak labour-market outcomes and limited capacity to absorb shocks. Households are more likely to remain vulnerable when they depend on low and irregular earnings from informal employment, have few savings or productive assets, rely on a single livelihood source, live in flood-prone, cyclone-exposed or erosion-affected areas, face high out-of-pocket healthcare costs, support young children or elderly family members without adequate pensions, or lack access to credit on reasonable terms (Raihan et al., 2021; Raihan et al., 2025). These vulnerabilities frequently overlap. A household dependent on one informal earner, for example, is exposed not only to income volatility but also to illness, employment loss and indebtedness, with few institutional mechanisms available to smooth consumption when a shock occurs.

The shocks that push such households from precarious stability into poverty are also well documented. An illness or medical emergency can exhaust household savings. Sudden job loss can remove the main source of income without unemployment protection to bridge the gap. Food-price increases can absorb an increasingly large share of already constrained household budgets. Floods, cyclones and river erosion can destroy crops, homes and livelihoods within a short period. Households may then turn to high-cost informal borrowing to manage the immediate crisis, creating debt obligations that make them more vulnerable to the next shock. These are not simply occasional misfortunes. For millions of households, they are recurring features of economic life. Poverty reduction that raises income temporarily but leaves these underlying vulnerabilities unchanged may, therefore, prove fragile.

Understanding why poverty has remained persistent despite rapid economic growth requires closer attention to the structure and quality of employment. Bangladesh's growth has been real, but it has not been universally translated into decent work: employment that provides adequate and reasonably stable earnings, some degree of income security, access to social protection, and sufficient predictability for households to plan, save and invest in education, health and skills (Raihan and Khan, 2026). The distinction between having a job and having productive, secure employment is, therefore, central to the poverty question. A labour market dominated by low-productivity and informal jobs can generate high employment rates without generating comparable improvements in economic security.

The argument of this paper is that Bangladesh now needs an employment-centred poverty-reduction strategy. Such a strategy would go well beyond setting a numerical target for job creation. It would seek simultaneously to expand productive and adequately paid employment, raise the quality and productivity of existing informal work, equip workers with skills relevant to technological and structural change, use the transition towards a greener economy to create new employment opportunities, and develop social insurance arrangements that reflect the realities of irregular and informal employment. These are often treated as separate policy areas, managed through different ministries, budgets, and projects. From the perspective of households, however, they are closely connected.

The connections matter for policy design. Skills development has limited poverty-reducing effects when workers cannot find productive jobs in which those skills can be used. Employment itself may not provide a route out of poverty when wages are low, hours are insufficient, or jobs are highly irregular. Higher earnings can be quickly reversed by illness, workplace injury, or unemployment when social insurance is absent. Similarly, investment associated with climate adaptation, renewable energy, and environmental upgrading could create new occupations and livelihood opportunities, but technological and environmental transitions may also displace workers from existing activities. Without appropriate skills, labour-market institutions and transition support, the workers who bear the adjustment costs may not be the same people who capture the new opportunities. An employment-centred strategy, therefore, has to address job quantity, job quality, worker capabilities and protection against shocks together.

This paper examines these connections through four closely related dimensions of Bangladesh's labour market: informal work, skills, green jobs and social insurance. It draws on the Household Income and Expenditure Survey 2022, Labour Force Survey 2024, the World Bank's Poverty and Equity Assessment and Jobs Diagnostic, government documents on skills and social protection, and ILO's work on informality, green jobs and social insurance. The purpose is diagnostic and policy-oriented rather than predictive. The paper does not attempt to generate a new poverty estimate or forecast the number of green jobs Bangladesh might create. Indeed, the absence of a regularly updated and credible green-jobs data series is itself part of the institutional problem. Instead, the analysis asks a more practical question: how can existing policies, institutions and public resources be reorganised around measurable labour-market outcomes that reduce both poverty and the risk of falling back into it?

The central proposition is straightforward. Bangladesh's next phase of poverty reduction cannot depend on growth alone, nor can social assistance be expected to compensate indefinitely for weak labour-market outcomes. Poverty policy needs to move closer to the point at which household income is generated: the world of work. This requires more productive employment, better conditions within informal work, skills that translate into actual labour-market opportunities, a credible pathway towards green employment, and social insurance that protects workers when earnings fail. Bringing these elements together is not simply a labour-market agenda. It is increasingly at the core of Bangladesh's poverty-reduction challenge.

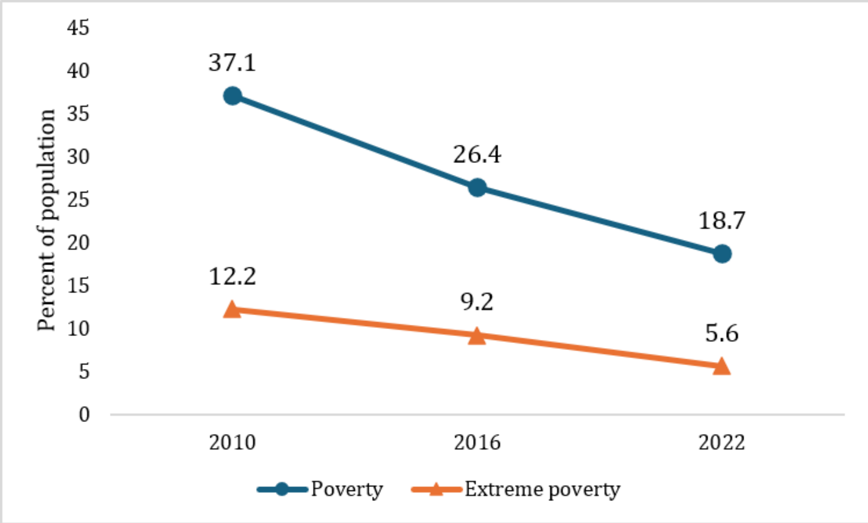
2. Poverty, Employment and Structural Transformation

2.1. The Pattern of Poverty Reduction

Bangladesh achieved a substantial reduction in poverty during the decade preceding the COVID-19 pandemic and, despite the disruption caused by the pandemic, the official estimates for 2022 continued to show progress. However, the headline numbers conceal two concerns. First, the pace and sources of poverty reduction changed over time. Second, a large share of the population remained clustered close enough to the poverty line that relatively modest income or expenditure shocks could push them back into poverty (Raihan et al., 2025). The distinction between poverty reduction and sustained economic security is, therefore, central to understanding Bangladesh's recent experience.

Figure 1 shows the longer-term decline using the harmonised poverty series reported by the World Bank (2025). The harmonisation is necessary because methodological improvements introduced in HIES 2022 mean that the original estimates from different survey rounds are not strictly comparable. On this consistent basis, the national poverty rate fell from 37.1 percent in 2010 to 26.4 percent in 2016 and further to 18.7 percent in 2022. Extreme poverty declined from 12.2 percent to 9.2 percent and then to 5.6 percent over the same period (World Bank, 2025).

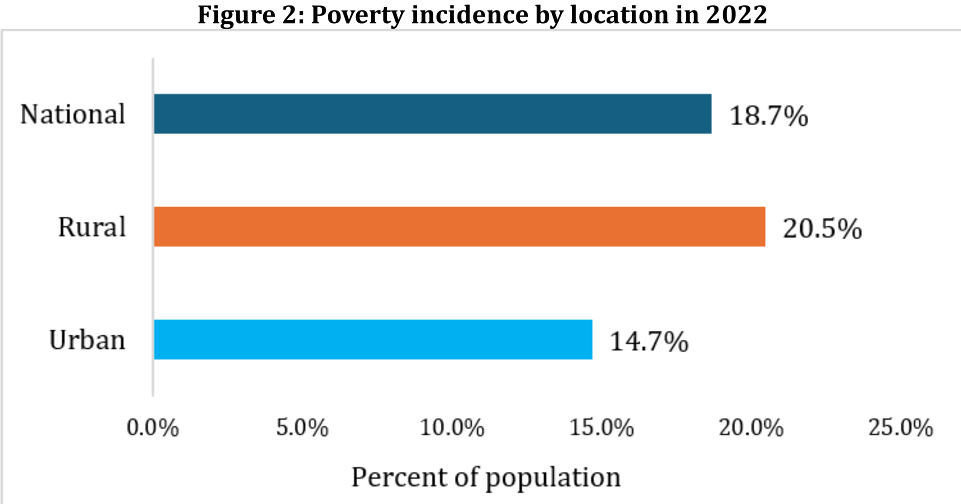
Figure 1: Poverty declined, but vulnerability remains high



Source: World Bank (2025), based on harmonised HIES 2010, 2016 and 2022 data. The harmonised series differs from the originally published 2010 national estimate because the 2022 poverty line is applied consistently over time.

The direction of change is encouraging, but the pattern requires closer examination. Poverty reduction slowed after 2016 even though economic growth remained relatively strong. The World Bank (2025) estimates Bangladesh's poverty-reduction elasticity to GDP per capita growth at only 0.9 between 2010 and 2022, compared with a South Asian average of 1.5. In other words, each percentage point of per capita GDP growth generated a smaller reduction in poverty in Bangladesh than in regional comparator countries. Consumption growth also became less pro-poor after 2016, with the poorest households benefiting less than middle- and higher-income groups (World Bank, 2025). This weakening relationship between growth and poverty reduction is particularly relevant for an employment-centred analysis because it raises the question of whether the structure of growth was generating sufficiently productive and remunerative employment.

Figure 2: Poverty incidence by location in 2022



Source: Bangladesh Bureau of Statistics, Household Income and Expenditure Survey 2022 (BBS, 2023)

The national average also hides substantial spatial differences. As Figure 2 shows, poverty incidence in 2022 was 20.5 percent among the rural population, compared with 14.7

percent among the urban population and 18.7 percent nationally (BBS, 2023). Extreme poverty showed a similar pattern, at 6.5 percent in rural areas compared with 3.8 percent in urban areas. Rural poverty, therefore, remains a major policy concern, reflecting the continued concentration of poorer households in agriculture and other low-productivity activities, as well as greater exposure to seasonality and climate-related shocks.

Yet the lower urban poverty rate should not be interpreted as evidence that urban labour-market insecurity is unimportant. The nature of vulnerability differs. Urban households are more dependent on cash earnings and must regularly meet expenditures on housing, transport, food and utilities. Employment interruption can, therefore, translate quickly into consumption stress. Informal wage workers, transport workers, construction workers, domestic workers and small self-employed operators may be above the poverty line in a normal month but have little protection against job loss, illness or a sharp increase in living costs. Rural households face a different combination of risks, including seasonality, limited non-farm employment opportunities, agricultural shocks and greater exposure to floods, cyclones and erosion. A single national employment programme is unlikely to respond equally well to these different labour-market conditions. Recent developments have made this weakness more visible, as after decades of fairly steady improvement, Bangladesh's poverty trajectory appears to have reversed (Raihan, 2025).

The pattern of poverty reduction, therefore, points directly towards the labour market. Bangladesh has demonstrated that growth can reduce poverty, but the weakening poverty-reducing power of growth and the persistence of widespread vulnerability suggest that growth alone is no longer an adequate organising principle for poverty policy. What increasingly matters is how household incomes are generated, how stable those incomes are, and whether workers have mechanisms to cope when earnings are disrupted. Poverty incidence, the number of poor people, and the cost of overcoming deprivation should all inform geographical and sectoral priorities.

2.2. The Weakening Labour Income Channel

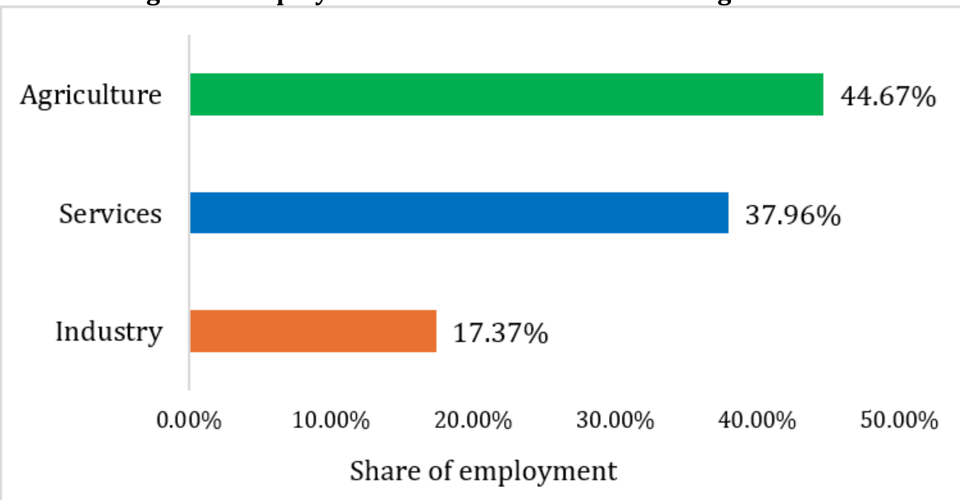
The slowing pace of poverty reduction discussed above is closely connected to a change in the way growth reaches households. In the earlier phase of Bangladesh's development, labour earnings played a central role. Rising agricultural productivity, movement into manufacturing and services, women's entry into paid employment, and domestic and international migration all helped households diversify income and improve living standards. That mechanism has become less powerful.

The World Bank's decomposition is instructive. Labour income accounted for 111 percent of the reduction in poverty during 2010–2016, but only 53 percent during 2016–2022 (World Bank, 2025). This is not a causal estimate of the effect of employment policy, but it does indicate a major shift in the composition of welfare gains. At the same time, growth became less pro-poor after 2016, while income inequality increased, particularly in urban areas (World Bank, 2025). The implication is that continued GDP growth no longer translated into household welfare gains through labour earnings as strongly as before.

Part of the explanation lies in where new jobs were created. Between 2016 and 2022, Bangladesh generated more jobs annually than in the previous period, but 63 percent of the additional employment was in agriculture. This helped absorb workers and support rural incomes, especially during a period that included the COVID-19 shock. But it also signalled a weakening of structural transformation. Employment growth concentrated in low-productivity or unpaid agricultural activities does not generate the same income gains as movement into productive non-farm wage employment.

The 2024 employment structure points in the same direction. As shown in Figure 3, agriculture accounted for 44.67 percent of employment, services for 37.96 percent, and industry for only 17.37 percent (BBS, 2025). The concern is not simply the large employment share of agriculture. The more serious issue is that industry and higher-productivity services have not expanded fast enough to create sufficient alternatives. Manufacturing remains heavily concentrated in ready-made garments (RMG), while a large part of service-sector employment is small-scale and informal. Sectoral diversification has, therefore, proceeded without a comparable upgrading of job quality.

Figure 3: Employment remains concentrated in agriculture



Source: Bangladesh Bureau of Statistics, Labour Force Survey 2024 (BBS, 2025).

The RMG sector illustrates both the achievements and the limitations of the current model. It remains Bangladesh's main export industry and employs roughly four million workers. Workplace safety has improved significantly since Rana Plaza, but wages remain low in absolute terms, union representation is limited, and employment insecurity persists for many workers (Raihan, 2024b). Technological upgrading creates an additional challenge. As firms automate and move towards more capital-intensive production, displaced workers have relatively few formal-sector alternatives. The weakness is, therefore, not only within garments, but in the limited range of sectors capable of absorbing labour at comparable or higher levels of productivity.

A related problem is the weakness of the "missing middle". Bangladesh has a large number of micro and small firms and a relatively small number of large export-oriented enterprises, but fewer medium-sized firms with the scale, capital and management capacity to train workers and sustain higher wages (Farole et al., 2021; Kapoor, 2026). This matters because medium-sized firms often provide an important bridge between low-productivity self-employment and large-scale formal employment. Their absence limits upward mobility for both firms and workers.

This structural gap also helps explain why movement out of agriculture does not always translate into better jobs. Workers may shift into petty trade, transport, construction or personal services without a major increase in productivity or earnings. In that sense, labour reallocation can occur without genuine structural transformation. What matters for poverty reduction is not movement between sectors in itself, but movement towards activities that offer higher value added, more stable earnings and opportunities for skill accumulation.

Economic diversification beyond garments is, therefore, an employment issue as much as a trade issue. A labour market in which formal manufacturing is concentrated in one dominant export sector offers too few routes for workers seeking better jobs and remains exposed to sector-specific shocks (Raihan, 2022). Expansion of light engineering, agro-processing, pharmaceuticals, electronics, logistics and other tradable and non-tradable activities could broaden the employment base. But the policy test is whether these sectors actually create accessible jobs for workers currently concentrated in lower-productivity activities.

The rural non-farm economy is especially relevant. Outside the main industrial clusters, household resilience often depends on access to income from small businesses, agro-processing, rural services, migration, or remittances. Evidence consistently shows that households with more diversified income sources are less vulnerable than those dependent on agriculture alone (Genoni et al., 2021; Raihan et al., 2021). Yet these opportunities remain unevenly distributed. Many lagging districts, particularly in the northwest and coastal belt, continue to face weak infrastructure, limited access to finance, and poor connections to larger markets.

These spatial differences reinforce wider regional inequality (GED, 2025). Labour-market opportunities in Dhaka or Chattogram are fundamentally different from those available in chars, coastal districts or poorer parts of the northwest. A worker's location affects access to firms, transport, finance, training and migration networks. Aggregate employment growth can, therefore, coexist with persistent geographical exclusion.

The weakening labour-income channel is thus not simply a story of insufficient job creation. It reflects the composition and quality of employment, the limited expansion of productive non-farm sectors, the narrow base of formal manufacturing, and the absence of stronger pathways for firms and workers to move upward. For poverty reduction, the central challenge is to restore the link between growth and labour earnings. That requires not just more jobs, but a labour market in which productivity, wages and occupational mobility rise together.

2.3. Why the Unemployment Rate is Insufficient

In 2024, Bangladesh had 69.09 million employed people, 2.62 million unemployed people, and an unemployment rate of 3.66 percent (BBS, 2025). Taken alone, the rate appears reassuring. It should not be. The employment-to-population ratio fell to 56.7 percent, the labour force contracted, and women accounted for most of the fall in participation. Unemployment was also much higher among people with tertiary education than the national average. These patterns point to discouraged workers, education-to-work frictions and a scarcity of suitable jobs, none of which is captured adequately by the headline rate.

An employment-centred poverty diagnostic should, therefore, use a dashboard rather than one indicator (see Table 1). At minimum, it should track labour-force participation, the employment-to-population ratio, unemployment, time-related underemployment, informality, real earnings, wage inequality, hours, occupational status, social protection coverage and transitions between jobs. Results should be disaggregated by sex, age, disability, education, location, and household income. Annual national estimates are not enough. Local labour markets in Rangpur, coastal districts, Dhaka's industrial belt and secondary cities face different constraints.

Table 1: A labour-market dashboard for poverty policy

Indicator	What it reveals	Why it matters for poverty
Employment-to-population ratio	Whether working-age people are actually in work	Captures withdrawal from the labour market that unemployment misses
Informal employment	Absence of formal arrangements or protection	Signals exposure to low earnings, arbitrary dismissal and shocks
Real median earnings	Purchasing power of typical workers	Shows whether jobs keep pace with living costs
Underemployment and hours	Insufficient or excessive work time	Identifies hidden labour underuse and distress work
Transition rates	Movement into better or worse jobs	Distinguishes mobility from persistent low-quality employment
Social insurance coverage	Protection against predictable risks	Shows whether temporary shocks become long-term poverty

Source: Author

2.4. Gender, Youth and Spatial Exclusion

The labour-market problem is not evenly distributed. Women's paid jobs remain constrained by care responsibilities, unsafe transport, harassment, limited childcare, social norms and the geographic concentration of suitable employment. The sharp contraction of the female workforce in 2024 should not be read as a temporary statistical curiosity.[2] It may signal that women are being pushed toward unpaid household jobs or are leaving active job search when opportunities deteriorate. The World Bank also reports that women's urban participation fell markedly after 2016 and that women were disproportionately absorbed into lower-paying agricultural jobs (World Bank, 2025).

Youth face a different but related trap. Educational attainment has risen faster than the creation of professional, technical and modern service jobs. The result is higher unemployment among graduates, long job searches, queuing for government employment and a reluctance to accept occupations viewed as inconsistent with qualifications. At the other end of the market, many less-educated young people enter informal jobs quickly but accumulate few transferable skills. The NEET population is heavily female, reflecting the interaction of early marriage, care burdens, restricted mobility and limited employment options (BBS, 2025; NSDA, 2022).

[2] In 2024, the number of female labour force declined to 23.69 million from 25.33 million in 2023 (BBS, 2025).

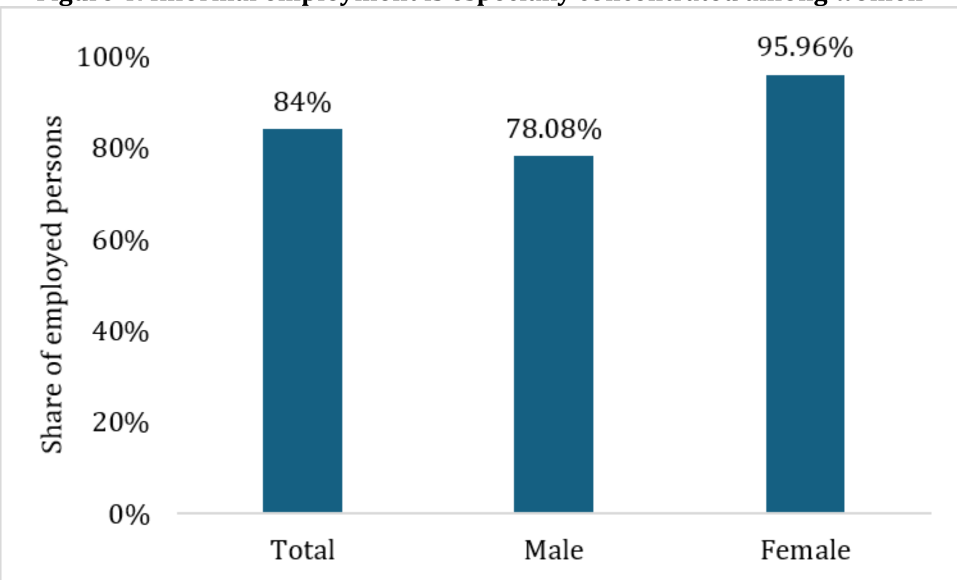
Spatial policy also matters. Dhaka cannot remain the principal destination for formal private employment while secondary cities offer weak infrastructure and thin labour markets. Congestion, high housing costs and poor urban services reduce the real wage advantage of migration. Regional employment clusters should, therefore, combine serviced industrial land, logistics, skills centres, childcare, rental housing and public transport. Economic zones will help if they are connected to local firms and workers rather than operating as enclaves.

3. Informal work, Skills and Job Quality

3.1. Informality is the Centre of the Labour Market

The vast majority of Bangladeshi workers remain in the informal economy. Agriculture, which employs around 45 percent of the labour force, continues to be characterised by fragmented landholdings, climate exposure, seasonal unemployment and, in many regions, weak or declining real wages. The urban informal economy absorbs millions more through small trade, domestic work, transport, construction and low-end manufacturing outside formal factories, usually without written contracts, employment benefits or effective labour protection (Raihan, 2022). Informality is, therefore, not a peripheral feature of the labour market. It is the system within which most Bangladeshis work.

Figure 4: Informal employment is especially concentrated among women



Source: Bangladesh Bureau of Statistics, Labour Force Survey 2024 (BBS, 2025).

This matters because informality has proved remarkably persistent. It is often treated as a transitional condition that will gradually disappear as incomes rise and structural transformation proceeds. Bangladesh's experience provides little support for that assumption. Across successive labour-force surveys, the informal employment share has remained in the mid-80 percent range. As shown in Figure 4, in 2024, informal jobs accounted for about 84 percent of total employment, including 95.96 percent of employed women and 78.08 percent of employed men (BBS, 2025). The gender difference is especially significant. Women are far more likely to be concentrated in forms of jobs that provide little contractual security, weak bargaining power, and limited access to social protection.

At the same time, the informal economy is highly heterogeneous. It includes own-account farmers, construction labourers, transport workers, domestic workers, street vendors, home-based producers, platform workers, day labourers and employees of unregistered or weakly compliant firms. Some informal workers operate commercially viable enterprises and value flexibility. Many others remain informal because firms and markets shift business risks onto workers. This distinction is important for policy. Subsistence own-account workers, dependent wage workers and growth-oriented microenterprises face very different constraints and cannot be served effectively through a single formalisation strategy.

The economic costs of informality also extend beyond the absence of legal status. Informal workers often lack predictable pay, paid leave, occupational safety, collective representation and access to insurance. Informal firms tend to have weaker access to formal credit, technology, public procurement and larger supply chains. These disadvantages can reinforce each other, keeping both firms and workers trapped at low levels of productivity. The World Bank's Bangladesh Jobs Diagnostic found a significant wage advantage associated with formal employment even after controlling for worker characteristics and location, consistent with higher productivity and better job quality in formal activities (Farole et al., 2017).

Informality also limits the effectiveness of public policy. When employment relationships are undocumented, and enterprises remain outside regulatory and administrative systems, enforcing labour rights becomes more difficult, contributions to social insurance are harder to organise, and government support during shocks is slower and less accurately targeted. The challenge, therefore, is not simply to reduce informality statistically. It is to improve the quality, productivity and protection of jobs across the large part of the economy that is likely to remain informal for some time.

3.2. Formalisation Should Offer a Bargain

A punitive formalisation drive would be both ineffective and inequitable. Small enterprises remain informal partly because registration, taxation and labour compliance are fragmented across agencies and costly relative to turnover. If registration brings only inspections and payments, firms will rationally avoid it. Formalisation should instead be designed as a bargain: simpler obligations in exchange for visible benefits. Those benefits may include digital payments, business-development services, subsidised accounting, access to working capital, participation in public procurement, market facilities and enrolment in social insurance.

The unit of policy should sometimes be the occupation rather than the enterprise. A domestic worker, rickshaw driver or platform courier may work for multiple households or clients and cannot be protected through conventional payroll arrangements. Worker registration, portable benefits and occupational associations become more relevant. For dependent workers in factories, construction and transport, employer responsibility must remain central. Portability should not become an excuse for firms to reclassify employees as self-employed and evade contributions.

Women require particular attention. Home-based and unpaid family work is easily overlooked, even though it supports household production and subcontracting chains. Registration channels should be accessible through local government, cooperatives, women's organisations and mobile platforms. Yet digital registration alone will not solve constraints arising from lack of control over phones, identity documents or income. Assisted enrolment and grievance mechanisms are necessary.

3.3. From Training to Labour-Market Outcomes

Bangladesh has expanded its skills institutions and put in place a fairly comprehensive policy framework through the National Skills Development Policy 2021 and the National Action Plan 2022–2027 for Skills Development. The architecture recognises apprenticeships, recognition of prior learning, industry skills councils, labour-market information and institutional coordination. The central weakness lies less in the formal design than in implementation. Training programmes are still commonly judged by enrolment, completion and certificates. These indicators are administratively convenient, but they reveal little about whether trainees actually find work, remain employed, move into better occupations or earn more.

This implementation gap is closely linked to the nature of the skills mismatch. Employers frequently report shortages of job-ready technical and behavioural skills, while graduates report a shortage of suitable employment. These two concerns are not contradictory. Weak foundational learning limits the acquisition of more advanced competencies; training curricula can lag behind technological change; instructors often have limited industry exposure; and firms may underinvest in training because workers can leave after acquiring new skills. At the same time, the economy itself does not generate enough productive jobs to absorb the growing number of educated entrants. Skills policy can improve employability, but it cannot compensate for a weak investment climate or slow structural transformation on its own (World Bank, 2018; ILO, 2019).

Table 2: Reforming the skills system around employment outcomes

Current weakness	Recommended reform	Performance measure
Training targets dominate	Use staged outcome-based financing	Placement, retention and real earnings after 6 and 12 months
Weak employer linkage	Co-design curricula and expand apprenticeships	Employer co-financing and verified workplace learning
Informal skills remain invisible	Scale recognition of prior learning	Credentials awarded and subsequent occupational mobility
Women face non-training barriers	Bundle childcare, safe transport and placement support	Female completion, placement and retention
Fragmented labour information	Build regular sector and district skills forecasts	Public vacancy, wage and shortage indicators

Source: Author

The reform priority should, therefore, be to shift the skills system from training delivery towards employment outcomes. Table 2 summarises the main changes required. Public financing should be linked more closely to verified placement, job retention and earnings outcomes rather than the volume of training delivered. Employer participation should move beyond consultation towards curriculum co-design, workplace learning and co-financing. Recognition of prior learning should be expanded so that workers who have acquired skills informally can obtain recognised credentials and improve occupational mobility. The table also highlights two areas that are often neglected: non-training barriers faced by women, and the weakness of labour-market information. Childcare, safe transport and placement support may be as important as training itself for female employment outcomes, while regular sector- and district-level information on vacancies, wages and shortages is necessary if training supply is to respond to actual demand.

Outcome-based financing can help change provider incentives, but its design matters. Providers could receive an initial payment for delivering accredited training, followed by additional payments for verified placement, six-month retention and earnings gains. Such a system would make public spending more closely aligned with labour-market performance. But it could also create incentives for cream-skimming, with providers selecting only those trainees who are easiest to place. Payments should therefore be adjusted for disadvantage, including sex, disability, poverty status and location. Tracer studies should publish provider-level results, while courses with persistently weak employment outcomes should gradually lose public funding.

Apprenticeships and recognition of prior learning deserve particular emphasis. A large share of Bangladeshi workers acquire skills on the job, especially in the informal economy, but lack credentials that can support movement into better-paid occupations. Assessment against national occupational standards can make these skills visible and portable across employers. Apprenticeships can address a different problem by linking training directly with production and sharing the cost of skill formation between firms and training providers. They can also reduce the gap between classroom learning and workplace requirements. Safeguards are, however, necessary to ensure that apprenticeships do not become a mechanism for maintaining a pool of permanently cheap labour.

4. Green Jobs and Employment Diversification

4.1. Green Jobs Should be Defined Carefully

Bangladesh's green transition is usually presented as an environmental or energy agenda. It is also an employment agenda. Climate vulnerability will alter where people can live and work, while decarbonisation and environmental standards will change production methods in export industries. New occupations will emerge; existing occupations will require new skills; some activities may contract. The employment effect will depend on the technologies selected, local supply chains, procurement rules and the quality of implementation.

A clear definition is essential. The ILO treats green jobs as decent jobs that preserve or restore the environment. Two tests, therefore, apply. The jobs must contribute to an environmental objective, and they must meet basic standards of decent work. A conventional production job in an environmentally certified industrial zone is not automatically a green job. Conversely, a technician maintaining solar systems, an energy auditor, a wastewater chemist, a recycling worker using safe processes, or an agricultural extension worker supporting water-efficient production may perform a genuinely green function (ILO, 2022).

Bangladesh does not yet have a current, regularly measured national green-employment series. Earlier ILO research identified renewable energy, garments, waste management and brick manufacturing as priority areas and found serious gaps between environmental policy and skills provision. It also called for green occupations and skills to be incorporated into labour-market information, occupational profiles and curricula (ILO, 2018). The lack of updated measurement means that large claims about the number of green jobs should be treated cautiously.

4.2. Where Employment Opportunities May Arise

Table 3 suggests green employment pathways for Bangladesh. Renewable energy can create jobs in installation, electrical services, operations, maintenance, and system integration. The larger domestic employment opportunity may lie not in manufacturing every component, which may be unrealistic initially, but in building reliable installation and after-sales service networks. Rooftop solar for factories and commercial buildings, solar irrigation, and decentralised systems can generate geographically dispersed technical work if certification and quality assurance are credible.

Table 3: Green employment pathways for Bangladesh

Area	Occupational opportunities	Policy requirement	Main risk
Renewable energy	Installers, electricians, maintenance technicians, system designers	Certification, safety standards and service networks	Low-quality installation and imported skills
Industrial efficiency	Energy managers, auditors, boiler and motor technicians, environmental service providers	Factory upgrading finance and buyer-recognised standards	Compliance without worker upgrading
Climate-smart food systems	Extension, irrigation, storage, cold-chain and processing work	Value-chain infrastructure and farmer services	Re-labelling low-paid farm work as green
Waste and circular economy	Collection, sorting, repair, recycling and materials recovery	Municipal contracts, producer responsibility and worker inclusion	Displacement of informal waste workers
Green buildings and water	Construction trades, retrofitting, treatment-plant and drainage technicians	Green procurement, apprenticeships and occupational safety	Temporary jobs and external contractors

Source: Author

Energy efficiency may offer an even broader pathway. Garment, textile, food-processing, ceramics, steel and building operations require technicians who can monitor energy use, maintain efficient motors and boilers, manage heat and water, and document compliance for buyers and regulators. These occupations connect environmental upgrading with export competitiveness. Environmental services around industry, including laboratory testing, effluent treatment, resource-efficiency advice, and traceability, can create a layer of knowledge-intensive small and medium enterprises.

Climate-resilient agriculture and food systems matter because agriculture remains the largest employer. Green employment can arise through water-saving irrigation, stress-tolerant crops, soil management, storage, cold chains, agricultural waste use and local processing. The policy objective should not be to label existing farm work as green. It should be to raise productivity and resilience while reducing harmful environmental practices. Extension services, producer organisations and access to finance are as relevant as training.

Waste and recycling already support many informal livelihoods, but often under dangerous conditions and with low pay. Municipal contracting and extended producer responsibility could improve collection, sorting, repair and recycling while formalising parts of the value chain. The risk is that capital-intensive contractors displace waste pickers without compensation or alternative employment. A just transition requires worker mapping, recognition, protective equipment, organisation, access to facilities and negotiated integration into new systems.

Green construction, water management and climate-resilient infrastructure can also generate substantial work. Public investment should specify local skills, apprenticeship and safety requirements in contracts. Otherwise, green capital spending may create short bursts of low-paid construction work while specialised tasks go to imported expertise. Procurement can be used to build domestic capability, provided requirements are phased and do not become arbitrary barriers.

4.3. A Just Transition is a Distributional Policy

Green policies create winners and losers across sectors, regions, firms and occupations. A higher environmental standard may strengthen export access for capable firms but exclude smaller suppliers. Energy reform may improve efficiency while raising short-term costs. Mechanisation may reduce hazardous manual work but displace workers with few alternatives. These are not arguments against environmental action. They are reasons to build labour-market adjustment into policy design.

A just-transition mechanism should identify exposed workers before policy changes take effect, not after livelihoods have been lost. It should offer short-cycle reskilling, recognition of existing skills, job matching, relocation or transport support where appropriate, and temporary income protection. Employers should contribute when change is driven by firm-level technology or compliance decisions. Government support is justified where adjustment generates wider environmental benefits or where workers cannot reasonably finance retraining.

Gender must be designed into the transition. Green technical occupations can reproduce existing segregation if recruitment relies on male networks and training centres lack safe accommodation or childcare. Targets alone are unlikely to work. Programmes should address entry requirements, stipends, placement, workplace facilities and harassment. The result should be measured by sustained employment and earnings, not the number of women enrolled.

5. Social Insurance for Informal and Vulnerable Workers

5.1. Why Social Assistance is not Enough

Bangladesh needs both social assistance and social insurance, but the two serve different functions. Tax-financed assistance supports people who cannot contribute sufficiently and provides a minimum floor. Social insurance pools predictable risks linked to jobs and the life cycle, such as injury, sickness, maternity, disability, old age and temporary income loss. Bangladesh's system remains dominated by allowances, food support, public works and government pensions. The NSSS envisaged a stronger life-cycle approach and contributory insurance, but implementation has been slow and fragmented (Government of Bangladesh, 2015; Cabinet Division, 2025).

The FY2025–26 social-protection budget was reported at 1.9 percent of GDP. The headline, however, includes items with different purposes and incidence, including pensions and subsidies. Programme consolidation and digital delivery have advanced, but urban coverage, targeting, adequacy and shock responsiveness remain concerns (Kathy and Arifeen, 2025). More spending may be necessary, but composition and institutional design matter as much as the aggregate allocation.

For workers, the central gap is income protection. A construction worker injured on site, a domestic worker unable to work during illness, or a self-employed vendor whose market closes may receive little or no replacement income. Households then borrow, sell assets, reduce food consumption, or withdraw children from education. A temporary labour-market shock becomes a poverty trap. Social insurance should interrupt that mechanism.

5.2. Build from Institutional Entry Points

Bangladesh is not starting from zero. The Universal Pension Scheme, established in 2023, includes arrangements for private employees, informal and self-employed workers, expatriates, and low-income participants. It creates an institutional base for individual accounts and government co-contributions. Yet voluntary pension enrolment will remain difficult for workers with low and irregular incomes unless contribution schedules are flexible, trust in fund governance is strong, and the state subsidy is transparent. Old-age savings also cannot substitute for insurance against risks that arise during working life (National Pension Authority, 2026).

The Employment Injury Scheme Pilot for export-oriented garment workers provides another entry point. Launched in June 2022 through tripartite cooperation, it introduced risk pooling and periodic compensation for permanent incapacity and survivors, complementing existing arrangements. Its later inclusion of commuting accidents broadened protection. The policy question is how to convert the pilot into a sustainable national system and sequence expansion to other sectors with high injury risks, including construction, transport, shipbreaking, and selected manufacturing (Raihan and Hassan, 2025; ILO and GIZ, 2026).

Employment injury protection is a sensible first insurance pillar because employer liability is conceptually clear and workplace risks can be linked to sectors and enterprises. But expansion beyond formal payroll firms will require practical solutions. Contributions may be collected through contractors, associations, digital platforms, licences or transaction points. Government may subsidise coverage for low-income own-account workers, while employers or principal contractors should finance protection for dependent workers. Verification, claims administration and occupational-health data will be decisive.

5.3. Design for Irregular Incomes and Mobility

Conventional monthly payroll contributions do not fit the income pattern of many informal workers. Contributions should, therefore, be possible in small and flexible amounts through multiple channels. Accounts should remain portable across employers, occupations and locations. Benefits should not be lost when a worker moves from a garment factory to self-employment or from rural construction to urban transport. The ILO's international guidance shows that simplified procedures, subsidised contributions, adapted schedules and trusted intermediary organisations can extend coverage, although no single design works for every group (ILO, 2021).

A worker registry is necessary but must be designed carefully. The objective is to establish eligibility and contribution records, not to create a surveillance tool or another politically controlled beneficiary list. Data minimisation, consent, clear legal authority, cybersecurity, independent oversight, and accessible correction procedures are essential. Registration should be available through local offices and assisted channels, not only smartphones. The registry should connect to social insurance and employment services while maintaining strict rules on data sharing.

Government subsidies should be explicit and progressive. A flat subsidy may favour workers who can already contribute regularly. Matching contributions can be higher for low-income workers, women returning to work, persons with disabilities and climate-displaced workers. The fiscal cost should be shown transparently in the budget, with actuarial assessment and periodic review. Contribution promises that are not financed would damage confidence in the entire system.

5.4. A Sequenced Social Insurance Architecture

Table 4 proposes a sequenced social insurance architecture rather than an attempt to extend a comprehensive system to the entire workforce at once. That sequencing is necessary in Bangladesh, where administrative capacity is uneven, informal employment dominates, and contributory capacity varies widely across workers and sectors. The immediate priority should be employment injury protection in RMG and other high-risk sectors, where employer-worker relationships are more identifiable and workplace risks are relatively concentrated. Financing can, therefore, rely primarily on employer and principal-contractor contributions, supplemented by targeted public subsidy where needed. At this stage, the main institutional tasks are credible injury reporting, efficient claims settlement, stronger inspections and tripartite governance.

The next phase should extend protection to risks that are both common and easier to organise around relatively identifiable groups of workers. Old-age protection, maternity benefits and sickness coverage could begin with organised informal occupations and workers in micro, small and medium enterprises. The financing model would need to be more flexible than that used for formal wage employment. Worker contributions could be combined with employer contributions where an employment relationship exists, while progressive public matching could support lower-income participants. Portable accounts, assisted enrolment and effective grievance mechanisms would be essential because workers frequently move between employers, occupations and formal and informal work.

Table 4: A sequenced social insurance architecture

Phase	Priority coverage	Financing approach	Institutional focus
Immediate	Employment injury in RMG and other high-risk sectors	Employer and principal-contractor contributions, with targeted public subsidy	Claims systems, injury reporting, inspections and tripartite governance
Early expansion	Old age, maternity and sickness for organised informal occupations and MSME workers	Flexible worker contributions, employer share where relevant, progressive matching	Portable accounts, assisted enrolment and grievance redress
Medium term	Broader informal and self-employed workforce	Occupation-specific collection channels and tax financing for low-income groups	Integrated worker registry and interoperable administration
Long term	Temporary income loss and wider lifecycle risks	Mixed contributory and tax-financed system backed by actuarial review	National risk pooling, labour-market services and automatic shock response

Source: Author

A medium-term expansion would have to confront the more difficult task of covering the broader informal and self-employed workforce. A single contribution mechanism is unlikely to work for groups as different as farmers, transport workers, street vendors, domestic workers and own-account service providers. Collection systems would, therefore, need to reflect occupational realities, while tax financing would remain necessary for workers whose incomes are too low or irregular to sustain meaningful contributions. An integrated worker registry and interoperable administration would become increasingly important at this stage. Without these systems, fragmented schemes could reproduce the same weaknesses already visible in parts of Bangladesh's social protection architecture.

The long-term objective should be a broader system capable of protecting workers against temporary income loss and other lifecycle risks. This would require a mixed contributory and tax-financed model, supported by regular actuarial review to preserve financial sustainability. National risk pooling would also allow protection to become less dependent on individual employers or occupations, while stronger links with labour-market services could connect income support with job search, retraining and re-employment. Over time, the system should also be capable of responding automatically to major economic or climate shocks. The central point of Table 4 is, therefore, not simply that coverage should expand. It is that expansion must follow a credible institutional and financing sequence; otherwise ambition may run ahead of administrative capacity.

6. An Integrated Policy Framework and Implementation Strategy

6.1. Put Employment Outcomes at the Centre

Bangladesh does not lack policies relevant to employment. It has labour law, skills policy, industrial and SME strategies, social-protection plans, climate policies, economic zones and programmes for youth and women. The problem is that these instruments do not operate as one employment system. Each institution reports its own activities. Few are held accountable for the shared outcomes that matter: sustained employment, real earnings, productivity, formality, occupational mobility and protection against shocks.

A practical response would be an Employment and Social Protection Framework approved at the centre of government and implemented through existing ministries. It should not create another large agency. A small technical secretariat could maintain the outcome framework, reconcile data and publish an annual employment report. The Ministry of Labour and Employment should lead the labour-market component; the Finance Division should link budgets to outcomes; NSDA should coordinate occupational standards and provider performance; and sector ministries should be responsible for employment results in their investment programmes. Employers and worker organisations need formal roles, not occasional consultation.

The framework should adopt a limited number of national targets. Examples include the employment-to-population ratio, female participation, the share of workers with contributory protection, real median earnings, formal job transitions, training placement and injury incidence. Targets must be disaggregated and accompanied by baselines. Counting jobs announced by investment projects is not enough. Independent surveys should verify whether positions exist, what they pay, how long they last and who obtains them.

6.2. Policy Pillars

The first pillar is labour-demand-linked skills. Sectoral bodies should identify occupations with actual vacancies and wage potential. Training providers should compete on employment outcomes, and public funding should be withdrawn from weak programmes. Foundational learning cannot be ignored: short technical courses cannot compensate for poor literacy, numeracy and problem-solving. Career guidance and job placement should begin before graduation, while recognition of prior learning should support existing workers.

The second pillar is productivity and earnings in informal work. Support should be organised around value chains and local clusters rather than generic entrepreneurship courses. Farmers need storage, extension and market links. Urban microenterprises need reliable spaces, electricity, digital payments, finance and predictable municipal rules. Home-based producers need access to buyers, standards and collective services. Public procurement can reserve suitable lots for capable small firms, but selection and performance must remain transparent.

The third pillar is green and diversified job creation. Climate and infrastructure projects should publish employment plans covering occupational needs, local recruitment, apprenticeships, worker safety and transition support. Industrial upgrading finance should reward verifiable energy, water and waste improvements alongside workforce development. Economic zones should be assessed on jobs, wages, local linkages and environmental performance, not only land allocation and investment approvals.

The fourth pillar is portable social insurance. Employment-injury protection should expand first where risk and employer responsibility are clearest. Pension coverage can grow through flexible contributions and credible fund governance. Maternity and sickness protection should follow through occupation-appropriate arrangements. Social assistance must continue to finance a floor for people unable to contribute and provide rapid support during economy-wide or climate shocks.

6.3. Political Economy Feasibility of a Reform Roadmap

The main constraints to an employment-centred reform agenda are political and institutional rather than technical. Firms may resist new contributions when enforcement is uneven, and competitors can evade obligations. Ministries may be reluctant to share budgets, administrative authority, or data. Training providers benefit from financing based on enrolment and completion, while outcome-based financing exposes weak performance. Local intermediaries may lose discretion when transparent registries and eligibility rules replace discretionary beneficiary selection. Workers, meanwhile, may distrust contributory schemes if governance is opaque or claims are slow. These incentives cannot be wished away. They have to be built into the reform strategy from the outset.

Sequencing is, therefore, critical. As reflected in Table 5, the first 18 months should concentrate on building the information and accountability infrastructure needed for later reforms. This means restoring the annual Labour Force Survey, publishing a regular employment dashboard, mapping high-risk occupations, introducing provider-level reporting of training outcomes, and expanding childcare and safe-transport pilots where these constraints limit women's employment. Early reforms should also generate visible benefits. Firms that register workers should face simpler compliance procedures, while workers who contribute to insurance should receive clear entitlements and timely claims settlement. Initial enforcement should focus on larger firms, principal contractors and supply-chain anchors rather than imposing disproportionate administrative costs on microenterprises.

Table 5: Reform roadmap

Time horizon	Priority actions	Lead institutions	Accountability test
First 18 months	Restore annual LFS; publish employment dashboard; map high-risk occupations; introduce provider-level training outcomes; expand childcare and safe transport, pilots	BBS, Ministry of Labour and Employment, NSDA, Finance Division, local government	Public baselines and quarterly implementation disclosure
2 to 4 years	Expand employment-injury insurance; establish portable worker accounts; scale recognition of prior learning; build district labour-market services; adopt green occupational standards	Ministry of Labour and Employment, NPA, NSDA, BTEB, sector ministries	Coverage, claims speed, placement, retention and real-earnings results
5 years and beyond	Integrate income-loss protection with employment services; deepen urban and regional job clusters; extend lifecycle insurance; automate shock response	Cabinet Division, Finance Division, local government and tripartite bodies	Independent evaluation of poverty, mobility, productivity and distributional effects

Source: Author

The next phase, over roughly two to four years, should move from system-building to expansion. Employment-injury insurance can be extended, portable worker accounts established, recognition of prior learning scaled up, district-level labour-market services developed, and occupational standards for emerging green activities introduced. Social dialogue will be essential because contribution rates, benefits and responsibilities cannot be settled sustainably through administrative circulars alone. Fiscal constraints will also become more binding at this stage. Bangladesh's weak revenue mobilisation limits the scope for large tax-financed subsidies and active labour-market programmes. Small and fragmented projects with weak employment effects should, therefore, be consolidated, poorly targeted subsidies reviewed, and new insurance commitments subjected to actuarial costing before they become permanent liabilities.

Over the longer term, the objective should be to integrate income protection with employment services, expand productive job clusters beyond the major urban centres, extend lifecycle insurance, and develop systems capable of responding automatically to economic and climate shocks. Development finance can help build registries, payment systems, labour-market services and administrative capacity, but permanent benefits will ultimately require domestic financing. Table 5, therefore, treats accountability as part of the reform architecture rather than an afterthought. Progress should be judged not by the number of programmes launched, but by measurable changes in coverage, claims processing, placement, job retention, real earnings, productivity and poverty. Independent evaluation becomes especially important as the system expands, because the central question is whether public resources are improving labour-market mobility and economic security rather than merely increasing administrative activity.

6.4. Data Monitoring and Evaluation

The deterioration in labour-data timeliness is a direct policy risk. Employment conditions can change faster than household surveys are published. Bangladesh should institutionalise an annual Labour Force Survey with protected financing and release anonymised microdata under clear protocols. Quarterly indicators are useful, but annual reports should provide consistent measures of informality, earnings, underemployment, NEET status, occupation, social-insurance coverage and job transitions. Green occupations should be identified through an internationally consistent task-based approach rather than self-labelling by firms.

Administrative data can complement surveys but not replace them. Training records, pension contributions, injury claims, tax registration and digital payments can reveal programme use, while surveys capture excluded workers and outcomes outside administrative systems. Linking data requires privacy safeguards and independent governance. Evaluation should distinguish programme participation from impact. Where possible, phased rollout, credible comparison groups and longitudinal tracking should be used to test whether interventions raise employment and earnings or merely redistribute access among workers.

7. Conclusion

Bangladesh's earlier poverty reduction was built substantially on jobs. That remains the country's greatest asset: a large labour force, extensive migration networks, entrepreneurial households and a manufacturing base with global connections. But the quality of the labour-market pathway has weakened. Too many people remain in low-productivity informal work, women's participation has lost ground, educated young people face long and uncertain transitions, and social protection provides limited insurance against the risks attached to earning a living.

The response cannot be a single employment programme. Nor can it be a larger collection of training projects. Poverty policy has to engage with how firms invest, how sectors transform, how cities and rural value chains connect workers to opportunities, and how households manage risk. This suggests a strategy that improves existing informal jobs while creating routes into more productive employment. Formalisation should follow benefits and capability. Skills should be judged by labour-market returns. Green investment should build occupations and domestic suppliers. Social insurance should travel with the worker.

Social assistance will remain necessary. Some citizens cannot contribute, and large covariate shocks require tax-financed support. But allowances cannot substitute for an economy that generates adequately paid and protected work. The question is not only how many jobs Bangladesh creates. It is what those jobs produce, what they pay, whether women and disadvantaged groups can access them, and what happens to a family when work is interrupted.

An employment-centred approach is institutionally demanding because it crosses conventional administrative boundaries. That is precisely why it is needed. Poverty is experienced at the household level, where earnings, care, skills, health, climate exposure and social protection interact. Policy should reflect that reality. If Bangladesh can restore the connection between productivity, labour income and security, employment can again become the main engine of poverty reduction. Without that shift, growth may continue while vulnerability hardens.

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