

Understanding Poverty from a Local Perspective: Revealing the Experiences of the 'Very Poor' in Selected Vulnerable Areas of Bangladesh

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ABSTRACT

The concept of poverty has expanded in recent decades to encompass its multidimensionality, rather than focusing solely on monetary aspect. Social exclusion and insecurity are among the most pressing issues in understanding poverty; however, efforts to understand the social exclusion and insecurity process in light of the lived experiences of impoverished people remain scarce. The contextual issues surrounding the poverty of the very poor in various geographically vulnerable settings are the focus of this article. Six Focused Group Discussions (FGDs) were conducted in three geographically vulnerable areas. The discussions were analyzed using content analysis. The study's findings reveal that fear of being isolated from family and society and distressful feelings of uncertainty and insecurity are considered dimensions of poverty. A sense of isolation is triggered by the fear of being embarrassed and disappointed by others' behavior, the fear of developing relational distance, and the fear of deteriorating empathic relationships. Conversely, feelings of uncertainty and insecurity are caused by income irregularity and the inability to save, the lack of a supportive environment for children, and the loss of physical assets and earning capacity. Although the feelings are similar in different geographical locations, the underlying causes of these feelings vary from one area to another. The study recommends analyzing the context of the lives of the very poor and addressing their concerns as a precondition to finding practical solutions to fight poverty.

Keywords: Very Poor, Social Exclusion, Poverty.

INTRODUCTION

Although Bangladesh has been making admirable progress in eradicating income poverty and making strides in other areas of social development, one-fifth of the country's population still lives in poverty, with 10% of the overall population being the extreme poor (BBS 2019). The poverty gap and square poverty gap index have been reducing gradually, implying that the depth and severity of poverty are reducing. However, the value of the Gini Coefficient indicates that inequality among the

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population is on a rising trend. In addition, there is a variation in divisional performances in reducing income poverty, where some North Bengal districts experienced an increasing poverty trend from 2010 to 2016. Rural areas are worse than urban areas, except Khulna Division (BBS 2019, BBS 2021). Such a situation contradicts the Sustainable Development Goals' inclusion and universal development principles (SDGs).

Poverty is perceived as a lack of productive assets or deprivation in some critical aspects of livelihood that ultimately limits the opportunity to maintain the minimum standard of living according to the norms fixed by society. Generally, poverty measurement still relies on expenditure or consumption for undertaking policy measures. However, In addition to the monetary approach of poverty analysis, there has been increasing advocacy for conceptualizing poverty by considering the capability, social exclusion, and participatory approaches in recent decades. Under the monetary approach, a minimum level of consumption or income is determined for living a subsistence level of life, while the capability approach focuses on living with freedom by ensuring access to quality human capital. Both approaches place a greater emphasis on individual capacity rather than the process of poverty. The social exclusion approach concentrates more on marginalization and explores the elements of the social structure for marginalization, while the participatory process relies on capturing the voices of people experiencing poverty and reflecting those voices into policy planning (Laderchi et al. 2006).

The poor are not a homogenous entity. There is much heterogeneity in entitlement to different resources, livelihood opportunities, and outcomes. The very poor generally rely on knowledge and skills transmitted from their ancestors and tend to live in geographically fragile and risky environments to maintain their livelihood. As a result, the context of the living environment and experiences gathered through living in these risky areas might differ in perceiving the state of poverty. Programs sponsored by government and non-government organizations fall under three categories: raising awareness and developing capacity; ensuring access to factors of production, particularly the tenancy market and financial resources; and food or cash transfers provided under a social safety net program. Planning Commission (2005) advocates for bringing them under an adequate safety net by ensuring good governance through transparency, accountability, and abiding by the rule of law. However, most studies rely more on a monetary approach and a capability approach to conceptualize the issue of poverty and formulate policies and programs. The initiative to explore the other two approaches related to investigating the process of marginalization and capturing the voice through engaging the people for whom development is undertaken is inadequate. From that perspective, the present study was undertaken to find an answer to the question of a) whether geographic vulnerability has any influence on assessing the state of poverty among those who have experience going through this situation and b) how to respond to these vulnerabilities through a policy package to handle this context. From this perspective, the study's general

objective was to learn from the impoverished living in geographically susceptible situations about their perceptions of poverty and investigate how geographical vulnerabilities affect them.

LITERATURE REVIEW

Poverty is described as a situation where people are deprived of some of the resources necessary to maintain a socially acceptable life. Several theories exist to analyze the causes of poverty from a theoretical standpoint. Manjoro (2017) summarizes the theories of poverty as 1) The cultural theory, 2) the structural theory, 3) The situational theory, 4) the social character theory, and 5) the membership theory. : The cultural theory emphasizes that the poor are part of the distinct culture of poverty, characterized by low aspirations, a lack of self-assurance, and short-sightedness. According to structural theory, the state apparatus's economic and social systems fail to provide a conducive environment for discovering their potential. The situational theory argues that the poor are forced to adopt low-productivity livelihood options due to their current circumstances. However, according to social character theory, poor people's ability to live a decent life is hampered by their poor interpersonal relationships with family members and neighbors. Moreover, the membership theory argues that a person's lifetime associations with other groups determine the quality of their livelihood. In reality, all the issues are valid for analyzing poverty, but the influence of these issues varies from one person to another and from one context to another.

By examining these views, it can be said that poverty is a condition of deprivation, and its root causes are ingrained in their way of life and the social, institutional, external, and natural environments in which they reside. Lacks of income and consumption are typically considered for identifying the poor. However, according to Alkire et al. (2021), poverty is multifaceted and encompasses a range of deprivations in three major spheres of daily life: health, education, and living conditions. Both categories are relevant for recognizing the poor, but Kabeer (2005) noted that capturing the disadvantages based on identity is particularly important. According to the author, the poor are thought to have little to no influence on how institutions and resources are allocated. This type of exclusion is known as "social exclusion," it is facilitated by cultural devaluation, disadvantages associated with particular groups, and geographic obstacles. Cultural devaluation started with the belief that poorer groups are less valuable to wealthy people because of their beliefs, values, attitudes, and action. The group-based disadvantages impact the ability of various groups and categories to obtain essential resources. At the same time, Geographical disadvantage believes that physical participation in larger socio economic activities is challenging for village people due to distance and isolation. However, Rahman (1995) noted that instability and crises affect the process of poverty. Crises and instability have a detrimental effect on entrepreneurship and other

sources of income. In the discussion of development, these issues require immediate consideration. Wood (2003) mentioned that the impoverished tend to be risk-averse because of their increased vulnerability to danger.

Azam & Imai (2009) have found that an adverse socio-political environment and vulnerability related to periodic shocks like natural disasters, illness, insecurity, and a limited asset base, are responsible for the ill-being of the impoverished people in Bangladesh. The study also found that the regional dimension of poverty and the vulnerability dimension justify different poverty reduction initiatives. People in the coastal belt are more vulnerable than people in any other region of the country. Explaining the vulnerability of the Char area, Sarker et al. (2015) found that river erosion, frequent floods, disease, and inadequate educational facilities are the significant causes of poverty in the Char area.

Narayan (2000) articulates that poverty is multidimensional and that noneconomic dimensions are essential for analyzing poverty. The article also discusses that poverty perception varies by location and social group; for this reason, raising awareness of these issues is critical. The author also stated that although experiencing poverty differs, poverty experiences have some common ground. Powerlessness and voicelessness are two characteristics that limit one's ability to act freely and interact with various stakeholders, while institutional inadequacy limits their ability to seize the opportunity. All of the issues have implications for people living in poverty.

From the literature review, it can be argued that poverty is multidimensional and that monetary and nonmonetary aspects are essential for analyzing poverty. Furthermore, the process of impoverishment relates, among others, to the process of social exclusion and crisis coping mechanisms. These issues may differ from one context to another. These issues must be captured for taking policy action, shaping behavior, and reacting to and responding to poverty.

METHODOLOGY

The study is qualitative, and this paper was written using primary data gathered through FGDs. Additionally, several relevant articles were examined for writing the article. The study is exploratory in character since it focuses on the experiences of underprivileged people who reside in geographically susceptible areas. So a qualitative approach was decided upon.

Study Area: Nilphamari, Sirajganj, and Cox's Bazar were chosen as the three districts because they are geographically vulnerable to river erosion, char land, and the coastal zone, respectively. Additionally, the district administration was consulted while choosing the villages where residents are most vulnerable to the above mentioned issues. Jhar Singha village in Purba Satnai Union under Dimla Upazila in Nilphamari district, Balikahli of Purba Jaliapalong Union of Ukhia Upazila in Cox's

Bazar, Char Var Dighulia of Koijhuri Union of Shahjadpur Upazila in Sirajganj finally selected for data collection.

Study Population: The adult population of impoverished households in the study areas was the study population. Households dependent on manual labor or the informal sector for their livelihood, having an irregular flow of income, were considered very poor. Thus, the study population was the people relying on fishing in PurbaJaliapalong, selling physical labor in Char Var Dighulia, and the people living on the embankment after losing their assets through river erosion.

Sample Size: The findings of six Focused Groups Discussions (FGDs) - three with the female and 03 with the male were conducted through a pre-tested checklist. The number of participants in each FGD varies from 5 to 07 persons. Sixteen FGDs were conducted with the Very poor in four districts along with some more FGDs in different Socioeconomic Groups for a research study, namely Coping Poverty: A psychological perspective under the sponsorship of the Institute of Social Studies Trust (ISST)-India through the International Development Research Centre (IDRC)-Canada in the year two thousand seven. The report concentrated more on the coping strategy of males and females of different socioeconomic strata and psychological effects (Kabir & Guha 2009). However, this article concentrates more on analyzing the experiences of poverty from their perspective in three geographically vulnerable areas, and the findings of six FGDs were chosen for analysis based on the relevancy of the objectives.

Data Analysis: The discussion in the FGDs was recorded manually at first. Subsequently, content analysis was used to analyze the information. As a process, at first, the statements made in different FGDs were arranged according to likeness. Each statement was converted into a meaningful unit. Then the meaning units were coded as labels, and the code was transferred as a category by bringing the related code into an umbrella theme. Eventually, some related categories were assembled under different themes.

RESULT

Perception of Poverty

When focusing on the poor for a program to end poverty, the amount of income, possession of productive assets, and consumption status are typically considered. However, feelings about the situation are not adequately investigated. Their feelings about poverty were categorized into two themes. One is related to the fear of isolation from family and society, and the other relates to the distressful condition of uncertainty and insecurity that prohibits them from enjoying life. Regardless of FGDs, respondents feel that their participation in discussions that could affect their livelihood is limited because they fear being maltreated and deteriorating relationships with family members and wealthy members of society.

On the other hand, their engagement in an informal and risky job makes their income flow irregular and unreliable. In such a situation, they can neither invest in building human capital for their future generation nor take the proper actions to protect their future. Uneasiness with the irregular flow of income and uncertainty for the future are frequent in those situations.

A Feeling of Isolation

The poor, regardless of gender, believe that their inability to express their opinions in the manner they choose is caused by their fears of being humiliated and disappointed by others' actions, of causing relational distance, and of deteriorating empathetic relationships. As a result, they feel isolated from their fellow residents and the community. Kabeer (2005) mentioned that social exclusion is an identity-based disadvantage of a person or a group that limits their livelihood choice and opportunities in a given society. It captures the feeling of a particular group in a society of being somewhat isolated. The very poor rely on their wealthy people to absorb labor or access financial markets while employed, and they must rely on household members to meet their daily needs in old age. Even if the outcome of the discussion goes against their preference, people hesitate to give their opinion in such circumstances. Their ability to play their potential role in society is hampered by this kind of submissive behavior, which breeds a concealing mentality.

Embarrassment and Disappointment

The fear of being embarrassed by a lack of respect, disappointed by accepting lower prices of products or services, and enduring selfish behavior to avoid a conflict of interest keeps them morally distressed. The poor believe that the relationship between a wealthy person and a poor person is unfair in nature and favors the interests of the wealthy person. Sometimes the poor are made the subject of humiliation for their dire situation, which hampers the development of their level of confidence. One poor man living on the embankment in Nilphamari said, "Although there are opportunities for employment in our village, we prefer to work in another village since people in our village make fun of us." Children from the poorest households are particularly vulnerable because better-off families do not want to maintain favorable relationships with them. Ultimately, they are forced to develop relations with the same class of people out of fear of rejection by the children of well-off households.

Moreover, the children of well-off households go to school while the children of destitute households remain busy selling labor in others' fields. This process of exclusion hampers the socialization process within the mainstream of society. In the case of deprivation of proper entitlement, regardless of gender, the impoverished household believes they are being denied proper compensation for selling their physical labor. They refrain from bargaining out of fear of adverse effects on relationships and losing the favor of the well-off members. Moreover, they anticipate that if they fall into a crisis in the future, their suffering will be increased without the

support of power structures. One of the fishermen in Cox's Bazar fishing in the sea explained:

We had to sell the fish to an influential person for a relatively low price. Typically, the cost of harvested fish is higher on the local market. However, we had taken out a loan to buy a net. Following the loan condition, we will sell the fish for less than market value. The money lenders become irritated if we try to back a loan.

In accepting selfish behavior, the well-off concentrate on their self-interest rather than developing balanced relations. In such a case, they accept irrational behavior to avoid a conflict of interest. One fisherman fishing in the sea said:

When we work during the fishing season, the businessman visits us twice or thrice daily and keeps a good relationship with us. However, for the rest of the year, they avoid interacting with us out of fear that we will demand money from them if we are in a crisis.

From the experiences of the very poor, it can be concluded that the inadequacy of quality relationships based on mutual respect, the inadequacy of standard operating procedures, or an institutional framework, particularly financing for addressing the needs of vulnerable people, especially those living close to well of families remain a vital factor for embarrassment and disappointment.

Relational Distance

People experiencing poverty are avoided deliberately, distanced by close relatives, and denied close association of their children with those of well-off households, which are the main reasons for deteriorating their close relationship with household members and the community. The people in the power structure, irrespective of elected representatives or rich people, try to avoid them with the anticipation that they will ask for financial support, so they do not keep any connection with them. One of the older women living in char areas in Sirajganj said:

We are poor for that reason that elected representative of the grassroots level does not give proper attention, fearing that we will ask for donations, but we can be relieved of some anxiety if we are allowed to talk with them during our hard times.

Sometimes close relatives, especially relatively well-off relatives, do not like to visit their houses for fear that they will have to face the trouble of entertaining them in their home environment. One of the older women residing in Char land in Sirajganj said communication breakdowns with relatives widen the gap in understanding with those closest to them. She Continued:

My brother does not visit our home because he anticipates that his visit will necessitate additional spending and, as a result, our indebtedness will be increased.

The poor believe they are born and raised in a distinct culture lacking farsightedness, good etiquette, and a good environment. Sometimes, the children of well-off households are forbidden to mix with those of poor households. An older

woman living in the Char area of Sirajganj grieved:

Our children are growing up with the impression that they are a distinct species in the world because the well-off household does not want to see us as their neighbors, fearing that a bad association with our children will derail their children.

Deteriorating Empathetic Relationships

Emphasizing workplace responsibilities, relying entirely on the next generation for living, and living separately by spouses to ease the burden of the next generation deteriorates empathetic relationships and creates a sense of isolation. The poor, especially men, need to emphasize the responsibilities of work over household needs which deteriorates the healthy relationships within the family and sometimes creates confusion and mistrust among the family members. The poor earner believes it would be challenging to maintain household expenditures if his employer is unhappy with his performance. He sometimes needs to forgo the critical context of household life to make his boss happy, but the household members believe he is avoiding his responsibilities. This mistrust among household members hampers the development of an empathetic relationship. One of the cowboys living far away from home located on a Char in Sirajganj said:

One night, I got a message that my daughter was sick, and I needed to visit home. However, one cow became sick that night, and the owner instructed me to take care of this cow and consult with the doctor. I had no other opportunity but to comply with the directives of my employer. I don't have the opportunity to live with my family members even at night and stand behind the family during an emergency period from the fear of losing my job.

Besides, the poor have tiny opportunities to save money or make plans for the future, especially in old age, because of their little income during their productive time as workers or employees. They usually prefer to depend on their younger, unmarried son.

However, if a household does not have a responsive son, they must rely on the family of a married son. "But we don't have any option, so we endure some ill behaviors of household members," said a man in Cox's Bazar. In some cases, it was found that the spouses of the older generation live separately with their different offspring and are far away from one another, distributing the burden equally to different sons. However, they face a severe problem as they suffer from mental agony by being deprived of sharing something. One older woman living in the coastal areas of Cox's Bazar said:

I have two sons, and it was decided they would look after me and my husband separately. Ultimately, I live with the elder son, and my husband lives with another son. We miss each other and are sometimes deprived of being cared for by each other.

A young person living in one embankment in Sirajganj has the same problem and consequences with a different dimension. One young man married to a woman from a

better-off family said:

When we had our homestead area, we were enjoying our marriage life. We were forced to relocate to the embankment when the homestead land was lost due to river erosion. My wife relocated to her parent's house since she did not enjoy living there. Although I was asked to do the same, I refused since I thought living with my in-laws was unpleasant. We thus began to live apart as it's challenging to adapt because of our cultural differences.

Dependency on the next generation for the livelihood of the older people, inability to forgo the role defined by society, and absence of a formal relationship with the employer hamper the development of empathetic relationships.

Uncertainty and Insecurity

Rahman (1995) mentioned that one facet of vulnerability is the insecurity that results from the social and economic context of a person, a household, and individual property. Threats of violence, the abuse of power, and a sense of helplessness have a detrimental effect on confidence in the setting of a social environment, which eventually has a negative influence on livelihood choices and entrepreneurial efforts. Crisis preparedness and coping skills for managing the stability of household welfare are other facets of vulnerability. In the study, it is explored that the irregular flow of income and inability to save for the future, lack of supportive environment for child care and their career, losing physical assets and capacity to earn trigger feelings of uncertainty and insecurity.

Irregular Flow of Income and Protection of Future

Having an irregular flow of income, fear of inability to cope with changing work environments, and incapacity to prepare for crises in the future are the main reasons for fear of uncertainty about stable income and a secure future. Mostly, impoverished households rely on informal economic activities for their livelihood, where seasonal fluctuations in labor demand and the inability to work due to illness create challenges for a stable and consistent flow of income. Moreover, failure to update technical skills and technological change poses a potential threat to getting a flow of regular income. An artisan working in the weaving industry living on a Char in Sirajganj said:

We have to worry about our irregular flow of income, especially in the rainy season if the flooding inundates the weaving industry. At that time, we didn't have work, and it was challenging to be involved in other work due to a lack of diversified skills. We always think about our family's needs, and for that reason, sometimes our product suffers from meeting quality standards, and we are penalized by accepting a lower wage rate for that specific day. We are also worried about our future, as we know that after attaining a specific age, it would not be possible for us to continue working due to losing physical strength and lack of adequate vision. So, we are concerned about our future.

The expansion of modern living facilities also poses a potential threat to some people's income security. Whenever people get the opportunity to use modern facilities, some people who earlier depended on traditional means to fulfill their needs suffer greatly by losing their employment. Other than that, the people of vulnerable areas are deprived of the right product price due to a lack of marketing facilities. One older woman living in the char in Sirajganj said:

We have learned that there would be gasoline supply within the shortest period in the town; we sell fuel sticks by collecting cow dung. How do we survive if there is no demand for fuel sticks? Another important thing is that we are rearing cows to sell milk. But we don't get proper prices for milk. We need to cross the river to sell milk, and we want to avoid the extra cost of paying boat fare and losing time by selling at home. Exploiting this opportunity, the businessmen involved in the milk business also cheat us by offering a lower price than the market.

A locational disadvantage for marketing products or services, a lack of a quality network to support economic activities, inability to update skills in response to market demand, low return, and uncertainty for informal work all pose a threat to a regular flow of income, preventing a dream for a better future.

Improper Environment for Building a Child Career

Concern about the security of an adolescent girl who remains at home during working hours, the lack of a supportive environment at home for arranging marriages for the new generation, and the lack of support to take care of a minor child, especially during a period of disaster like a flood, and the lack of initiatives for encouraging children to go outside for higher education hamper the creation of a supportive environment for the upbringing of children and the progression of their careers. Working women, particularly those living on the embankment, find it challenging to keep adolescent girls at home or send them to work for security reasons. The living environment of those living on the embankment is not sufficiently safe. People from various villages come here to build makeshift houses. They are not known to each other.

Consequently, the social norms and values that define village life are missing here. At the village level, they usually rely on the older women of their neighbors or homes to look after their adolescent girls, which is almost absent on the embankment. Moreover, the small size of the homestead and the absence of a private toilet facility hamper their private lives. As a result, they are in a paradoxical situation about whether to keep their unmarried girls in the household or send them to work. One woman of mid-age living on the embankment in Sirajganj said:

It is not safe to send adolescent girls to work; on the other hand, working couples are afraid of going outside by keeping them alone in the household because they may be associated with a bad company due to living alone.

Both male and female earning members of the household must go to work for their livelihood. The female member of the household must carry the minor child, but

in most cases, the employer does not like it because the mother of the minor child must devote some time to them, and sometimes the employer may need to provide food for the minor child. Especially during a natural disaster such as a flood, some are concerned about their minor children, who are afraid of drowning in the water. The lack of minimum facilities in the home environment, especially in homestead areas, and the lack of toilet facilities make it difficult for them to arrange marriages for their sons and daughters:

As we don't have any homestead areas or space in the house, nobody wants to be relatives. Eventually, it is not easy to arrange marriages, even for their sons. In such cases, growing children make their own choices by selecting a partner from the same environment.

Lack of quality networks ultimately impedes their ability to move elsewhere and realize their dream of a better life. Considering the local facilities, some young boys and girls complete their education up to the grade available in local areas. The household has a minimal option to bear the cost of education by sending them outside the community. As a result, young boys need to discontinue their education when the educational facility is unavailable at the village or Union level. In some cases, the youths who completed SSC but failed to arrange a decent job were employed as rickshaw pullers in other districts. This situation discourages the younger generation in these areas from having a good education. The shrinking role of family and society, deterioration of the informal community network, and inadequate household facilities are potential threats to enjoying a secure life in the household and community.

Losing Physical Assets and Physical Capacity

In a geographically vulnerable area, especially areas prone to river erosion and cyclonic storms, disconnected from the primary habitat by a river (char), sudden death or loss of capacity to work, develop a condition of uncertainty. The loss of homestead or cultivated land due to river erosion, the untimely death of the primary earner, and losing physical capacity due to sickness or life cycle are responsible for fear of uncertainty. Many households in the river erosion areas have slipped into poverty by losing their productive assets, creating uncertainty among others living there. One male living on the embankment in Nilphamari said:

Most of the families living on embankments had land assets earlier. But our land had been eradicated by river erosion. Having lost our assets, we are now living on the embankment of government property. The households who failed to bring at least the roof materials had to take shelter in the government relief center with a tenant. At the time, we mostly relied on government and Union Parishad assistance.

Furthermore, if the primary earner dies prematurely due to an accident or illness, the livelihood of the remaining household members becomes uncertain. In most cases, the wife must take responsibility for the household's welfare. However, it becomes

difficult for them to employ themselves in rewarding jobs due to a lack of skill and experience.

To survive, they depend on government support and earn by selling labor at comparatively lower wages. Although they are supported with a safety net program under the widow's allowances, sometimes not all of them come under the program coverage. One older woman living in the char in Sirajganj said:

My husband died of cancer. He died after 15 years of marriage, leaving three minor children behind him. In that case, I had to go out to work. For the first time, it was not very comfortable for me to go outside for work. I had to manage the household expenditures somehow by utilizing the widow's allowance and money received from selling labor to one of the well-off households.

In addition, some of the earning members work in risky occupations. A risky working environment, especially living on fishing, is a source of anxiety, which leads to deteriorating livelihood. The fishing community needs to go deep-sea fishing for two or three weeks during the harvesting season of fish. However, the family members are found to be worried about the people who go fishing, and the people who are fishing remain apprehensive about the security of their family members. Insecurity and uncertainty are caused by the loss of physical assets due to natural disasters, the loss of physical capacity to work at the elderly stage of life, and the death of an earning member from an accident or disease.

DISCUSSION

The inability to meet necessities and lack of capacity to deal with a crisis is frequently mentioned while describing the issues of poverty. Inability and incapacity are generally linked with a lack of physical, financial, human, and social capital and vulnerabilities stimulated by external forces. Regardless of whether capitals are visible or invisible, their requirements are focused on fulfilling their materialistic requirements. However, the traditional form of poverty measurement hardly captures sufferers' feelings about the situation. As a result, most anti-poverty initiatives seek to increase the employability and income of the most vulnerable people. It is true that obtaining gainful employment and raising income levels are essential for easing the struggle against poverty. However, without a perspective on people's lives and their beliefs and behaviors, it is impossible to make a sustainable change in their livelihood. Every geographically sensitive region has its reality and the social, economic, institutional, cultural, and political systems that have developed over time impact behavior, beliefs, thinking processes, feelings, and actions. These components are essential for the sustainable livelihood of vulnerable groups. Theoretically, poverty is multidimensional and embraces many dimensions other than monetary aspects. From that perspective, knowing the process of falling into the trap of

poverty and the perception and feelings of people about the distressed situation are more important.

Fear of facing embarrassing situations, distancing relationships, and declining empathetic interactions create obstacles to thinking and acting following one's preferences that ultimately stimulate the process of seclusion. The inadequacy of a solid and inclusive institution, the insensitivity of the local government towards the expectations of vulnerable sections of the population, over-dependence on the power structure for survival, and apathy to work in distant proximity and geographically vulnerable areas by the development organizations are persuasive factors for feelings of seclusion. Yunus (1998) found that the inability to develop enabling theoretical frameworks, concepts, institutions, and policies to support human potential leads to poverty.

Additionally, it was found that the feelings of uncertainty and insecurity caused by the irregular flow of income and thinking over a faded future, the absence of an environment for advancing the next generation's career, and the loss of physical assets and the loss of physical capacity to work limit their dreaming of a prosperous future. Due to geographical susceptibility in their living place, they are forced to employ themselves in a risky profession, which pays low returns on their products or services, leading to uncertainty. Moreover, the sources of insecurity are the gradual loss of the capacity to work as they grow older, little opportunity to update skills, changes in technology, lacking minimum facilities at home, and the eroding role of family and society. Wood (2003) found that uncertainty is the defining factor for poor people everywhere, and such ambiguity results from the general turbulence and instability in the political, economic, social, and moral settings. Poor people nearly always experience more uncertainty than others. They have less influence over the people and situations around them. Because they are more vulnerable to hazards that might jeopardize their way of life, eventually, the poor are more likely to adopt risk-averse behaviors.

Ultimately, these two elements—uncertainty and insecurity and a sense of isolation—restrict their quality of collaboration with other members of the family and community. Subsequently, they develop frustration and try to develop a network with the same group. This situation restricts their capacity to gain confidence and launch new endeavors. In this way, the extremely poor continue to be trapped in poverty, and their offspring will do the same. In such cases, poverty is transmitted to the new generations. A chain reaction of insecurity caused by the many elements of social exclusion leads to various poor conditions. Various forms of exclusion frequently lead to deprivation, which in turn causes a severe decline in living standards or a rising likelihood of poverty (Hossian & Khan 2012).

However, it was found that the geographical vulnerability caused by river erosion makes people more defenseless by causing them to lose their material possessions, such as their farmhouse, and forcing them to live on an embankment

with insufficient social norms and values. The people living in char areas are very concerned about getting a fair price for the product and finding a stable source of income. Additionally, the people living in the coastal belt are very concerned about their sense of isolation from mainstream society. These folks are more vulnerable than others regarding insecurity and social marginalization. The residents of the coastal belt are highly concerned about their lack of security and powerlessness.

CONCLUSION

The poverty discourse has been expanded from un-idimensional suffering to multidimensional deprivation. All these approaches are valid when poverty is investigated from a programmatic perspective, as identifying the poor and measuring their ill-being are crucial. However, several aspects of the poor's living conditions intensify the process of poverty. Social exclusion, crisis, and instability all contribute to the destitution of the poor. Additionally, the social exclusion process, the nature of crises, and the routes of insecurity vary from region to region, even from group to group. In such a view, the experiences of those who deal with the situation directly will generate more insights. It was nonetheless found that the context of the living environment significantly influences the people's behaviors, actions, and re In addition to cultural norms and values, the study found that people experiencing poverty themselves exclude themselves from discussions that may affect their livelihood to avoid embarrassing situations and further degradation of their livelihood by adopting a compromising mindset.

Additionally, impoverished people in geographically exposed places must engage in dangerous, low-rewarding professions. By doing so, they cannot develop the necessary multiskilling to switch careers, and their expertise is passed on to the next generation. Their inability to engage in entrepreneurial activity further accelerates the process of poverty. The insecurity is tied to the uncertainty of a steady stream of income and the dim future of the next generation. In the context of geographical vulnerability, it is discovered that impoverished people experience more hardship due to losing their material possessions, sometimes even their houses and land. In this case, institutional, social, and familial settings deserve special attention. The voice of the people claims that in addition to implementing programs for the poor, the process of social exclusion generated by belonging to a particular class, being old, or living in a specific location has to be addressed. Affordably priced insurance, imparting marketable skills to the children of the extremely poor, and a universal pension program are also necessary to address the issue of crisis and insecurity.

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