

Socioeconomic Condition of Street Beggars: A Study on Chattogram City

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Abstract

Begging on the street, a common sight in the major cities and towns of Bangladesh, has become a severe social problem nowadays. Chattogram City Corporation, our country's largest port city, is not an exception to that where begging has turned itself into a major urban social problem. This study reveals the socio-demographic profile of the street beggars of Chattogram City and the determinants of their income and expenditure. The investigation is done through a questionnaire survey of 460 street beggars in five selected locations within the city using a multistage sampling technique. The data is analyzed by descriptive statistics, one-way ANOVA, and multiple regression models. Most of the street beggars under the questionnaire survey are middle-aged, with an average age of 55 years. Meanwhile, their average household monthly per capita income is around BDT 7,226, and approximately all these incomes are consumed, as the average monthly per capita consumption expenditure is around BDT 7,164. As a result, 84 percent of beggars are without any savings. Results of the ANOVA show that income also significantly differed between street beggars with different ages. Results of the regression analysis reveal that age and begging location have significant effects on income, but income and age are the most significant predictors for expenditure. Moreover, the beggars working in commercial areas like *Agrabad* have moderate earnings compared to other places inside the city. But the beggars staying at *Agrabad* are also spending more money for the higher cost of living over there. From these findings, the study concludes that from street beggars' perspective, there is a need for social protection programs with targeting strategies to lessen misery and mitigate against their poverty. This study recommends implementing and enforcing comprehensive anti-begging laws, alongside rehabilitation programs such as weaving and carpentry training for the beggars. The result of these interventions would bring about sustainable economic development of street beggars, and it is expected that in the long term they would become less dependent on begging.

Keywords: Street begging; socioeconomic characteristics; Regression analysis; Income and expenditure determinants.

1. Introduction

In today's world, begging has increasingly become a survival strategy for many individuals. It is widespread in most cities across our country; as the commercial capital of Bangladesh, Chattogram City has a relatively more affluent population compared to other cities in the country. Begging as a survival strategy tends to be more lucrative in Chattogram due to the city's relative affluence (Gazi, 2021). Furthermore, in a capitalism-oriented society, Gazi (2021) argues that the growing reliance on such survival strategies

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reflects the underlying disorganization and inequality within the social system. Begging has now turned into a lucrative means of livelihood across the country. This begging problem is a severe phenomenon not just in Chattogram city, but also in other megacities throughout the country. A person's basic rights consist of their standard of living (accommodation), access to education, the ability to maintain their way of life and fundamental freedoms (Alam & Rahman, 2014). Beggars, on the other hand, are unable to exercise their fundamental rights (Nobi et al., 2024). Most studies on beggars focus on the various aspects of basic requirements. Apart from that, most of the literatures in this field have focused on Dhaka, the capital city. In Chattogram, the commercial capital, a few studies on the profession of begging have been undertaken, exploring the socioeconomic condition and specific factors behind begging in the city (Sobhani & Murtaz, 2015; Nobi et al., 2024).

Despite the visibility of street begging in Chattogram, a significant research gap exists in the literature specific to this city. The majority of empirical studies such as those by Kabir et al. (2012) and Goswami et al. (2013) are done in the context of Dhaka. The socioeconomic dynamics and survival strategies of beggars in the commercial capital city, Chattogram, are distinct and underexplored. This lack of localized evidence hinders the development of targeted policy interventions. Therefore, this study aims to fill this gap by providing a detailed, empirical analysis of the socioeconomic condition of street beggars in Chattogram City. Hence, the research issue is the absence of empirical information on Chattogram City's street beggars' socioeconomic status. Without solid and localized facts, development actors and policymakers cannot craft impactful, targeted interventions that would end reliance on begging and reintegrate beggars into the socioeconomic flow. Drawing conclusions from research in Dhaka will not suffice because it can lead to a one-size-fits-all policy that will most likely never meet Chattogram's specific needs.

The reasons for undertaking this study are threefold. Firstly, as a fast-growing city, the prevalence of large-scale begging in Chattogram destroys human dignity and social solidarity. Secondly, area-specific study is necessary on an urgent basis to identify how socioeconomic and demographic peculiarities of an area affect beggars' survival modes, i.e., their income-spending pattern and capacity for savings. Third, there is an urgent need for evidence-based policy suggestions to inform effective rehabilitation approaches, broaden social protection networks and sensitize existing legislative approaches. The socioeconomic status of beggars reflects the overall impact of the social and economic factors that contribute to begging. Beggars are drawn to this means of livelihood for various reasons. This type of reason can be divided into several categories. The most common two types are referred to as 'social' and 'economic' factors. A basic study on this topic will aid policymakers in developing new and updated policies to improve the standard of living for street beggars.

The main objective of this study is to assess the socioeconomic condition of street beggars in the Chattogram Metropolitan area. For such a purpose, this study has three specific aims. Firstly, it aims to investigate the socioeconomic profile of street beggars in Chattogram City, describing their socio-demographic and economic profiles. Secondly,

the study aims to examine the impact of social and economic factors on the begging activities of street beggars in Chattogram City. Lastly, grounded on empirical evidence, the study attempts to provide evidence-based policy interventions to mitigate dependence on begging and enhance the lives of the beggars.

2. Literature Review

While numerous studies in Bangladesh have examined street begging, the overwhelming focus has been on Dhaka, with the context of Chattogram remaining largely overlooked. To address this gap, this study investigates the socioeconomic conditions of beggars in Chattogram, building on the methodological and conceptual foundations of prior national and international research.

Kabir, Helal, and Rahman (2012) established the profound marginalization of beggars in Bangladesh, characterizing them as having restricted access to income, housing, and education, and being excluded from fundamental rights and public services. Studies further delineate distinctions within this marginalized population. For instance, Goswami et al. (2013), in a stratified random sample of 477 beggars in Dhaka, identified disability as a primary determinant of livelihood strategies, a finding derived from statistical analysis (e.g., ANOVA, t-tests). Subsequent research has detailed the severe conditions of specific subgroups. Hoq et al. (2016) found elderly beggars in Dhaka facing high illiteracy and deprivation, typically without state social allowances. Similarly, an analysis of child beggars in Kushtia revealed alarming rates of illiteracy (54.4%), malnutrition (84.4%), and poor hygiene (Kabir et al., 2023). A recent study by Zahangir et al. (2024) on street children in Chattogram shows that 24.7% of them are beggars and provides critical, localized data. It documents extreme poverty (e.g., 60.3% earn <BDT 100/day), inadequate living conditions, and severe food insecurity, while crucially contextualizing child begging within family survival strategies, as most children lived with and financially supported their families.

Beyond Bangladesh, scholarly work frames begging through broader theoretical lenses. Abebe's (2009) study in Addis Ababa conceptualizes begging as a livelihood pathway sustained by vital social networks involving resource sharing and mutual protection. Similarly, Mesele and Addis (2020), in a descriptive study in Dessie city, Ethiopia, analyzed the socioeconomic causes and severe consequences of begging, including homelessness, food insecurity, and verbal abuse.

There are different reasons for begging, and most of these reasons are related to unemployment, illness, disability, breakdown of family, and migration. Sobhani and Murtaz (2015) conducted research on Chattogram's female street beggars. They discussed the main causes of women's street begging in this study, such as a lack of work, illness, natural disasters, and so on. Alam, Rahman & others (2014) explained the socio-economic implication of street begging and identified different reasons for begging in their conference paper. In order to discover strategies to eliminate street begging in Bangladesh, this study looks at the socioeconomic implications of it. This study has utilized cross-tabulation and regression methods to identify the essential points that can help Bangladesh end street begging. Research consistently reveals patterns of severe

socioeconomic marginalization in the demographic and motivational profiles of street beggars. Salah Uddin et al. (2014), in research in Dhaka, characterizes beggars as predominantly illiterate and homeless, engaging in begging primarily due to a lack of viable alternative livelihoods. Islam et al. (2023) further clarify that the primary motivations compelling individuals into this survival strategy are extreme poverty, lack of education, and family breakdown, factors that also influence the potential success of interventions aimed at rehabilitation.

Menka, Khan, and Shamshad (2014) found that the socioeconomic status of beggars in India's Aligarh district significantly shapes their income structure, with illiteracy and demographic characteristics serving as key determinants. Similarly, Hoq et al. (2016) identified widowhood, abandonment, severe disability, and lack of income security as primary drivers forcing the elder people into begging as a last resort.

Nobi et al. (2024) considering Chattogram's economics of begging, observe that a beggar's current monthly income is a key determinant of his "reservation wage," i.e., the lowest wage to quit begging. This means that the comparatively better and variable income from begging would be a disincentive for steady employment. In addition, globally, Fullah & Kamara (2025) depicted environmental conditions, i.e., inaccessible infrastructure, as not merely consequences but as agents that shape begging locations and enhance exposure. Fawole, Ogunkan, & Omoruan (2011) depict in their research that begging has been characterized as a social malaise whose source is unemployment and the disorganization of city spaces.

Numerous studies, for instance, Kabir, Helal, & Rahman (2012) and Sobhani & Murtaz (2015) suggest measures to decrease dependence on begging, ranging from skill development and self-employment to rehabilitation. Billah & Alam (2017) and Ahmed et al. (2017) showed that proper utilization of *zakat*, *waqf* and CSR (Corporate Social Responsibility) will eradicate street begging at a large rate. Fullah & Kamara (2025) emphasized in their study the need for targeted policies and inclusive programs for mitigating the root causes of begging, which improve welfare and foster social integration. Conversely, Nobi et al. (2024) offer a more nuanced perception from Chattogram, i.e., 97% of beggars would like to quit if offered an allowance per month (a "reservation allowance" of BDT 3,000-6,000), while only 45% would like to quit for a job. This is to refer to the fact that cash transfers could be directly more effective than labor placement for substantial portions of the population, although targeting is essential to prevent dependence. Everywhere, Matei et al. (2013) and Ali (2019) note that policies need to take into account both economic and psychosocial reasons to be effective.

Though begging, as a social problem or topic, has been researched in Bangladesh, Chattogram remains unexplored. Several studies, which are discussed above, have examined the reasons behind street begging and the traits of beggars. Another research investigates the socio-economic effects of street begging along with the socio-economic factors influencing it. The majority of the areas studied are located in Dhaka City. However, our research aims to concentrate on the socio-economic conditions of beggars in Chattogram city. There is a lack of significant studies specifically addressing the socio-economic status of street beggars in

Chattogram City. Furthermore, previous research frequently categorizes beggars as a uniform group. Insufficient attention has been paid to variations based on age, gender, disability, or migration status, particularly in the context of Chattogram. Emphasizing these gaps will enhance the justification for the study and elucidate its contribution to the field. This study will explore specific socio-economic factors such as income, age, begging locations, former professions of beggars, the household infrastructure of beggars, and their educational status to arrive at a meaningful conclusion regarding the socio-economic conditions of beggars in the Chattogram metropolitan area.

3. Research Methodology

3.1 Sample selection and Data Collection

The sample selection for this study is designed to systematically investigate the socioeconomic conditions of street beggars in Chattogram. It comprises a survey utilizing a multi-stage sampling technique, which is necessary due to the absence of a formal sampling frame for this transient population. In the first stage, five major urban locations- *2No Gate, Bahaddar Hat, Tiger Pass, Agrabad and New Market*- are purposively selected as primary sampling sites to ensure geographic diversity. These sites are chosen for their high pedestrian traffic and known concentration of beggars, representing key commercial, transportation and public gathering spaces across the city. A total sample size of 460 respondents is determined for this study. To maintain representativeness, this sample is proportionally distributed across the five locations based on preliminary estimates of beggar density at each site. In the second stage, within each location, a systematic random sampling method is used to select individual beggars. This random selection process ensures that the sample minimizes selection bias and satisfies the underlying assumptions for the application of regression models. This study is conducted based on a pre-structured questionnaire, which is developed based on the themes that are identified in the literature review. It consists of variables such as socio-demographic information, income pattern, expenditure pattern, savings pattern, begging sites, family members of beggars, types of accommodation etc. Data are collected through face-to-face interviews.

For the regression analysis, four locations are selected to represent distinct urban contexts within the metropolitan areas such as *Agrabad, 2 No. Gate, Tiger pass and Bahaddarhat*. These locations are chosen to include both marginal and central areas of begging activity. This selection allows for testing how location characteristics influence beggars' income.

3.2 Empirical Model

This study uses descriptive statistics, such as frequency distributions and percentages, to explain the socioeconomic profile of street beggars. One-way analysis of variance (ANOVA) is used to show the monthly income differences of different age groups of the street beggars in Chattogram city. Finally, multiple regressions are used to examine the relationship between monthly income, monthly expenditure, and determinant variables such as age, gender, marital status, physical disability, and begging locations.

3.2.1 Analysis of Variance (ANOVA)

To determine whether income levels systematically differ across the beggar population based on age, a one-way Analysis of Variance (ANOVA) is employed. Theoretically,

ANOVA examines whether the means of multiple groups are equal by partitioning the total variation in the data into **between-group** and **within-group** components. The general mathematical representation of the ANOVA model is

$$Y_{ij} = \mu + \tau_i + \varepsilon_{ij}$$

where Y_{ij} represents the observed income of the j^{th} respondent in the i^{th} age group, μ is the overall mean, τ_i denotes the effect of the i^{th} group, and ε_{ij} is the random error term, assumed to be normally distributed with mean zero and constant variance (σ^2). (Montgomery, 2019).

The **F-statistic** is calculated as the ratio of variance between groups to the variance within groups:

$$F = \frac{MS_B}{MS_W} = \frac{SS_B / (k - 1)}{SS_W / (N - k)}$$

where SS_B and SS_W denote the **sum of squares between** and **within** groups, respectively; MS_B and MS_W are the corresponding mean squares; k is the number of groups; and N is the total number of observations. A statistically significant F-value ($p < .05$) indicates that at least one group mean significantly differs from the others (Montgomery, 2019).

3.2.2 Multiple Regression Model

To model the relative influence of various socioeconomic and demographic factors on beggars' financial outcomes, a multiple regression analysis is conducted. This analysis quantifies the relationship between a dependent variable and multiple explanatory variables. The general form of the regression model is:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots + \beta_k X_{ki} + \varepsilon_i \dots \text{(i)}$$

where Y_i represents the dependent variable (monthly income or monthly expenditure), β_0 is the intercept, $\beta_1, \beta_2, \dots, \beta_k$ are coefficients representing the effect of each explanatory variable (X_1, X_2, \dots, X_k), and ε_i is the error term. (Gujarati & Porter, 2004). For this study, the specified regression models for monthly income and expenditure are as follows

$$MI_i = \beta_0 + \beta_1(\text{Age}_i) + \beta_2(\text{Gen}_i) + \beta_3(\text{MS}_i) + \beta_4(\text{PD}_i) + \beta_5L\ 2G + \beta_6L\ BH + \beta_7L\ TP + \beta_8L\ Ab + \varepsilon_i \dots \text{(ii)}$$

$$ME_i = \beta_0 + \beta_1(MI_i) + \beta_2(\text{Age}_i) + \beta_3(\text{MS}_i) + \beta_4L\ 2G + \beta_5L\ BH + \beta_6L\ TP + \beta_7L\ Ab + \varepsilon_i \dots \text{(iii)}$$

These models are estimated using the Ordinary Least Squares (OLS) method, which minimizes the sum of squared residuals to produce the best linear unbiased estimates. The models assume linearity, independence, homoscedasticity, and normality in residuals. By using this regression analysis, the influence of various socio-demographic variables on the income-expenditure patterns of beggars is examined, and based on these findings, appropriate measures can be taken to improve their standard of living.

The begging locations are represented by a set of dummy variables such as L 2G, L BH, L TP and L Ab. Another begging location *New Market*, serves as the reference category. A full description of the variable for this study is provided in the following table:

Table 1: Variable Description

Variable	Description	Type	Measurement Unit/Coding
MI	Monthly Income	Continuous	Amount in Bangladeshi Taka (BDT)
ME	Monthly Expenditure	Continuous	Amount in Bangladeshi Taka (BDT)
Age	Age of the respondent	Continuous	Years
Gen	Gender of the respondent	Dummy Variable	1 if Male, 0 otherwise
MS	Marital Status	Dummy Variable	1 if married, 0 otherwise
PD	Physical Disability	Dummy Variable	1, if the respondent has physical disability and 0 otherwise
L 2G	Begging Location:2 No Gate	Dummy Variable	L 2G=1; if the begging location is 2 No Gate;
L BH	Begging Location: Bahaddar Hat	Dummy Variable	L BH=1; if the begging location is Bahaddar Hat;
L TP	Begging Location: Tiger Pass	Dummy Variable	L TP=1; if the begging location is Tiger Pass;
L Ab	Begging Location: Agrabad	Dummy Variable	L AB=1; if the begging location is Agrabad

Source: Author compilation

4. Discussion of Result

4.1 Socio-economic Profile

The socio-demographic profile of the street beggars in Chattogram metropolitan city is described based on age, gender, the home division of beggars, and their family members. The range of the respondents' age from 17-81 with average 54.95 years (SD=14.042). This indicate that majority of beggars in Chattogram metropolitan area belong to middle aged groups (see Table 2 for descriptive statistics). The gender-wise breakdown in Table 3 shows that males represent 68.0% of the street beggar population, while females account for 32.0%. The predominance of male beggars suggests that men may be more likely to turn to public begging as a survival strategy when economic or family structures collapse.

Table 2: Descriptive Statistics of Continuous Variables (N=460)

Variable	Min	Max	Mean (M)	SD
Age (years)	17	81	54.95	14.042
Monthly Income (BDT)	3000	12000	7226.09	1547.28
Monthly Expenditure (BDT)	2500	11500	7164.35	1497.98

Note: BDT = Bangladeshi Taka; M = Mean; SD = Standard Deviation.

Source: Author Compilation

However, the significant presence of women indicates a growing feminization of urban poverty, which needs urgent attention. In the case of the distribution of the home division in Table 3, it shows that 74.3% of the beggars in this study are from the Chattogram Division. The prevalence of begging is higher in urban areas due to urban

poverty, the hardships of slum life, and inequalities in the labor market. On the other hand, among the remaining 25.7% of beggars, 11.5% are from Barishal, 5.9% from Dhaka, and the rest 8.3%, are from Rajshahi, Khulna, Mymensingh, Sylhet, and Rangpur, all of whom are engaged in begging in Chattogram city. The reasons for their involvement in begging can be attributed to risks arising from climate change and poverty. Such beggars can be referred to as “migrant beggars.” Providing them with temporary urban housing and opportunities for decent employment in the city would enable policymakers to reduce the tendency for begging, ensure proper distribution of resources, and control poverty more effectively.

Table 3: Frequency Distribution of Socio-demographic Variables (N=460)

A. Gender

Category	Frequency	Percentage (%)
Female	147	32.0
Male	313	68.0

B. Home Division

Division	Frequency	Percentage (%)
Chattogram	342	74.3
Barishal	53	11.5
Dhaka	27	5.9
Rangpur	17	3.7
Khulna	7	1.5
Mymensingh	6	1.3
Rajshahi	4	0.9
Sylhet	4	0.9

C. Family Size

Category	Frequency	Percentage (%)
<3 members	339	73.6
3-5 members	97	21.0
>5 members	24	5.4

Source: Author Compilation

For the discussion of the family members of street beggars From Table 3, it is observed that among the 460 beggars surveyed, 339 individuals, or 73.6%, have fewer than three family members, which can be considered a small family. Conversely, only a tiny number of beggars (24 individuals) have more than five family members, which may be categorized as a large family. From this, it can be inferred that there is awareness of family planning among street beggars. The key factors that may contribute to the formation of smaller families among beggars include economic uncertainty, lack of social security, and the rising cost of living caused by economic instability.

The economic profile of street beggars includes monthly income, monthly expenditure, major spending area and savings pattern. The value of mean monthly income and expenditure are BDT 7,226.09(SD=1,547.28) as well as BDT 7,164.35(SD=1,497.98) respectively (see Table 2). The tiny difference between expenditure and income reveals the

economic weakness of beggars, which indicates low levels of financial condition. They rely on begging for survival due to limited access to formal economic opportunities. From the expenditure categories presented in Table 4, it is evident that beggars spend 47.6% of their total expenses on house rent or accommodation, while 30.2% and 20% are spent on food and healthcare services, respectively. The table also shows that street beggars allocate 2.2% of their expenses to clothing and transportation, which fall under other expenditure categories. Beggars spend a large portion of their income on house rent because of their vulnerable living conditions and their inability to find suitable accommodation at affordable rents. Similarly, the high expenditure on food and healthcare arises from food insecurity and a greater susceptibility to illness among beggars.

Table 4: Expenditure Patterns and Savings of Street Beggars (N=460)

A. Major Spending Area

Category	Frequency	Percentage (%)
House Rent	219	47.6
Food	139	30.2
Healthcare	92	20.0
Others	10	2.2

B. Savings Pattern

Category	Frequency	Percentage (%)
No Savings	387	84.1
Has Savings	73	15.9

Source: Author Compilation

In the case of savings patterns, Table 4 indicates that most of the respondents (84.1%) declared having no savings, and only 15.9% are able to save any amount of their income. This suggests an acute shortage of economic security for street beggars since their income is essentially consumed towards meeting their fundamental needs. Lack of savings suggests their long-term economic vulnerability and aligns with the aim of the study in measuring the uncertain socioeconomic situation of beggars in Chattogram City.

4.2 One Way ANOVA Result

A one-way analysis of variance (ANOVA) is conducted to determine whether significant differences existed in monthly income across different age groups of street beggars in Chattogram city. The results, presented in Table 5, indicate a statistically significant difference between groups ($F(4, 455) = 5.088, p = .001$). The significant p-value (less than .05) confirms that at least one age group's mean income differs significantly from the others.

Table 5: One-way ANOVA of Monthly Income Across Age Group

Source	Sum of Squares	df	Mean Square	F-value	Sig.
Between Groups	14.831	4	3.708	5.088	.001
Within Groups	331.541	455	.729		
Total	346.372	459			

Note: Sig.=Significance Value

Source: Author Calculation

Post-hoc tests (Tukey HSD) indicated significant differences between particular age groups, following a non-linear pattern. The results revealed that younger beggars (below 20 years) and elderly beggars (above 65 years) earned higher average incomes than those in middle-age categories, particularly the 35–49 years group, which showed the lowest mean income. This pattern implies that public sympathy and visibility may play a role in influencing income levels among different age cohorts.

4.3 Results of Multiple Regression Analysis

4.3.1 Regression Results of Monthly Income (MI)

In this study a multiple regression is performed to identify the determinants of monthly income. For this purpose, the author establishes a model based on regression analysis where monthly income is considered a dependent variable and age, gender, physical disability is considered explanatory variables. Different begging locations are also included in this regression model, making it more effective and stronger.

$$MI = 3.261 + 0.082Age - 0.180Gen + 0.015MS + 0.022PD - 0.046L\ 2G + 0.432L\ BH - 0.205L\ TP + 0.627L\ Ab \dots (iv)$$

Here, Income = Dependent variable, MS=Marital Status, PD=Physical Disability, L 2G, L BH, L TP, L Ab representing begging location 2No.Gate, Bahaddar Hat, Tiger Pass, Agrabad respectively.

Table 6: Regression coefficients of Monthly Income

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients (Beta)	t-value	Sig.
	β				
(Constant)	3.261	.236		13.810	.000
Age	.082**	.038	.105	2.166	.031
Gen	-.180	.106	-.092	-1.695	.091
PD	.022	.087	.013	.257	.797
MS	.015	.040	.019	.364	.716
L 2G	-.046	.105	-.021	-.440	.660
L BH	.432***	.130	.159	3.333	.001
L TP	-.205	.124	-.078	-1.651	.099
L Ab	.627***	.133	.223	4.731	.000

$R^2 = .103$, Adjusted $R^2 = .087$ ANOVA (F-test): $F(8, 451) = 6.469$, $p < .001$;

Note: *** $p < 0.01$, ** $p < 0.05$.

Source: Author Calculation

According to the ANOVA test ($F(8, 451) = 6.469$, $p < .001$), the model is statistically significant. Here $R^2 = .103$ indicate that approximately 10.3% of the variation of income is explained by the independent variables of regression model, while the adjusted $R^2 = .087$ accounts for the number of predictors in the model. Although the explanatory power is modest, it is considered acceptable for social research dealing with informal income sources, where unobserved heterogeneity is typically high.

The regression analysis indicates that age and location exert statistically significant influences on the income of street beggars, while gender, physical disability, and marital status do not significantly impact income levels. Age exhibits a positive and significant coefficient ($\beta = 0.082$, $p = .031 < .05$) at the 5% level of significance, suggesting that income increases with age

potentially due to older beggars having more experience, social connections, or eliciting greater public sympathy. While gender exhibits a negative coefficient ($\beta = -0.180$, $p = .091$), it lacks statistical significance, indicating that the income disparities between male and female beggars are inconclusive. Physical disability ($\beta = 0.022$, $p = .797$) and marital status ($\beta = 0.015$, $p = .716$) are not statistically significant, which indicates that physical impediment and conjugal life status do not affect beggars' monthly income.

In terms of location, the income of beggars in *Bahaddar Hat* ($\beta = .432$, $p = .001$) and *Agrabad* ($\beta = .627$, $p = .000 < .01$) is statistically significant, indicating that they earn more than beggars in the reference area (Newmarket). Since these are commercial zones with more people gathered, beggars in these locations tend to have higher earnings.

On the other hand, the coefficients for 2 No Gate ($B = -0.046$, $p = .660$) and *Tiger Pass* ($B = -0.205$, $p = .099$) are negative and not statistically significant. This indicates that beggars' income in these areas is not significantly different from those in the reference area. Overall, the regression results confirm that a beggar's begging location and age are significant determinants of their income.

4.3.2 Regression Results of Monthly Expenditure (ME)

A second multiple linear regression model is estimated to analyze the factors influencing monthly expenditure. In this regression model, monthly expenditure is considered a dependent variable, whereas age, income, marital status and begging locations are explanatory variables to show how the monthly expenditure of street beggars is regressed by explanatory variables.

$$ME = 1.145 + .056 \text{ Age} + .615 \text{ Income} - .003 \text{ MS} - .098 \text{ L 2G} + .052 \text{ L BH} + .007 \text{ L TP} + .200 \text{ L Ab} \dots (v)$$

Here, Expenditure=Dependent Variable; MS=Marital Status, Age, Income=Explanatory variable; L 2G, L BH, L TP, L Ab representing begging locations *2No.Gate*, *Bahaddar Hat*, *Tiger Pass*, *Agrabad*, respectively.

Table 7: Regression Coefficients of Monthly Expenditure

Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients (Beta)	t-value	Sig.
	β				
(Constant)	1.145	.158		7.253	.000
Monthly Income	.615***	.033	.656	18.513	.000
Age	.056**	.026	.077	2.187	.029
Marital Status	-.003	.025	-.004	-.112	.911
L 2G	-.098	.074	-.047	-1.314	.190
L BH	.052	.093	.021	.562	.574
L TP	.007	.088	.003	.080	.936
L Ab	.200**	.096	.076	2.083	.038

$R^2 = 0.490$, Adjusted $R^2 = 0.481$ ANOVA (F-test): $F(8, 450) = 54.082$, $p < 0.001$

Note: *** $p < 0.01$, ** $p < 0.05$.

Source: Author Calculation

According to the ANOVA test ($F(8, 450) = 54.082, p < .001$) the model is statistically significant. Here $R^2 = .490$ indicates that the variation of expenditure is explained by the independent variables of the regression model, accounting for approximately 49% of the variation in monthly spending ($R^2 = 0.490$). The adjusted R^2 value (0.481) shows that the model fits the data well, even after taking into account several predictors. This relatively high explanatory power, which is not common in research on the informal economy, shows how income, age, health, and spending habits are all related among beggars.

The regression analysis shows that monthly income has the biggest and most statistically significant effect on spending ($\beta = 0.615, p < .001$). If all other factors stay the same, a one-unit increase in income leads to an average 0.615-unit increase in monthly spending. Older beggars tend to spend comparatively more, which is reflected by the coefficient $\beta = 0.056, p = .029$. This higher level of expenditure can be attributed to the fact that older beggars often experience more health-related problems (requiring medical treatment) and have greater basic needs. On the other hand, marital status does not create any significant impact on expenditure. This means that whether a beggar is married or unmarried does not influence their spending.

From the perspective of location, beggars living in *Agrabad* tend to spend more than those in other areas, possibly because *Agrabad* is a commercial zone where the cost of living is relatively higher. As a result, they are required to spend more ($\beta = 0.200, p = .038$). On the other hand, places like *Bahaddar Hat*, *Tiger Pass*, and *2 No Gate* don't show any significant differences, which shows that there are clear spatial inequalities in how people spend their money across the city.

5. Conclusions and Recommendations

In this research, the socioeconomic condition of street beggars of Chattogram City has been explored, and with this, the broad aim has been accomplished of determining their demographics, social state and economic conditions as a whole. Based on primary research, and by effectively gathering information from 460 respondents, it has been observed that there is a complex scenario of deprivation, susceptibility, and survival as a consequence of begging, especially for these people in an urban setting. By calculation, it has been determined that the average age of these people is about 55, and this, as a consequence, determines that this phenomenon of begging is common for people belonging to mid-life and older generations, who have become excluded from mainstream employment opportunities and markets. Additionally, their average monthly income (BDT 7,226) and average monthly expense (BDT 7,164) have determined that these people live hand-to-mouth and that only about 84% of them have no savings, emphasizing economic instability and lack of progress and mobility through successive generations. Additionally, as most of these people belong to the region of Chattogram Division, this implies that it is urban poverty that has continued this phenomenon of street begging, and this has not been due to mass mobility of people from other locations. Statistical studies support these observations. One way ANOVA tests identify significant income disparity between age groups, and regression tests verify that age and geographic locations are more influential variables than any other determining factor of income for these beggars. Beggars of commercial areas like *Agrabad* and *Bahaddar Hat*

earn significantly more, and this has reinforced that space has a definite role in determining income-giving opportunities within this urban informal sector economy. Conversely, gender, marital status and disabled status have small effects on this sector's economy. Income has a strong effect on spending patterns (R^2 -Value=0.49), and high-paying geographic locations of these beggars have an increased spending potential on basic necessity items, such as food, shelter, and medicine, as indicated by adverse effects of ill-health on spending patterns.

There are some recommendations that have been derived from this study, such as, the government should take effective steps to involve street beggars in different types of professions like cooking, painting, self-entrepreneurship, tailoring, carpentry etc. The Ministry of Social Welfare, the Ministry of Finance and the Ministry of Youth and Sports should take the necessary action to accomplish this activity properly. Introducing a strong begging control policy is necessary for controlling the begging problem in rural and urban areas of Bangladesh, including the Chattogram metropolitan area. Effective laws should be passed by the national parliament and implemented by the government concern authority so that people are aware of the begging profession and do not try to get involved in it. A large monetary penalty and punishment option should strengthen this type of law. Finally, to reduce street begging, policies should focus on rural development, inclusive housing, subsidized food and healthcare and targeted social safety nets. Livelihood programs and financial inclusion (e.g., microfinance, savings access) can support income transition, while a regional monitoring system can guide effective welfare interventions.

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