

Social Safety Nets for Elderly Tea Garden Workers in Bangladesh

Mohammad Shahjahan

Lecturer, Institute of Social Welfare and Research,
University of Dhaka

Shahan Shahoriar Himel

Institute of Social Welfare and Research
University of Dhaka

Jubaer Ahmed Maruf

Institute of Social Welfare and Research
University of Dhaka

Mst. Sadia Islam

Institute of Social Welfare and Research
University of Dhaka

ABSTRACT

This study examines the living conditions and welfare challenges of elderly tea garden workers in Bangladesh, with a focus on the Malnichhara Tea Estate in Sylhet. Despite dedicating their lives to the tea industry, many remain excluded from state-led social protection programs. Using a qualitative case study approach, data were collected from 15 elderly workers through in-depth interviews, key informant interviews, observations, and documents review. Findings reveal that most of the workers live in persistent poverty, relying on minimal wages or small retirement rations. None had access to bank accounts, leaving them financially insecure and outside formal financial systems. Long years of strenuous labor and economic hardship have contributed to poor physical health and psychological stress. Although respected within their own community, they remain marginalized from broader society and government welfare schemes. The study highlights the need for targeted policy measures, including special allowances, healthcare support, financial inclusion, and integration into the National Social Security Strategy (NSSS).

Keywords: Elderly tea workers, poverty, social protection, Bangladesh.

BACKGROUND OF THE STUDY

Tea is one of the most important crops in Bangladesh, playing a significant role in the country's agro-based economy. It is the second largest export-oriented cash crop after jute. According to the Tea Board Bangladesh, the first tea garden was established in Chittagong (now Chattagram) by European traders in 1840, with plantations initially set up near the Chittagong club. Commercial tea cultivation began in 1857 at Malnichara Tea Estate in Sylhet, established by Lord Hardson. In 1949, British and Australian traders established the Chittagong Tea Auction, which was dominated by James Finlay and Duncan Brothers during the British regime. Following the liberation war of 1971, the tea industry in Bangladesh began to flourish.

Bangladesh contributes 3% of the world's tea production and provides employment for more than 4 million people (Manusr & Alee, 2006). Currently, Bangladesh ranks 12th in global tea production (Chen & Alice, 2020), producing 64,000 tons annually (World Atlas, 2023). There are 166 commercial tea estates covering 279,507 acres, including some of the world's largest working plantations, with Moulvibazar district hosting the largest estates (Statistical Handbook on Bangladesh Tea Industry, 2019). Approximately 85% of tea production is consumed domestically, with only a small portion exported (Industry Statistics 2013-2023). These figures underscore the critical role of tea in both the national economy and domestic consumption.

According to the UN 2021, nearly 360,000 people work in different tea gardens in Bangladesh and their families; nearly two-thirds of them are women and girls. However, the proportion of the elderly workers in the tea gardens in Bangladesh is accelerating over time which has been a matter of great concern. In general, people with the age 65 years or older are elderly people (UN & WHO). People between the ages of 65 and 74 are categorized as the youngest-old, people between the ages of 75 and 84 are middle-old and the people over the age of 85 are oldest-old (National Institute of Health- NIH). A greater number of these categories' people work in the tea gardens of Bangladesh. Generally, the elderly people are considered as one of the vulnerable groups and the elderly tea workers face many challenges due to having vulnerable health conditions during old age. As of 2022, there were over 12.3 million people aged 60 and older in Bangladesh, which is 9.28% of the total population (The Daily Star). Among this group, a number of people are included in the tea garden workers. The current situation of the elderly tea garden workers is truly deplorable since they are deprived of many opportunities they were supposed to have from the state. In Bangladesh around 14-15% of elderly people are engaged in agriculture related activities and a good portion of elderly tea garden workers is included here (Bangladesh Journal of Bioethics; 2016). To enhance the lives of the elderly tea garden workers, they should be brought under the social safety network (SSN). Social Safety Net refers to the public social service interventions that are designed for two main functions: (i) redistribution of resources to the poorest members of society and (ii) greater opportunities to reduce unforeseen risks to individuals (Besley et al., 2003). However, in present time, there are several SSN exits in Bangladesh and these include old age allowance, National Social Security Strategy (NSSS), Vulnerable Groups' Feeding. People over age 62 in case of women and 65 in case of men get the old allowance monthly as 500 BDT and at present nearly 44 lakh people are getting this aid (Finance Division, Ministry of Finance). Again, there is an allowance system for the widowed, deserted and destitute women but unfortunately there is no specific allowance system for the elderly tea workers who are one of the vulnerable groups in our country. For the further flourishing of the elderly tea garden workers, there should have been a specific category so that they could get the opportunity to lead a sound life. The monthly allowance for the elderly people is not adequate, only 44 lakh elderly people are getting the allowance benefits 500 BDT where 4 million tea workers work in the tea garden but still there is no separate allowance system for the elderly tea garden workers.

This study underscores the pressing necessity of inclusive social protection measures for elderly tea garden workers, who remain largely excluded from existing welfare provisions. It advocates for targeted interventions, including the introduction of a distinct allowance scheme, the expansion of healthcare services, improved access to financial institutions, and greater engagement from non-governmental organizations. Beyond highlighting these needs, the study positions itself as a practical framework for policymakers, local authorities, and development

actors to design and implement concrete strategies. By addressing these gaps, it aims to ensure that this marginalized group secures the care and support to which they are entitled, rather than continuing to be overlooked within the broader social welfare system. This paper tries to find out the current social safety net programmes for the elderly tea garden workers, also find out the challenges that the vulnerable group face and try to give some recommendations to mitigate the shortcomings.

RESEARCH QUESTIONS

- What are the major socio-economic conditions and challenges encountered by elderly tea garden workers in Bangladesh? And
- What forms of institutional and community-based services are available for elderly tea garden workers, and to what extent are these services effective in addressing their needs?

LITERATURE REVIEW

Hossain et al., (2019) studied the health status among the elderly ethnic tea garden workers in Bangladesh. Their study was conducted by interviewing a total of 229 elderly workers from different tea gardens. The study found more than 90% of elderly had suffered from multi-morbidity. Female and unemployed elderly were at more risk. Additionally, illiterates were also at risk for multi-morbidity. In their study elderly who rated himself unhealthy was 1.75 times more at risk compared to healthy elderly. On the contrary, the ethnic elderly were at more risk of suffering from multi-morbidity. Actually, this study explored the health status of the ethnic elderly tea garden workers in Bangladesh.

Rahman et al., (2021) investigated the health and wellbeing of indigenous older adults living in the tea gardens of Bangladesh and found the indigenous tea garden workers as one of the country's most deprived communities. The study explored the health status and quality of life along with their determinants among indigenous older people in Bangladesh. The research was carried out in Sylhet division of Bangladesh which involved a cross-sectional survey among 400 indigenous older adults from 8 tea gardens. The study found that the majority (79.5%) had chronic diseases, with visual difficulty being predominant (74%) among the conditions. Almost all (94%) of the respondents faced respite while receiving treatment and poverty was the elementary cause of those respites. Indigenous older men are most vulnerable due to having adverse health conditions and poverty. The study found that there is a huge gap in the health services and social supports available to them.

Ahmed et al. (2014) explored social safety net programmes as a means to alleviate poverty in Bangladesh. Social safety net programmes (SSNPs) are a set of public measures taken by the government to protect the vulnerable groups from diverse types of economic and social barriers. The study emphasised the SSPNs' significance in protecting the poor households from poverty and vulnerability.

The study by Majumder and Roy (2011) examined the severe exploitation and challenging socio-economic conditions of tea plantation workers in Bangladesh. Key issues include extremely low wages (often below the poverty line), poor and unhygienic living conditions with inadequate housing and facilities, significant health problems due to hazardous work and

malnutrition, and rampant discrimination based on ethnicity and gender. These workers, primarily from marginalized migrant and tribal communities, are socially excluded and deprived of basic rights, despite their critical contribution to the tea industry. The research aims to expose these pressing issues and recommend improvements to their welfare.

From the reviewed literature, it is evident that while significant research has been conducted on tea garden workers but limited attention has been paid to the elderly tea garden workers in Bangladesh. This gap highlights the need for a focused investigation for the elderly tea garden workers. Therefore, this study aims to address this gap by examining the living conditions, health status, and support mechanisms of elderly tea garden workers in Bangladesh, thereby informing policies for their welfare and social protection.

METHODOLOGY

Research Design

This study employs a qualitative multiple case study approach to explore the experiences and perceptions of tea garden workers regarding social safety net programmes in the Malnichhara Tea Estate, Sylhet. The case study method is particularly suitable for gaining an in-depth understanding of complex social phenomena within their real-life context (Yin, 2018). By focusing on 15 individual tea workers as separate cases, this research seeks to uncover nuanced insights into the accessibility, effectiveness, and limitations of social protection schemes available to marginalized tea estate workers.

Study Area



Figure 1: Location of Malnichhara Tea Estate

The research is conducted in the Malnichhara Tea Estate, situated in Sylhet, Bangladesh. Established in 1854, Malnichhara is the oldest tea garden in the subcontinent and remains one of the most prominent estates in the region. The area has a distinct socio-economic structure, with tea workers often experiencing marginalization, poor working conditions, and limited access to state-sponsored welfare services.

Respondents Inclusion Criteria

This study uses purposive sampling to select 15 tea garden workers who have direct or indirect experience with social safety net programmes. Participants are chosen based on the following criteria:

1. Current or former employment in the Malnichhara Tea Estate
2. Awareness or experience of any government or NGO-led social safety net programme (e.g., 3. Vulnerable Group Development (VGD), Old Age Allowance, Food for Work)
3. Willingness to participate in the research

Efforts were made to ensure diversity in terms of gender, age, marital status, and years of service. Additionally, 3 key informants — a garden manager, a local social welfare officer, and a union leader — were interviewed to provide contextual and policy-level insights.

Data Collection Methods

Data were collected using the following qualitative methods:

- a) In-Depth Semi-Structured Interviews: Each of the 15 participants was interviewed using a flexible, semi-structured interview guide. Open-ended questions were designed to allow participants to express their lived experiences, perceptions of support services, and challenges they face in accessing social benefits.
- b) Key Informant Interviews (KIIs): To gain a broader understanding of the operational and policy-level challenges, three KIIs were conducted with individuals involved in managing or implementing social safety net schemes in the tea garden area.
- c) Participant Observation: The researcher spent time within the tea estate to observe the living and working conditions of participants, their interactions with local authorities, and the overall socio-cultural environment.
- d) Document Review: Secondary data, including relevant government policy documents, NGO reports, tea garden administrative records, and previous research studies, were reviewed to triangulate and contextualize the primary data.

Data Analysis

The data were analysed using Thematic Analysis. The steps included:

1. Transcribing interviews and translating where necessary
2. Reading and re-reading transcripts to gain familiarity
3. Generating initial codes manually
4. Grouping codes into potential themes
5. Reviewing and refining themes
6. Interpreting the themes in relation to the research questions and broader literature

Manual coding was conducted, and excerpts from interviews were used to support thematic findings, ensuring voices of participants were directly represented.

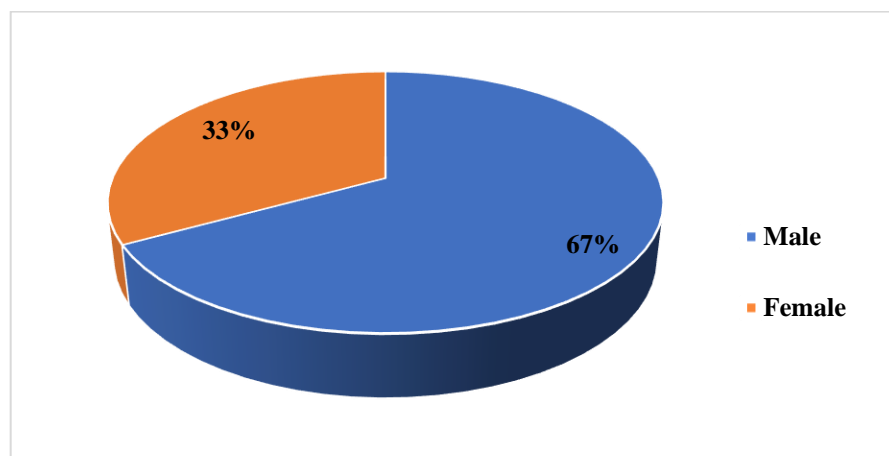
Ethical Considerations

This study followed all necessary ethical guidelines. Informed consent was obtained verbally and/or in writing from all participants. Participants were assured of confidentiality and anonymity, and pseudonyms were used in the final report. Participants were also informed of their right to withdraw from the study at any stage without any consequence.

FINDINGS**Socio-demographic Conditions of Elderly Tea Workers****Table 1: Demographics profile of respondents**

Age	Respondents	Percentage	Marital Status	Respondents	Percentage
55-64	8	53.33	Single	0	0
65-74	6	40	Married	14	93.33
75+	1	6.67	Widow	1	6.67
Total	15	100	Total	15	100
Education			Religion		
Respondents		Percentage	Respondents		Percentage
No Schooling	11	73.33	Hindu	15	100
Primary	1	6.67	others	0	0
Only Signature	3	20	Total	15	100
Total	15	100			

The demographic profile includes age, marital status, education, and religion, providing an overview of the basic characteristics of the respondents as presented in Table 1. The largest portion is in the age bracket of 55-64 years, which is 53.33 percent. The second largest cohort is of age group 65-74 years, that contain 40 percent. About 6.67 percent is in the age bracket of over 75 years. Almost 14 respondents are married that cover 93.33 percent and rest 6.67 percent are widow. The respondents were not generally literate. The majority of them never attended to school (73.33%). A small portion (6.67%) did the opportunity to complete their primary education. Only 20 percent respondents can signature although they did not any formal education. All the respondents were Hindu which covers 100 percent of the total respondents and it highlights that most of the elderly tea garden workers are Hindu, perhaps Hindu religious people are mostly working in the tea garden.

**Fig 2: Gender issues**

The graph shows that 67 percent of the total respondents are male and 33 percent women which indicate that the majority of the elderly tea garden workers are male.

Economic Condition:

The financial well-being of elderly tea garden workers in Bangladesh remains highly fragile and often goes unnoticed in public discourse. Many of these individuals continue to rely on a daily

wage of just 170 BDT, an amount far too low to meet even the most fundamental demand. This long-standing economic hardship has kept them trapped in poverty, leaving little room for improvement or financial independence. One retired tea worker, shared his personal experience, "Because of money problems, I couldn't send any of my three children to school. To make ends meet, many of us now sell tea inside the garden on our own."

Although some companies have provided housing, most of these homes are poorly built and in disrepair, making them unsuitable for regular living. Life after retirement becomes even more difficult, as former workers receive only a small weekly ration—250 BDT and 2.5 kilograms of rice—which is barely enough to get by. Families whose children still work in the gardens manage slightly better due to combined incomes, but that's not the case for everyone. To cope with rising expenses, many elderly workers raise livestock like goats and cows to earn extra income. Still, it's deeply concerning that none of the 15 workers interviewed had a bank account. Without access to banking or financial services, they are unable to save money, apply for loans, or benefit from government support—leaving them even more vulnerable and excluded from progress.

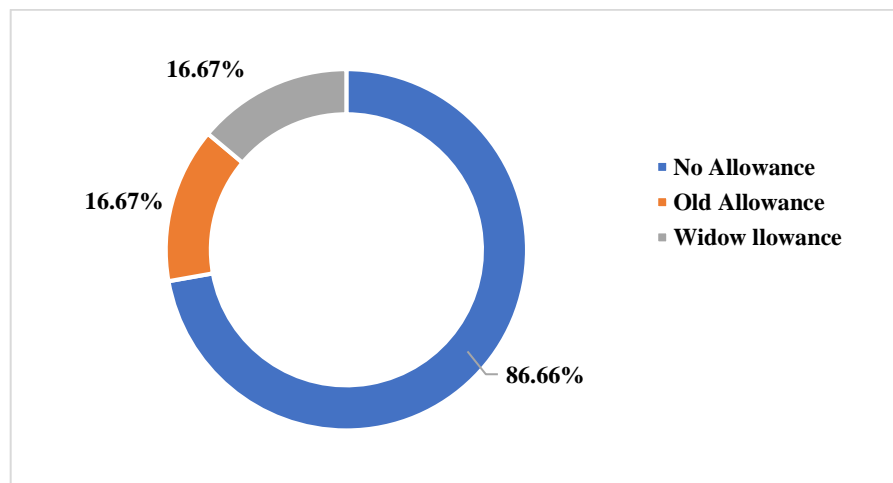


Fig 3: Getting Allowance

Figure 2 express the respondent's number who are under the service of allowance. The majority of the portion (86.66%) are deprived from allowance. About 16.67 percent and 16.67 percent are getting the old allowance and widow allowance respectively.

Physical and Mental Health Status of Elderly Tea Workers:

Interviews with elderly tea garden workers indicate that prolonged engagement in physically demanding tasks may have contributed to sustaining comparatively good health in old age. Among the fifteen respondents, only two reported experiencing serious health problems, while the remaining thirteen stated they had not faced any major illnesses. The majority of participants also noted that they were still capable of completing full eight-hour workdays, provided the activities did not require excessive physical exertion.

One respondent (X) expressed *great satisfaction with his physical health, noting that he had not needed to visit a doctor for any illness in the past four years.*

Another respondent (Y) mentioned that, *“while he has no physical health concerns, he constantly lives under mental stress due to ongoing financial difficulties and a sense of uncertainty about the future.”*

Despite their physical endurance, the psychological toll of economic hardship remains a significant issue. Several workers acknowledged experiencing ongoing stress and anxiety, primarily caused by financial instability affecting their families. Field observations further highlighted that alcohol consumption is common among the workers. For many, drinking has become a routine aspect of daily life and is widely accepted within the community, rather than being viewed as problematic behaviour.

Social Condition of Elderly Tea Workers:

Tea plantation workers generally reside within the estates where they are employed. In the case of Malnichora Tea Estate, the workers live inside the estate itself and have developed a unique social and cultural structure. They usually remain separate from nearby communities and rarely take part in their social or cultural events. Within this close-knit society, elderly members are held in high esteem. They play a crucial role in overseeing and guiding community activities, including organizing events and resolving disputes.

Respondent X mentioned that, *“Elders are consulted on all important social matters—from marriage arrangements to community functions—and their opinions carry significant weight.”*

No major decision is made without their consent, highlighting the deep respect and authority they hold in the tea worker community.

Services for Elderly Tea Workers

Tea State Service:

Tea garden workers benefit from a range of essential services, among which free healthcare stands out as a major support system. Whether it involves basic treatment or more complex medical procedures at reputable hospitals, the tea garden management assumes full financial responsibility for the workers' medical needs.

According to a respondent referred to as X, *“Any illness that arises while on duty is promptly addressed by the authorities, who ensure the necessary medical intervention is provided”*.

In a separate account, a key informant identified as Y(KII) explained that, *“Alongside their regular wages, workers receive lifelong healthcare support from the management. Additionally, a primary school has been established to facilitate the early education of their children. To support the families further, each child under the age of 12 is given a weekly ration of 1.5 kilograms of flour. For those who have retired, the support continues through weekly distributions of 250 taka and 2.5 kilograms of rice, reinforcing the long-term commitment to worker welfare.”* Tea state has a medical centre with 5 staffs.

NGO Services:

There is no specific NGO that consistently works with tea garden workers. However, some NGOs do provide seasonal assistance, such as distributing winter clothing during the colder months and offering aid during times of natural disasters. Additionally, microfinance organizations like BRAC, ASA, and a few others offer small loans to tea workers.

A respondent identified as X mentioned, *"In the past, some NGOs used to come and offer support, but in recent times, no NGOs have been active in our area, and we no longer receive any assistance from them."*

Challenges in Getting Services

Tea garden workers generally receive their wages and rations on time. According to a Key Informant Interview (KII) participant identified as X, *"Medical expenses are typically reimbursed within a week"*. However, a worker named Y shared a different experience, *"Stating that there are often delays in receiving medical reimbursements, which can lead to various difficulties"*.

Furthermore, a respondent named Z mentioned that, *"Even though he retired two years ago, he has yet to receive his pension and continues to face significant challenges as a result."*

Economic Challenges:

The narratives of the respondents reveal the persistent economic hardship faced by elderly tea garden workers.

Respondent X reflected, *"Throughout my life, I have only suffered due to a lack of money. I was never able to do anything according to my wishes or preferences. I couldn't fulfill any of my children's desires either."* Such testimonies highlight not only the struggle to meet daily needs but also the loss of personal autonomy and dignity over the course of a lifetime.

Similarly, respondent Y noted, *"I have never been able to live a life of comfort."*

The severity of this insecurity is further evident in the fact that none of the 15 respondents reported having a bank account. Financial exclusion is a critical barrier that limits access to credit, savings, and formal support systems.

Respondent Z's experience further illustrates this intergenerational dimension: *"Due to financial hardship, my elder daughter had to give up her studies and take a job as a tea worker in the plantation"*

Critically, these accounts point to more than individual hardship; they reflect systemic neglect of a community that has long sustained one of Bangladesh's major export industries. Despite their contribution, elderly tea workers remain marginalized from social protection schemes and economic reforms.

Health Challenges:

Older tea plantation workers frequently face challenges in coping with the physically strenuous nature of their responsibilities, which become increasingly difficult with age. Tasks such as standing for long hours to pluck tea leaves often lead to physical discomfort, and many elderly workers are unable to manage the heavy labor required within the factory setting. In numerous cases, engaging in such physically demanding work has led to sudden health complications.

According to a Key Informant Interview (KII) participant, referred to as X, *"Elderly workers are typically not assigned intensive tasks. Instead, they are generally given lighter duties to accommodate their physical limitations."*

Adding to the risks, another respondent, Y, pointed out that *“Tea leaf collection in the gardens poses several dangers, including the threat of snake bites.*

Additionally, prolonged exposure to harsh sunlight, along with the strain of carrying baskets filled with tea leaves on their heads, often results in headaches and increases the likelihood of heat-related illnesses such as heatstroke. The respondent also noted that continuous financial struggles contribute significantly to psychological stress among older workers. This persistent mental strain, combined with physical exhaustion, may elevate their risk of suffering from brain strokes.”

DISCUSSION

This study highlights the intersecting vulnerabilities of elderly tea garden workers in Bangladesh, shaped by economic hardship, health deterioration, and social exclusion. Despite their lifelong contributions to the tea industry, they remain entrapped in cycles of poverty. Daily earnings of about 170 BDT are inadequate for subsistence, and retired workers receive only minimal rations and allowances, leaving them exposed to chronic food insecurity. These findings corroborate earlier studies (Majumder & Roy, 2011) that documented exploitative labor relations and substandard living conditions in tea estates. The absence of pensions and financial services further deepens their marginalization, excluding them from savings opportunities, credit facilities, and government transfer schemes.

Health vulnerabilities are equally pressing. Consistent with Hossain et al. (2019) and Rahman et al. (2021), elderly workers commonly reported visual impairments, chronic musculoskeletal pain, and illnesses caused by prolonged exposure to harsh working conditions. While many display physical resilience acquired through lifelong labor, this is offset by psychological burdens such as stress, anxiety, and substance dependence, underscoring the inseparability of physical and mental health in contexts of economic precarity.

Socially, the spatial segregation of tea garden settlements perpetuates exclusion from mainstream society. Although elderly individuals are respected within their own communities, this local authority does not translate into broader recognition or access to rights. Sporadic NGO interventions and fragmented estate-based welfare remain inadequate to address structural vulnerabilities.

These findings expose critical gaps in Bangladesh’s social protection architecture. Existing safety net programs—such as old-age and widow allowances—do not extend targeted support to elderly tea workers, despite the equity and inclusivity principles articulated in the National Social Security Strategy (NSSS). Furthermore, current benefits (500 BDT/month) are insufficient to ensure a dignified life. Without policy reform, elderly tea workers will continue to represent one of the most marginalized groups in the country. Addressing this requires targeted inclusion in social safety nets, expanded healthcare access, and policies that promote financial integration and long-term security.

RECOMMENDATIONS AND CONCLUSION

The findings of this study indicate that elderly tea garden workers in Bangladesh persistently endure poverty and social isolation, even after devoting their entire working lives to the nation’s tea sector. Their earnings remain insufficient to meet even their most basic needs, and

formal support following retirement is virtually absent. The lack of access to financial services further exacerbates their vulnerability. As they age, these workers confront increasing health issues—both physical and mental—that make daily life even more challenging. While they are held in high regard within their own communities, this respect seldom extends to broader society or to government systems that should safeguard their wellbeing.

Furthermore, the study highlights significant deficiencies in Bangladesh's social protection system. Current programs, such as old-age and widow allowances, reach only a small fraction of elderly tea workers, and when accessible, the support provided is inadequate to effect meaningful change. Crucially, there remains no dedicated initiative tailored to the unique needs of this population, despite their extensive service. This oversight represents a substantial policy shortcoming. Without prompt reforms that acknowledge and address their specific hardships, elderly tea workers are likely to remain marginalized, denied the dignity, security, and care they rightfully deserve in their later years.

The findings of this study highlight an urgent need for targeted measures to improve the lives of elderly tea garden workers. A dedicated allowance scheme should be introduced to honor their decades of service to the tea industry. The current old-age allowance of 500 BDT is far too low to meet even basic needs, and it should be raised to at least 1,500–2,000 BDT per month to provide a level of support that reflects real living costs. In addition, workers who have spent most of their lives in the gardens deserve access to pension benefits that would ensure financial security after retirement, rather than leaving them dependent on meager daily wages in old age.

Healthcare is another area that requires serious attention. Estates must be equipped with doctors, nurses, medicines, and essential medical supplies so that workers and retirees are not left without treatment. Mobile health clinics dedicated to retired workers could further reduce barriers to care. At the same time, elderly tea workers should not remain excluded from the formal financial system. Access to savings schemes, small loans, and micro-insurance would help them face emergencies with greater confidence and live with more security.

Civil society also has an important role to play. NGOs working in tea estates can expand their support through healthcare services, small-scale income opportunities, and awareness programs that directly improve the quality of life of older workers. Finally, the rights and needs of elderly tea workers should be formally recognized in the National Social Security Strategy (NSSS). Trade unions and local authorities must also step up, taking stronger responsibility for ensuring accountability and advocating for the welfare of this long-neglected group.

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