

THE STATE OF LIVELIHOOD

**Livelihood Status of Hardcore Poor in Hard to Reach
Areas in Bangladesh**

*Quarterly Report based on Monthly Livelihood Survey
(April – June 2012)*



উন্নয়ন অন্বেষণ
Unnayan Onneshan
The Innovators

centre for research and action on development

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Livelihood Status of Hardcore Poor in Hard to Reach Areas in Bangladesh
Quarterly Report based on Monthly Livelihood Survey (April-June, 2012)

Author

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ACKNOWLEDGEMENT

This quarterly report provides an assessment of livelihood of the poor living in hard to reach areas in Bangladesh, based upon regular monthly survey. The data are collected from three villages of the three districts, namely Gaibandha, Sirajgonj and Shariatpur. The report acknowledges, with gratitude, of efforts provided in collecting data, by the staff of Gana Unnayan Kendra (GUK) in Gaibandha, Gana Kalyan Shangstha (GKS) in Sirajgonj and Shariatpur Development Society (SDS) in Shariatpur. This report is an output of Social Policy unit of Unnayan Onneshan.

I cordially thank A.Z.M. Saleh for his constant support and guidance to carry out this research work. The report is written in an established structure which was pre-designed by Polin Kumar Saha. This report has immensely benefited from the comments of K.M. Mustafizur Rahman and Jayanta Kumar Basak. Special thanks to A. Z. M. Saleh and Shahid Adnan for their kind support in editing and publishing the report. The entire research is conducted under the guidance of Rashed Al Mahmud Titumir.



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EXECUTIVE SUMMARY

The present quarterly report for the period of April-June, 2012 reveals the state of livelihood of the hardcore poor in the hard to reach areas in some selected sample districts of northern, central and southern region of Bangladesh. The survey is an attempt to compile the collected information of the monthly survey conducted in specified rural Bangladesh, designated as *Chars* in three districts of Gaibandha, Sirajgonj and Shariatpur.

The sample size of this monthly survey is 510 households, living under the orthodox World Bank poverty line (income less than USD 1.25 a day). The survey collates information, amongst others, on five fundamental rights of human being (e.g. food, cloths, housing, education and health). Despite certain shortcomings of such measures, for keeping conformity and compatibility, the indicators for the survey have also been developed in line with the indicators used in the Household Income and Expenditure Survey (HIES 2010 and 2005), conducted by the Bangladesh Bureau of Statistics (BBS). In addition, the significant findings of the existing survey have been compared with the previous quarters and the national data (HIES).

The relevant findings are as follows:

Income and Poverty: In comparison with the national statistics, on average, the current poverty rates (60.75 and 28.36 percent for upper and lower poverty respectively) in the surveyed areas are little higher than those of national rural average (35.2 and 21.1 percent for upper and lower poverty respectively). From 1st quarter, 2011 (April-June, 2011) to 2nd quarter, 2012 (April-June, 2012) it has been found that percentage of people who belong to lower poverty line has reduced (60.89, 53.33, 47, 35.9 and 28.36 respectively for 1st, 2nd, 3rd quarter in 2011 and 1st and 2nd quarter in 2012). Although fluctuations have been found in the percentage of people who belong to upper poverty line (82.67, 79.55, 82.89, 73.61 and 60.75 respectively for 1st, 2nd, 3rd quarter in 2011 and 1st and 2nd quarter in 2012), this percentage has reduced from 1st quarter, 2011 to 2nd quarter, 2012. It has been observed that income poverty rate of the respondents has been decreased in the current study compared to the previous quarters. The increased level of income is the reason behind this, primarily due to sell their harvested crops and other supporting income generated activities. Investment in small scale business is another supportive mechanism to increase the gross income level in the surveyed areas.

Based upon the poverty line (suggested by World Bank), the current Survey finds that near about three of every ten people (28.36 percent) in the surveyed areas are still living under the extreme poverty line as their average income is less than BDT 2000 per person per month. The survey reveals that about 60.75 percent people are living below the upper poverty line as their income level fall in between BDT 2000 and BDT 3000 per person per month.

Food Intake and Poverty: It is also found that the average calorie intake in the surveyed areas is 2333.17 kcal that is higher than that of the previous quarters (2137 kcal, 2074.67 kcal, 2161.74 kcal and 2112.33 kcal respectively (for 1st, 2nd and 3rd quarter in 2011 and 1st quarter in 2012). The average calorie intake was found as the lowest in the second quarter of 2011 as at that time most of the

agricultural fields remain empty and the highest in the third quarter of 2011 as that is the time for winter vegetables which enrich the food basket of the respondents.

In terms of calorie intake poverty measurement, all respondents have been categorized as higher than absolute poverty (2122 kcal) in the current calorie intake scenarios. On the other hand, the national average calorie intake for the poor is 2084.64 kcal (HIES 2010), current finding is higher than national average calorie intake. The survey also observes that most of the respondents are unconsciousness about taking balanced diet, which is primarily responsible for the food poverty rather than the capability of their taking high calorie contained food in the current picture. It has been found that the calorie intake of the respondents is relatively higher in the current quarter, which might because of harvesting period of seasonal rice and the interventions of some organisations into local knowledge regarding high calorie related food intake. The respondents have also been complemented by their own production of food from their homestead gardens.

Expenditure Situation: The survey considers six expenditure components, namely food, clothing, education, health, housing, and miscellaneous expenditure. The survey finds that the average food expenditure (30.13 percent of total income) of all respondents is lower than the national average (58.74 percent), primarily because of their subsistence emanation of homestead gardening and harvesting of seasonal rice. The percentage of expenditure for food of current quarter (30.13 percent of total income) is little higher than that of the previous quarter (28.34 percent of the total income) because of the rising price of food.

The average expenditure is 7.09, 3.67, 3.90 and 1.71 percent for clothing, education, health and housing respectively, where the expenditure in the last quarter was 9.68, 3.03, 3.46 percent and 1.39 percent for clothing, education, health and housing respectively. The survey reveals that the miscellaneous expenditure (transportation, recreation and buying some household products like gold, television, furniture, radio, mobile etc.) of the respondents is almost negligible that is only 0.38 percent of the total income in the fourth quarter (0.60 percent in last quarter), compared to the national average of 12.61 percent.

Cloth expenditure was the highest in the second quarter, 2011 (10.2 percent of the total income) because of the religious festival, Eid-ul-azha. Educational expenditure was the highest in the first quarter, 2011 (6.16 percent of the total income) because at the starting of the year new admission to the school requires new books, pens, uniforms for the students etc. As the first quarter, 2011 and the current quarter contains the same months of two years, it supposed that the percentage of expenditure would be the same. However, in the current quarter, educational expenditure was only 3.67 percent of the total income (half of first quarter, 2011). The reason behind this is the increasing cost for food the respondents have to adjust their income for food instead of education for their children. No significant changes are there in health, housing and miscellaneous expenditure in this year. SME investment was the highest in the first quarter (15.84 percent of total income). The comparable lower SME investment is noticeable; the reason behind this is the increasing cost of living for inflation. So, the respondents have to adjust their income with other basic needs expenditure instead of SME investment.

In the surveyed areas, it is also found that on average, all the respondents spend one-third of their income only for food. The survey also identifies that a huge portion of the respondents has not

spent money for basic services. It is relevant that 28.36 percent of the surveyed population is living in extreme poor condition and they have no capabilities of spending money in those activities.

Gender: The current survey also considers the female participation in some activities e.g. education, family decision-making process and initiatives for birth control methods. However, female participation in education is not found satisfactory at all in the survey areas, where only 28.67 percent female have access to formal education followed by 27.11, 25.78, 28.11 and 32.22 percent for (1st, 2nd and 3rd quarter in 2011 and 1st quarter in 2012). Most of the girls drop out from school before having any degree. In addition, female are suffering more from illness than their male counterparts. In the decision-making and birth control process of the families, the percentage of female contribution is 15.88 and 84.96 percent respectively, where 27.67 and 80.44 percent was in the last quarter in that order.

SUMMARY OF FINDINGS

Indicators	Indicators	Findings
Income	<ul style="list-style-type: none"> # Percentage of the respondents in different profession # Percentage of respondents in different level of income # Per capita Income # Per capita Expenditure # Percentage of investment of household's income in different sectors 	<p>Less than one third of the respondents' income was found at around USD 1. However, per capita expenditure has not found higher than per capita income in this quarter. On average the level of income of the respondents is rising gradually through the quarters.</p>
Food	<ul style="list-style-type: none"> # Intake of different food items in gm per capita per day # Per capita calorie intake # Percentage of food expenditure of total income # Percentage of the respondents in different level of expenditure on food items 	<p>In compared to national rural average (2084.64 kcal) (HIES 2010) for non-poor all respondents are found above food poverty line. The average food expenditure against income (30.13 percent of total monthly income) is found lower than the national rural average (58.74 percent) in accordance with HIES 2010.</p>
Cloth	<ul style="list-style-type: none"> # Percentage of cloth expenditure of total income # Percentage of the respondents in different level of expenditure on cloths 	<p>Although the average cloth expenditure against income (7.09 percent of monthly total income) is found higher than the national average (5.12 percent), but a large portion of the respondents did not spend money for buying cloths.</p>
Education	<ul style="list-style-type: none"> # Percentage of the households in access with education # Percentage of educational expenditure of total income # Percentage of the respondents in different level of expenditure on education related activities # Percentage of the rate of dropout # Percentage of households involved in capacity building training 	<p>The education related average expenditure is lower (3.67 percent of monthly total income) in comparison to HIES 2010 (4.18 percent). Moreover, a large portion of the respondents are found unable to spend money for education. The dropout rate in primary school is low, but the percentage of higher education is also low.</p>
Health	<ul style="list-style-type: none"> # Percentage of the respondent sickness with segregating gender and also child # Percentage of the health expenditure of the total income # Percentage of the respondents in different level of expenditure on treatment 	<p>The rate of child sickness (6.67 percent) is found very high among the marginalised people. The average medical expenditure (3.90 percent of monthly total income) against income is found lower than the national average (4.05 percent), and a large portion of the respondents identified who are unable to spend money for their medical services.</p>

Housing	<p># Percentage of housing (renting, repairing, buying or construction) expenditure of total income</p> <p># Percentage of the respondents in different level of expenditure on housing related activities</p>	<p>The average housing expenditure against income is found very lower (only 1.71 percent of monthly total income) than national average as stated in HIES 2010 (7.27 percent), and a large portion of the respondents is found without spending money for their housing related activities.</p>
Household Other Products	<p># Percentage household (any type of household products like kitchen materials, gold, TV, etc) expenditure of total income</p> <p># Percentage of the respondents in different level of expenditure on household items</p>	<p>In the survey area the households are found spending very little or no money for other household products (only 0.38 percent of monthly total income) whereas the national rural average is 12.61 percent of the monthly income.</p>
Gender	<p># Percentage of female respondents in access with education</p> <p># Percentage of female respondents in achieving higher education 'SSC or above'</p> <p># Percentage of female respondents in taking decision own</p> <p># Percentage of female respondents in taking birth control methods</p>	<p>Female education enrolment is not satisfactory in the survey areas (28.67 percent in the current quarter). Due to overwhelming illiteracy and economically vulnerable situation their participation in decision making (only 15.88 percent in the current quarter) is also below the national average.</p>

I. INTRODUCTION

The state of livelihood mainly expresses the condition of living which has been explained in this survey on some certain households in Bangladesh. To express the living condition, monthly survey is a useful measurement considering several monetary and non-monetized human well-being indicators. The monthly survey is an attempt to collate information through this quarterly report, amongst others, on five fundamental rights of human being (e.g. food, cloths, housing, education and health).

The survey mainly targeted the extreme poor people of geographically vulnerable areas of Northern, Southern and Central Bangladesh, more specifically, the people living in hard to reach areas like *chars*. Historically, the regions are being inundated every year and periodic flooding influences the local ecosystems. Despite sufferings of the people, flood makes the agricultural land fertile through siltation and thereby, shapes the life and economy of the areas. In addition, other environmental factors such as riverbank erosion, drought in the dry season, salinity intrusion as a result of backwater effect, dwindling ground water level have been contributing to augment the vulnerability of the regions. These have been further complicated by the property rights instability associated with continuous erosion and accretion of land by the riverine systems and consequential conflicts over ownership, capture and tenure management between the powerful and the poor.

The monthly survey has a sample size of 510 households, conducted in the three districts of Gaibandha, Sirajgonj and Shariatpur.

1.1 Objective and Rationale of the Survey

The report is not an attempt to define ‘livelihood’, rather has tried to understand the periodic average changes in living standard of the poor living in the hard to reach areas. As a part of longitudinal survey, the current report explores the trend on status of livelihood on a quarterly basis, based upon the data collected from the monthly survey. The report, thus, intends to provide an indication of the periodic changes in the living condition of the poor in the hard to reach areas in Bangladesh through monthly monitoring of predefined set of livelihood indicators. The periodic changes observed in their livelihood also allows to make a comparison with the national benchmarks, contained in national statistics such as Household Income and Expenditure Survey or with the defined levels related to poverty. In addition, the livelihood status in the current quarter is also compared to the previous quarters (‘April-June’; ‘July-September’; ‘October-December’, 2011 and January-March, 2012) to observe the continuous assessment of livelihood. The availability of regular quarterly data on the changes of the lives and livelihood of the poor serves usefully in exploring continuous changes and dynamics of their lives in absence of national data collected in such intervals as HIES are conducted with the intervals of four to five years.

1.2 Sample Selection

A total sample of 510 households; 110 households from Gaibandha district, 250 households from Sirajgonj district and 150 households from Shariatpur district has been selected to monitor the state of livelihood by using a pre-designed questionnaire. The households have been selected using stratified sampling technique considering their position in compatible with the orthodox poverty line (World Bank poverty line criteria of daily income is less than USD 1.25) to maintain comparability with the national statistics. Total sample of each area is equally divided in two categories; controlled group and uncontrolled group. Households which are benefited by several monetary and non-

monetary supports from RESOLVE (Regenerative Agriculture and Sustainable Livelihood for Vulnerable Ecosystems) programme are referred as controlled group and Households which are not benefited by RESOLVE (Regenerative Agriculture and Sustainable Livelihood for Vulnerable Ecosystems) programme are referred as uncontrolled group. Comparison between controlled and uncontrolled group has also been showed in this quarterly report.

1.3 Comparability with Conventional Mechanisms

Despite the shortcomings of the conventional mechanisms, particularly, in relations to measurement of poverty and livelihood, the survey collects and reports data for making comparison with the findings of HIES 2005, HIES 2010 and the previous quarterly report. Accordingly, the collected data has been analyzed using cost of basic needs (CBN) method, articulated by World Bank, which is commonly used by the national statistical agency, the Bangladesh Bureau of Statistics (BBS). The CBN method captures cost of a basic food basket where minimum nutritional requirement estimated as 2122 kcal per person per day, and the level is defined as poverty line. Considering BBS categories, the survey has categorized the poor into three groups based on their nutritional intake such as *Absolute Poor* (≤ 2122 kcal), *Hardcore Poor* (≤ 1805 kcal) and *Ultra Poor* (≤ 1600 kcal). The survey further measures the poverty level of the samples based on daily income proposed by World Bank, where they set daily income of USD 1.25 as poverty line. Using income method, the survey has categorized the poverty into upper poverty (USD 1.25 per person per day) and lower poverty (USD 1 per person per day).

1.4 Limitations

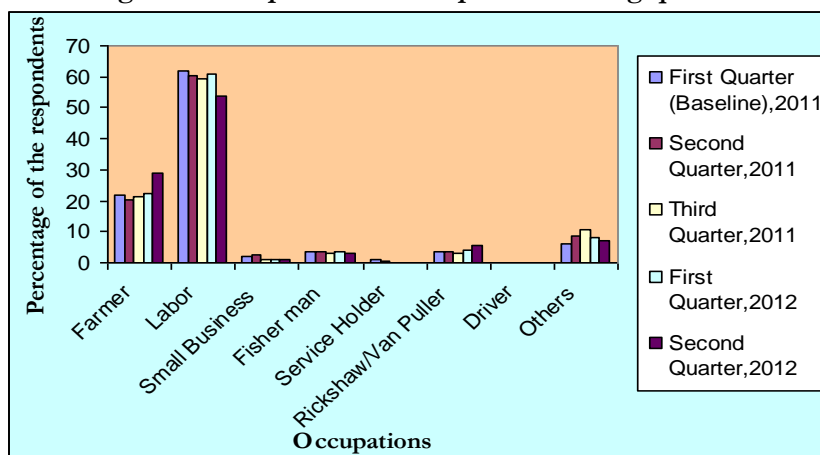
It has been already stated that the survey focuses about the current livelihood status of the marginalized people in three areas and a generalised case of national comparison of the rural areas of Bangladesh is not advisable. The current findings are indicative to changes observed in the lives and livelihood of the poor in vulnerable areas.

2. HOUSEHOLDS INCOME

2.1 Sources of Income

From the survey, it is found that, most of the respondents are wage labourers and the second largest portion of the respondents is engaged in subsistence farming. These are mainly two occupations of the people of the surveyed areas. Beside this, some of the respondents are fishermen, rickshaw/van puller while some are engaged in small business. Very few percentages of the respondents are service holder and driver. In this study mason, carpenter etc. are included in the other category.

Figure 1: Comparison of occupations among quarters



No significant changes are there in the percentage of population by different sources of income between the present quarter (April-June, 2012) and the previous four quarters (April-June; July-September; October-December, 2011 and January-March, 2012). On average, in the current quarter most of the respondents (53.92 percent) are found as wage labourers and the second largest portion (28.68 percent) is engaged in subsistence farming as peasants (Figure - 1). In the same order, 61 percent and 22.22 percent have been followed in the last quarter, where 61.78 and 21.89 percent were in the first quarter, 2011. The survey observes that all the wage labourers are involved in agriculture in land owned by others or in leased land due to having non-availability of off-farm activities in their localities. Even, these major two occupations have been distinguished as separate sources of income, but the survey reveals that the most marginalised people (wage labourers and farmers are more than 80 percent in conjugation) in the survey areas are dependent on agriculture as their main source of income.

Table 1: Month- wise Variations of Occupations between Controlled and Uncontrolled Group

Longitudinal Observations	April		May		June	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
Farmer	29.87	24.67	31.07	23.1	33.6	29.77
Labour	54.03	58.53	52.3	58.1	46.03	54.5
Small Business	0.53	1.87	1.2	1.87	1.07	0.8
Fisher man	5.17	1.33	5.17	1.33	4.9	1.33
Service Holder	0	0	0	0	0	0
Rickshaw/Van Puller	3.2	7.87	3.47	9.87	2.93	6.4
Driver	0	0	0	0	0	0
Others	7.2	5.73	6.8	5.73	11.33	6.87

In contrast to present data with the previous quarter (January- March), the average percentage of farmer has increased in this current quarter (28.68 percent) (Figure-1) as well as the average percentage of labour has reduced (61 percent and 53.92 percent respectively for previous and current quarter). In contrast to this fact, no significant changes are there in the occupation through these four quarters but a little increasing trend in off-farm activities has been found; such as rickshaw/van puller (3.78 percent was in the first quarter, 2011 and 5.62 percent is in the current quarter); others off-farm activities mason, carpenter etc. is also increasing (5.89 was in the first quarter, 2011 and 7.28 is in this quarter). The reason behind this is that although population is increasing but the scarcity of agricultural land exists. So, people are seeking for other substitute occupations.

During the month-wise gross evaluations, it has been found that in controlled group near about one third of the respondents' main occupation is farming and this percentage has increased through the months (29.87, 31.07 and 33.6 percent respectively for the month of April, May and June) (Table-1). In addition, near about half of the respondents (54.03, 52.3 and 46.03 percent respectively for the month of April, May and June) (Table-1) are wage labourers. In contrast, the percentage of labour is slightly higher in the uncontrolled group than in that of the controlled group and the percentage of farmer is higher in the controlled group than that of the uncontrolled group (Table-1). The percentage of fisherman is higher in the controlled group than that of the uncontrolled group (Table-1). On the other hand, the percentage of rickshaw/van puller is higher in the uncontrolled group than that of the controlled group (Table-1). In this quarter, none of the respondents are found as service holder or driver.

Table 2: Location- wise Variations of Occupations between Controlled and Uncontrolled Group

longitudinal Observations	Gaibandha		Sirajgonj		Shariatpur	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
Farmer	33.2	17.07	5.33	21.6	56	38.87
Labor	50.53	54.53	72.53	59.47	29.3	57.13
Small Business	0.67	2.93	2.13	1.6	0	0
Fisher man	0	0	0.53	0	14.7	4
Service Holder	0	0	0	0	0	0
Rickshaw/Van Puller	7.73	18.53	1.87	5.6	0	0
Driver	0	0	0	0	0	0
Others	7.73	6.93	17.6	11.4	0	0

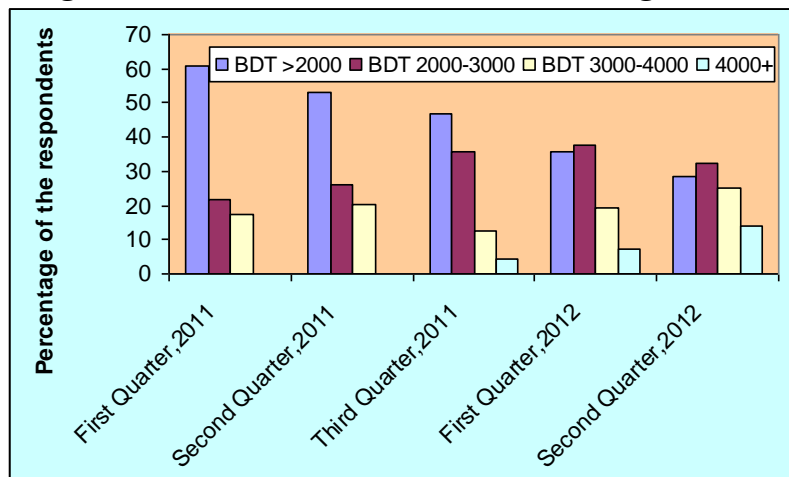
In case of location-wise observations, the survey finds that the percentage of farmer is the highest in Shariatpur both in controlled and uncontrolled group (56 percent and 38.87 percent respectively).

Since a relative lack of off-farm income generated activities is there in Sirajgonj, the percentage of the farm labourers is higher compared to other areas both in controlled and uncontrolled group (72.53 percent and 59.47 percent respectively). The occupations in Sirajgonj are observed mostly in a scattered way following the highest percentages as wage labourer. In Shariatpur, variation in occupation is lower than other areas; the respondents are farmer, wage labourer or fisherman. The relevant data of these locations are depicted here (Table 2).

2.2 Level of Income

A significant change has been found in the level of income of the respondents through the quarters. In the first quarter (April-June, 2011), 60.89 percent of the respondents' incomes were less than BDT 2000, which means that most of the people in the survey areas had their income below USD 1 per person per day (income poverty line suggested by World Bank). However, by gradual reduction in this quarter, it has become only 28.36 percent in this quarter. In addition, in the first quarter, 21.78 percent of the respondents' incomes were found between BDT 2000-3000, which means that their income were below USD 1.25 per person per day (below income poverty line). With the gradual increase in the previous quarter (January-March, 2012) it was 37.72 percent but in the current quarter, this percentage has reduced at 32.39 percent. In the first quarter, none of the incomes of the respondents were above BDT 4000 but in this quarter, on average, 14.19 percent respondents have found with their income above BDT 4000 followed by 7.28 percent in the previous quarter (January-March, 2012). The relevant picture is shown here regarding this (Figure 3).

Figure 2: Observation of Income Level among Quarters



In the current quarter, the highest percentage (32.39 percent) of the income of the respondents in the surveyed areas is between BDT 2000-3000 what is 5.33 percent lower than the previous quarter (January-March, 2012) but 10.61 percent higher than the base quarter (April-June, 2011). However, 28.36 percent of the income of the respondents is less than BDT 2000 in the current quarter followed by 7.53 percent and 32.53 percent lower than that of previous quarter and the base quarter. 25.07 percent of the respondents have the income level between BDT 3000-4000 which is higher than that both previous quarter (19.17 percent) and the base quarter (17.33 percent).

It has been observed that, on average, the level of income of the respondents is rising. The reason behind this is the rising production of agriculture. On the other hand, increase in the involvement of

the respondents in other off-farm economic activities by reducing disguised unemployment in agriculture is responsible as well for the increase in income level. Different off-farm activities and business investments have been found as supportive mechanism to increase the gross income level in the surveyed areas.

Table 3: Month wise Income Distribution between Controlled and Uncontrolled Group

Income Range (BDT)	April		May		June	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
BDT >2000	22.37	38.4	25.87	44.5	18.03	20.97
BDT 2000-3000	40.57	33.07	33.47	18.03	25.8	43.4
BDT 3000-4000	22.2	20.53	27.33	27.73	33.77	18.83
4000+	14.87	8	13.33	9.73	22.4	16.8

From the monthly observation, it has been found that, the percentage of the respondents with the level of income BDT >2000 was lower in the controlled group than that of the uncontrolled group (Table 3). In contrast, the percentage of the respondents with the level of income of BDT 2000-3000 in the controlled group was higher than that of the uncontrolled group in April and May but lower in June (Table 3). The reason behind this is that in June, the level of income of the respondents in controlled group has increased and most of their level of income was BDT 3000-4000. In the current quarter (in these three months), the respondents with the level of income BDT 4000+ in controlled group was higher than that of the uncontrolled group (Table 3). The relevant data of these months are depicted here (Table 3). So, it has been found that the level of income of the controlled group is higher than that of uncontrolled group as well as increasing because of some external monetary and non-monetary supports.

Table 4: Location-wise Income Distribution between Controlled and Uncontrolled Group

Income Range (BDT)	Gaibandha		Sirajgonj		Shariatpur	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
>2000	18.8	22.13	22.13	18.4	25.33	63.33
2000-3000	40	41.2	20.27	17.07	39.57	36.23
3000-4000	34.27	33.07	29.6	33.6	19.43	0.43
4000+	6.93	3.6	28	30.93	15.67	0

In case of specific regional income status, percentage of the respondents with income level BDT >2000 is the highest in Shariatpur in both controlled and uncontrolled group (Table 4). In Gaibandha, the percentage of the respondents with income level BDT 3000-4000 and BDT 4000+ is higher in the controlled group than that of uncontrolled group (Table 4). The highest income level (above BDT 4000) is the highest in Sirajgonj both in controlled and uncontrolled group. Over all, it has been found that no significant difference is there in the level of income between controlled and

uncontrolled group in all regions. The respondents are improving their level of income by the diversification of their source of income. According to the observation, the percentage of respondents of the least income level is reducing in all regions. This change can be attributed either to the seasonal crop selling or their awareness to the small business investments or both.

3. BASIC NEEDS CONSUMPTION

3.1 Expenditure Situation

The current survey also considers six components of expenditure required for subsistence living based on the Household Income and Expenditure Survey (HIES). It has been observed in the current survey that the total expenditure for the poor is largely influenced by three categories of expenditure mainly, e.g. food, cloth and SME investment.

Table 5: Month wise expenditure between controlled and uncontrolled group

Sectors of Expenditure	April		May		June	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
Food	30.03	33.66	26.50	33.42	26.17	30.99
Cloth	4.25	16.78	4.86	4.77	5.42	6.43
Education	5.24	2.56	5.6	2.61	3.72	2.31
Health	4	3.48	3.75	4.12	4.54	3.52
Housing	2.17	2.96	2.18	1.48	0.57	0.88
Miscellaneous	0.21	0.42	0.17	0.28	0.79	0.4
Investment in business	5.85	1.6	5.81	1.79	8.58	3.54

The overall expenditure in the survey areas has not fluctuated significantly over the months both in controlled and uncontrolled group (Table 5). It has also found that food expenditure has reduced through the months. However, the reason behind lower expenditure on food in the surveyed areas is that most of the respondents are getting food from their own homestead gardening and livestock farming. The trend of total expenditure of the respondents over the three months in this current quarter both in controlled and uncontrolled group is shown here (Table 5).

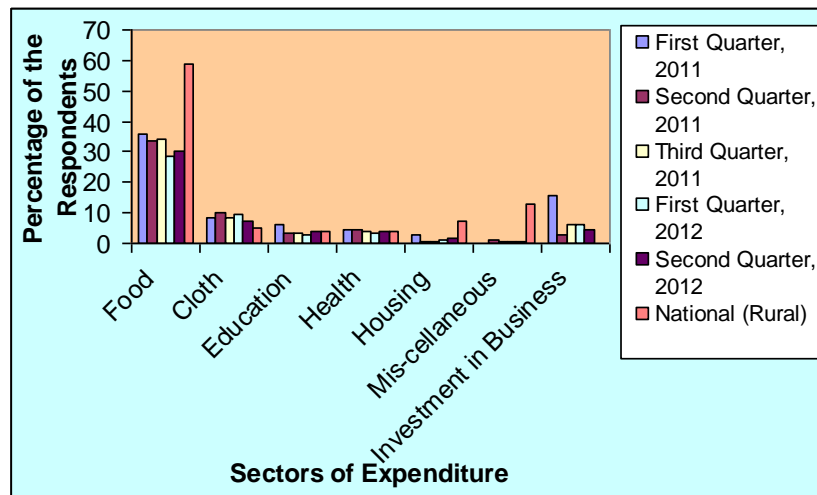
Table 6: Location-wise expenditure between Controlled and Uncontrolled group

Sectors of Expenditure	Gaibandha		Sirajgonj		Shariatpur	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
Food	21.24	20.79	17.06	20.09	44.39	57.18
Cloth	4.87	3.51	6.17	7.14	3.5	17.33
Education	7.38	3.36	2.81	2.46	4.36	1.65
Health	1.37	1.08	4.37	1.92	6.56	8.11
Housing	2.84	3.83	2.08	1.49	0	0
Miscellaneous	0.56	0.32	0.61	0.78	0	0
Investment in business	3.45	1.89	11.26	5.05	5.53	0

In Gaibandha, no significant difference is there in the expenditure between controlled and uncontrolled group. Only educational expenditure is much higher in the controlled group (7.38 percent) than uncontrolled group (3.36 percent). All sectors of expenditure rather than housing expenditure are higher in the controlled group than the uncontrolled one (Table 6). In Sirajgonj,

food expenditure is lower in controlled group (17.06 percent) than that of uncontrolled group (20.09 percent). In addition, health and SME investment is much higher in the controlled group (4.37 percent and 11.26 percent respectively) than that of uncontrolled group (1.92 percent and 5.05 percent respectively). In Shariatpur, food expenditure is lower in controlled group (44.39 percent) than uncontrolled group (57.18 percent). Cloth expenditure is much higher in uncontrolled group (17.33 percent) than that of controlled group (3.5 percent). In Shariatpur, no spending is there in housing and miscellaneous expenditure. In uncontrolled group, none of the respondents has invested in business in the current quarter.

Figure 3: Comparison of expenditure among quarters and national value



Although it has been observed in the current survey that the total expenditure for the poor is largely influenced by three categories of expenditure mainly, e.g. food, cloth and SME investment whereas other sectors of expenditure can not be ignored. The respondents spend a specific amount of their income for education, health and housing but the miscellaneous expenditure is very negligible compared to other expenditures. The relevant findings in the six areas of consumption are as follows in details:

3.1.1 Food Expenditure

During the period of April to June, one-third of the respondents have spent less than BDT 500 for food consumption, which illustrates their incapability in arranging food twice a day. In that case, 36 percent of the respondents spent less than BDT 500 in the last quarter. In the both quarters, the maximum food expenditure is found around BDT 1500 against the average total food expenditure in the rural areas at the national level of BDT 3023 per month. The poverty prone surveyed areas as well as the production of food in their own homestead garden by the respondents might be the reason behind it. In the first quarter, 2011 average expenditure for food was 35.75 percent which has reduced at 30.13 percent in the current quarter whereas national finding is 58.74 percent (HIES 2010).

3.1.2 Clothing Expenditure

The average expenditure on cloth in the surveyed areas is 7.09 percent of the total income of the respondents (9.68 percent and 8.32 percent respectively in the last quarter and first quarter, 2011) that is 5.12 percent at the national level (HIES 2010). The survey also reveals that near about two-

third of households did not spend money for buying cloths during April to May. Maximum expenditure for cloth in these three regions is approximately BDT 600 and only 15.56 percent of the respondents spend this amount.

3.1.3 Educational Expenditure

The average expenditure on education is found 3.67 percent in the survey areas whereas 3.03 and 6.16 percent were in the last quarter and in the first quarter, 2011 respectively. Moreover, it is found that the average household expenditure on education at national level is BDT 568 in rural areas (HIES, 2010). However, the survey shows that 2.33 percent households only in Gaibandha has spent BDT 600 and households in Sirajgonj and Shariatpur spend less than BDT 600. Majority of the respondents (two-third of the households) did not spend money on education in the current quarter. The significance of this finding is that they have little access to education. Moreover, only 0.22 percent of the respondents in the survey area have been involved in non-formal education like capacity building training by NGOs whereas the value was satisfactory in the first quarter, 2011 (30 percent). The low interventions by some NGOs in those training programs have been observed in this period because of decreasing the capacity building training to the respondents.

3.1.4 Health Expenditure

Average expenditure on health (3.90 percent) in the surveyed areas is lower than that of the national rural average that is 4.71 percent. This expenditure of the respondents has increased slightly from the last quarter (3.46 percent). Low expenditure for treatment does not mean that they are not getting ill rather the respondents are adjusting their income for other basic needs either. The survey also finds that on average, near about 65 percent respondents did not spend single amount for the healthcare during the period.

3.1.5 Housing Expenditure

The average expenditure on housing is only 1.71 percent in the surveyed areas in this quarter which is 5.56 percent lower than that of the national rural level. This expenditure is 0.32 percent higher than the previous quarter and 1.36 percent lower than the base quarter. The survey observes that no destructive natural disaster is there in this period which might be the cause of lower expenditure in housing purposes during April to May. The survey identifies that 97 percent (91.67 percent in the last quarter) of the households did not spend money for any types of housing related activities during this quarter. For occurring no natural disaster, no damages are there to spend for housing in Shariatpur in this current quarter.

3.1.6 Miscellaneous Expenditure

The miscellaneous expenditure considers transportation, recreation and buying miscellaneous products like gold, television, furniture, radio, mobile etc. The survey observes that all of the people (0.38 percent expenditure only) in the survey area have no ability to spend money for these purposes whereas the national average of expenditure for miscellaneous activities is 12.61 percent (HIES, 2010). Almost the same picture is found in the previous quarter (0.60 percent). In the current quarter, the miscellaneous expenditure has been found in Sirajgonj and Gaibandha (respectively 0.70 percent and 0.44 percent) and no expenditure in Shariatpur is found.

Another major sector of expenditure is investment in business. In the current quarter, SME investment is 4.53 percent (whereas 6 percent was in the last quarter) which is lower compared to the base quarter (15.84 percent), since most of the investors are turned out to regenerative investor

and profit holder in their business over the months. The survey also observes that some respondents have been grouped (20 people in each group, designated as *Samity*) to associate themselves in different organisation, facilitated by NGOs for carrying out activities such as deposit of money, loan services, etc.

Key Findings

- Like all other quarters, Majority of the respondents (53.92 percent) in the surveyed areas are found as wage labourers in the current quarter ;
- The average expenditure on food (30.13 percent of total income) in the three regions is higher than that of the last quarter (28.34 percent) but lower than the first quarter, 2011 (35.75 percent) ;
- Most of the respondents (approximately two-thirds of the respondents) could not spend money on cloths, education, treatment, housing or miscellaneous purpose respectively. Expenditure on food, education, health, housing and miscellaneous were found (7.09 percent except cloth) lower than the national level because of remoteness and distance;
- SME investment is found in the current survey (4.53 percent), and it is lower than the base quarter (15.84 percent) due to the regenerative investment and profit in business of the respondents.

3.2 Policy Relevance

The survey illustrates that most of the respondents in the survey areas are investing a part of their income in crops, vegetable, fisheries and other income generating activities with better feedback in their investment over the months and their level of income is rising. This tendency implies that the *char* dwellers are now able to fulfill their daily demands with existing income. Even though most of the respondents are living below the poverty line, they collect additional money from micro credit provided by different organizations or from neighbours as debt.

4. CONSUMPTION OF FOOD

Rice and vegetable constitutes the main food-course for the poor people in *char* areas. The consumption pattern of other essential food items like pulse, fish, meat, milk, edible oil, fruits are very low in all the surveyed areas. The survey has grouped different food items into four classes like carbohydrates, protein, fat and vitamins. The intake of food items has been measured in gram and calorie per person per day (Figure 4 and Figure 5).

Figure 4: Month and location-wise food consumption scenarios between Controlled and Uncontrolled group

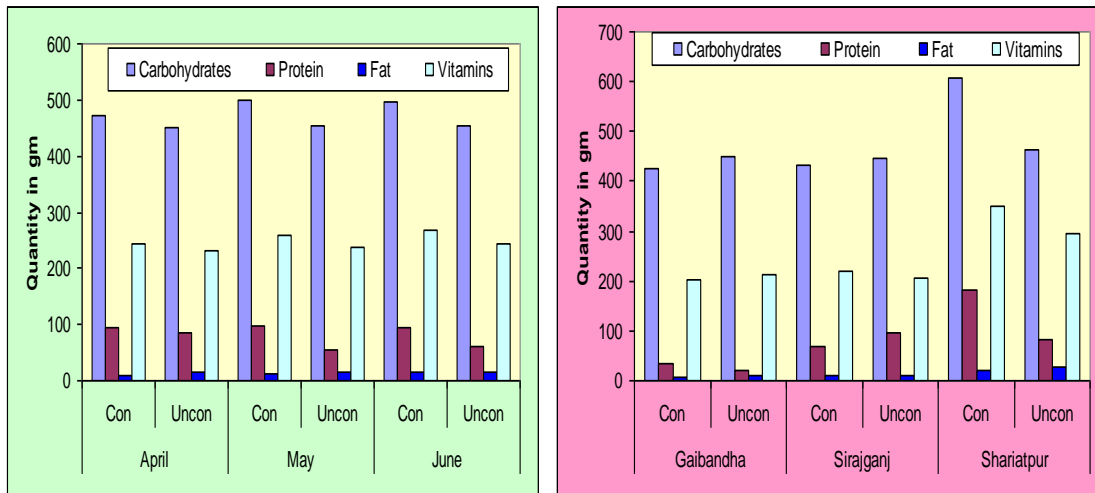
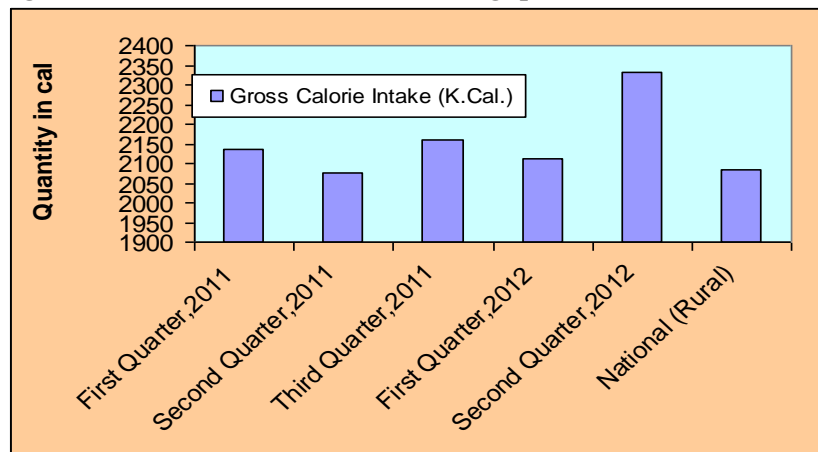


Figure 5: Calorie intake scenarios among quarters and national value



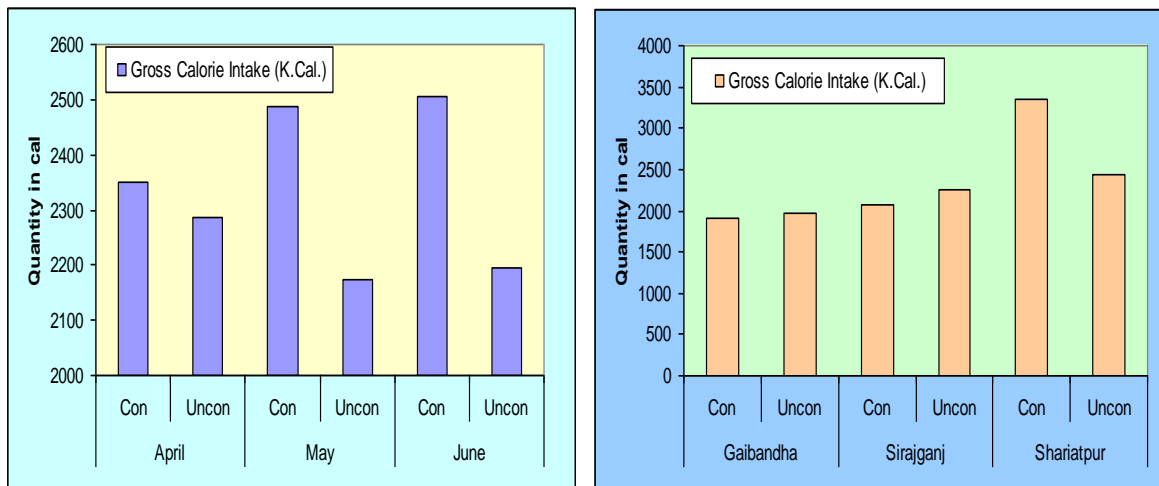
In case of monthly observations, the survey has found that in every month consumption of carbohydrates is higher in the controlled group (470.67 gm, 499.33 gm and 496.67 gm respectively for April, May and June) than that of the uncontrolled group (452 gm, 452.33 gm and 453 gm respectively for April, May and June) (Figure 4). In addition, in every month consumption of protein and vitamins has also been found higher in the controlled group than that of the uncontrolled group (Figure 4). On the other hand, in April and May consumption of fat has been found lower in the controlled group (10.33 gm and 11.33 gm respectively for April and May) than that of uncontrolled group (15 gm and 15.67 gm respectively for April and May) but the same is found in June (16 gm) (Figure 4). No significant change has been found in food consumption in these three months because of the unchanged food habit of the respondents.

In case of location, the survey observes that in Gaibandha and Sirajgonj consumption of carbohydrates is lower in controlled group (426.33 gm and 431.33 gm respectively for Gaibandha

and Sirajgonj) than that of uncontrolled group (449.33 gm and 446 gm respectively for Gaibandha and Sirajgonj). In contrast, in Shariatpur, consumption of carbohydrates is much higher in the controlled group (609 gm) than that of the uncontrolled group (462 gm). Like consumption of carbohydrates, protein, fat and vitamins consumption have been found higher in the controlled group of Shariatpur than controlled group of Gaibandha and Sirajgonj (Figure 4). In all locations, it has been found that the respondents from both controlled and uncontrolled group consume higher carbohydrates and vitamins as their main food items are rice and vegetables.

In case of comparison among the quarters, the gross calorie intake of the current quarter (2333.17 kcal) has been found the highest compared to previous all quarters (2137 kcal, 2074.67 kcal, 2161.74, 2112.33 kcal respectively for 1st, 2nd and 3rd quarter in 2011 and 1st quarter in 2012) as well as higher than the national statistics (2084.67 kcal) per person per day. The survey observes that most of the respondents are unconsciousness about taking balanced diet, which is primarily responsible to the lower calorie intake in their food selection rather than the capability of their taking high calorie contained food in the current picture. However, in the current quarter, the calorie intake is becoming high due to the growth of seasonal rice and vegetables from the homestead gardening.

Figure 6: Month and location wise calorie intake scenarios between Controlled and Uncontrolled group



In case of monthly observation, it has been found that the entire three months gross calorie intake (kcal) of controlled group was higher than that of the uncontrolled group (Figure 6). In June, gross calorie intake (kcal) of controlled group was the highest (2505.33 kcal). In addition, in case of location-wise observations, the respondents in Shariatpur (3351 kcal and 2442 kcal respectively for controlled and uncontrolled group) are identified to get relatively high calorie compared to other areas and the national level poverty line (2122 kcal). Respondents in Shariatpur assert that they are more resilient with growing food in the vulnerable situation compared to the other surveyed areas.

4.1 Comparison with National Statistics

According to the HIES, ≤ 2122 kcal, ≤ 1805 kcal and ≤ 1600 kcal per capita per day are considered as absolute, hardcore and ultra poverty respectively. During April to June, it is estimated that average per capita calorie intake per day per person in the surveyed areas is 2333.17 kcal, which is near about the national food poverty line of 2122 kcal and higher than the other national findings

for poor (2084.64 kcal) as well as slightly lower than non-poor (2344.60 kcal) and higher than the previous quarter (2112.33 kcal) (Table 3).

Table 7: Food intake status in survey areas (month- wise on average of Controlled and Uncontrolled group)

Months	Carbohydrates (Rice and other Cereal) in gm		Protein (Pulse, Fish, Meat, Eggs and Milk) in gm		Fat (Edible Oil)		Vitamins (Fruits and Vegetables).		Calorie Intake (K. Cal Per capita per day)			
	Current Survey	National Rural	Current Survey	National Rural	Current Survey	National Rural	Current Survey	National Rural	Current Survey	Average	National (poor)	National (non-poor)
January	461.34	426.55	89.84	62.66	12.67	14.20	238.5	241.39	2318.67	2333.17	2084.64	2344.6
February	475.83		76.34		13.5		249.5		2330.17			
March	474.84		76.84		16		256		2350.67			

Notes: National data are adopted from HIES 2010

Key Findings

- The average per capita calorie intake per day per person in the surveyed areas is 2333.17 kcal, which is higher than the national food poverty line (2122 kcal.) and also higher than the national average of poor (2084.64 kcal);
- This calorie intake is the highest of all previous quarters;
- Respondents at *Char* areas are found as the most vulnerable as their other counterparts in terms of calorie intake that has been categorized as absolute poverty (approx.).

4.2 Policy Relevance

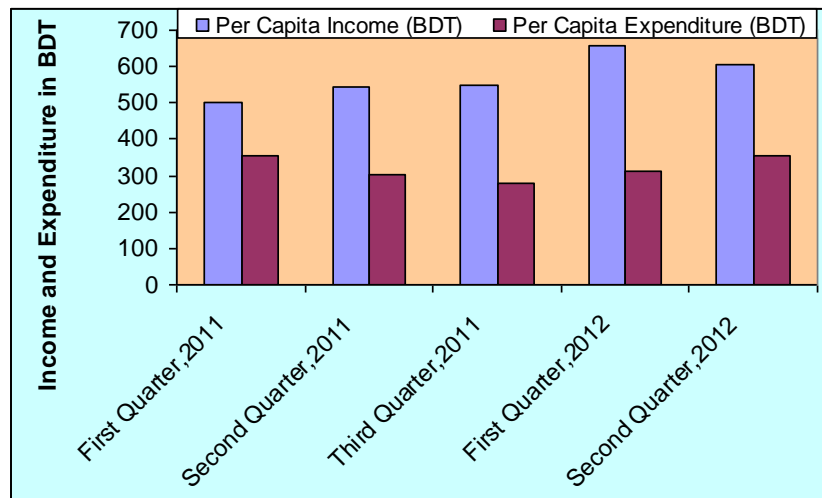
The lower calorie intake affects mainly the other basic services such as education and health infrastructure. Incentives to agriculture in the *char* areas may affect indirectly on good clothing, housing and many other household activities (e.g. buying products, celebrating different festivals etc). This challenge is associated with accessing in the remote services. The food inflation has impacted them, either requiring them to excessive exploitation of labour or reduction in consumption due to lack of public food distribution system.

5. SITUATION ON POVERTY

5.1 Income Poverty

The survey observes the per capita income and expenditure of the respondents. In this survey, it is found that the income of the respondents has increased slightly in terms of expenditure (Figure 7). Per capita income is the highest in the first quarter, 2012 that is BDT 658.07 followed by BDT 550.39, BDT 544.4 and BDT 503.1 respectively for 3rd, 2nd and 1st quarter in 2011. Per capita income has reduced slightly in the current quarter at BDT 607.60. No significant changes are there in terms of expenditure that is BDT 352.74 in the current quarter followed by BDT 312.33 in the previous quarter and BDT 353.65 in the first quarter. The respondents use their extra incomes for regenerative investments. It is also observed that people at *char* areas have to rely on credit and other facilities provided by the organisations to meet their basic necessities. Income and expenditure scenarios among the quarters are shown here (Figure 7)

Figure 7: Income and expenditure scenarios among quarters

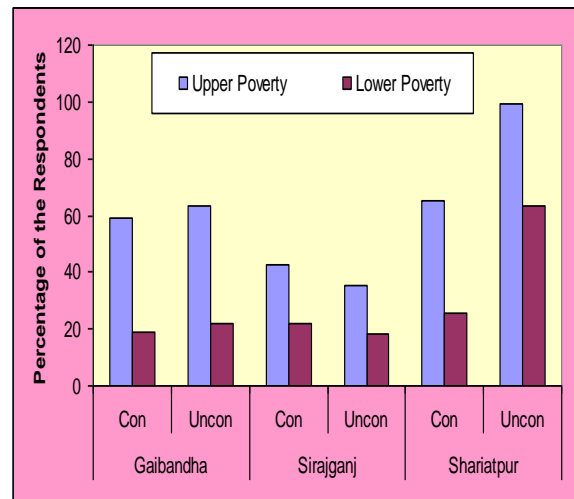
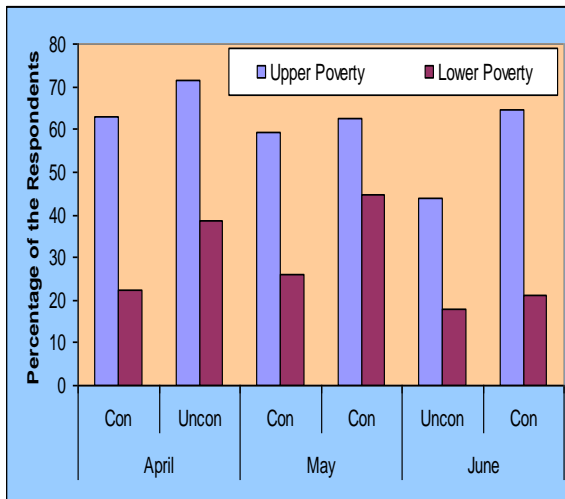
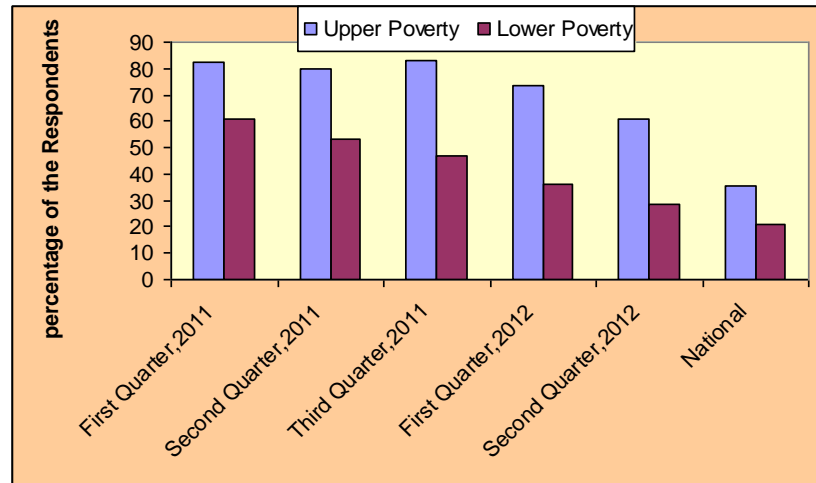


On the basis of income situation suggested by World Bank, the survey reveals that the respondent whose income is USD 1.25 per person per day belongs to the upper poverty and the respondent whose income is USD 1 per person per day belongs to the lower poverty. The survey reveals that the percentage of the respondents belong to the lower poverty is gradually reducing (60.89, 53.33, 47, 35.9 and 28.36 percent respectively for 1st, 2nd and 3rd quarter in 2011 and 1st and 2nd quarter in 2012) (Figure 8). The reason behind this is that along with the increasing level of income of the respondents, the level of poverty is reducing. The survey also reveals that the percentage of the respondents belong to the upper poverty has reduced in the current quarter (60.75 percent) from first quarter, 2011 (82.67 percent). This means that the percentage of hardcore poor is decreasing. The reason behind this is the respondents are becoming more conscious and they want to improve their standard of living. So, the respondents are trying to save a small portion of their income as community basis (by making community saving fund like “Samity”) to use this saving for regenerative business investment. Quarter-wise, location-wise and month-wise comparison of the percentage of the respondents living below the poverty line is shown here (Figure 8).

In case of monthly observations, the survey finds that the percentage of the lower poverty rate is found lower in the controlled group than that of the uncontrolled group in the entire three months (Figure 8). In addition, the survey also finds that the percentage of the upper poverty rate is found lower in the controlled group than that of the uncontrolled group in the whole three months (Figure 8). As controlled group is getting different monetary and non-monetary supports from RESOLVE programme, the level of their poverty is gradually reducing.

In location-wise observations, the survey identifies that the highest percentage of both lower and upper poverty rate is found in Shariatpur (25.33 percent and 63.33 percent lower poverty respectively for the controlled and uncontrolled group ; 64.9 percent and 99.56 percent upper poverty respectively for the controlled and uncontrolled group) compared to other locations (Figure 8). The survey found that Sirajgonj is the least poverty prone area followed by Shariatpur and Gaibandha in the current quarter. Either less climate vulnerability or collection of the seasonal rice or both might be the possible reason regarding this.

Figure 8: Percentage of population living below the poverty line



The survey also illustrates the actual gap of poverty rate of *char* areas (hard to reach) and common rural areas in Bangladesh (Figure 8). From this survey, it is found that on average, the percentage of both upper and lower poverty rate is higher than that of the national findings.

Table 8: Poverty level (based on BDT per capita per month)

Poverty Line, suggested by World Bank (Percentage of poverty)	Percentage of Poverty in Rural (HIES 2005)	Percentage of Poverty in Rural (HIES 2010)	Percentage of Poverty in Rural Areas (Current survey)			
			April	May	June	Average
Percentage of Upper Poverty	43.8	35.2	67.21	60.94	54.1	60.75
Percentage of Lower poverty	28.6	21.1	30.39	35.19	19.5	28.36

5.2 Food Poverty (Direct Calorie Intake)

According to HIES, in terms of food, the person who takes less than 2084.64 kcal per day is referred as poor and who takes more than or equal to 2344.6 kcal per day is referred as non-poor. In

the current survey, the poverty level has also been measured by calorie intake per person per day. The respondents at the surveyed areas were in the upper food poverty line (average calorie intake was 2137 kcal per person per day) in comparison with the national boundary of food poverty (2084.64 kcal per person per day) during April-June (first quarter, 2011). In comparison with the current value, the respondents are found on the upper level of food poverty line (2333.17 kcal per person per day) in the current quarter. So, according to the present survey, average people in hard to reach areas are not poor in terms of calorie intake. According to the location wise comparison, calorie intake is high than that of the national boundary of food poverty in Sirajgonj (2165.84 kcal per person per day) and Shariatpur (2896.5 kcal per person per day) and in Gaibandha (1937.17 kcal per person per day) calorie intake is lower than the national boundary. That's why, overall situation is not satisfactory.

Key Findings

- 28.36 percent of the respondents are living under the lower poverty line with income level less than BDT 2000;
- 60.75 percent of the respondents in the *char* areas are living in upper poverty line in terms of their income level between BDT 2000-3000;
- Considering the food poverty line, three locations on average, is in upper poverty line than that of the national boundary but separately, the respondents in Gaibandha are in vulnerable position.

5.3 Policy Relevance

The high incidence of lower poverty indicates structural bottleneckness faced by the inhabitants, coupled with shocks, emanating from disasters and climate-change induced vulnerabilities. This warrants a different public provisioning of public goods besides addressing structural causes and climate-induced vulnerabilities.

6. DESEGREGATED GENDER SITUATION

In the issue of gender, the survey mainly focuses on four major aspects. These are as follows:

- Percentage of female respondents in access with education,
- Percentage of female respondents in achieving higher education 'SSC or above',
- Percentage of female respondents in taking their own decision,
- Percentage of female respondents in taking birth control method.

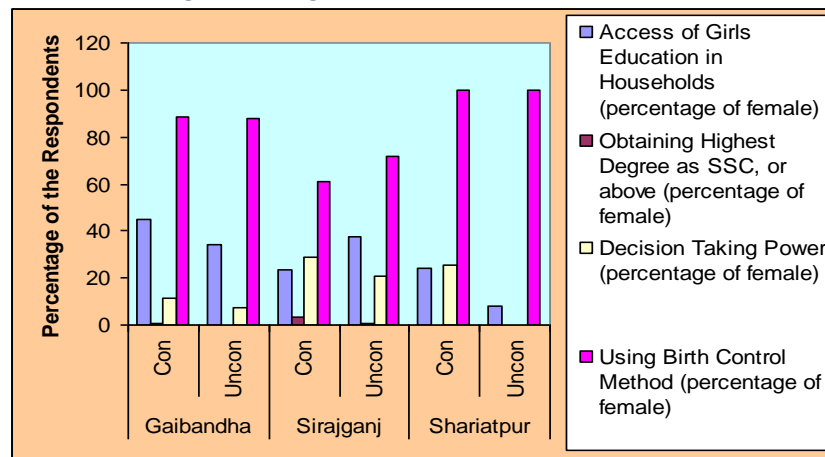
Major findings of these four gender aspects of all quarters are plotted here (Table 9)

Table 9: Findings of four gender aspects among quarters

Quarters	Access of Girls Education in Households (percentage of female)	Obtaining Highest Degree as SSC, or above (percentage of female)	Decision Taking Power (percentage of female)	Using Birth Control Method (percentage of female)
First Quarter, 2011	27.11	0.67	22.56	70
Second Quarter, 2011	25.78	0.78	17.78	80
Third Quarter, 2011	28.11	0.22	19.33	77.33
First Quarter, 2012	32.22	0.11	27.67	80.33
Second Quarter, 2012	28.67	0.82	15.88	84.96

In the survey areas, on average, only 28.67 percent female have access to formal education, whereas in the last quarter, the value was 32.22 percent. Only 0.82 percent female has completed Secondary School Certificate (SSC) or higher education which is very lower than that of only the national rural average of 4.22 percent (HIES 2005). However, this percent was 0.11 in the last quarter. Although almost all of the female members are not obtaining SSC degree but most of them are passing primary level as well as dropping out in mid of the secondary level because of early marriage and family responsibility. On average, 84.96 percent female respondents are using birth control method in the current quarter. In the survey areas, for unconsciousness of health, the sickness of female (71.59 percent in current quarter) is more than the sickness of male (28.41 percent in the current quarter). In the current quarter, the survey has also found that only 15.88 percent female can take their own decision concerning family activities.

Figure 9: Location-wise findings of four gender aspects between Controlled and Uncontrolled group



Access of girls' education is the highest in controlled group of Gaibandha (44.93 percent) and the lowest in uncontrolled group in Shariatpur (8 percent). In the previous quarters, higher degree is obtained by female member only in Gaibandha but in the current quarter higher degree is obtained in Sirajgonj as well (3.2 percent and 0.8 percent respectively for controlled and uncontrolled group). In Gaibandha, this percentage is only 0.67 percent and 0.27 percent respectively for controlled and uncontrolled group. In addition, none of the female respondents have obtained higher degree in Shariatpur.

In this quarter, it is found that decision taking ability of the female is stronger in Sirajgonj in both controlled and uncontrolled group than that of other two regions (Figure 8). It is also found that 100 percent of the respondents are using birth control method in Shariatpur. The scenario is satisfactory in other two regions as well. In Gaibandha and Sirajgonj, 88.8 percent and 88.13 percent of the female respondents respectively from controlled and uncontrolled group are using birth control methods. In Sirajgonj, 60.8 and 72 percent of the female respondents for controlled and uncontrolled group respectively are using birth control methods.

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Annex 1:

METHODOLOGY OF THE STATE OF LIVELIHOOD

The survey has been using a pre-designed questionnaire to collect information from 510 selected households of three *chars* of Shariatpur, Gaibandha and Sirajgonj districts. The households have been selected randomly considering poverty level measurement criteria and per capita household income that is less than USD 3. The household selection criteria imply that the surveyed households are marginalised in terms of income. After selecting households from each location, they have been further grouped into controlled and uncontrolled group as half households for each case. The controlled households have been facilitating with various livelihood promotional opportunities (e.g. capacity building training, seeds, loan, adaptive agriculture techniques etc.) under RESOLVE project. The collected information has been averaged quantitatively to observe the significant change between controlled and uncontrolled households. The analytical questionnaire has been made based on clarifying all the livelihood factors that have been influencing basic human needs of the selected respondents.

Income Poverty Line: Since 1990, World Development Report (WDR) on Poverty, the World Bank has anchored its international poverty lines to the national poverty lines used in the poorest countries. The original “USD 1 a day” line was a typical line amongst the low-income countries where the data were available during the time of 1990 WDR. This is acknowledged to be a frugal line; naturally, richer countries have higher national poverty lines. One could hardly argue that the poor people in the world in terms of the standards of the poorest countries are not in fact, poor.

The Survey follows the latest poverty line of the World Bank that considers USD 1 and USD 1.25 per person per day income for the lower and upper poverty

Food Poverty Line: The cost of basic needs (CBN) method is the standard method for estimating the incident of poverty. This is recommended by the World Bank and the estimation based on it is used by the planners, policy makers and the international agencies. To measure the food poverty line a basic food basket (eleven food items) and cost is selected. The quantities in the basket are scaled according to the nutritional requirement of 2122 kcal per person per day. The estimated cost is taken 2122 kcal as Food Poverty Line (FPL).

Three steps were followed for estimating what it costs a household to meet its basic needs in the base year 2005 by the HIES. First, the cost of a fixed food bundle was estimated. The bundle consists of eleven items; rice, wheat, pulses, milk, oil, meat, fish, potato, other vegetables, sugar and fruits. It provides minimal nutritional requirements corresponding to 2122 kcal per day per persons. The same threshold is used to identify the absolute poor with the direct calorie intake (DCI) method. The price for each item in the bundle was estimated as the mean of unit values (price per unit) of the item reported by a reference group of households, calculated separately for each of the 16 geographic areas or strata. The food poverty line was computed by multiplying the prices with the quantities in the food bundle. The second step entitled computing two non-food allowances for non-food consumption. The first was obtained by taking the median amount spent for non-food items by a group of households whose per capita total expenditure is closed to the food poverty line, which is called the “lower no-food allowance”. The second was obtained by taking the median

amount spent for non-food items by a group of household whose per capita food expenditure is closed to the food poverty line, which is called “upper non-food allowance”. The third step consisted simply of adding to the food poverty lines with the lower and upper non-food allowances to yield the total lower and upper poverty lines for each of the 16 geographical areas.

According to the BBS, ≤ 2122 kcal, ≤ 1805 kcal and ≤ 1600 kcal per capita per day are considered for absolute, hardcore and ultra poverty respectively

Annex 2:

খানাভিত্তিক জীবনযাত্রা
মাসিক পর্যালোচনা

চিহ্নিতকরণ নম্বরঃ
মাসঃ

উত্তরদাতার পরিচিতিঃ (১-৬)

জেলার ঃ

উপজেলাঃ

এলাকাঃ

নামঃ

লিঙ্গঃ

পিতা/ স্বামীর নামঃ

৭. পরিবারের মোট সদস্য সংখ্যা ঃ

৮. পরিবার প্রধানের পেশাঃ

৯. গতমাসে আপনার পরিবারের আয়/ব্যয় পরিমাণ:

১০. গতমাসে আপনার পরিবারে কোন সদস্য কি পেশা পরিবর্তন করেছেন কিনা?

১১. গতমাসে খানার বিনিয়োগ হয়েছে কি?

১২. আপনি কি গতমাসে কোন শস্য রোপণ করেছেন?

ক) জমিঃ

খ) জমির পরিমাণঃ [

গ) সারের ব্যবহারঃ

ঘ) আপনি কি ধরনের বীজ, শস্য, উৎপাদনে ব্যবহার করে থাকেন?

ঙ) আপনি কি গতমাসে কৃষিকাজের জন্য কোন সরকারী সাহায্য বা ভর্তুকী পেয়েছেন?

ক) কোনটি বেশী পরিমাণে পেয়েছেনঃ

খ) টাকার পরিমাণ

গ) গতমাসে শস্য উৎপাদন করতে গিয়ে কারো কাছে থেকে ঋণ নিতে হয়েছে কি না?

ঘ) শস্য উৎপাদনে সেচের প্রধান উৎস কি?

ঙ) আপনি কি কৃষিকাজে কীটনাশক ব্যবহার করেন?

১৩. গত সপ্তাহে আপনার পরিবারের খাদ্যতালিকা:

খাবার	পরিমাণ (কেজি)	বাজার মূল্য (প্রতি কেজি)	মোট খরচ
চাল			
অন্যান্যশস্য			
ডাল			
শাক সবজী			
মাছ			
মাংস			
ডিম			
দুধ ও দুগ্ধজাত দ্রব্য			
ভোজ্যতৈল			
ফল			
মোট খরচ			

১৪. গতমাসে পরিবারের কোন সদস্যদের পোশাক ক্রয় করেছেন?
পোশাক ক্রয়ে মোট কত টাকা খরচ হয়েছে?

১৫. গতমাসে খানাভিত্তিক স্বর্ণ /রৌপ্য, চকি, আসবাবপত্র, টেলিভিশন, রেডিও, বৈদ্যুতিক ফ্যান আয়রন ফ্রিজ, গবাদিপশু ক্রয়।

- ক) কি ক্রয় করেছেনঃ
খ) খরচের পরিমাণ (টাকায়)ঃ
গ) টাকার উৎসঃ

১৬. গতমাসে আপনার আবাসস্থলের কোন উপকরণ মেরামত করেছেন কিনা?
খরচের পরিমাণ (টাকায়)ঃ

১৭. গতমাসে খানার কোন সদস্য অভিজ্ঞান করেছেন কিনা?
অভিজ্ঞানের কারণঃ

১৮. গতমাসে খানাভিত্তিক কোন সদস্যের প্রত্যাবর্তন হয়েছে কিনা?
কতদিন পর ফিরেছেন :

১৯. গতমাসে আপনার পরিবারের কোন সদস্যের পেছনে শিক্ষার জন্য ব্যয় করেছেন কি?
হগতমাসে শিক্ষার পেছনে মোট ব্যয়ঃ

- ক) গতমাসে মেয়ে সদস্যদের শিক্ষার পেছনে ব্যয় করেছেন কি?
খ) মেয়েসদস্যদের পেছনে মোট শিক্ষা ব্যয়ঃ
গ) গতমাসে আপনার পরিবারের কোন সদস্য স্কুল বাদ দিয়েছে কি?
কারণ উল্লেখ করুন

২০. গতমাসে আপনার পরিবারের কোন সদস্য অসুস্থ হয়েছে কিনা?
কতজস অসুস্থ হয়েছেন?
রোগীর বয়সঃ
চিকিৎসার ধরনঃ
খরচের পরিমাণঃ (টাকায়)

২১. গতমাসে পরিবারের কোন সদস্য সঞ্চয় করেছেন কি?
ক) টাকার পরিমাণঃ
খ) সঞ্চয়ের মাধ্যম

২২. গতমাসে আপনি কাউকে আর্থিকভাবে সাহায্য করেছেন কি?
সাহায্যের পরিমাণ কতঃ
গতমাসে আপনি কাউকে ধার দিয়েছেন
ধারের পরিমাণ কতঃ

২৩. আপনি গতমাসে কোন কিছু বন্ধক রেখেছেন কি না?
গতমাসে বন্ধককৃত সম্পদের কিছিন্ন পরিশোধ করতে পেরেছেন কি?
ক) টাকায় পরিমাণঃ

খ) অর্থের উৎস :

২৪. গতমাসে স্বর্ণ/রৌপ্য, আসবাবপত্র, টেলিভিশন, রেডিও/স্টেপ, ইলেকট্রনিক ফ্যান, আয়রন, ফ্রিজ, জমি, গবাদিপশু বিক্রি করেছেন কি?

কত টাকায় বিক্রি করেছেনঃ

২৫. গতমাসে আপনি বা আপনার পরিবারে অন্যসদস্যরা 'দক্ষতা উন্নয়ন ট্রেনিং' পেয়েছেন কি?

ক) কতজন সদস্য 'দক্ষতা উন্নয়ন ট্রেনিং' পেয়েছেনঃ

২৬. গতমাসে আপনি বা আপনার পরিবারের কোন সদস্য দুর্যোগের সম্মুখীন হয়েছে কি না?

হ্যাঁ হলে,

ক) কি দুর্যোগের সম্মুখীন হয়েছেঃ

দুর্যোগের পর কোন সহায়তা পেয়েছেনঃ

হ্যাঁ হলে, কি ধরনের সহযোগিতা পেয়েছেন?

গ) সহায়তার পরিমাণ টাকায়ঃ

ঘ) কোন মাসে আপনার বেশী দুর্যোগের সম্মুখীন হন? (ইংরেজী মাস)ঃ

২৭. পরিবারে নারী সদস্য সংখ্যা কত?

নারী সদস্যদের শিক্ষাগত যোগ্যতা

২৮. গতমাসে আপনার পরিবারের উপার্জিত অর্থ নিজ সিদ্ধান্ত অনুযায়ী খরচ করেছেন কি? (প্রধান উপার্জনকারী নারী হলে প্রযোজ্য)

২৯. আপনি কি 'ক্ষুদ্রঋণ' কর্মসূচীর সাথে যুক্ত

৩০. গতমাসে আপনি 'ক্ষুদ্রঋণ' দ্বারা কি কোন সুবিধা পেয়েছেন?

৩১. 'ক্ষুদ্রঋণ' দ্বারা আপনি গতমাসে কি কোন অসুবিধার সম্মুখীন হয়েছেন?

৩২. গতমাসে কোন নারী সদস্য অসুস্থ হয়েছে কি?

পরিবারের নারী সদস্যদের কি ধরনের চিকিৎসা ব্যবস্থা গ্রহণ করা হয়েছে?

রোগীর বয়সঃ

চিকিৎসার ধরনঃ

৩৩. আপনি কি জন্মনিয়ন্ত্রণ পদ্ধতি গ্রহণ করেছেন?

কি কারণে গ্রহণ করতে পারছেন না?

৩৪. রান্নায় ব্যবহৃত জ্বালানী

নির্দিষ্টকরুন)

৩৫. জ্বালানী সরবরাহ

ক্রয় করা হয়, হলে মাসিক ব্যয় কত?

সংগ্রহ করা হলে, কে সংগ্রহ করে?:

জ্বালানী সংগ্রহে প্রতিদিন কত সময়ের প্রয়োজন হয়?