

**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 2011)*



**উন্নয়ন অন্বেষণ**  
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centre for research and action on development

**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, 2011)*

**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 three districts, namely Gaibandha, Sirajganj and Sariatpur. The report acknowledges, with gratitude, of efforts provided in collecting data, by the staff of Gana Unnayan Kendra (GUK) in Gaibandha, Gono Kollyan Songstha (GKS) in Sirajganj and Shariatpur Development Society (SDS) in Shariatpur. This report is an output of Climate Change, Biodiversity and DRR unit of Unnayan Onneshan.

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## EXECUTIVE SUMMARY

The present quarterly report for the period of April-June: 2011 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 compiles the collected information of the monthly survey conducted in specified rural Bangladesh, designated as *Chars* in three districts of Gaibandha, Sirajganj and Shariatpur.

The monthly survey has a sample size of 300 households, living under the orthodox World Bank poverty line (income less than \$1.25 a day). The survey collects 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).

The relevant findings are as follows:

**Income and Poverty:** In comparison with the national statistics, the current poverty rates (82.67 and 60.89 per cent for upper and lower poverty respectively) in the surveyed areas are much higher than those of national rural average (35.2 and 21.1 percent for upper and lower poverty respectively). Based upon the poverty line (suggested by World Bank), the current Survey finds that about six of every ten people (60.89 per cent) in the surveyed areas are living under the lower poverty line as their average income is less than BDT 2000 per person per month. The survey reveals that about 82.67 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 2137.00 K. Cal per person per day, which has been categorized as closely to absolute poverty (2122 K. Cal) in terms of calorie intake poverty measurement. The national average calorie intake for the poor is 2084.64 K. Cal (HIES 2010). The reason behind their relatively higher calorie intake for this particular period of time might be the harvesting period of Boro rice. This has been complemented by their own production of food from their homestead gardens.

**Expenditure Situation:** The current survey considers six expenditure components, namely food, clothing, education, health, housing, and miscellaneous expenditure. The survey finds that the average food expenditure (35.75 percent of total income) of all respondents is lower than the national average, primarily because of their subsistence emanating from homestead gardening. The average expenditure is 8.32 percent, 6.16 percent, 4.71 percent and 3.07 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 (0.23 percent of total income), compared to the national average of 12.61 percent.

In the period of 'April-June' the survey also identifies that a huge portion of the respondents has not spent money for basic services. In this regard, the survey has recorded that 62.11 percent,

57.56 percent, 62.11 percent, 88.89 percent and 98.67 percent of the respondents could not spend money for any types of activities in buying cloths, education, treatment, housing or miscellaneous purposes respectively. It is relevant that 60.89 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 at all satisfactory level in survey areas, where only 27.11 percent female have access to formal education. Also, 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 was 22.56 and 70.00 percent respectively.

## SUMMARY OF FINDINGS

Indicators	Indicators	Findings
<b>Income</b>	<ul style="list-style-type: none"> <li># % of respondents in different profession</li> <li># % of respondents in different level of income</li> <li># Per capita Income</li> <li># Per capita Expenditure</li> <li># % of Investment of household's income in different sectors</li> </ul>	Most of the respondents' income was found at around \$1. However, per capita expenditure was higher than per capita income. To accommodate additional expenditure the respondents have to rely on NGOs or neighbours for credit.
<b>Food</b>	<ul style="list-style-type: none"> <li># Intake of different food items in gm per capita per day</li> <li># Per capita calorie intake</li> <li># % food expenditure of total income</li> <li># % of respondents in different level of expenditure on food items</li> </ul>	In compared to national rural average (HIES 2010) all respondents are found below food poverty line. The average food expenditure against income is also found below the national rural average in accordance with HIES 2010.
<b>Cloth</b>	<ul style="list-style-type: none"> <li># % cloth expenditure of total income</li> <li># % of respondents in different level of expenditure on cloths</li> </ul>	The average cloth expenditure against income is found higher than the national average in Gaibandha, but a large portion of the respondents did not spend money for buying cloths.
<b>Education</b>	<ul style="list-style-type: none"> <li># % of households in access with education</li> <li># % education expenditure of total income</li> <li># % of respondents in different level of expenditure on education related activities</li> <li># % of dropout rates</li> <li># % of households involved in capacity building training</li> </ul>	The education related average expenditure is higher in Gaibandha but lower in Sirajgonj and Shariatpur in comparison to HIES 2010. 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.
<b>Health</b>	<ul style="list-style-type: none"> <li># % of respondent sickness with segregating gender and also child</li> <li># % health expenditure of total income</li> <li># % of respondents in different level of expenditure on treatment</li> </ul>	The rate of child sickness is found very high among marginalized people. The average medical expenditure against income is found higher than the national average, but a large portion of the respondents identified who are unable to spend money for their medical services.
<b>Housing</b>	<ul style="list-style-type: none"> <li># % of housing (renting, repairing, buying or construction) expenditure of total income</li> <li># % of respondents in different level of expenditure on housing related activities</li> </ul>	The average housing expenditure against income is found almost same as national average as stated in HIES 2010, but a large portion of the respondents is found without spending money for their housing related activities.
<b>Household Other Products</b>	<ul style="list-style-type: none"> <li># % household (any type of household products like kitchen materials, gold, TV, etc) expenditure of total income</li> <li># % of respondents in different level of expenditure on household items</li> </ul>	In the survey area the households are found spending very little or no money for other household products whereas the national rural average is 12.61% of the monthly income.

<b>Gender</b>	<p># % of female respondents in access with education</p> <p># % of female respondents in achieving higher education ‘SSC or above’</p> <p># % of female respondents in taking decision own</p> <p># % of female respondents in taking birth control methods</p>	<p>Female education enrolment is not satisfactory in the survey areas. Due to overwhelming illiteracy and economically vulnerable situation their participation in decision making is also below national average.</p>
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## I. INTRODUCTION

There is no universally accepted definition of ‘living condition’. Living condition measurement has been an area of survey using instruments that mostly expressed in monetary terms where many non-monetised human well-being indicators have not been used. The monthly survey is an attempt to collect information, amongst others, on five fundamental rights of human being (e.g. food, cloths, housing, education and health).

The survey purposively targeted the poor of geographically vulnerable areas of Northern, South and Central Bangladesh, more specifically the people living in hard to reach areas of chars. Historically, the regions are inundated every year and periodic flooding influences local ecosystems. Despite peoples’ sufferings, flood makes the agriculture 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 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 300 households, conducted in three districts of Gaibandha, Sirajganj and Shariatpur.

### 1.1 Objective and Rationale of the Survey

The report does not necessarily attempts to define ‘livelihood’, rather have 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 of the monthly survey. The report, thus, intends to provide an indication of the periodic changes in 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 bench-marks, contained in national statistics such as Household Income and Expenditure Survey or with the defined levels relating to poverty. 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 300 households, divided equally from each of the three different char areas of *Shariatpur*, *Gaibandha* and *Sirajgonj* districts 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 1.25 US Dollar) to maintain comparability with the national statistics.

### 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 other national and international reports. 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 k. cal 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* ( $\leq 2122$  K.cal), *Hardcore Poor* ( $\leq 1805$  K.cal) and *Ultra Poor* ( $\leq 1600$  K.cal). The survey further measures the poverty level of the samples based on daily income as also 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 (\$1.25 per person per day) and lower poverty (\$1 per person per day).

### 1.4 Limitations

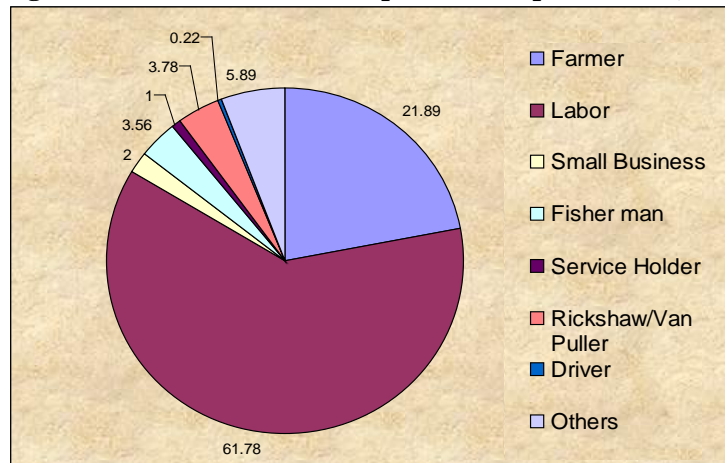
It has been already stated that the survey focuses about the current livelihood status of the marginalized people in three areas and a generalized case of national comparison of rural areas of Bangladesh is not advisable. The current findings are indicative of changes observed in the lives and livelihood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

## II. HOUSEHOLDS INCOME

### 2.1 Sources of Income

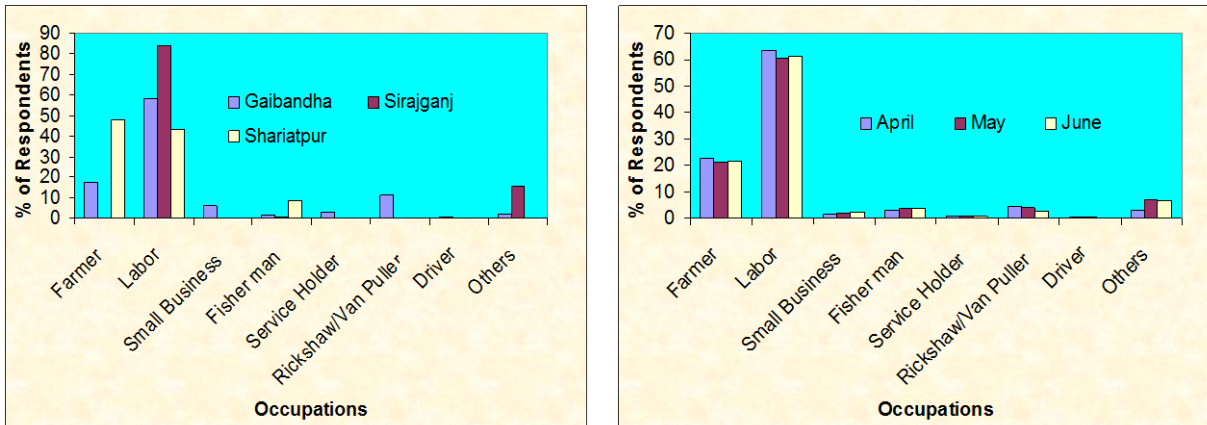
It is observed that most of the respondents (61.78 percent) are wage labourers and the second largest portion (21.89 percent) is engaged in subsistence farming as peasants (Figure - 1). Over the period of three months, the survey reveals that the marginalized people (approximately more than 80 percent) in the survey areas are dependent on agriculture as their main source of income. All the wage labourers are involved in agriculture in land owned by others and/or in leased land due to having non-availability of off-farm activities in their localities.

**Figure 1: Distribution of Occupations in April to June, 2011**



The trend of the occupational status has not changed significantly during the three months. Since there is a relative lack of off-farm income generating activities in Sirajgonj, the percentage of the farm labourers is higher compared to other areas. April-May is the harvesting period of Boro rice. As a result, the percentage of day labourers is higher in the month of April than other months. The survey also figures out the average percentage of people involved in different occupations and change over the months (Figure 2). It also compares the change of occupations among the three locations through monthly observations (Figure 2).

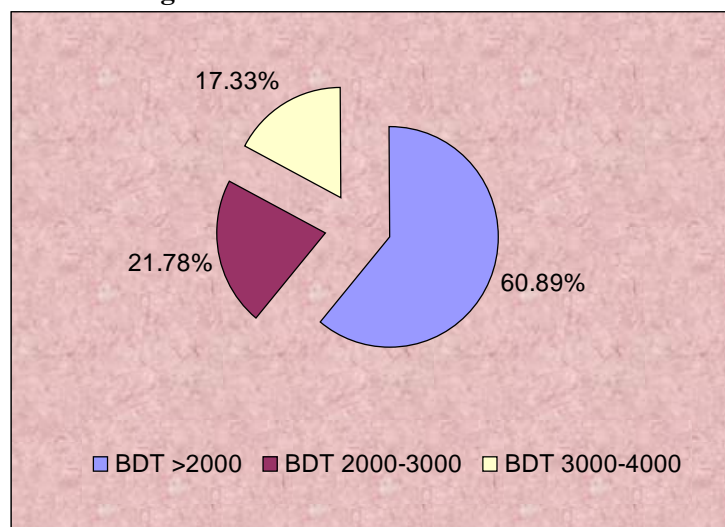
**Figure 2: Location and Month- wise Variations of Occupations**



### 2.2 Level of Income

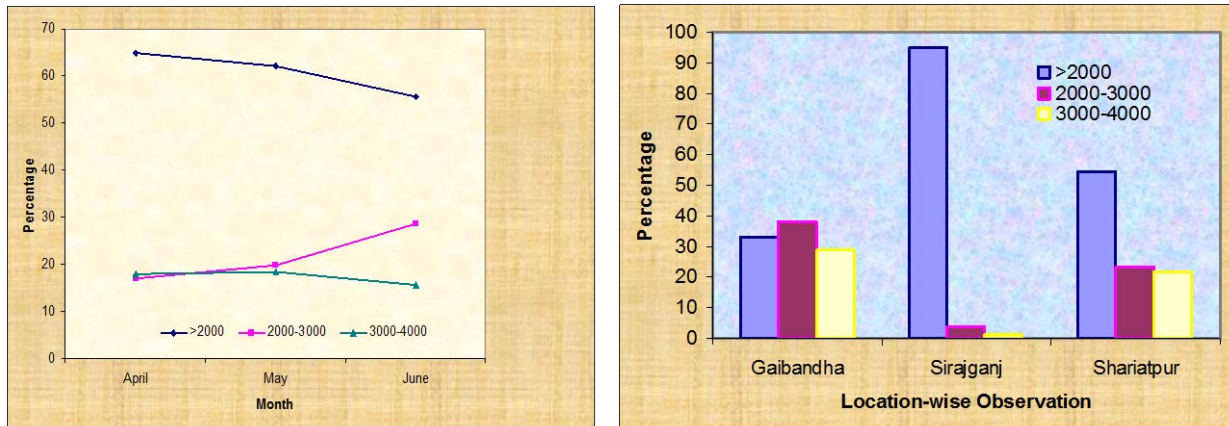
The highest percentage (60.89 percent) of the respondents' income in the surveyed areas is less than BDT 2000, which means that most of the people in the survey areas have their income below USD 1.25 per person (income poverty line suggested by World Bank). However, income of 21.78 percent of the respondents is BDT 2000-3000 and 17.33 percent has the income level of BDT 3000-4000.

**Figure 3: Distribution of Income Level**



The respondents with monthly income of BDT 2000-3000 have been increasing than that of the other income categories over the time (Figure 4). This change can be attributed to the seasonal income from Boro rice cultivation. In case of specific regional income status, the least income level (less than BDT 2000) is found higher in Sirajgonj; because the respondents of this area have been suffering with natural disaster (flood and river bank erosion) of severe condition compared to other survey regions.

**Figure 4: Month and Location- wise Income Distribution**

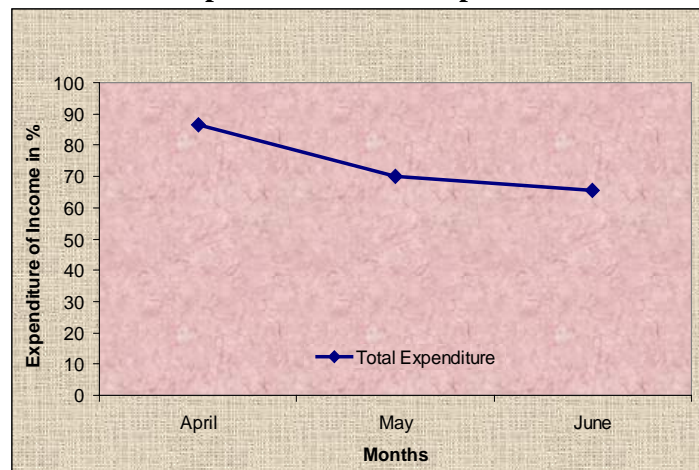


### III. BASIC NEEDS CONSUMPTION

#### 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). The overall expenditure in survey areas has decreased gradually over the months (Figure 5). Gradually, total expenditure for the poor is largely influenced by food expenditure. However, the significant 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. This supplementary consumption in every household does not add to any indirect cost in their own calculation of monthly income or expenditure.

**Figure 5: Trend of Total Expenditure of the Respondents over the Three Months**



In case of the respondents of Shariatpur, the total expenditure has exceeded their total income due to the investment in small business (Table 2) and the additional money of the total expenditure usually comes from NGOs, neighbours or other micro credit providers as debt. The detailed expenditure in correspondence with month and location, and the national (rural areas) statistics has been compared with the surveyed areas (Figure 5).

**Table 1: Quarterly Review of Different Expenditure Groups (month-wise)**

Month	Food	Cloth	Education	Health	Housing	Misc.	Investment in business	Total	Compared in against of 100% income
April	36.44	10.42	7.23	5.82	4.77	0.38	21.47	86.53	13.47% (+)
May	32.84	7.00	6.53	4.51	2.35	0.32	16.51	70.06	29.94% (+)
June	37.98	7.54	4.73	3.79	2.08	0.00	9.55	65.67	34.33% (+)

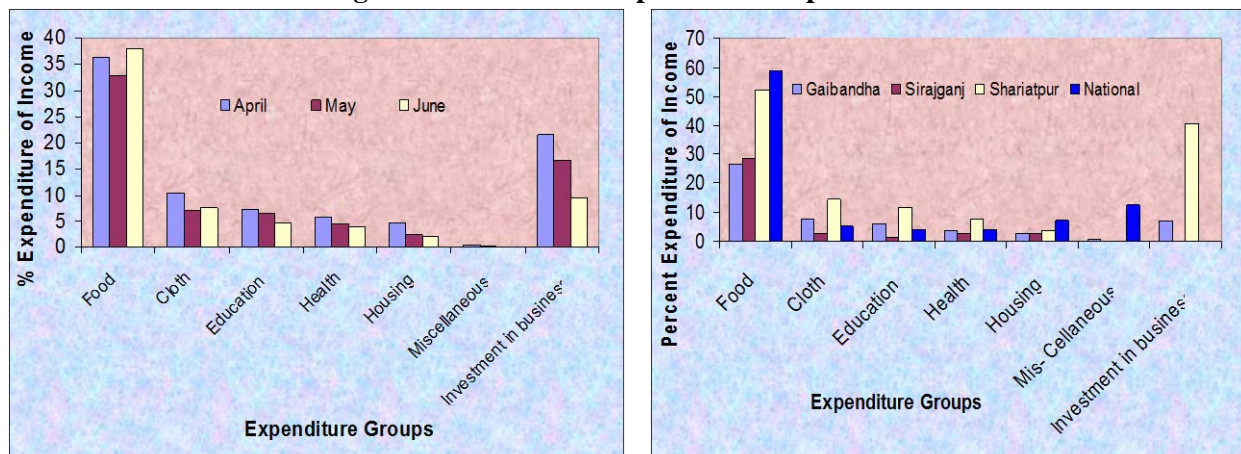
**Table 2: Quarterly Review of Different Expenditure Groups (location-wise)**

Location	Food	Cloth	Education	Health	Housing	Misc.	Investment in business	Total	Compared in against of 100% income
Gaibandha	26.72	7.48	5.87	3.71	2.78	0.7	6.85	54.11	45.89 (+)
Sirajgonj	28.41	2.95	1.02	2.73	2.62	0	0	37.73	62.27 (+)
Shariatpur	52.13	14.54	11.58	7.68	3.80	0	40.68	130.41	30.41(-)
National	58.74	5.12	4.18	4.05	7.27	12.61	-	91.97	8.03 (+)

Note: National data were adopted from HIES 2010

All the respondents have not spent their total income for consumption (except *Shariatpur*). Therefore, a tendency of savings is observed. The survey also observes that some respondents have been grouped (20 people in each group, designated as *Samity*) to associate themselves in different organization, facilitated by NGOs for carrying out activities such as deposit of money, loan services, etc.

**Figure 6: Detail Consumption-wise Expenditure**



Expenditure on food remains almost unaltered with the time even when the cost is supposed to increase over the time due to food inflation. However, the respondents adjust food inflation with their effort of growing own food through exploitation of labour or through reduction in

consumption. The consumption of three surveyed areas has also been compared with the national (rural areas) values (Figure 6).

The relevant findings in six areas of consumption are in detail as follows:

### *3.1.1 Food Expenditure*

During the period of April and June, a considerable portion of the respondents (36.33 percent) has spent less than BDT 500 for food consumption, which illustrates their incapability in arranging food twice a day. The maximum food expenditure in the surveyed areas is BDT 1500 against the average total food expenditure in rural areas at the national level of BDT 3023 per month. Only 3.11 percent people are able to spend the amount equivalent to national average food expenditure. This might be because of the surveyed areas are poverty prone and many of respondents produce their own food in their homestead garden.

### *3.1.2 Clothing Expenditure*

The average expenditure on cloth in the surveyed areas is 8.32 percent that is 5.12 percent at the national level (HIES 2010). The survey also reveals that 62.11 percent households did not spend money for buying cloths during April to June.

### *3.1.3 Education Expenditure*

The average expenditure on education is 6.16 percent in the survey areas that are 1.98 percent higher than that of the national level. Moreover, it is found that the average household expenditure on education at national level is BDT 568 in rural areas (HIES, 2010), but the survey shows that only five percent households has spend money of BDT 600 and majority of the respondents (57.56 percent) did not spend money on education during the time period. The significance of this finding is that they have little access (42.55 percent) to education. Moreover, 30 percent of the respondents in the survey area are involved in non-formal education like capacity building training by NGOs.

### *3.1.4 Health Expenditure*

Average expenditure on health in the surveyed areas is higher than that of the national rural average of 4.71 percent. The reason is the higher distance for seeking medical assistance. The survey also finds that an average of 62.11 percent respondents did not spent single amount for the healthcare during the period.

### *3.1.5 Housing Expenditure*

The average expenditure on housing is 3.07 percent in the surveyed areas which is 4.2 percent lower than that of the national rural level. The survey identifies that 88.89 percent of the households did not spend money for any types of housing related activities during that period.

### *3.1.6 Miscellaneous Situation*

The miscellaneous expenditure considers transportation, recreation and buying miscellaneous products like gold, television, furniture, radio, mobile etc. The survey observes that almost all of the people (98.67 percent) 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).

### Key Findings

- Majority of the respondents (61.78 percent) in the surveyed areas are found to be wage labourers;
- The average expenditure on food (35.75 percent of total income) in the three regions are lower than that of the national level;
- The survey also observed that 62.11, 57.56, 62.11, 88.89 and 98.67 percent of the respondents could not spend money on cloths, education, treatment, housing or miscellaneous purpose respectively. Expenditure on food, clothing, education and health were found (except housing, 3.07 percent) higher than the national level because of remoteness and distance;
- SME investment is found in the current survey, and the average total monthly expenditure (130.41 percent) has exceeded their gross income in Shariatpur district;

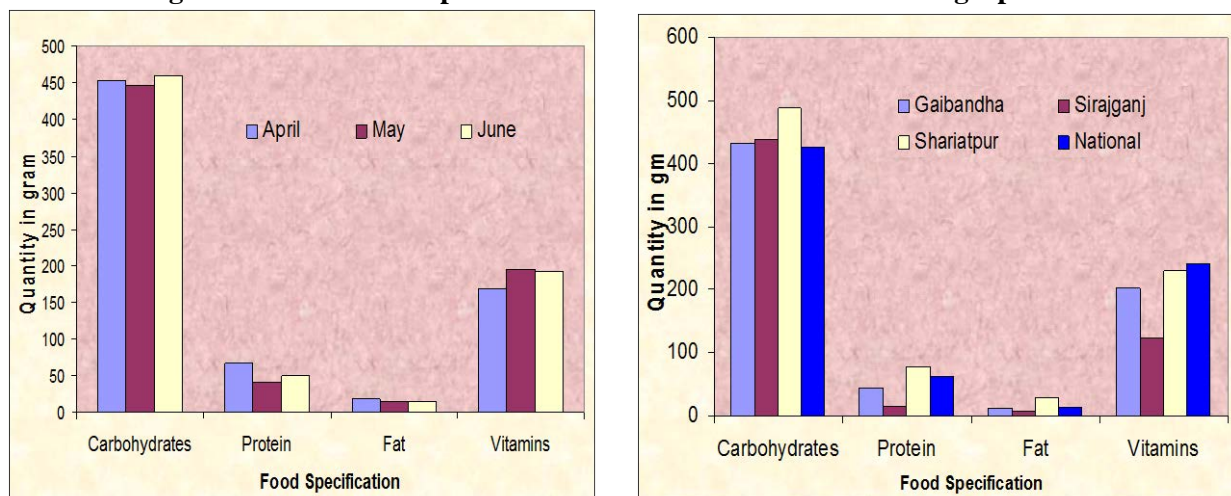
### 3.2 Policy Relevance

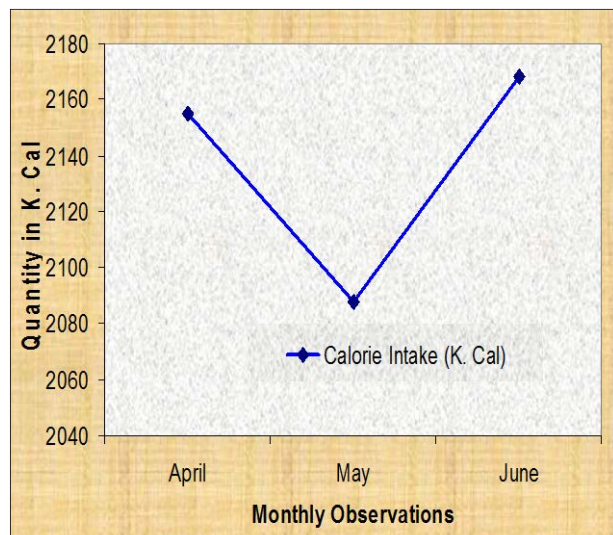
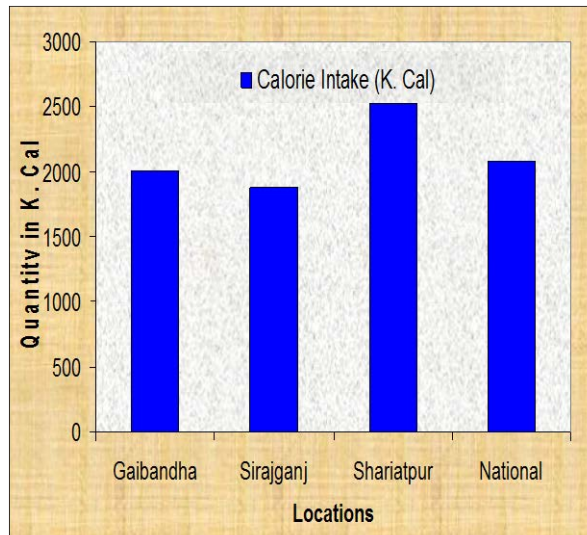
The survey illustrates that the most of the respondents in the survey areas are investing a part of their income in crops, vegetable, fisheries and other income generating activities. This tendency implies that the char dwellers are unable to fulfill their daily demands with existing income. Even though most of the respondents are living below the poverty line, they collect additional money from micro credit providing organizations or from neighbours as debt.

## IV. 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 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 7).

**Figure 7: Food Consumption and Calorie Intake Scenarios during April-June**





Over the food intake scenarios, it is identified that the respondents in *Shariatpur* get relatively high calorie (about 2500 K. cal) compared to other areas and the national level (2122 K. cal). 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,  $\leq 2122$  K. cal,  $\leq 1805$  K. cal and  $\leq 1600$  K. cal per capita per day are considered for 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 2137.00 K. cal, which is lower than the national average of 2344.6 K. cal and approximately close to absolute food poverty line of 2122 K. cal. (Table 3).

**Table 3: Food intake status in survey areas (month- wise)**

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)
April	453.00	426.55	44.67	62.66	18.33	14.20	169.00	241.39	2155	2137.00	2084.64	2344.6
May	446.00		42.33		15.00		195.33		2088			
June	459.33		49.67		14.67		191.67		2168			

*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 2137.00 K. cal, which is lower than the national average of 2344.6 K. cal and approximately close to absolute food poverty line of 2122 K. cal;
- Respondents at *Char* areas are found most vulnerable than their other counterparts in aspects of calorie intake that has been categorized as absolute poverty (approx.).



## 4.2 Policy Relevance

The non availability of basic service such as education and health infrastructure eat income relative to other areas because of costs associated to with accessing those services due to remoteness. 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.

## V. 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 remained unchanged in terms of expenditure. It is also observed that people at *Char* areas have to rely on credit and other facilities providing organizations to meet their basic necessities.

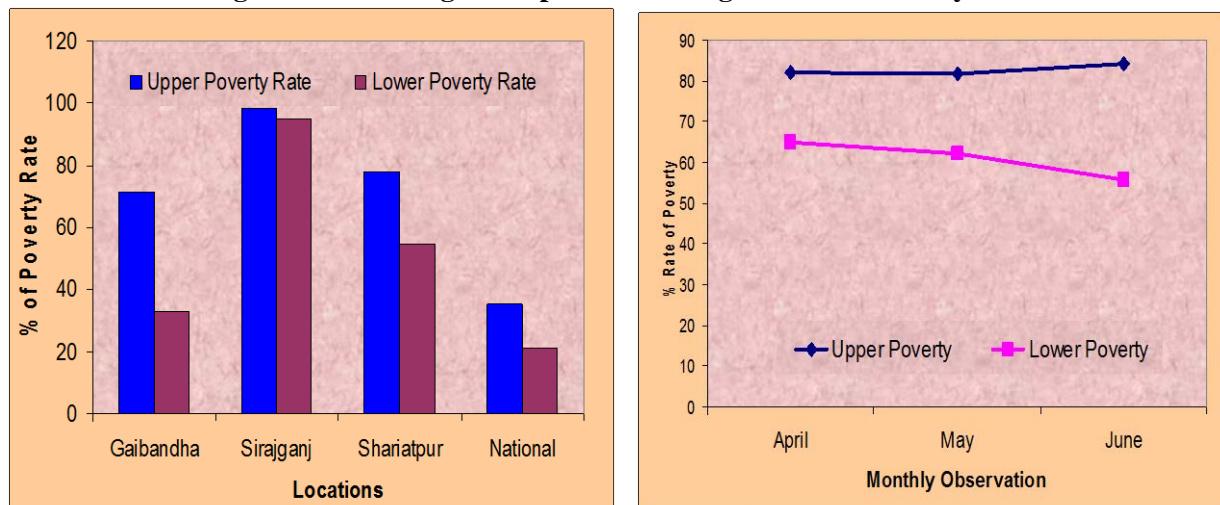
The survey revealed that the percentage of the respondents remained higher in both upper (82.67 percent) and lower poverty line (60.89 percent) in terms of their income level (Table 4). The survey also illustrates the actual gap of poverty rate of *Char* areas (hard to reach) and common rural areas in Bangladesh.

**Table 4: Poverty Level (Based on BDT per capita per month)**

Poverty Line, suggested by World Bank	% of Poverty in Rural (HIES 2005)	% of Poverty in Rural (HIES 2010)	% of Poverty in Rural (Current survey)			
			April	May	June	Average
% of Total Poverty (Based on Upper Poverty Line)	43.8	35.2	82.00	81.67	84.33	82.67
Lower poverty	28.6	21.1	65.00	62.00	55.67	60.89

The survey also found that Sirajgonj is the most poverty prone area followed by Shariatpur and Gaibandha. One possible reason might be that Sirajgonj is the most climate vulnerable area than the other surveyed areas.

**Figure 8: Percentage of Population Living Below the Poverty Line**



## 5.2 Food Poverty (Direct Calorie Intake)

In the current survey, the poverty level has also been measured by calorie intake per person per day. The respondents at the surveyed areas are close to the food poverty line (average calorie intake was 2137 K. cal per person per day) in comparison with the national boundary of food poverty (2122 K. cal per person per day) during May to June. All the people in hard to reach areas are poor in terms of calorie deficiency, though, their calorie intake is little higher than the national average. The reason behind their higher calorie intake during the said period is that, the period is the harvesting period of Boro rice.

### Key Findings

- 60.89 percent of the respondents are living under the lower poverty line with income level less than BDT 2000;
- 82.67 percent of the respondents in the *char* areas are living with upper poverty line in terms of their income.
- Considering food poverty line, respondents are vulnerable;

## 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.

## VI. DESEGREGATE GENDER SITUATION

In the survey areas, only 27.11 percent female have access to formal education. Only 0.67 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). In the survey areas, female are more suffering from illness (61.71 percent) than their male counterparts. The survey has also found that only 22.56 percent female can take their decision concerning family activities. The percentage of taking birth control method is 70 percent during April to June.

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[Accessed 11 October 2011]

## Annex 1:

## Methodology of the State of Livelihood

The survey has been using a pre-designed questionnaires to collect information from 300 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 of less than three dollars. The household selection criteria imply that the surveyed households are marginalized in terms of income. After selecting 100 households from each location, they have been further grouped into controlled and uncontrolled group as 50 households for each case. The controlled 50 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 based on clarifying all the livelihood factors that have been influencing basic human needs of 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 “\$1 a day” line was a typical line amongst low-income countries in the data available at the time of the 1990 WDR. This is acknowledged to be a frugal line; naturally richer countries have higher national poverty lines. One could hardly argue that the people in the world who are poor by the standards of the poorest countries are not in fact poor.

**The Survey follows the World Bank’s latest poverty line that \$1 and \$1.25 per person per day income for the lower and upper poverty line respectively.**

**Food Poverty Line:** The cost of basic needs (CBN) method is the standard method for estimating the incidence of poverty. This is recommended by the World Bank and the estimates based on it are 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 k. cal per person per day. The estimated cost is taken for 2122 k. cal 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 close 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 close to the food poverty line, which is called “upper non-food allowance”. The third step consisted simply of adding to the food poverty lines 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,  $\leq 2122$  K. cal,  $\leq 1805$  K. cal and  $\leq 1600$  K. cal 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?

i) জমিঃ

ii) জমির পরিমাণঃ

iii) সারের ব্যবহারঃ

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

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

ক) কোনটি বেশী পরিমাণে পেয়েছেনঃ

খ) টাকার পরিমাণ

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

ii) শস্য উৎপাদনে সেচের প্রধান উৎস কি?

iii) 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			

ভোজ্যতেল			
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 অভিগমন করেছেন কিনা?  
অভিগমনের 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?  
মেয়েসদস্যদের পেছনে মোট শিক্ষা ব্যয়ঃ  
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 কিস্তি পরিশোধ করতে পেয়েছেন কি?

ক) টাকায় পরিমাণঃ

খ) অর্থের উৎসঃ

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 সহযোগীতা 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?::