



The State of Livelihood Livelihood Status of Hardcore Poor in Hard to Reach Areas in Bangladesh Quarterly Report based on Monthly Livelihood Survey (October-December, 2011)

Author

Polin Kumar Saha and Munmun Islam

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.

We cordially thank K.M. Mustafizur Rahman for his constant support and guidance to carry out this research work. This report has immensely benefited from comments of Jayanta Kumar Basak. Special thanks to A. Z. M. Saleh and Shahid Md. Adnan for their kind support in editing and publishing the report. The entire research is conducted under the guidance of Rashed Al Mahmud Titumir.



© **Copyright:** Unnayan Onneshan-The Innovators

The content of this publication may be reproduced for non-commercial purposes with proper citation (please send output to the address mentioned below). Any other form of reproduction, storage in a retrieval system or transmission by any means for commercial purposes, requires permission from the Unnayan Onneshan-The Innovators.

For orders and request please contact:

Unnayan Onneshan - The Innovators

16/2, Indira Road, Farmgate Dhaka-1215, Bangladesh

Tell: + (880-2) 8158274, 9110636

Fax: + (880-2) 8159135 E-mail: info@unnayan.org Web: www.unnayan.org



Table of Contents

| Acknowledgement Executive Summary Summary of Findings | 2 5-6 7-8 |
|--|---|
| Introduction Objective and Rationale of the Survey Sample Selection Comparability with conventional mechanisms Limitations | 9-10 9 9 10 10 |
| Households Income Sources of income Level of income | 10-13 10 12 |
| Basic Needs Consumption Expenditure Situation Food Expenditure Clothing Expenditure Education Expenditure Health Expenditure Housing Expenditure Miscellaneous Situation Key Findings Policy Relevance | 13-17 13 15 15 15 16 16 16 16 17 |
| Consumption of Food Comparison with National Statistics Key Findings Policy Relevance | 17-19 18 19 19 |
| Situation on Poverty Income poverty Food poverty Key Findings Policy Relevance | 19-22 19 21 21 22 |
| Desegregated Gender Situation | 22 |
| Reference | 23 |
| Annex 1 Methodology of the State of Livelihood Income Poverty Line Food Poverty Line | 24 24 24 24 |
| Annex 2 | 26 |



List of Tables

| Table 1: Quarterly Review of Different Expenditure Groups (month-wise) | 14 |
|---|----|
| Table 2: Quarterly Review of Different Expenditure Groups (location-wise) | 14 |
| Table 3: Food intake status in survey areas (month-wise) | 19 |
| Table 4: Poverty (Based on BDT per capita per month) | 20 |
| | |
| List of Figures | |
| Figure 1: Comparison of Occupations among Three Quarters | 11 |
| Figure 2: Location and Month- wise Variations of Occupations | 11 |
| Figure 3: Observation of Income Level among Three Quarters | 12 |
| Figure 4: Month and Location- wise Income Trend | 13 |
| Figure 5: Trend of Total Expenditure of the Respondents over the Three Months and | |
| among Three Quarters | 14 |
| Figure 6: Comparison of Expenditure among Three Quarters and National Value | 15 |
| Figure 7: Food Consumption and Calorie Intake Scenarios during October-December | 17 |
| Figure 8: Income and Expenditure Scenarios among Three Quarters | 20 |
| Figure 9: Percentage of Population Living below the Poverty Line | 21 |



EXECUTIVE SUMMARY

The present quarterly report for the period of October-December, 2011 reveals the state of livelihood of the hardcore poor in heard 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, Sirajgonj 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 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 existing survey have been compared with last quarter and the national data (HIES).

The relevant findings are as follows:

Income and Poverty: In comparison with the national statistics, the current poverty rates (82.89 and 47.00 percent for upper and lower poverty respectively) in the surveyed areas are much higher than those that of national rural average (35.2 and 21.1 percent for upper and lower poverty respectively). In between two quarters of the study the significant relevancy finds that the current upper poverty rate of the respondents is slightly increased from the last quarter (79.55 and 53.33 percent for upper and lower poverty respectively), but the lower poverty rate has been decreased. The SME investment of the respondents is observed significantly in this quarter compared to the last quarter and its impacts on overall income is investigated as a supportive mechanism to increase the gross income level in surveyed areas. As a result of this increased income level, the survey found that the lower income poverty rate of the respondents has been decreased in the current study compared to last quarter survey.

Based upon the poverty line (suggested by World Bank), the current Survey finds that about more than four of every ten people (47.00 per cent) 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 82.89 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 2126 K. Cal per person per day, where the value was 2075 K. Cal in the last quarter. Following the current calorie intake scenarios, all respondents have been categorized as close to absolute poverty (2122 K. Cal) in terms of calorie intake poverty measurement. On the other hand, the national average calorie intake for the poor is 2084.64 K. Cal (HIES 2010), which is a little lower than the current findings too. Even, the income level of the respondents has been observed as increased trend, but the food intake is not found at satisfactory level in terms of their income. The survey observes that most of the respondents are unconscious about taking balanced diet, which is primarily responsible to the food poverty rather than the capability of their taking



high calorie contained food in the current picture. However, an exception of some previous months, the survey finds in the last November that the calorie intake of the respondents is relatively higher for this particular period of time, which might because of growing more winter crops and the interventions of some organizations 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 current survey considers six expenditure components, namely food, clothing, education, health, housing, and miscellaneous expenditure. The survey finds that the average food expenditure (34.03 percent of total income) of all respondents is higher than the last quarter (33.54 percent) and also national average (58.74 percent) primarily because of their subsistence emanating from homestead gardening. The average expenditure is 8.49 percent, 3.56 percent, 3.75 percent and 0.48 percent for clothing, education, health and housing respectively, where the expenditure in the last quarter was 10.20 percent, 3.49 percent, 4.69 percent and 0.58 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 (1.38 and 0.70 percent of total income in second and third quarters respectively) compared to the national average of 12.61 percent.

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. The comparable lower SME investment is also noticeable, since most of the investors are turned out to regenerative investor and profit holder in their business over the months. Alternatively, due to none festival in this quarter cloth expenditure has decreased steadily since most of the respondents usually invest money in business in lieu of buying cloths to celebrate any cultural festival in this quarter.

In the period of 'October-December' 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 71.61, 58.56, 61.78, 98.55 and 99.78 percent of the respondents could not spend money on cloths, education, treatment, housing or miscellaneous purpose respectively. It is relevant that 47.00 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 in survey areas, where only 28.11 percent female have access to formal education followed by 25.77 percent female in the last quarter. 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 is 19.33 and 77.33 percent respectively, where 17.78 and 79.89 percent was in the last quarter in that order.



SUMMARY OF FINDINGS

| Indicators | Indicators | Findings |
|--------------------------------|---|---|
| Income | # % of respondents in different profession # % of respondents in different level of income # Per capita Income # Per capita Expenditure # % of Investment of household's income in different sectors | 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. |
| Food | # Intake of different food items in gm per capita per day # Per capita calorie intake # % food expenditure of total income # % of respondents in different level of expenditure on food items | 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. |
| Cloth | # % cloth expenditure of total income # % of respondents in different level of expenditure on cloths | 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. |
| Education | # % of households in access with education # % education expenditure of total income # % of respondents in different level of expenditure on education related activities # % of dropout rates # % of households involved in capacity building training | 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. |
| Health | # % of respondent sickness with segregating gender and also child # % health expenditure of total income # % of respondents in different level of expenditure on treatment | 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. |
| Housing | # % of housing (renting, repairing, buying or construction) expenditure of total income # % of respondents in different level of expenditure on housing related activities | 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. |
| Household Other Products | # % household (any type of household products like kitchen materials, gold, TV, etc) expenditure of total income # % of respondents in different level of expenditure on household items | 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. |



| Gender | # % of female respondents in access with | Female education enrolment is not |
|--------|---|--|
| | education | satisfactory in the survey areas. Due to |
| | # % of female respondents in achieving higher | overwhelming illiteracy and |
| | education 'SSC or above' | economically vulnerable situation their |
| | # % of female respondents in taking own | participation in decision making is also |
| | decision | below national average. |
| | # % of female respondents in taking birth | |
| | control methods | |



I. INTRODUCTION

The living conditions are commonly about the state of livelihood that has been assessed in this survey on some certain households in Bangladesh. The measurement of living condition has been an area of survey using instruments that mostly expressed in monetary terms where many non-monetized human well-being indicators have not been used. The monthly survey is an effort to gather information through this third quarterly report, 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 heard to reach areas of chars. Historically, the regions are being 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 because of backwater effect, dwindling ground water level have been contributing to augment the vulnerability of the regions. 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 have further complicated these.

The monthly survey has a sample size of 300 households, conducted in three districts of Gaibandha, Sirajgonj 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 inaccessible 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 heard 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. In addition, the livelihood status in current quarter is also compared with the baseline findings (previous two quarters 'April-June and July-September 2011) 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 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 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 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

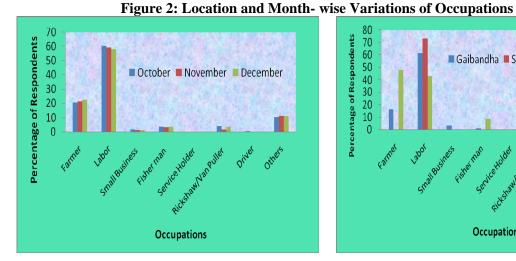
There are no significant changes in the percentage of population by different sources of income between the present quarter (October-December) and the previous quarter (July-September). In the current quarter, most of the respondents (59.33 percent) are found wage laborers and the second largest portion (21.44 percent) is engaged in subsistence farming as peasants (Figure - 1). In the same order, 60.44 and 20.44 percent have been followed in the last quarter. The survey observes that all the wage laborers 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. Even, these major two occupations have been distinguished as separate sources of income, but the survey reveals that the most marginalized people (wage laborers and farmers are more than 80 percent in conjugation) in the survey areas are dependent on agriculture as their main source of income. In contrasting present data with the previous quarter (July-September), the average percentage of labor is decreased and farmer is increased slightly in this quarter, and the main sources of income of some people have been scattered beyond the list of occupational survey in *char* areas.

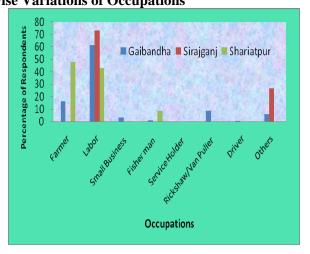


70 Percentages of Respondents 60 ■ First Quarter (Baseline) 50 Second Quarter 40 30 ■ Third Quarter 20 10 Labor Occupations

Figure 1: Comparison of Occupations among Three Quarters

Even, the variations are observed among different locations, but the trend of occupational status has not changed significantly during the month-wise gross evaluations. Since there is a relative lack of off-farm income generating activities in Sirajgonj, the percentage of the farm laborers is higher compared to other areas. Based on the months the survey also figures out the average percentage of people involved in different occupations where farmer and labor dominate around 20 and 60 percentages respectively (Figure 2). In case of location-wise observations, the survey finds that no farmer exists in Sirajgonj, which means that most of the respondents in this area do not have their own land. The occupations in Sirajgonj are observed mostly in a scattered way following highest 73.33 percentages found as wage laborer. Variety of occupations of the respondents is higher in Gaibandha-some are involved in small Business, some are fishermen, some are rickshaw/Van pullers and some are drivers. However, this variety is absent in both Sirajgoni and Shariatpur. The relevant pictures of these locations are shown in the following figure.







2.2 Level of Income

The highest percentage (47 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). This statistics is 6.33 percent lower than previous quarter (July-September) and 13.89 percent lower than Base quarter (April-June). However, income of 35.89 percent of the respondents is BDT 2000-3000 and 12.33 percent has the income level of BDT 3000-4000, that is compared with the last quarter (26.22 and 20.45 percent respectively) and found higher. There is significant improvement in the income level in third quarter as 4.56 percent of the respondents have income range higher than BDT 4000. As third quarter was the winter season, there was availability of winter vegetables and by selling those vegetables people in the surveyed areas generated higher income. On the other hand, the Business investment of the respondents is higher in the third quarter than second quarter and its impacts on overall income is investigated as a supportive mechanism to increase the gross income level in surveyed areas. The comparison of income level between two quarters is shown in the following figure.

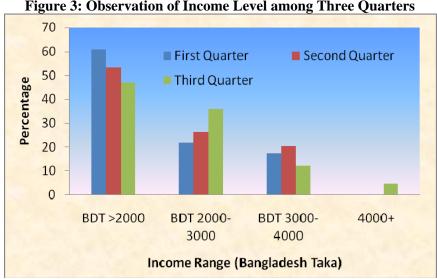


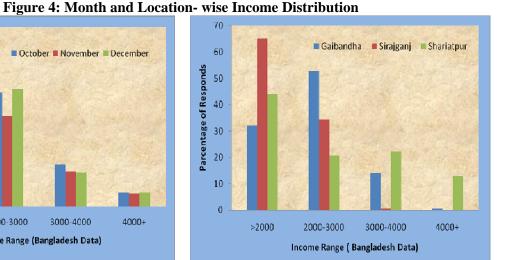
Figure 3: Observation of Income Level among Three Quarters

The respondents with monthly income of BDT 2000-3000 and BDT 3000-4000 have been increasing than that of the least income categories over the time (Figure 4). This change can be attributed either to the seasonal crop selling or their awareness to the small business investments or both. In case of specific regional income status, the least income level (less than BDT 2000) is found higher (65 percentages) and higher income level (more than BDT 4000) is absent 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. Percentage of respondents of the least income level is reducing in both Gaibandha and Shariatpur.



60 October November December 50 Percentage of Responds 40 20 10

2000-3000



III. **BASIC NEEDS CONSUMPTION**

Income Range (Bangladesh Data)

3000-4000

4000+

3.1 Expenditure Situation

n

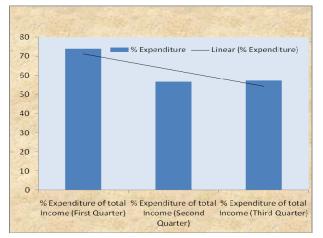
>2000

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 fluctuated over the months, highest in November, but decreased steadily at time of comparison with the base quarter (April-June) (Figure 5). It has also 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. 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. SME investment is higher compared to the last quarter (October-December) and lower compared to the base quarter (April-June), since most of the investors are turned out to regenerative investor and profit holder in their business over the months. This supplementary consumption in every household does not add to any indirect cost in their own calculation of monthly income or expenditure. Alternatively, due to religious festival cloth expenditure increased rapidly in previous quarter (10.2%), but reduced in this quarter at 8.49%.



Figure 5: Trend of Total Expenditure of the Respondents over the Three Months and among Three Ouarters





In case of the expenditure at both month and district level, the total expenditure has exceeded its total income in Shariatpur in this quarter and the respondents have collected this extra money from borrowing. But in Gaibandha and Sirajgonj the total expenditure has not exceeded to their total income due to their progressive return on investment in small business (Table 1 and 2) and all respondents have additional money as their savings after all kinds of consumptions in every month. The survey also observes that some respondents have been grouped (20 people in each group, recognized as *Samity*) to associate themselves in different organization, facilitated by NGOs for carrying out activities such as deposit of money, loan services, etc. The detail expenditure in correspondence with month and location, and the national (rural areas) statistics has been compared with the surveyed areas (Table 1 and 2).

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

| Tuble 1: Quarterly Review of Different Expenditure Groups (month wise) | | | | | | | | | |
|--|-------|-------|---------------|--------|-------------|--------------------|-------------------------------|-------|------------------------------------|
| Month | Food | Cloth | Educat ion | Health | Housi ng | Mis- Cellaneous | Investmen t in business | Total | Compared in against of 100% income |
| October | 33.93 | 8.19 | 2.47 | 3.47 | 0.07 | 0 | 2.12 | 50.25 | 49.75(+) |
| November | 35.92 | 7.74 | 5.78 | 4.38 | 1.20 | 2.11 | 16.04 | 73.17 | 26.83(+) |
| December | 32.25 | 9.53 | 2.43 | 3.39 | 0.18 | 0 | 0.88 | 48.66 | 51.34(+) |

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

| Table 2. Quarterly Keview of Different Expenditure Groups (location-wise) | | | | | | | | | |
|---|-------|-------|-----------|--------|---------|-------|------------------------|--------|------------------------------------|
| Location | Food | Cloth | Education | Health | Housing | Misc. | Investment in business | Total | Compared in against of 100% income |
| Gaibandha | 24.93 | 2.71 | 3.76 | 2.38 | 0.14 | 2.11 | 1.84 | 37.87 | 62.13(+) |
| Sirajgonj | 20.71 | 2.82 | 1.35 | 1.58 | 0.11 | 0 | 0 | 26.57 | 73.43(+) |
| Shariatpur | 56.46 | 19.93 | 5.57 | 7.29 | 1.20 | 0 | 17.20 | 107.65 | 7.65(-) |
| 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



Expenditure on food remains low with the time (whereas national value is higher) 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 labor or through reduction in consumption. The gross consumption of three surveyed areas has also been compared with the previous quarter (First and Second Quarter) and national (rural areas) values graphically (Figure 6).

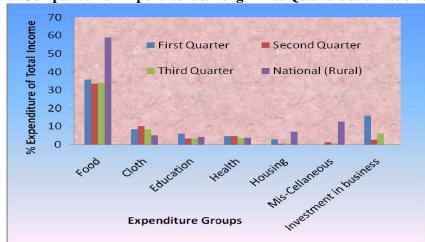


Figure 6: Comparison of Expenditure among Three Quarters and National Value

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

3.1.1 Food Expenditure

During the period of October-December, a considerable portion of the respondents (40.45 percent) has spent less than BDT 500 for food consumption, which illustrates their incapability in arranging food twice a day. In that cases 36 percentages 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 rural areas at the national level of BDT 3023 per month. Only 6.11 percent people are able to spend the amount equivalent to national average food expenditure, where 3.33 percent was in the last quarter. 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 8.49 percent of respondent's total income (10.20 percent in the last quarter) that is 5.12 percent at the national level (HIES 2010). The survey also reveals that 71.61 (63.78 percent in the last quarter) percent households did not spend money for buying cloths during July to September.

3.1.3 Education Expenditure

The average expenditure on education is found 3.56 percent in the survey areas where 3.49 percent was in the last quarter. 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 1.11 percent households has spent money of BDT 600. Majority of the respondents (58.56 percent) did not spend money on education during the time period followed by 60.89 percentages in the last quarter. The significance of this finding is that they have little access (41.44 percent) to education and the access of education has been increased from the last quarter (39.11 percentages). Moreover, only 1.44 percent of the respondents in the survey area are involved in non-formal education like capacity building training by NGOs, where the value was 9.56 percent in the previous quarter, but the value was satisfactory in the base quarter (30 percentages). 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 (3.75) in the surveyed areas is lower than that of the national rural average of 4.71 percent. This expenditure of the respondents has reduced significantly from the last quarter (4.69 percentages). The reason is that the respondents are spending their income for other basic needs. The survey also finds that an average of 61.78 percent (64.78 percentages in the last quarter) respondents did not spend single amount for the healthcare during the period.

3.1.5 Housing Expenditure

The average expenditure on housing is only 0.48 percent in the surveyed areas in this quarter, which are 6.79 percent lower than that of the national rural level. This expenditure is 0.1 and 2.59 percent lower than the previous quarter and base quarter respectively. The survey observes that there is no destructive natural disaster in this period, which might be the cause of lower expenditure in housing purposes during October-December. The survey identifies that 98.55 percent (97.22 percent in the last quarter) 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 (99.78 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). The almost same picture is found in the previous quarter (99.11 percent).

Key Findings

- Majority of the respondents (59.33 percent) in the surveyed areas are found to be wage laborers, which is slightly lower than that of the last quarter (60.44 percent);
- The average expenditure on food (34.03 percent of total income) in the three regions is slightly higher than that of the last quarter (33.54 percent) but lower than that of national (58.74 percent) level both;
- > The survey also observed that 71.61, 58.56, 61.78, 98.55 and 99.78 percent 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 (except cloth 8.49 percent) lower than that of the national level because of remoteness and distance;
- > SME investment is found in the current survey (6.35 percent), and it is lower than base quarter (15.84 percent) due to the regenerative investment and profit in business of the respondents, but it has increased from that of last quarter (2.91 percent).



3.2 Policy Relevance

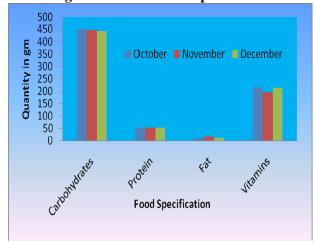
The survey finds that the agricultural support to the respondents has increased their income stability. The respondents have become a part of the regenerative income platform through the different investments in crops, vegetable, fisheries and other income generating activities. The stability of the income of the char dwellers are able to get them rid of extreme poverty, even though most of the respondents are still living below the poverty line.

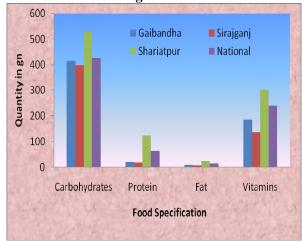
IV. CONSUMPTION OF FOOD

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).

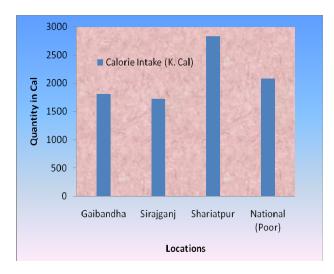
In case of monthly observations, the survey has not found significant changes of gross food intake among different months. In case of months, the survey observes that highest calorie intake was at November in this quarter. However, in case of location the survey observes that the high food intake is found in Shariatpur compared to any other regions. The primary reason behind this is that Shariatpur is less disaster prone area and their agricultural practices is relatively high than other surveyed regions. Because of the high food intake in Shariatpur against Gaibandha and Sirajgonj, the high calorie intake is also visible in Shariatpur, which affects on gross calorie intake at an increasing trend in the recent months (Figure 7).

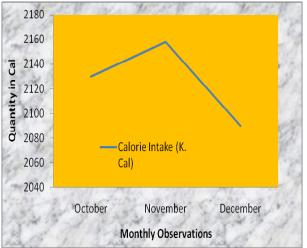


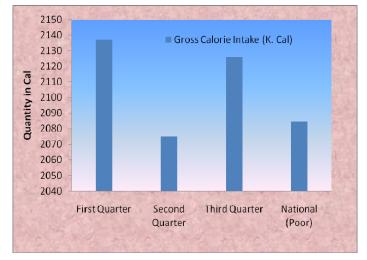












Over the food intake scenarios from all figures, it is identified that the respondents in *Shariatpur* get relatively high calorie (about 2837 K. cal) compared to other areas and the national level poverty line (2122 K. cal). Respondents in *Shariatpur* assert that they are more resilient with growing food in the vulnerable situation compared to the other surveyed areas. Partially the high investment goes to farming that has been observed in Shariatpur in the last three quarters.

In case of comparison among quarters, the gross calorie intake of the third quarter is found low compared to first quarter but high compared to second quarter and even to the national value per person per day. The survey observes that most of the respondents are unconscious 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 recent months the calorie intake is becoming high due to growing of seasonal rice and vegetables (winter vegetables).

4.1 Comparison with National Statistics

According to the HIES, ≤ 2122 K. cal, ≤ 1805 K. cal and ≤ 1600 K. cal per capita per day are considered for absolute, hardcore and ultra poverty respectively. During October-December, it is



estimated that average per capita calorie intake per day per person in the surveyed areas is 2161.74 K. cal, which is higher than the national food poverty line of 2122 K. cal and also higher than the other national findings for poor (2084.64 K. Cal), but lower than non-poor (2344.60) and the previous quarter (2137 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 | | | | × | Calorie In | take (K. Ca | l Per capita | a per day) | |
|----------|---|----------|---|----------|---------|----------|---------|------------|-------------|--------------|------------|----------|
| | Current | National | Current | National | Current | National | Current | National | Current | Average | National | National |
| | Survey | Rural | Survey | Rural | Survey | Rural | Survey | Rural | Survey | | (poor) | (non- |
| October | 452.33 | | 80.75 | | 11.67 | | 108.67 | | 2237.35 | | | poor) |
| October | 732.33 | 426.55 | 00.75 | 62.66 | 11.07 | 14.20 | 100.07 | 241.39 | 2237.33 | 2161.74 | 2084.64 | 2344.6 |
| November | 448.83 | | 54.17 | | 16.17 | | 196.5 | | 2157.53 | | | |
| | | | | | | | | | | | | |
| December | 443.5 | | 52.83 | | 11.67 | | 214.17 | | 2090.35 | | | |
| | | | | | | | | | | | | |

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 2161.74 K. cal, which is higher than that of the national food poverty line (2122 K. cal.) and also higher than that of the national average of poor (2084.64 K. cal);
- > This calorie intake is higher than previous quarter which was 2075 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 most of the calorie intake come from the carbohydrates consumption in heard to reach areas. The lower calorie intake affects other basic services such as education and health infrastructure mainly. Incentives to agriculture in *Char* areas may affect indirectly on good clothing, housing and many other household activities (e.g. buying products, celebrating different festivals etc) and the challenge is associated with accessing those services that is remoteness. The food inflation has no impact on them in this season, especially due to available growth of winter crops.

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 increased slightly in terms of expenditure (Figure 8). It is also observed that people at *Char* areas have to rely on credit and other facilities providing organizations to meet their basic necessities.



Per Capita Income (BDT)

Per Capita Expenditure (BDT)

First Quarter Second Quarter Third Quarter

Figure 8: Income and Expenditure Scenarios among Three Quarters

On the basis of income the survey reveals that the percentage of the respondents remained higher in both upper (82.89 percent) and lower poverty line (47 percent) (Table 4 and Figure 9). The percentage of upper poverty increases and lower poverty decreases from the previous period (79.55 percent and 53.33 percent respectively) which means that percentage of ultra poor people is decreasing. In the following figure the survey also illustrates the actual gap of poverty rate of *Char* areas (hard to reach) and common rural areas in Bangladesh.

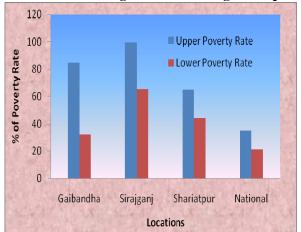
Table 4: Poverty Level (Based on BDT per capita per month)

| Poverty Line, suggested by World Bank | % of Poverty in Rural | % of Poverty in Rural | % of Poverty in Rural (Current survey) | | | |
|---------------------------------------|-----------------------|-----------------------|--|----------|----------|---------|
| by World Dank | (HIES 2005) | (HIES 2010) | October | November | December | Average |
| % of Total Poverty | 43.8 | 35.2 | 81.33 | 84 | 83.33 | 82.89 |
| (Based on Upper | | | | | | |
| Poverty Line) | | | | | | |
| Lower poverty | 28.6 | 21.1 | 43.33 | 53.67 | 44 | 47 |
| | | | | | | |

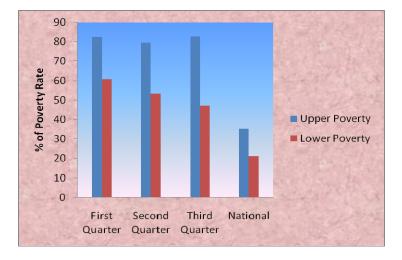
In location-wise observations, the survey identifies that the highest percentage of poverty rate is found in Sirajganj (97.67 and 83.33 percentage for upper and lower poverty respectively) compared to other locations (Figure 9). The survey also finds that Sirajgonj is the most poverty prone area followed by Shariatpur and Gaibandha. One possible reason might be that Sirajgonj is the most climate vulnerable area than the other surveyed areas. As a result, the more climate refugee is appearing in Sirajganj due to river bank erosion and other resulting factors from climate change. But, in case of monthly observations the survey finds the decreased trend of poverty rate (gross) over the months (Figure 9). The reason behind decreasing the poverty rate is slower from the previous quarter which has been mentioned already before (among them homestead gardening and the success of SME investment).



Figure 9: 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 upper to the food poverty line (average calorie intake was 2126 K. cal per person per day) in comparison to the national boundary of food poverty (2084.64 K. cal per person per day) during October-December. In comparison to the current value, the calorie intake in the last quarter was low (2075 K. Cal. per person per day), which means all the respondents are found on the upper level of food poverty line in this quarter. So, according to the present survey, average people in inaccessible areas are found nearly poor in terms of calorie intake. According to the location wise comparison, calorie intake is upper than the national boundary of food poverty only in Shariatpur (2837 K. cal per person per day), so overall situation is not satisfactory.

Key Findings

- > 47 percent of the respondents are living below the lower poverty line with income level less than BDT 2000;
- > 82.89 percent of the respondents in the *char* areas are living with upper poverty line in terms of their income.
- Considering the food poverty line, average of three locations is upper than national boundary but separately the respondents in Sirajgonj and Gaibandha are vulnerable;



5.3 Policy Relevance

The high incidence of lower poverty has been decreased, but the overall upper poverty level is still alarming. 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 28.11 percent female have access to formal education, where in the first and second quarter the value was 27.11 and 25.77 percent respectively. Only 0.22 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, it was 0.67 and 0.78 percent in the last two quarters respectively). In the survey areas, the sickness of female has been increased than their male counterparts (61.71, 67.28 and 66.92 percent in first, second and third quarters respectively). The survey has also found that only 19.33 percent female can take their decision concerning family activities and this rate was high in the previous quarters (22.56 and 17.78 percent respectively). The percentage of taking birth control method is 77.33 percent in this quarter which is not satisfactory compared to the last quarter (79.89 percent), but the percentage of the first quarter was 70.



4. References

- BBS (2009). *Statistical Pocket Book of Bangladesh 2008*, Bangladesh Bureau of Statistics, Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh. Online: www.bbs.gov.bd
- BBS, (2007). Report on Household Income and Expenditure Survey (HIES), 2005, published in May 2007
- BBS, (2011). Preliminary Report on Household Income and Expenditure Survey (HIES), 2010, published in June 2011
- World Bank. 2010. "Price Indexes, Inequality and the Measurement of World Poverty" [online]. Available at:
- http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTRESEARCH/0,,contentMDK:2 2510787~pagePK:64165401~piPK:64165026~theSitePK:469382,00.html [Accessed 11 October 2011]



Annex 1:

Methodology of the State of Livelihood

The survey has been using a pre-designed questionnaire 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 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 "\$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, <=2122 K. cal, <=1805 K. cal and <=1600 K. cal per capita per day are considered for absolute, hardcore and ultra poverty respectively



Annex 2:

LuburfuËK RxebhuÎv gunK ch@juPbv

uNýZKiY b¤ft gvm

DËi`vZvi cvivAvZt (1-6)

†Rjvi t

Dc#Rjvt

Gj Kt

bygt

wi 1/4

veZ√ "¢gxi bvgt

- 7. cwiedii taw mi mi mslivt
- 8. cwiewi c**ä**ytbi †ckyt
- 9. NZgytm Avcbui cuievți i Avy/e"q cuigub:
- 10. MZgtm Avcbui cuieți †Kub mi mi uk †ckv cuieZ P Kți ț0b ukbu?
- 11. NZgrtm Lubui veub tqrVV ntqtQ vK?
- 12. Avcub uK NZgutm †Kub kmi †ivcY K‡i‡Qb?
- i) **Rugt**
- ii) Rugi cuigubt

ſ

- iii) m‡i i e¨envit
- iv) Avcub uK aithi exR, kmï, Drcv th e emi Kti _utKb?
- v) Avcub uK NZgutm KulkutRi Rb" †Kub miKuixmunh" ev fZfix†ctqtQb?
- K) †Kubul †ekxcuiguty †ctqtQbt
- L) UKvi cvigW
- i) MZgrtmkm Drev b Kitz wtq KrtivKrtQ t_tK FY wtz ntqtQ rk br?
- ii) km Drcv to totPi cab Drm K?
- iii) Aucub uk Kulkuta Kulbukk e'emui Kțib?
- 13. NZ mBựn Auchui cuierții Li "Zuj Kv

| Lvevi | cuigW (†KuR) | euRui gj" (c#Z †Ku R) | ‡gW LiP |
|-------------|--------------|-------------------------------|---------|
| Pyj | | | |
| Ab'\b'' km' | | | |
| Wj | | | |
| kvK meRx | | | |
| g \Q | | | |
| gvsm | | | |
| ₩ģ | | | |



| `pl`yRvZ`ê" | | |
|-------------|--|--|
| ‡f⁄R"‡Zj | | |
| dj | | |
| ‡gW LiP | | |

- 14. NZgytm cvievti i †Kyb m` tm't` i †cykyK µq KtitQb? tcykyK µtq †gyl KZ UKyLiP ntqtQ?
- 15. NZgum Luburfulik "Y9tišc", PAK, Avmevecî, tuji vrkb, tivMi, ^e` yuZK d'ub Avqib vulr, Neuvici µq|
- K) vK µq K‡i‡Obt
- L) LitPi cuigub (UKup)t
- M) UKvi Drnt
- 16. NZgytm Avebui Avevm tji † Kub DcKiY † givgZ K‡i‡Ob wKbv? Li‡Pi cuigub (UKvq) t
- 17. NZgvtm Lubui †Kub mì mi AvrFNgb K‡i‡Qb uKbv? AvrFNg‡bi Kvibt
- 18. MZgum Luburfulk †Kub mì ‡mii cZ'veZi9 n‡q‡Q ukbu? KZwb ci wd‡i‡Qb t
- 19. Negytm Avobvi ovieții † Kub m` țm'i † cQtb uk¶vi Rb'' e'q Kți‡Qb uk? nNegytm uk¶vi † cQtb † gw e'qt
- K) Mzgutmtgtq m`mt`i uk¶ui tcQtb e'q KtitQb uk? tgtqm`mt`i tcQtb tgW uk¶ve'qt MzgutmAvcbui cwieutii †Kub m`m' j ev`wtqtQ uk? KuiY Dtj-L Ki1b 20. MzgutmAvcbui cwieutii †Kub m`m' Amj'ntqtQ ukbu?

KZRmÄmÿ′n‡q‡0b? ‡iWii eqnt vNKrmii aibt Li‡Pi cviqvbt (UKvq)

- 21. MZgytmcwietii †Kyb m`m`mÂq Kţiţ@b yK?
 - K) UKvi cvigubt
 - L) mÂţqi gvag
- 22. MZgytm Avcub K\D\tX Avy\Rf\te mm\th" K\ti\Ob\uX? mm\th" i cvig\V K\Z\t



NZqutm Avcub KuDtK avi w tqtQb? autii cwigy KZt 23. Avcub NZqutm †Kub uKQyeÜK †i‡L‡Qb uK bu? **N/ZqutmeÜKKZ.n/Pút`i ukwīĺ cwitkva Kitz tctitOb uk?** K) UKyg cyigylt L) A‡_PDrmt 24. MZgytm "Yffišc", Avnevecî, tujivfkb, tivM/tuc, Btj Kubk d'vb, Avgib, wR, Ryg, Mewici www KtitOb wk? KZ UKvą veyu K‡i‡Qbt 25. MZgytm Aycub ev Aycbui cyieyti Ab"m m"ivõ ¶ZvDbgb †Utbsõ†c‡q‡Qb vK? K) KZRb mì mi Õ ¶ZvDbqb †UibsÕ†c‡q‡Qbt **26. NZgytm Avcub ev Avcbui cuierții ‡Kub mimii ‡hufiVi nrigub nțațiQ uK bu?** niv ntj , K) W ` #h@Mi mr@xb ntqtQt `**#h@Ni** ci †Kub mnuqZv†c‡q‡Qbt nwnti, w aithi mthwzytctgtob? M) muqZvi cvigvb UKvqt N) †Kub quim Auchui †ekx` #h@Ni np@ub nb? (Bsti Rxqun)t **27. cvieti buxm m msL vKZ?** buxm`m't` i k¶WZ thWZ& 28. MZgytm Avcbui cuieții DcyRQ A_9bR www.si AbhygxLiP KțițOb yK? (c@b DcyRBKuix buixntj c**(h**vR') 29. Avcub uk Ö[|z FYÖKqAPri mt_ hy?? 30. MZqrtm Avcub Õ[]ž FYÕØuivuk †Kub mpav†c‡q‡Ob? 31. Ö[]ž FYÖØii v Avcub MZguļmuK †Kub Ampaui m#\$ub nigiQb ? 32. NZgrtm †Kub buixm` mi Amī/nṭqṭQ uk? cuieții buxm mți kaițbi wkrmve e v Miy KivntqQ? ‡iWi egnt **W**Krmi aibt **33. Avcub uk Rbłubąš** y c×uz Mby K‡i‡Qb? JE Kuity NBY Kitz cuitOb by? 34. i w e e e y Z Ryj w x **地**畝 6K i b)

Ryj doximily care by KZ ngtqi ctqrRb nq?::

35. Ryi ubxmiei vn

µq Kivnq, ntj gwrK e'q KZ?: msWö Kivntj, tK msWö Kti?: