

Assessment of the Livelihood Status of the Poor in Hard-to-Reach Areas of Bangladesh

Quarterly Comparative Report based on Monthly Livelihood Survey (October – December 2012)



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**Assessment of the Livelihood Status of the Poor in Hard to Reach Areas of Bangladesh
Quarterly Comparative Report based on Monthly Livelihood Survey (October-December,
2012)**

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Acknowledgement

This report provides an assessment of livelihood of the poor in between two groups of people (right holders and non-right holders), living in hard to reach areas in Bangladesh. The data are collected from three villages of three districts, namely Gaibandha, Sirajganj and Shariatpur. The report acknowledges, with gratitude, of efforts provided in collecting data, by the staff of Gana Unnayan Kendra (GUK) in Gaibandha, Gono Kalyan Shangstha (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 survey report for the period of October-December: 2012 reveals a comparative livelihood assessment of the hardcore poor between right holders (controlled) and non-right holders (uncontrolled) in hard to reach areas of some selected sample districts in northern, central and southern region of Bangladesh. The survey compiles the collected information of monthly survey conducted in specified rural Bangladesh, designated as *Chars* in the three districts of Gaibandha, Sirajganj and Shariatpur.

The monthly survey has a sample size of 650 households (Gaibandha and Sirajganj: 125 for each at controlled and uncontrolled households; Shariatpur: 75 for each at controlled and uncontrolled households), living under the orthodox World Bank poverty line (income less than USD 1.25 a day). The survey collates information, amongst others, on five fundamental rights of human being (e.g. food, cloths, housing, education and health). Despite certain shortcomings of such measures, for keeping conformity and compatibility, the indicators for the survey have also been developed in line with the indicators used in the Household Income and Expenditure Survey (HIES 2010 and 2005), conducted by the Bangladesh Bureau of Statistics (BBS).

The relevant findings are as follows:

Income and Poverty: In comparison between respondents of the controlled and uncontrolled group, the average percentage of the respondents is found higher in upper (76.24 percent) and lower poverty line (23.01 percent) both in the uncontrolled group than that of the controlled group (51.65 and 18.05 percent for upper and lower rate of poverty respectively). In between two groups of the respondents in the study, the significant relevancy finds that the current rate of poverty of the right holders has decreased, which means that the positive influence of the project intervention has improved the livelihood options of the respondents. Due to monthly assess, the rate of poverty in both the group of respondents has improved. Livelihood development is primarily occurred due to sell the harvested crops and seasonal vegetables, as a result of improved cropping cycle for more production. On the other hand, the SME investment of the right holders has been observed significantly, particularly in the controlled group and its impacts on overall income has been investigated as a supportive mechanism to increase the gross income level in the surveyed areas. As a result of the support from project to the respective right holders, the income poverty rate of the respondents has decreased in the current study compared to the last baseline survey.

Based upon the poverty line (suggested by World Bank), the current survey finds that about two of every ten people (18.05 per cent) among the right holders 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 50 percent people of the right holders are living beyond the poverty line as their income level is more than BDT 3000 per person per month.

Food Intake and Poverty: The average calorie intake per person per day is 2422.33 and 2142 kcal in the controlled and uncontrolled group respectively. Following the current average, calorie intake scenarios of the respondents of the controlled group has been categorized as upper absolute poverty (2122 kcal) in terms of calorie intake poverty measurement, but the right holders of Gaibandha and Sirajganj are found below the absolute poverty line in case of particular assessment (1985 and 2035

kcal per person per day respectively). On the other hand, all the respondents of non-right holders (uncontrolled group) in Gaibandha and Sirajganj districts are found below the absolute poverty line as well, but their calorie intake is lower than the right holders. Even, the income level of the respondents has been observed in line with poverty, but the food intake is found at satisfactory level in terms of their food poverty line in both groups of the respondents. In case of finding food poverty in some locations, the survey observes that most of the respondents are unconsciousness about taking balanced diet, primarily derived from the food poverty, but the awareness tendency of calorie intake has been grown relatively higher among the right holders, compared to the non-right holders. As an exception of some previous quarters, the survey however, finds in the latest quarter that the calorie intake of the respondents is comparatively higher for this particular period of time. The harvesting period of seasonal cropping as well as local knowledge regarding high calorie related food intake from the interventions of some organisations might be the result of this high calorie intake situation. Especially, the respondents of the controlled group have also been complemented by their own production of food from their homestead gardens.

Expenditure Situation: The current survey consists of six expenditure components, namely food, clothing, education, health, housing, and miscellaneous expenditure in both of the controlled and uncontrolled groups. Besides these major sectors of expenditure, an additional cost of their small investment has been calculated in their gross expenditures every month. Considering all about these consumptions, the average total expenditure is found higher in the uncontrolled group (65.76 percent of their total monthly income) compared to the controlled group (44.15 percent of their total monthly income), whereas the respondents of the controlled group has developed their subsistence of living compared to the uncontrolled groups.

The survey finds that the average food expenditure of the respondents is found 25.44 and 29.95 percent of their total income in the controlled and uncontrolled group respectively. The food cost of right holders is observed significantly lower than the cost of uncontrolled group, primarily because of their subsistence emanating from homestead gardening. In against of the total income, the average expenditure of the controlled group are 4.33 percent, 3.59 percent, 3.76 percent, 3.07 percent and 0.56 percent for clothing, education, health, housing and miscellaneous respectively (while the percentage in the uncontrolled group are 6.95 percent, 3.38 percent, 3.6 percent, 0.72 percent and 0.15 percent respectively). The survey also includes the miscellaneous expenditure such as transportation, recreation and buying some household products like gold, television, furniture, radio, mobile etc. of the respondents.

The significant reasons, however, behind lower expenditure on food in the surveyed areas are food getting from own homestead gardening, improved cropping pattern and livestock farming. The comparatively lower SME investment is also noticeable (8.65 percent and 6.98 percent of the total income of the controlled and uncontrolled groups respectively), since most of the investors are turned out to regenerative investor and profit holder in their business over the months. Alternatively, due to religious and other cultural festival round the year; expenditures fluctuate rapidly, e.g. most of the respondents usually buy new cloths in lieu of investing in other consumption sectors to celebrate cultural festival.

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. Female participation in education, however, is not found at satisfactory level compared to the previous months among both

groups of respondents, where only 29.51 percent and 26.04 percent female of the controlled and uncontrolled group respectively accessed to formal education during October-December 2012. Female are suffering more from illness than their male counterparts in the controlled group as well. In the decision-making and birth control process of the families, the percentages of female contribution are 21.23 percent and 79.55 percent in the controlled group respectively, whereas 9.87 percent and 85.33 percent were in the uncontrolled group.

SUMMARY OF FINDINGS

Indicators	Indicators	Findings
Income	<ul style="list-style-type: none"> # Percentage of respondents in different profession # Percentage of respondents in different level of income # Per capita Income # Per capita Expenditure # Percentage of Investment of household's income in different sectors 	Most of the respondents' income is found at around USD 1. However, per capita expenditure is higher than per capita income. To accommodate additional expenditure, the respondents have to rely on NGOs or neighbours for credit.
Food	<ul style="list-style-type: none"> # Intake of different food items in gm per capita per day # Per capita calorie intake # Percentage of food expenditure of total income # Percentage of respondents in different level of expenditure on food items 	Compared to the national rural average (HIES 2010), most of the respondents are found below food poverty line. The average food expenditure against income is also found below the national rural average according to HIES 2010.
Cloth	<ul style="list-style-type: none"> # Percentage of cloth expenditure of total income # Percentage of respondents in different level of expenditure on cloths 	The average cloth expenditure against income is found very close to the national average in all regions, but a large portion of the respondents did not spend money for buying cloths.
Education	<ul style="list-style-type: none"> # Percentage of households in access with education # Percentage of education expenditure of total income # Percentage of respondents in different level of expenditure on education related activities # Percentage of dropout rates # Percentage of households involved in capacity building training 	The education related average expenditure is higher in Gaibandha but lower in Sirajganj 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 lower as well.
Health	<ul style="list-style-type: none"> # Percentage of respondent sickness with segregating gender and also child # Percentage of health expenditure of total income # Percentage of respondents in different 	The rate of child sickness is found very high among marginalised people. The average medical expenditure against income is found higher than the national average, but a large

	level of expenditure on treatment	portion of the respondents have been identified who are unable to spend money for their medical services.
Housing	# Percentage of housing (renting, repairing, buying or construction) expenditure of total income # Percentage of respondents in different level of expenditure on housing related activities	The average housing expenditure against income is found lower than the 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	# Percentage of household (any type of household products like kitchen materials, gold, TV, etc) expenditure of total income # Percentage 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 percent of the monthly income.
Gender	# Percentage of female respondents in access with education # Percentage of female respondents in achieving higher education 'SSC or above' # Percentage of female respondents in taking decision own # Percentage of female respondents in taking birth control methods	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 the national average.

1. INTRODUCTION

The survey of ‘State of Livelihood’ exposes commonly about the living conditions, and assessed in between two groups of respondents (beneficiaries and non-beneficiaries by the NGO supports) on some certain households in the selected survey areas in Bangladesh. The survey has brought some significant changes of the livelihood status on both of the respondents: who have been influenced in their livelihood by various NGO activities (designated as controlled group), and who are surviving their life without any help by the specific project of NGOs (uncontrolled group). Through some different livelihood supporting activities in the current project, the study has assessed with the development on the status of livelihood. Living condition measurement has been an area of survey using instruments that mostly expressed in monetary terms beyond non-monetized human well-being indicators. This quarterly survey (October-December, 2012) is an attempt to collate information through this 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 the Northern, Southern and Central Bangladesh, more specifically the people living in hard 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 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 as well as consequential conflicts over ownership, capture and tenure management between the powerful and the poor.

The quarterly survey has a sample size of 650 households (in Gaibandha and Sirajganj: 125 for each at controlled and uncontrolled households; in Shariatpur: 75 for each at controlled and uncontrolled households), conducted in the three districts of Gaibandha, Sirajganj and Shariatpur.

1.1 Objective and Rationale of the Survey

The report necessarily attempts to the periodic average changes in living standard between two groups (controlled and uncontrolled groups) of the poor respondents living in the hard to reach areas. As a part of longitudinal survey, the current report explores the trend on status of livelihood on a quarterly basis, based upon the data collected from the monthly survey. The report, thus, intends to provide an indication of the periodic changes in living condition among the two groups of poor respondents in order to assess the NGO interventions to the controlled group. The periodic changes observed in their livelihood also allow making a comparison among three months (October-December 2012). 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 the state of livelihood.

1.2 Sample Selection

A total sample of 650 households, divided into 250, 250 and 150 from each of the three different *char* areas of Shariatpur, Gaibandha and Sirajgonj districts respectively, has been selected to monitor

the state of livelihood by using a pre-designed questionnaire. Then, total households of each district have been divided again equally into two categories as controlled and uncontrolled. The households have been selected using stratified sampling technique considering their position in compatible with the orthodox poverty line (World Bank poverty line criteria of daily income is less than USD 1.25) to maintain comparability with the national statistics in case of necessity.

1.3 Comparability with Conventional Mechanisms

Despite the shortcomings of the conventional mechanisms, particularly related to the measurement of poverty and livelihood, the survey collects and reports data for making comparison with the findings in between two groups of the respondents of fourth quarter in 2012, e.g. controlled and uncontrolled. Accordingly, the collected data has been analyzed using the 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 the cost of a basic food basket where minimum nutritional requirement estimated as 2122 kcal per person per day, and the level is defined as poverty line. Considering BBS categories, the survey has categorized the poor into three groups based on their nutritional intake such as *Absolute Poor* (≤ 2122 kcal), *Hardcore Poor* (≤ 1805 kcal) and *Ultra Poor* (≤ 1600 kcal). The survey further measures the poverty level of the samples based on daily income as proposed by World Bank, where they set daily income of USD 1.25 as poverty line. Using the income method, the survey has categorized the poverty into upper poverty (USD 1.25 per person per day) and lower poverty (USD 1 per person per day).

1.4 Limitations

It has been already stated that the current livelihood status of the controlled group is not a generalised case of the most marginalised people of the rural areas in Bangladesh. The livelihood status of the uncontrolled group is merely advisable over the common picture of the poor in hard to reach areas of Bangladesh. The beneficiary groups (controlled), however, have been compared to the uncontrolled group in order to assess the level of support from project to the poor. The current findings are indicative to the changes observed in the lives and livelihood of the poor in the vulnerable areas.

2. HOUSEHOLDS INCOME

2.1 Sources of Income

Considering the fourth quarter, (October-December, 2012) the survey has not found significant changes with the different sources of income over the months. In contrast, between controlled and uncontrolled groups; the sources of income varied in case of the farmer and labourer.

The current picture finds a high level of farmers in the controlled group compared to the uncontrolled group, but in the case of labourer the situation is opposite. In this quarter, the study found the highest respondents of 50.83 percent and 62.5 percent as the wage labourers in controlled and uncontrolled group respectively. Again, in the same periodic time; the highest 30.4 percent and 19.37 percent of the respondents are farmers in the controlled and uncontrolled groups respectively. In the controlled group, farmers have increased and labourers have decreased slightly over the months. The number of small business, fisherman and rickshaw/van puller have been decreased

over the months (except rickshaw/van puller in the uncontrolled group) almost in both controlled and uncontrolled groups. The survey observes that 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. Even, these major two occupations have been distinguished as separate sources of income. The survey, however, reveals that the most marginalised people (wage labourers and farmers are about 80 percent in conjugation) in the survey areas are dependent on agriculture, their main source of income. In contrast to present data with the previous months, the average percentage of both labour and farmer has increased slightly in this quarter. As a result, the main sources of income of some people have been centered beyond the list of occupational survey in *char* areas. The details of the occupational proportion between two groups of respondents has been shown here as their source of income (Table 1).

Table 1: Occupational proportion of the respondents of controlled and uncontrolled groups (month-wise percentage value)

Location	Farmer		Labor		Small Business		Fisherman		Service Holder		Rickshaw/Van Puller		Driver		Others	
	Con.	Uncon.	Con.	Uncon.	Con.	Uncon.	Con.	Uncon.	Con.	Uncon.	Con.	Uncon.	Con.	Uncon.	Con.	Uncon.
October	25.07	17.23	48.43	61.97	2.4	3.2	8.63	3.47	0	0	4	6.67	0	0	11.47	7.47
November	26.4	19.37	50.83	61.43	2.67	2.67	5.43	1.33	0	0	3.47	7.73	0	0	11.2	7.47
December	30.4	18.3	47.9	62.5	1.33	2.67	5.17	1.33	0	0	3.73	8.27	0	0.27	11.47	6.67

Note: Con.-Controlled
Uncon.-Uncontrolled

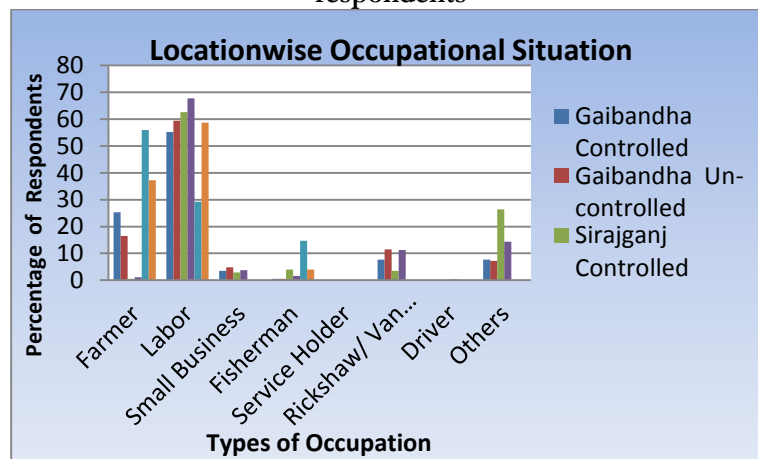
The variations of occupational status have been observed as well among different locations. The quarterly gross evaluations for each location are as follows:

Gaibandha: In comparison between controlled and uncontrolled respondents, the farmer is found higher in the controlled group (25.33 percent) compared to uncontrolled group (16.53 percent), whereas the number of farmer has decreased in the uncontrolled group, followed by a slight increased level of farmer in the controlled group. The percent of wage labourer has decreased slightly in the controlled group (55.2 percent), followed by the increased level in the uncontrolled group (59.47 percent) in the same period. Among the other sources of income, no numbers of service holders have been found in both controlled and uncontrolled groups of the respondents. The number of rickshaw/van puller has found significantly higher in the uncontrolled group compared to the controlled group.

Sirajganj: In comparison between the respondents of controlled and uncontrolled groups, the farmer is very lower in the controlled group (0.53 percent), whereas this level is 1.07 percent in the uncontrolled group. The percent of wage labourer has decreased significantly in the controlled group (62.67 percent), followed by an increased level in the uncontrolled group (67.73 percent) in the same period. Among the other sources of income, no numbers of service holders have been found in both controlled and uncontrolled groups. The number of rickshaw/van puller has found significantly higher in the uncontrolled group (11.2 percent) compared to the controlled group (3.47 percent) of the respondents. In the controlled group, the number of fisherman is higher than that of the uncontrolled group.

Shariatpur: In comparison between respondents from the controlled and uncontrolled groups, the percentage of farmer is higher in controlled group (56.0 percent) compared to the uncontrolled group (37.3 percent), whereas the number of farmer has decreased in the uncontrolled group, followed by an increased level of farmer in the controlled group. The percentage of wage labourer has decreased significantly in the controlled group (29.3 percent), followed by an increased trend in the uncontrolled group (58.7 percent) in the same period. Among the other sources of income, no numbers of service holders, rickshaw/van puller, drivers and others have been found in both the controlled and uncontrolled respondents. The number of fisherman has found significantly higher in the controlled group (14.7 percent) compared to the uncontrolled group (4.0 percent) of the respondents. The details scenario of income between the controlled and uncontrolled groups of the three project areas is given here (Figure 1).

Figure 1: Location-wise occupational status between the controlled and uncontrolled group of the respondents



Since there is a relative scarcity of off-farm income generating activities in Sirajganj, the percentage of the farm labourers is higher compared to the other areas.

2.2 Level of Income

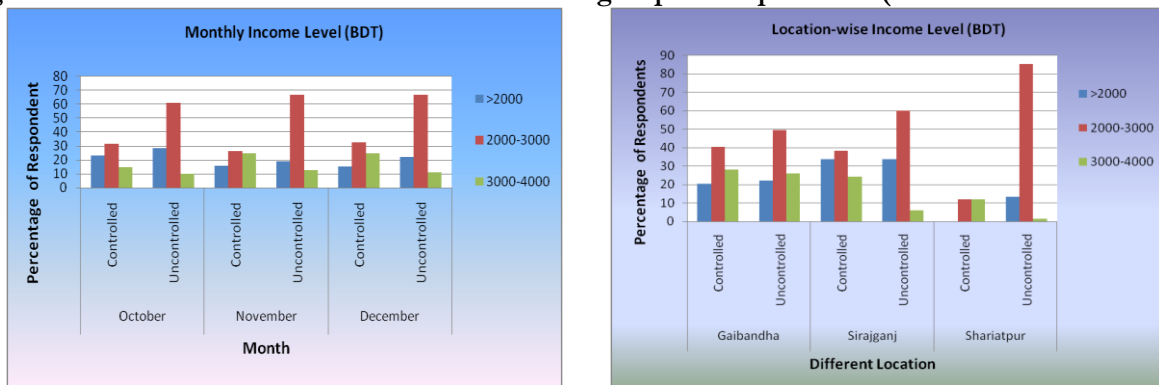
In comparison between the controlled and uncontrolled group of the respondents, the percentage of the population with the lowest level of income (BDT <2000) has decreased in both controlled and uncontrolled groups over the months. On the other hand, the population with this income level is found higher in the uncontrolled group (28.17 percent, 18.83 percent and 22.03 percent of respondents in October, November and December, 2012 respectively) compared to the controlled group (22.93 percent, 16.0 percent and 15.2 percent of the respondents in October, November and December, 2012 respectively), whereas the respondents of the controlled group has relatively in higher income level compared to the uncontrolled group. The income of less than BDT 2000 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). The percentage of the respondents of income with more than BDT 2000 (BDT 2000-3000) is found higher in the uncontrolled group compared to the controlled group. With this income level 31.73 percent, 26.13 percent and 32.8 percent of the respondents are found in the controlled group over the three months respectively followed by 61.23

percent, 67.1 percent and 66.83 percent in the uncontrolled group. The highest level of income is BDT 3000-4000 in the survey, found as an increased trend among the respondents of the controlled group as well. The percentages of those respondents are 14.93 percent, 24.8 percent and 24.53 percent in October, November and December, 2012 respectively (Figure 2).

Comparing the two quarters, the respondents with monthly income of BDT 3000-4000 have been found to decrease slightly among the controlled group and the tendency of income goes more than BDT 4000 per month. The income level of the right holders has increased more than the non-right holders, mainly due to selling their crops; harvested in the last quarter. The income from agricultural purposes is highly observed among the right holders, since the higher percentage of farmers in the control group has been counted in the study. On the other hand, the SME investment of the respondents is observed significantly among all rights holder (controlled group) in the last quarter. The impacts SME investment on overall income is investigated as a supportive mechanism to increase the gross income level in the surveyed areas. The comparison of income level between the two groups of respondent is shown here (Figures 2).

The variations of income level are also observed among different locations (Figure 2). Beyond an exceptional case in Gaibandha in this period, the respondents of controlled group have the higher income than that of the uncontrolled group.

Figure 2: Observation of income level between two groups of respondents (month and location-wise)



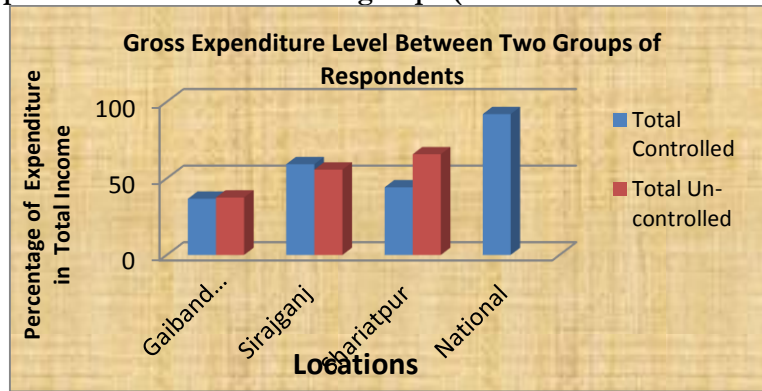
3. BASIC NEEDS CONSUMPTION

3.1 Gross Expenditure Situation

The current survey considers six components of the expenditure required for subsistence living, based on the Household Income and Expenditure Survey (HIES). However, all expenditures of the households have been considered as the 'gross expenditures' in the study. The overall expenditure in the survey areas has fluctuated over the months, but decreased steadily while comparing with the previous quarters among the controlled and uncontrolled groups as well as with the gross expenditure from national findings (HIES). In case of regional picture, the level of total expenditure is found higher among the respondents of the uncontrolled groups (44.15 percent and 65.76 percent of income between the controlled and uncontrolled group of respondents respectively) in Shariatpur, compared to the Gaibandha and Sirajganj (Figure 3). The lower expenditure among the

right holders indicates that the respondents of the controlled group have developed their subsistence of living (e.g. homestead crops, SME business, poultry etc.) compared to the uncontrolled group.

Figure 3: Gross expenditure level between two groups (controlled and uncontrolled) of respondents



The details expenditure of the three regions is given here (Table 2). In the expenditure of households, a category of ‘investment in business’ (SME promotion) has been measured into their gross expenditures. In addition to observe the overall livelihood situation, the savings trend of the households has been monitored beyond their gross expenditures against the total income.

Table 2: Location-wise expenditure level (shown as percentage of the total expenditure against the total income) between two groups of respondents

Month	Food		Cloth		Education		Health		Housing		Miscellaneous		Investment in business		Total		Compared in against of 100 percent	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
Gaibandha	21.15	21.58	3.96	3.87	4.1	3.79	1.26	1.45	0.69	0.84	0.8	0.3	4.76	5.69	36.72	37.51	63.28	62.49
Sirajganj	24.89	24.93	5.41	9.76	3.68	4.07	5.42	3.8	4.94	1.09	0.62	0.15	14.31	11.9	59.27	55.71	40.73	44.29
Shariatpur	33	52.19	2.34	5.12	2.78	1.43	4.15	7.01	0	0	0	0	1.88	0	44.15	65.76	55.85	34.24
National	58.74		5.12		4.18		4.05		7.27		12.61		-		91.97		8.03 (+)	

In this quarter, the variations in expenditure level status have also been observed monthly. In case of total gross expenditure, the respondents of the uncontrolled group have the higher expenditure than that of the expenditure of controlled group. The trend of overall household expenditure, however, has been decreasing in both of the controlled and uncontrolled groups of respondents. That means, the average tendency of savings of all households is increasing in both the groups of respondents against the total monthly income. Comparing both of the groups, the highest amount of savings has been observed among the respondents of the controlled group. Comparatively high SME investment is also there among all respondents of the controlled group in this region. The good return on investment, however, changes their livelihood rapidly. Most of the respondents are turned into regenerative investors and profit holders in their business over the months. The month-wise gross evaluations for each location are given here (Table 3).

Table 3: Month-wise expenditure level (shown as percentage of the total expenditure against the total income) between the two groups of respondents

Month	Food		Cloth		Education		Health		Housing		Miscellaneous		Investment in business		Total		Compared against 100 percent	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
October	27.43	34.28	4.08	6.82	2.93	3.01	3.78	4.85	1.07	0.37	0.53	0.18	5.93	4.66	45.74	54.18	54.26 (+)	45.82 (+)
November	22.63	22.77	4.89	7.45	3.71	3.99	3.99	2.1	4.06	1.17	0.79	0.1	12.62	10.1	52.69	47.68	47.31 (+)	52.32 (+)
December	26.25	32.79	4.03	6.59	4.13	3.15	3.5	3.84	4.08	0.62	0.36	0.17	7.4	6.19	49.75	53.36	50.25 (+)	46.64 (+)

Key Findings

- Majority of the respondents (62.5 percent) in the surveyed areas are found as wage labourers in the uncontrolled group, which is comparatively lower in the controlled group (50.83 percent); for farmers, only 30.4 percent and 19.37 percent are in the controlled and uncontrolled group respectively.
- The highest 54.18 percent of the total income is found as gross expenditure in the uncontrolled group, whereas the respondents of the controlled group spend 52.69 percent of their total income.
- The highest average expenditure on food (34.28 percent of total income) is found in the uncontrolled group, whereas the respondents of the controlled group spend 27.43 percent of their total income for this purpose.
- The least income level (less than BDT 2000) is found as the highest in the uncontrolled group (28.17 percent of the respondents), whereas 22.93 percent is in the controlled group.
- The highest SME investment is found in the controlled group (12.62 percent of the total income), and the highest 10.1 percent is in the uncontrolled group.

3.2 Impact of NGO Interventions and Policy Relevance

Comparing all the previous quarters, the survey observes that most of the respondents of the controlled group in the survey areas are producing more income generating sources investing their income in crops, vegetables, fisheries and others. The study also observes that the beneficiaries of the project are in better return on their livelihood generating income over the months. Some project

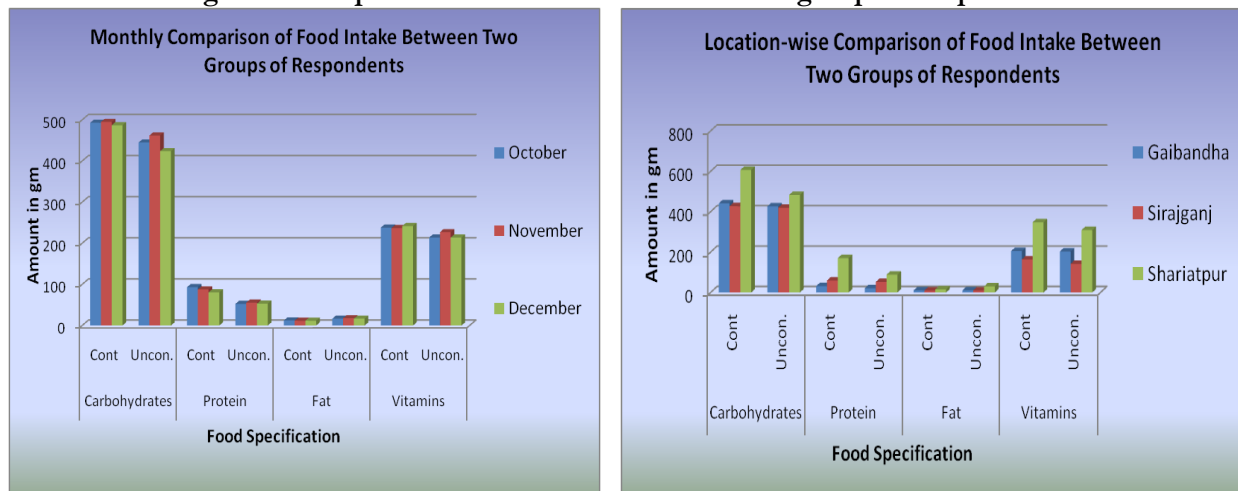
activities (e.g. incentives, capacity building training, technology support etc.) to the beneficiaries are the main reasons for such livelihood development. This tendency implies that the respondents of the uncontrolled group are unable to fulfill their daily demands with existing income. The higher portion of the uncontrolled groups are living below the poverty line compared to the respondents of the controlled group, as the uncontrolled respondents are trying to collect additional money from micro credit provided by the organisations or from neighbours as debt.

4. CONSUMPTION OF FOOD

Rice and vegetable constitutes the main food course for the poor people in *char* areas. The consumption pattern of other essential food items like pulse, fish, meat, milk, edible oil, fruits etc. are very low in all the surveyed areas. The survey has grouped different food items into four classes like carbohydrates, protein, fat and vitamins.

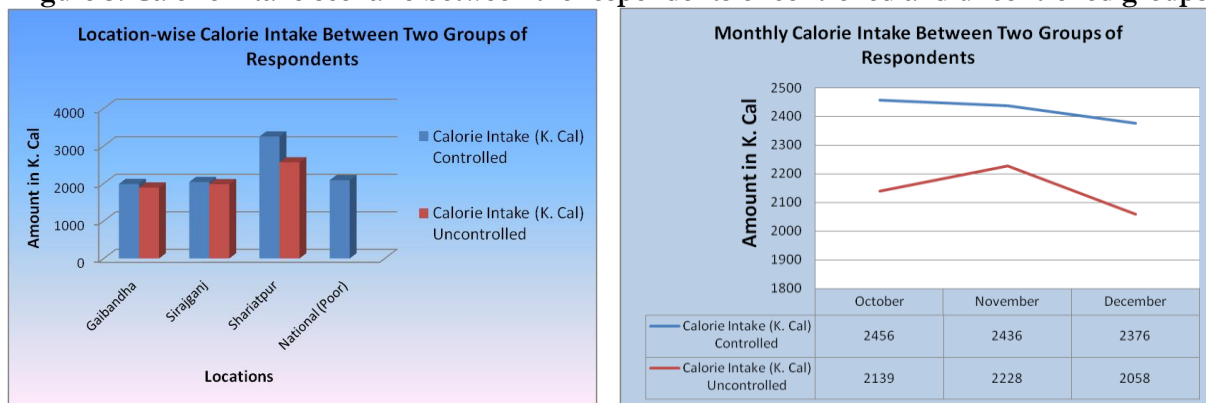
Overall food intake scenario between the controlled and uncontrolled groups suggests that the intake of carbohydrate, protein and fat has decreased slightly whereas other level of intake (e.g. vitamin) has slightly increased. In comparison between two groups of respondents, the controlled group has been found with higher level of food intake in most of the cases. The intake of food items has been measured in gram which has been shown here month and location-wise (Figure 4).

Figure 4: Comparison of food intake between two groups of respondents



The food intake scenarios in the survey areas identify the calorie intake between the controlled and uncontrolled groups. The study shows that the average calorie intake has increased among the respondents of controlled group (2422.33 kcal) compared to the uncontrolled group (2142 kcal). In comparison between different locations, Shariatpur region is found with higher level of calorie intake (3247 kcal and 2560 kcal among the respondents of controlled and uncontrolled group respectively) over all regions, followed by the least intake of calorie in Gaibandha (1985 kcal and 1888 kcal in the respondents of controlled and uncontrolled groups respectively). A comparative study of calorie intake has been given here with monthly and location-wise variations (Figure 5).

Figure 5: Calorie intake scenario between the respondents of controlled and uncontrolled groups



Respondents in *Shariatpur* assert that they are more resilient with growing food in the vulnerable situation compared to the other surveyed areas. In *Shariatpur*, a high investment is observed in farming most of the time. Beside all these findings in different locations, the national value of calorie intake (2084.64 kcal, HIES) is shown here (Figure 5).

On the other hand, in *Shariatpur* respondents of the controlled have been found in upper poverty level in terms of this poverty line (2122 kcal), whereas other respondents of the survey areas have been seen below the poverty line.

Key Findings

- The average per capita calorie intake per day per person in the controlled group is 2422.33 kcal, which is higher than the calorie intake in the uncontrolled group (2142 kcal).
- According to the food poverty line (2122 kcal), most of the respondents of both controlled and uncontrolled groups (e.g. in *Gaibandha* and *Sirajganj* districts) are below this line, which means they are vulnerable in terms of food poverty line.
- Respondents of the uncontrolled group are in the most vulnerable situation compared to their other counterparts in aspects of calorie intake that has been categorized as absolute poverty (approx.).

4.1 Impact of NGO Interventions and Policy Relevance

The right holders of the project usually take high calorie in their daily food intake, compared to the non-right holders in the project area. Even this calorie intake is presently higher than the previous quarters; however, the progress regarding food/calorie awareness of the right holders is still not satisfactory in terms of food poverty. As a result of lower calorie intake, respondents of the controlled groups have been mainly affected with other basic services such as education and health infrastructure. Incentives and other facilities to the right holders influence the respondents on good return of food growing, but the calorie intake is found lower in that case. On the other hand, the respondents of the uncontrolled group also take lower calorie in their food; even they have high

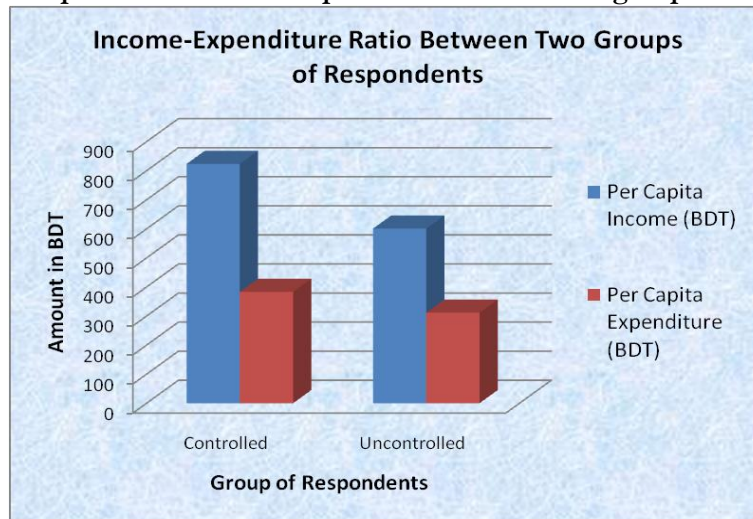
expenditure in their food consumption compared to the controlled group. Agriculture in *char* areas may affect indirectly on good clothing, housing and many other household activities (e.g. buying products, celebrating different festivals etc.) and the challenge is associated with remoteness for accessing those services. The food inflation, however, impacted the rightholders either requiring them to excessive exploitation of labour or reduction in consumption due to lack of public food distribution system.

5. SITUATION ON POVERTY

5.1 Income Poverty

The survey observes the per capita income and expenditure of the both group of respondents. In this survey it is found that the income of the respondents has increased significantly in terms of expenditure (Figure 6). Both per capita income and expenditure have found higher in the controlled group than the income and expenditure of the un-controlled groups. It is found that the average per capita income and expenditure are BDT 823.16 and BDT 383.03 among the right holders, whereas it was BDT 600.69 and BDT 311.52 among non-right holders. It is also observed that people at *Char* areas have to rely on credit and other facilities providing organizations to meet their basic necessities.

Figure 6: Comparison of income-expenditure between two groups of respondents

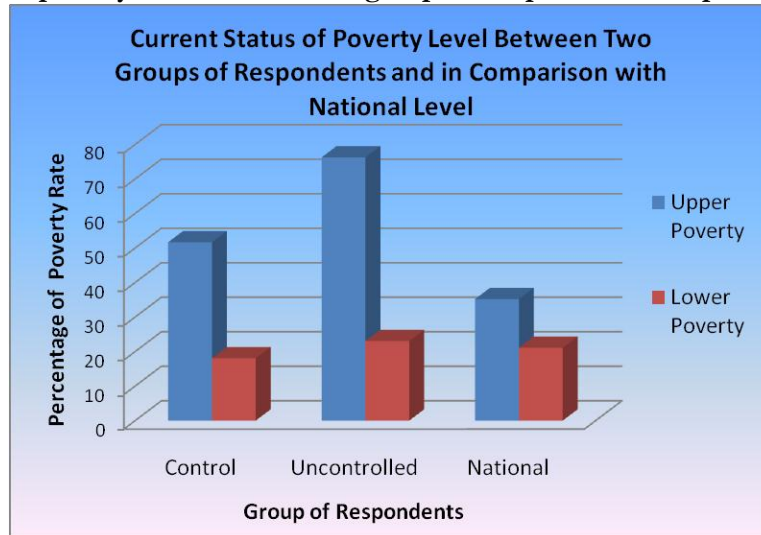


On the basis of income situation, the survey reveals that the overall poverty rate in both the groups decreased compared to the previous quarters.

The average percentage of the upper and lower poverty rate is found higher in the uncontrolled group than the poverty rate of the controlled group. The average percentage of upper and lower poverty rate is 76.24 and 23.01 in the uncontrolled group, whereas the rate is 51.65 percent and 18.05 percent among the respondents of the controlled group. This poverty rate has also been compared with the national value of upper and lower poverty line. In comparison, the upper poverty rate of this study is found significantly higher than the rate of national upper poverty level (35.2 percent), whereas the lower poverty rate is very close between the current study and the national level.

The survey also illustrates the actual gap of poverty rate among all the groups: controlled, uncontrolled and national level (Figure 7).

Figure 7: Status of poverty level between two groups of respondents compared to national level



The variations of poverty rate in the controlled and uncontrolled group have been observed among different locations (Table 4). In comparison with all project areas, Sirajganj has improved significantly in their upper poverty situation (62.67 percent and 66.4 percent in the controlled and uncontrolled groups respectively). In the state of lower poverty, the respondents of Shariatpur district have improved their overall situation in both the controlled and uncontrolled group (0.0 percent and 13.33 percent respectively).

Table 4: Evaluation of location-wise poverty rate between two groups of respondents

Indicators	Gaibandha		Sirajganj		Shariatpur		National
	Control	Uncontrolled	Control	Uncontrolled	Control	Uncontrolled	
Upper Poverty Rate	68.27	75.73	62.67	66.4	24	86.6	35.2
Lower Poverty Rate	20.27	22.13	33.87	33.6	0	13.3	21.1

Throughout the findings of previous quarters, the survey finds that Sirajganj is the most poverty prone area followed by Shariatpur and Gaibandha. One possible reason might be that Sirajganj is the most climate vulnerable area than the other surveyed areas. As a result, more climate refugees are appearing in Sirajganj due to river bank erosion and other factors resulting from climate change. The current project, however, changes this situation gradually in Sirajganj. Due to the NGO interventions, the respondents of this area adapted the positive influence in various livelihood

options sustaining their livelihoods by decreasing their poverty situation. Monthly observations in the survey find a decreased trend of gross poverty rate (Table 4). Specifically, homestead gardening and successful SME investment played a great role behind this decreased poverty rate. The details poverty rate of all the project generated areas is given here (Table 4).

5.2 Food Poverty (Direct Calorie Intake)

The current survey measured the poverty level of both groups (controlled and uncontrolled) by calorie intake per person per day. Comparing the national boundary of food poverty (2122 kcal per person per day) during October-December 2012, the respondents of Gaibandha and Sirajganj of both controlled and uncontrolled groups are found below the food poverty line (Gaibandha: average calorie intake was 1985 kcal and 1888 kcal per person per day in controlled and uncontrolled group respectively; and again in Sirajganj: 2035 kcal and 1978 kcal respectively). On the other hand, the respondents of Shariatpur have been found with the upper food poverty line (3247 kcal and 2560 kcal in the controlled and uncontrolled group respectively). The calorie intake is, however, comparatively better among the right holders (controlled group) than their counterparts (uncontrolled group). So, according to the present survey, most of the people in hard to reach areas are poor in terms of calorie deficiency, even though the calorie intake in Shariatpur (most of the calorie come from carbohydrate only) is higher than the national food poverty line. The harvesting period of winter vegetables and higher investment in farming are the main reasons behind their high calorie intake during the aforesaid period.

Table 5: Evaluation of location-wise food poverty rate between two groups of respondents

Location	Calorie Intake (kcal)	
	Controlled	Uncontrolled
Gaibandha	1985	1888
Sirajganj	2035	1978
Shariatpur	3247	2560
National Boundary for Comparison	2122	

Key Findings

- Among the right holders (controlled group) 18.05 percent (where 23.01 percent is in the uncontrolled group) are living under the lower poverty line with income level less than BDT 2000.
- 51.65 percent and 76.24 percent of the respondents in the controlled and uncontrolled groups respectively are living with upper poverty line in terms of their income.
- Considering the food poverty line, the respondents of both Gaibandha and Sirajganj are vulnerable.

5.3 Impact of NGO Interventions and Policy Relevance

Though the income generating sources of the right holders have increased by the positive interventions of NGOs, food calorie intake is still unsatisfactory in relation to their high income. As a result, the average poverty level varied in both way of measurement (income and food). The high incidence of lower poverty indicates the structural weakness faced by the inhabitants, coupled with

shocks emanating from disasters as well as climate-change induced vulnerabilities. This warrants a different public provisioning of public goods, besides addressing structural causes and climate-induced vulnerabilities.

6. DESEGREGATE GENDER SITUATION

In the surveyed areas, the female access in formal education is comparatively higher in the controlled group than their counterparts (except in Sirajganj). The project intervention influenced gradually on female access in higher education in the project generated areas of Gaibandha and Sirajganj followed by an unchanged status in Shariatpur district (Table 6).

Table 6: Observation of female access in formal education system

Month	Access of Female Education (Percentage of Total Female)					
	Gaibandha		Sirajganj		Shariatpur	
	Controlled	Uncontrolled	Controlled	Uncontrolled	Controlled	Uncontrolled
October	40	32	24.8	33.6	24	8
November	38.4	34.4	26.4	36.8	24	8
December	39.2	35.2	24.8	38.4	24	8

Among all the female students, only a very negligible percentage (0.71 percent and 0.62 percent in the controlled and uncontrolled groups of respondents respectively) completed Secondary School Certificate (SSC) or higher education. In the surveyed areas, the sickness of female is found lower in the controlled group (20.35 percent), compared to the uncontrolled group (21.41 percent). On the other hand, male sickness is found comparatively lower (9.87 percent and 11.63 percent in the controlled and uncontrolled groups respectively) compared to the female. The survey also found that only 21.23 percent female of the right holders can take their decision concerning family activities, whereas in the uncontrolled group this percentage is 9.87. Throughout the capacity building training (arranged by the current project), the female activities, however, increased significantly in family decision-making process. The percentage of taking birth control method is not satisfactory among the controlled groups, compared to the uncontrolled groups. The percentage of the respondents is 79.55 and 85.33 in the controlled and uncontrolled groups respectively. In comparison with the previous quarters, this percentage of respondents, however, has increased in both the groups (controlled and uncontrolled).

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Annex 1:

Methodology of the State of Livelihood

The survey uses a pre-designed questionnaire to collect information from 650 selected households of three *chars* of Shariatpur, Gaibandha and Sirajganj districts. The households are 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 marginalised in terms of income. A total sample of 650 households, divided into 250, 250 and 150 from each of the three different *char* areas of *Shariatpur*, *Gaibandha* and *Sirajganj* districts respectively, are selected to monitor the state of livelihood by using a pre-designed questionnaire. The controlled households (125, 125, 75 households respectively in three locations) is facilitated with various livelihood promotional opportunities (e.g. capacity building training, seeds, loan, adaptive agriculture techniques etc) under RESOLVE project. The collected information is averaged quantitatively to observe the significant change between controlled and uncontrolled households. The analytical questionnaire is based on clarifying all the livelihood factors that have been influencing basic human needs of the selected respondents.

Income Poverty Line: Since 1990, the World Bank has been anchoring its international poverty lines to the national poverty lines used in the poorest countries according to the World Development Report (WDR) on Poverty. The original “USD 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 latest poverty line of the World Bank that is USD 1 and USD 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 estimation is based on different users e.g. the planners, the policy makers and the international agencies. To measure the food poverty line, a basic food basket (eleven food items) and the cost is selected. The quantities in the basket are scaled according to the nutritional requirement of 2122 kcal per person per day. The estimated cost is taken for 2122 kcal as Food Poverty Line (FPL).

Three steps are followed for estimating what costs a household to meet its basic needs in the base year 2005 by the HIES. First, the cost of a fixed food bundle is 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 is 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 is 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 one is 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 one is 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, and which is called “upper non-food allowance”. The third step consisted simply of adding the lower and upper non-food allowances with the food poverty lines to yield the total lower and upper poverty lines for each of the 16 geographical areas.

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

অহহবী ২:

খানাভিত্তিক জীবনযাত্রা
মাসিক পর্যালোচনা

চিহ্নিতকরণ নম্বরঃ
মাসঃ

উত্তরদাতার পরিচিতিঃ (১-৬)

১. জেলার ঃ
২. উপজেলাঃ
৩. এলাকাঃ
৪. নামঃ
৫. লিঙ্গঃ
৬. পিতা/ স্বামীর নামঃ
৭. পরিবারের মোট সদস্য সংখ্যা ঃ
৮. পরিবার প্রধানের পেশাঃ
৯. গতমাসে আপনার পরিবারের আয়/ব্যয় পরিমানঃ
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?

- র) জমিঃ
- রর) জমির পরিমানঃ [
- ররর) সারের ব্যবহারঃ
- রা) আপনি কি ধরনের বীজ, শস্য, উৎপাদনে ব্যবহার করে থাকেন?

- ১) আপনি কি গতমাসে কৃষিকাজের জন্য কোন সরকারী সাহায্য বা ভর্তুকী পেয়েছেন?
- ক) কোনটি বেশী পরিমাণে পেয়েছেনঃ
- খ) টাকার পরিমাণ
- র) গতমাসে শস্য উৎপাদন করতে গিয়ে কারো কাছে থেকে ঋণ নিতে হয়েছে কি না?
- রর) শস্য উৎপাদনে সেচের প্রধান উৎস কি?
- ররর) আপনি কি কৃষিকাজে কীটনাশক ব্যবহার করেন?
১৩. গত সপ্তাহে আপনার পরিবারের খাদ্যতালিকা

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

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

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

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

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

১৭. গতমাসে খানার কোন সদস্য অভিজগমন করেছেন কিনা?
অভিজগমনের 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 সাহায্যে 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 পেরেছেন কি?
ক) টাকায় পরিমাণঃ
খ) অর্থের উৎস :

২৪. গতমাসে স্বর্ণ/রৌপ্য, আসবাবপত্র, টেলিভিশন, রেডিও/টেপ, 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?