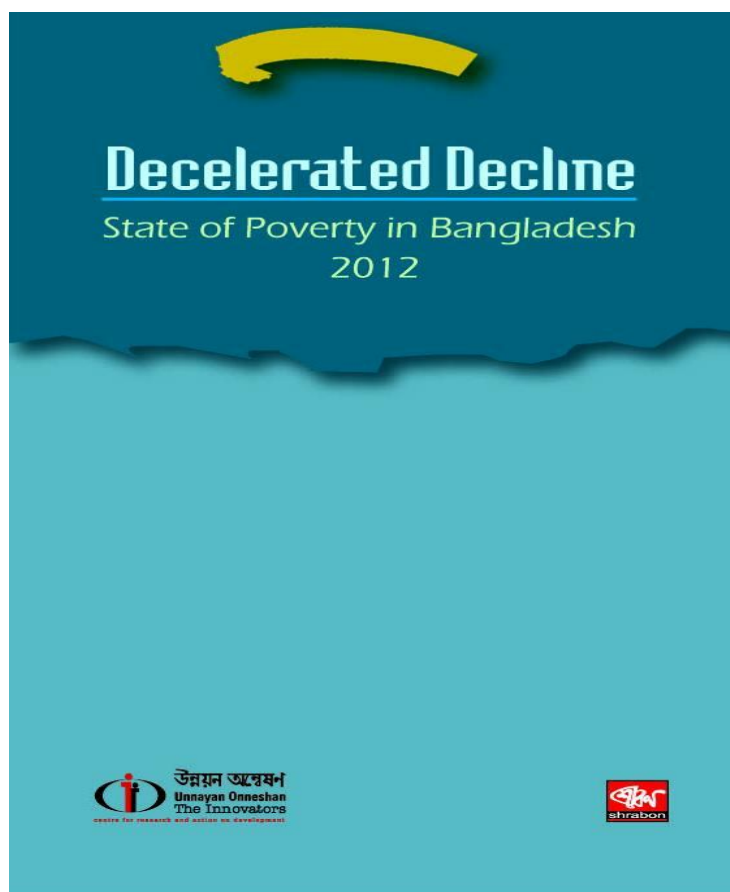


POVERTY AT HOUSEHOLD LEVEL

K. M. Mustafizur Rahman



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K. M. Mustafizur Rahman

1 INTRODUCTION

Poverty is often a volatile condition in reality. Adverse shocks occur more often among the poor because they encounter greater risks in terms of different socio-economic, cultural and environmental angles. The constant state of deprivation of poor households with little change from year to year in a poor country like Bangladesh might be the result of slow poverty reduction. However, Bangladesh has made considerable progress in income-poverty reduction since independence¹ and this pace of poverty reduction is attributable to the accelerated growth in consumption expenditure (income)².

The poverty of a household is related to its resource endowments, its organisational capacity to manage and deploy its resources, its labour force position, the available coping mechanisms and external or family contingencies which affect it (Rakodi 1995; Rakodi and Llyod-Jones 2002). In general, however, poverty is higher in areas characterised by geographical isolation, low resource, low rainfall, and other inhospitable climatic conditions. Analysing the poverty situation at household level is very important not only for uncovering the nature of the problem but also for formulating effective poverty alleviation strategy. Ascertaining the socio-economic characteristics of the poor, and the constraints they are facing, is a prerequisite for effective policy design and the achievement of development goals. Evidence from many studies suggests that increased well being is linked to the increased human and social capital as well as improved institutions and better governance.³ Thus, this chapter aims to describe the poverty situation in terms of different household characteristics using data of Household Income and Expenditure Survey (HIES) which is conducted by Bangladesh Bureau of Statistics (BBS).

2 INCIDENCE OF POVERTY (CBN) BY DIFFERENT HOUSEHOLD CHARACTERISTICS

¹ Consumption expenditure data have been used to estimate trends in income-poverty at the national level since current consumption is considered to be a better indicator of permanent income status in the context of agrarian society subject to year-to-year fluctuations in output.

² Thus, annual per capita HIES consumption expenditure growth at national level, which was just 0.6 percent during the period between 1983/84 and 1991/92, rose to 2.7 percent between 1991/92 and 2000. It may be noted that the annual growth in per capita GDP was around 1.5 percent during the 1980s, but nearly doubled during the 1990s.

³ IFAD (2000) reveals that the rural poor typically have lower levels of assets, of all types, less access to technology and weaker access to markets and other institutions. The World Development Report (2007) emphasizes the role of good governance and transparency in providing a future of hope for all generations.

In spite of specific areas of progress, however, aggregate poverty rates remain dauntingly high. Despite more than forty years of planned efforts since independence to abolish poverty, Bangladesh is still suffering from high incidence of poverty. Poverty could be relative as well as absolute. A number of households are suffering from the incidence of poverty. Nevertheless, there is an economic growth over the years but in the most cases, the growth are not able to cope up the situation of reducing poverty. The incidence of poverty is largely varies according to the household characteristics which are described below:

2.1 Incidence of Poverty (CBN) by Size of Household

Poverty is more pronounced among higher size household. The issue of sensitivity of poverty estimated to the treatment of household size has recently attracted considerable attention (Buhmann, et al., 1988; Coulter, et al., 1992; Lanjouw and Ravallion, 1995; Dreze and Srinivasan, 1997; Lancaster, et al., 1999). Large family size can be an important contributor to household poverty. The widely held view that larger families tend to be poorer in developing countries has been influenced by research and policy and there is considerable evidence of a strong negative correlation between household size and consumption (or income) per person in developing countries.⁴ It is observed that the incidence of poverty is lower among the households having 1-2 members as compared to others at national, rural and urban level. The annual rate of reduction in the incidence of poverty among the households having 1-2 members is 4.7 percent during the last ten years, which is higher as compared to the other households having more than two members (Table 1). Similar results are also found in case of the rural area. However, in the urban area, the annual rate of decrease in the incidence of poverty is higher (6.3 percent) among the households having more than 10 members as compared to others. This might be the result of much family members having engaged in different income generating activities and earn more than those having less family members in the urban area.

Table 1: Incidence of poverty by size of household

Size of Household	National			Rate of Decrease from 2000-2010 (Percent)
	2000	2005	2010	
1-2	28.4	19.1	15.1	4.7
3-4	41.0	33.3	24.4	4.0
5-6	52.3	43.6	35.1	3.3
7-8	54.9	46.6	44.0	1.9
9-10	54.8	44.8	37.2	3.2
11+	37.6	35.5	25.2	3.3
Size of Household	Rural			
1-2	32.0	21.8	18.0	4.4
3-4	44.9	37.6	27.5	3.9
5-6	56.7	47.5	38.8	3.2
7-8	57.1	48.5	47.0	1.8
9-10	56.2	48.2	41.8	2.6

⁴ This pattern has been found in innumerable household surveys spanning Asia, Africa and Latin America; for surveys see Visaria (1980, section 4), Sundrum (1990, chapter 2) and Lipton and Ravallion (1994, section 4.2).

11+	40.1	41.5	29.9	2.6
Size of Household	Urban			
1-2	11.9	10.2	7.6	3.6
3-4	26.8	22.6	16.9	3.7
5-6	35.4	31.5	24.4	3.1
7-8	44.9	39.7	33.0	2.7
9-10	49.3	30.6	24.4	5.1
11+	25.5	17.7	9.5	6.3

Source: Author's calculation based on Household Income & Expenditure Survey (2000, 2005 and 2010), Bangladesh Bureau of Statistics, 2012

2.2 Incidence of Poverty (CBN) by Sex of Household Head

Generally, the incidence of female headship is believed to have increased worldwide. In both developed and developing countries, a high proportion of these households are found to suffer from poverty (Chant 1997). However, in Bangladesh, an opposite result is there where the incidence of poverty is lower in female generated households than those are male generated (Table 2). One of the main reasons behind such seemingly contradictory conclusions appears to be the fact that female generated households constitute a heterogeneous group of households with different types of female generated households along with different reasons for becoming female generated. Thus, the compositions of different types of female generated households are likely to be different across countries and different areas within countries as well. As household-level data sets became increasingly available in many developing countries, validity of some of the empirical regularities claimed earlier such as the higher poverty among female generated households, have been somewhat questioned⁵, conventional definitions of 'household headship' have been criticised⁶ and policy implications have been debated⁷.

More specifically, it is also observed that the incidence of poverty in female generated households has reduced with a more advanced rate than that of male generated households during the last ten years at national level. Similar scenarios are also found in case of the rural and urban area. The annual rate of reduction in the incidence of poverty was observed at 3.4 percent at national level during 2000 to 2010 for the male generated households. However, it was 4.4 percent for female generated households at the same period. In case of rural area, it was 3.2 percent and 4.2 percent for male and female generated households respectively. Considering the urban area, the rate of decrease was found at 3.8 percent and 5.3 percent respectively for male and female generated households during 2000 to 2010 (Table 2).

⁵ For example, see Quisumbing, et al. (1995) and Louat, et al, (1992).

⁶ See Rosenhouse (1989).

⁷ See, for example, Buvinic and Gupta (1997) and Bruce and Lloyd (1997).

Table 2: Incidence of poverty by sex of household head

Sex of Household Head	National			Rate of Decrease from 2000-2010 (Percent)
	2000	2005	2010	
Male	49.0	40.8	32.1	3.4
Female	47.2	29.5	26.6	4.4
Sex of Household Head	Rural			
Male	52.5	44.9	35.9	3.2
Female	50.6	31.0	29.3	4.2
Sex of Household Head	Urban			
Male	35.1	28.7	21.7	3.8
Female	37.1	24.4	17.5	5.3

Source: Author's calculation based on Household Income & Expenditure Survey (2000, 2005 and 2010), Bangladesh Bureau of Statistics, 2012

2.3 Incidence of Poverty (CBN) by Level of Education

The role of education in poverty eradication is crucial in close co-operation with other social sectors. No country could be succeeded until properly educating its people. Education is not only important for reducing poverty but also a key to creation of wealth. Furthermore, nobody doubts that a better-educated workforce is more likely to enjoy higher earnings. The relationship between education and poverty is quite apparent. Educated people have higher earning potential and they are capable to improve the better quality of their lives, which means they are less likely to be marginalised largely within society. Education empowers a person and it helps them to become more proactive, gain control over their lives, and to broaden the range of available options (UNESCO 1997). A recent report published by the United Nations Millennium Project Task Force, has emphasised that science, technology, and innovation have helped to lessen poverty, hunger and drive economic growth in much of South-East Asia (Juma and Lee, 2005).

Table 3: Incidence of poverty by level of education

Level of Education	National			Rate of Decrease from 2000-2010 (Percent)
	2000	2005	2010	
No education	63.1	54.7	42.8	3.2
Completed class I-IV	41.1	37.5	35.7	1.3
Completed class V-IX	35.8	29.0	22.6	3.7
Completed class SSC+	15.1	9.3	7.5	5.0
Level of Education	Rural			
No education	63.2	55.0	43.5	3.1
Completed class I-IV	41.8	39.2	38.1	0.9
Completed class V-IX	39.1	30.9	24.9	3.6
Completed class SSC+	21.4	12.2	11.2	4.8
Level of Education	Urban			
No education	62.3	52.8	39.4	3.7
Completed class I-IV	38.0	33.0	28.3	2.6
Completed class V-IX	25.4	23.8	16.7	3.4
Completed class SSC+	5.7	6.5	3.9	3.2

Source: Author's calculation based on Household Income & Expenditure Survey (2000, 2005 and 2010), Bangladesh Bureau of Statistics, 2012

It is observed that poverty levels fall as the educational attainment of people rises. The incidence of poverty is higher among those who are illiterate and lower among those who have completed SSC level and higher at national, rural and urban level (Table 3). The tendency of reducing poverty among the higher educated persons have occurred at an accelerated pace than those who have no or little education. Additionally, it is found that the rate of reduction in the incidence of poverty among the illiterate has reduced from 63.1 percent in 2000 to 42.8 percent in 2010 with an annual decrease rate of 3.2 percent at the national level. Whereas, this annual rate of decrease was 3.1 percent and 3.7 percent at rural and urban level during the same period. On the other hand, the annual rate of decrease was 5.0 percent, 4.8 percent and 3.2 percent among those who have completed class SSC level and above during 2000 to 2010 at national, rural and urban level respectively, which is the highest among all other educational category except the urban area (Table 3).

2.4 Incidence of Poverty (CBN) by Ownership of Land

Land ownership and/or access to occupational land in Bangladesh are often related to the poverty status of a household. Access to land has been advocated for many years as one of the potential and the most effective approaches to rural poverty reduction (Warriner, 1969; Thiesenhausen, 1989; Dorner, 1992; Binswanger et al., 1995). Historically, the poor people are land-poor i.e. poor people had less amount of land to support their family. It is quite evident that a negative correlation with the land ownership and incidence of poverty are there. Land is a critical asset, especially for the rural poor, because it provides a means of livelihood through the production and sale of crops and other products. Bangladesh is an agrarian country where still 48 percent people are living on agriculture (BBS, 2011).

It is observed that as the quantity of ownership of land raises, the incidence of poverty level falls where poverty is more pronounced among landless. The rate of decrease in the percentage of population living below the poverty line at national level was the highest for those having 1.50 – 2.49 acre land and similar result is also found for the rural area. On the other hand, this is the highest for those having land of 0.5 – 1.49 acre land at urban areas during 2000-2010 (Table 4). However, the incidence of poverty is the highest among the landless but the rate of reduction in the percentage of poverty is comparatively well as most of them are engaged in non-agricultural activities and managed to reduce their incidence of poverty by various non-agricultural economic activities.

Table 4: Incidence of poverty by ownership of land

Ownership of Land (in acre)	National			Rate of Decrease from 2000-2010 (Percent)
	2000	2005	2010	
No Land	46.6	46.3	35.4	2.4
< 0.05	57.9	56.4	45.1	2.2
0.05 - 0.49	57.1	44.9	33.3	4.2
0.50 - 1.49	46.2	34.3	25.3	4.5
1.50 – 2.49	34.3	22.9	14.4	5.8
2.50 – 7.49	21.9	15.4	10.8	5.1
7.50+	9.5	3.1	8.0	1.6
Ownership of Land (in acre)	Rural			
No Land	69.7	66.6	47.5	3.2

< 0.05	63.0	65.7	53.1	1.6
0.05 - 0.49	59.3	50.7	38.8	3.5
0.50 - 1.49	47.5	37.1	27.7	4.2
1.50 - 2.49	35.4	25.6	15.7	5.6
2.50 - 7.49	22.8	17.4	11.6	4.9
7.50+	9.7	3.6	7.1	2.7
Ownership of Land (in acre)			Urban	
No Land	36.6	40.1	26.9	2.7
< 0.05	38.3	39.7	29.9	2.2
0.05 - 0.49	24.3	25.7	17.4	2.8
0.50 - 1.49	27.4	17.4	12.1	5.6
1.50 - 2.49	10.2	8.8	6.6	3.5
2.50 - 7.49	9.1	4.2	5.5	3.9
7.50+	0.0	0.0	14.6	NA

Source: Author's calculation based on Household Income & Expenditure Survey (2000, 2005 and 2010), Bangladesh Bureau of Statistics, 2012

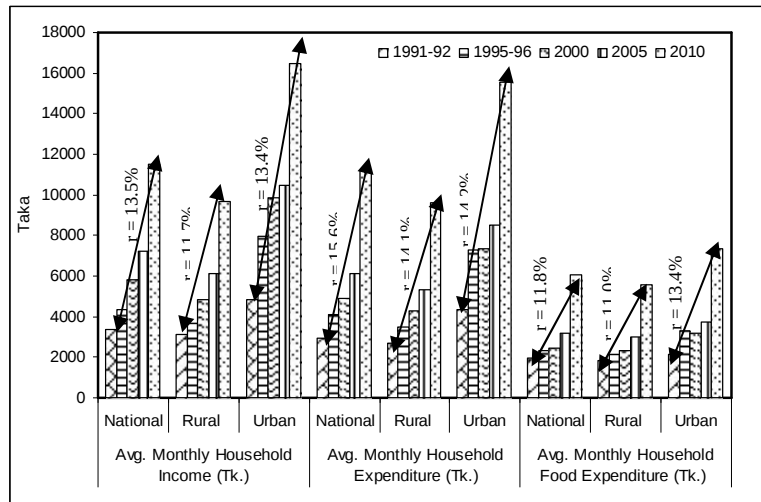
3 HOUSEHOLD INCOME, EXPENDITURE AND FOOD EXPENDITURE

Reduction in the percentage of population living below the poverty line is conventionally assumed as the result of increased monthly household income over the years (Titumir and Rahman, 2011). The monthly household income has increased from Tk. 3341 in 1991-92 to Tk. 11,480 in 2010 at national level whereas it has increased from Tk. 3109 to Tk. 9648 in rural areas and Tk. 4831 to Tk. 16,477 in the urban areas during the same period. Though a declining trend is there in the percentage of population living below the poverty line, the progress is not matched due to the increase in the monthly household expenditure. During the last twenty years (i.e. from 1991-92 to 2010), the monthly household expenditure has risen from Tk. 2944 in 1991-92 to Tk. 11,200 in 2010 at national level. In rural areas, this expenditure has increased from Tk. 2721 to Tk. 9612 and it has increased from Tk. 4377 to Tk. 15,531 during the same period in the urban areas (Figure 1). The household expenditure has scaled up mainly due to higher food expenditure. The food expenditure has climbed up from Tk. 1932 to Tk. 6031 at national level, Tk. 1859 to Tk. 5543 in the rural areas and Tk. 2159 to Tk. 7362 in the urban areas during the period of 1991-92 to 2010 (Figure 1).

It is evident that monthly household income, expenditure and food expenditure have increased between 1991-92 and 2010. However, food expenditure has increased at a faster rate than that of income. During the period of 1991-92 to 2010, the monthly household income has increased with a growth rate of 13.53 percent, 11.68 percent and 13.39 percent at national, rural and urban level respectively. At the same time, the monthly household expenditure has risen with a rate of growth at 15.58 percent at national level, 14.07 percent at rural level and 14.16 percent at urban level. In case of food expenditure, it has increased with a rate of growth at 11.79 percent, 11.01 percent and 13.39 percent at national, rural and urban area respectively. Furthermore, during the last five years (i.e. from 2005 to 2010), the rate of growth of monthly household income was found 11.87 percent, 11.67 percent and 11.50 percent whereas, rate of growth of monthly household expenditure was 16.52 percent, 16.14 percent and 16.40 percent, of which the rate of growth of food expenditure was 17.59 percent, 16.67 percent and 19.20 percent at national, rural and urban areas respectively. An indication is there that recently

more people are suffering to manage their livelihood due to higher rate of growth of household expenditure over the income⁸.

Figure 1: Household monthly income, expenditure and food expenditure



Source: Author's calculation based on Household Income & Expenditure Survey (2000, 2005 and 2010), Bangladesh Bureau of Statistics, 2012

4 CONCLUSION

The eradication of poverty has proven to be an elusive goal in spite of being centered to the international development agenda. Additionally, alleviating poverty is one of the key challenges for the new millennium. Meeting this challenge requires effective poverty reduction policies. Designing these policies, in turn, requires an understanding of the underlying welfare dynamics that determine how individuals and households escape or fall into poverty over time. Report suggests that the conventional approaches are not working⁹. The incidence of poverty in Bangladesh is one of the highest in the world. Millions of people are suffering from the hardship of poverty where about one-third (31.5 percent) of its population is living below the poverty line (HIES, 2010). Household poverty status is strongly associated with various household characteristics that are quite evident from the analysis as discussed in this chapter.

The promotion of household income has been given importance in policy documents but programmatic intervention is neither adequate nor implemented with vigour. Unless land, agrarian and agrarian reforms are being implemented and rapid industrialization is being promoted, a few income promotion and safety net programmes can not contribute significantly towards promoting household income and reducing poverty. Social transfer could be linked to education as the education (especially female education) appears to be a crucial contributing factor in alleviating poverty. Therefore, interventions to enhance

⁸ See Appendix C

⁹ Rethinking Poverty: Report on the World Social Situation 2010 (United Nations, 2009). Also available at: <http://www.un.org/esa/socdev/rwss/docs/2010/fullreport.pdf>

education (especially female education) as well as the adult literacy programmes for them should be given a high priority. These findings suggest that land can indeed be an important element of a poverty reduction strategy where some specific conditions are there in this occasion calling on complementary interventions. Besides better access to land, it is important to improve control by households over complementary assets such as education, and to improve the provision of public goods such as infrastructure needed for them to make an effective use of the land. Proper monitoring should be required to implement the family planning system throughout the country to keep the household size small. The policies and programmes designed for reducing poverty to attain inclusive development have to make in such a way so that the poor people can have voice of their own and the benefits can be trickled to every nook and cranny. Findings are needed to be utilized significantly in developing suitable programs addressing the case of poverty of the developing countries including Bangladesh.

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Appendix - B

Mathematical Equation

$$P_l = P_b (1 + ry)$$
$$\Rightarrow r = \frac{1}{y} \left(\frac{P_l}{P_b} - 1 \right)$$

Where,

P_l = Value of the launch year;

P_b = Value of the base year;

y = Number of years between launch year and base year;

r = Rate of growth

Then, a projection using this method could be computed as:

$$P_t = P_l (1 + rz)$$

Where,

P_t = Value of the target year;

P_l = Value of the launch year;

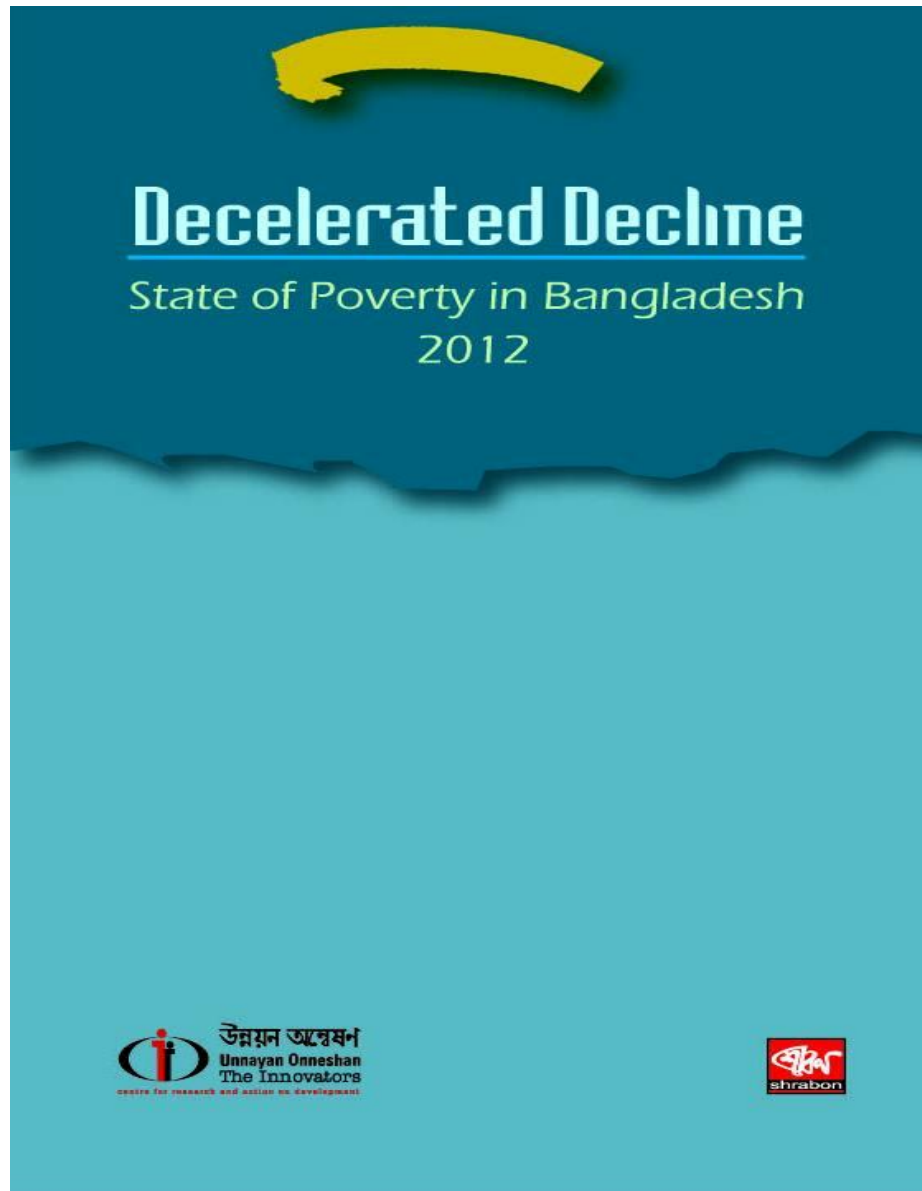
z = Number of years between target year and launch year;

r = Rate of growth

Appendix - C

Name: MD. Shahadat Hossain
Age: 50
Sex: Male
Family Member: 3
Earning Member: 2
Place of Residence: Boubazar, Nabinagar.

Shahadat sells battle leaf, cigarette and chocolates on the footpath of National Monument, Savar, Dhaka. He had migrated to the Nabinagar from Bera Upazila under Pabna district thirteen years ago. From him, it is known that the erosion of Padma River had grasped his house three times. Due to the frequent natural disaster, he had decided to migrate here. He had chosen Nabinagar as one of his neighbours had already been staying here. Shahadat lives with his wife and one daughter at Boubazar, Nabinagar. He had three daughters. Two of his daughters had died in their infant age. When Shahadat had been asked about the cause of their death, he said that the first one has died only at five day after birth and the second one had died in pneumonia when she was 18 months old. He also added that he was unable to look after his pregnant wife and the newborn baby for extreme poverty. Due to incapability of buying good and nutritious food for her pregnant wife, an ill and weak child had given birth by her. Lack of medical treatment for economic crisis was the main cause of the death of her second daughter in Pabna town. He is now living in a room where every three family is sharing a common bath and kitchen in that house. The house rent for one room is Tk. 1000 per month. He is earning 300 to 500 Tk. per day. Another matter to be noted is that the footpath business in front of national monument is illegal. The hawkers like Shahadat are doing business here by giving money as bribe to the staffs in amount of Tk. 20-30 when they demand. Sometimes police and army evict them. When police conduct their eviction, Shahadat ran away with his products. In this situation, he couldn't earn money anymore. So, he needs to take loan from his neighbours. Sahadat's wife is working as a servant in the neighbour's house. She earns Tk. 1000 per month. His daughter is sixteen years old. Shahadat has dropped her from school as he has no interest to spent money for her daughter's education anymore. Moreover, he also said that some boys continuously tease his daughter on the way of her school. Every day they need 0.5 kg rice as their regular meal. Most of the times, they have to fast at night. Sahadat's wife has been suffering from severe a long term headache. They tried to treat this disease by traditional healing system as they don't prefer to visit a doctor for huge charge of visit there. In this situation, Shahadat and his family members are living far behind from the basic needs such as education, health, and sound housing facilities. Moreover, the higher expenditure of livelihood against income has made his simple life more difficult and struggling as well.



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