



The State of Livelihood
Livelihood Status of Hardcore Poor in Hard to Reach
Areas in Bangladesh

Quarterly Report based on Monthly Livelihood Survey
(January – March 2012)

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Author

Munmun Islam

This is a 'Working Draft' and is meant to raise discussion and seek comments. Please do not quote.

Acknowledgement

This quarterly report provides an assessment of livelihood of the poor living in hard to reach areas in Bangladesh based on regular monthly survey. The data are collected from three villages of the three particular 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 Kollyan Songstha (GKS) in Sirajganj and Shariatpur Development Society (SDS) in Shariatpur. This report is an output of Climate Change, Biodiversity and DRR unit of Unnayan Onneshan.

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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

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EXECUTIVE SUMMARY

The present quarterly report for the period of January-March: 2012 reveals the state of livelihood of the hardcore poor in hard to reach areas in some selected sample districts of northern, central and southern regions of Bangladesh. The survey compiles the collected information of the monthly survey conducted in specified rural Bangladesh, designated as *Chars* in three districts of Gaibandha, Sirajganj and Shariatpur.

The monthly survey has a sample size of 300 households, living under the orthodox World Bank poverty line (income less than USD 1.25 per 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 to previous three quarters and the national data (HIES).

The relevant findings are as follows:

Income Poverty: In comparison with the national statistics, the current poverty rates (37.76 and 35.9 percent for upper and lower poverty respectively) in the surveyed areas are little bit higher than those of national rural average (35.2 and 21.1 percent for upper and lower poverty respectively). From 1st quarter (April-June, 2011) to 4th quarter (January-March, 2012) it has been found that percentage of people who belong to upper poverty line has increased (21.78, 26.22, 35.89, 37.76 respectively for 1st, 2nd, 3rd and 4th quarter) and the percentage of people who belong to lower poverty line has reduced (60.89, 53.33, 47, 35.9 for 1st, 2nd, 3rd and 4th quarter respectively) which is primarily found due to sell their harvested crops all over the year and other supporting income-generated activities, for example- activities supported by RESOLVE project. On the other hand, the SME investment of the respondents is observed significantly in the previous quarters 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 finds that the income poverty rate of the respondents has been decreased in the current study compared to last baseline survey.

Based upon the poverty line (suggested by World Bank), the current survey finds that about more than three of every ten people (35.9 percent) in the surveyed areas are still living below the extreme poverty line as their average income is less than BDT 2000 per person per month. The survey reveals that about 37.76 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 found that the average calorie intake in the surveyed areas is 2112.33 kcal and it is lower than that of previous quarters (2137 kcal 2074.67 kcal, 2161.74 kcal respectively for 1st, 2nd and 3rd quarter). The survey also says that the average calorie intake was the lowest in the second quarter because at that time most of the agricultural fields were empty and as well as the highest in the third quarter as it was the time for winter vegetables which enriched the food basket of the respondents.

Following the current calorie intake scenarios, all respondents have been categorized as below 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 kcal (HIES 2010) and current finding is a little bit higher than national average calorie intake. Even, the income level of the respondents has been observed as an increased trend, but the food intake is not found at satisfactory level in terms of their income because of increasing trend of the food price. The survey also observes that most of the respondents are unconsciousness about taking balanced diet, which is primarily responsible for the food poverty rather than the capability of their taking high calorie contained food in the current picture. However, as an exception from some previous months, the calorie intake of the respondents is found relatively higher for the last March, which might have been found for harvesting period of seasonal rice 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 (28.34 percent of total income) of all respondents is lower than the last quarter (34.03 percent) as well as the national average (58.74 percent), primarily because of their subsistence emanation of homestead gardening and harvesting of seasonal rice.

The average expenditure is 9.68 percent, 3.03 percent, 3.46 percent and 1.39 percent for clothing, education, health and housing respectively, whereas the expenditure in the last quarter was 8.49 percent, 3.56 percent, 3.75 percent and 0.48 percent for clothing, education, health and housing respectively. The miscellaneous expenditure (transportation, recreation and buying some household products like gold, television, furniture, radio, mobile etc.) of the respondents is found almost negligible that is only 0.60 percent of the total income in fourth quarter (0.48 percent in third quarter), compared to the national average of 12.61 percent.

Cloth expenditure was the highest in the second quarter (10.2 percent of total income) because of religious festival of Eid-ul-azha. Education expenditure was the highest in the first quarter (6.16 percent of total income) as in the beginning of the year for new admission in school; admission fees, new books, pens, uniforms etc. are required. There are no significant changes in health, housing and miscellaneous expenditure in this year. In case of expenditure of all consumptions, the cloth expenditure is increased in the current study whether other expenditures have decreased gradually compared to the last baseline survey. SME investment was the highest in the first quarter (15.84 percent of total income). The comparable lower SME investment is noticeable where the reason behind this is the increasing cost of living due to inflation. So, respondents have to adjust their income for other basic needs expenditure instead of SME investment.

In the surveyed areas, it is also found that on average, all the respondents spend one-third of their income only for food. A huge portion of the respondents who have not spent money for basic services are also identified from the survey. In this regard, the survey has recorded that 61.33 percent, 91.67 percent, 98.33 percent, 60.33 percent and 60.33 percent of the respondents could not spend money for any types of activities such as buying cloths, housing, miscellaneous

requirements, education and treatment purposes respectively. It is relevant that 35.9 percent of the surveyed population is living in extreme poor condition having no capabilities of spending money in those activities.

Gender: The female participation in some activities e.g. education, family decision-making process and taking initiatives for birth control methods is considered in the current survey. However, female participation in education is not found satisfactory at all in surveyed areas whereas only 32.22 percent female have access to formal education followed by 28.11 percent, 25.77 percent and 27.11 percent respectively for third, second and first quarter. Most of the girls drop out from school before having any degree. However, female are suffering from illness more than their male counterparts. In the decision-making and birth control process of the families, the percentage of female contribution is 27.67 and 80.44 percent respectively, whereas 19.33 and 77.33 percent was found in the last quarter regarding this.

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 	<p>One third of the respondents' income was found at around USD 1. However, per capita expenditure has not found higher than per capita income in this quarter. On average, the level of income of the respondents is rising gradually through quarters.</p>
Food	<ul style="list-style-type: none"> # Intake of different food items in gm per capita per day # Per capita calorie intake # Percentage of food expenditure of total income # Percentage of respondents in different level of expenditure on food items 	<p>In compared to national rural average (HIES 2010) for non-poor 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.</p>
Cloth	<ul style="list-style-type: none"> # Percentage of cloth expenditure of total income # Percentage of respondents in different level of expenditure on cloths 	<p>Although the average cloth expenditure against income is found higher than the national average, but a large portion of the respondents did not spend money for buying cloths.</p>
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 	<p>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 also low.</p>
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 level of expenditure on treatment 	<p>The rate of child sickness (6.67 percent) is found very high among marginalised people. The average medical expenditure against income is found lower than the national average, and a large portion of the respondents is identified who are unable to spend money for their medical services.</p>
Housing	<ul style="list-style-type: none"> # Percentage of housing (renting, repairing, buying or construction) expenditure of total income # Percentage of respondents in different level of expenditure on housing related activities 	<p>The average housing expenditure against income is found very lower than national average as stated in HIES 2010, and a large portion of the respondents is found without spending money for their housing related activities.</p>

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 is spent 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 of 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 national average.

1. INTRODUCTION

The state of livelihood is commonly about the living conditions which have been assessed in this survey on some certain households in Bangladesh. Living condition measurement 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 attempt to collate information through this fourth 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, southern and central Bangladesh, more specifically the people living in hard to reach areas of chars. Historically, the regions are inundated every year and periodic flooding influences local ecosystems. Despite peoples' sufferings, flood makes the agriculture land fertile through siltation and thereby, shapes the life and economy of the areas. In addition, other environmental factors such as riverbank erosion, drought in dry season, salinity intrusion as a result of backwater effect, dwindling ground water level have been contributing to augment the vulnerability of the regions. These have been further complicated by the property rights instability associated with continuous erosion and accretion of land by the riverine systems and consequential conflicts over ownership, capture and tenure management between the powerful and the poor.

The monthly survey has a sample size of 300 households, conducted in three districts of Gaibandha, Sirajganj and Shariatpur.

1.1 Objective and Rationale of the Survey

The report does not necessarily attempts to define 'livelihood', rather have tried to understand the periodic average changes in living standard of the poor living in the hard to reach areas. As a part of longitudinal survey, the current report explores the trend on status of livelihood on a quarterly basis, based upon the data collected from the monthly survey. The report, thus, intends to provide an indication of the periodic changes in living condition of the poor in the hard to reach areas in Bangladesh through monthly monitoring of predefined set of livelihood indicators. The periodic changes observed in their livelihood also allows to make a comparison with the national bench-marks, contained in national statistics such as household income and expenditure survey or with the defined levels relating to poverty. In addition, the livelihood status in current quarter is also compared to the previous quarters ('April-June'; 'July-September' and 'October-December', 2011) to observe the continuous assessment of livelihood. The availability of regular quarterly data on the changes of 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 *Sirajganj* 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 USD 1.25) 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 incorporate data for comparing to the findings of HIES 2005, HIES 2010 and the previous quarterly reports. Accordingly, the collected data has been analyzed using cost of basic needs (CBN) method, articulated by World Bank, which is commonly used by the national statistical agency, Bangladesh Bureau of Statistics (BBS). The CBN method captures cost of a basic food basket where minimum nutritional requirement estimated as 2122 kcal per person per day, and the level is defined as poverty line. Considering BBS categories, the survey has categorized the poor into three groups based on their nutritional intake such as *Absolute Poor* (≤ 2122 kcal), *Hardcore Poor* (≤ 1805 kcal) and *Ultra Poor* (≤ 1600 kcal). The survey further measures the poverty level of the samples based on daily income 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 (USD 1.25 per person per day) and lower poverty (USD 1 per person per day).

1.4 Limitations

It has been already stated that the survey focuses about the current livelihood status of the marginalised people in three selected areas and a generalised 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.

2. HOUSEHOLDS INCOME

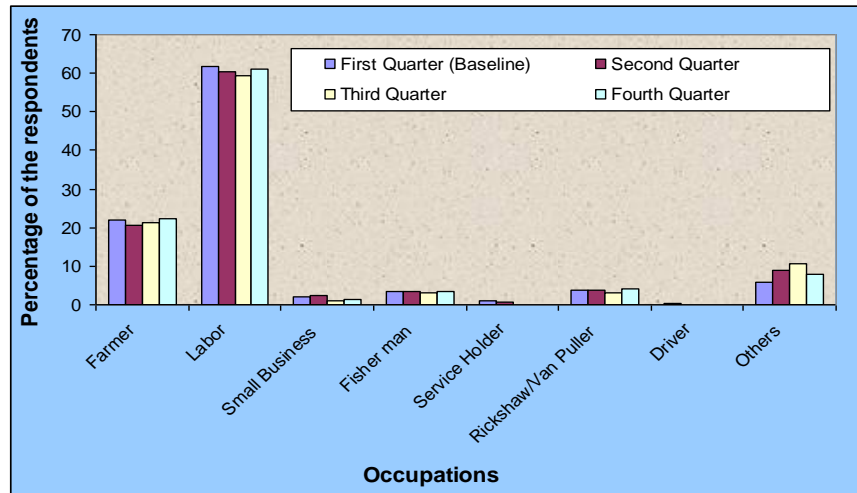
2.1 Sources of Income

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

There are no significant changes in the percentage of population by different sources of income between the present quarter (January-March, 2012) and the previous three quarters (April-June; July-September and October-December, 2011). In the current quarter, most of the respondents (61 percent) are found as wage labourers and the second largest portion (22.22 percent) is engaged in subsistence farming as peasants (Figure 1). In the same order, 59.33 and 21.44 percent have been found in the last quarter as wage labourers and subsistence farmer respectively, whereas in the first quarter, the percentages are found 61.78 and 21.89 respectively. 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

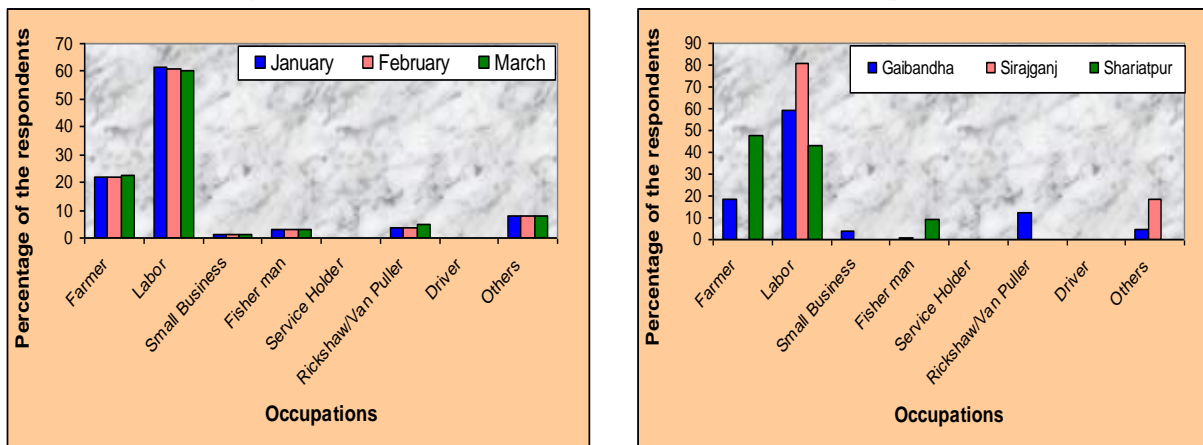
localities. Even, these major two occupations have been distinguished as separate sources of income, but the survey reveals that the most marginalised people (wage labourers and farmers are more than 80 percent in conjugation) in the survey areas are dependent on agriculture, their main source of income.

Figure 1: Comparison of occupations among four quarters



In contrast to present data with the previous quarter (October-December), the average percentage of labour and farmer both have increased slightly in this quarter (Figure 1) and the average percentage of other occupations have reduced. On the other hand, there is no significant changes in occupation through these four quarters but a little increasing trend in off-farm activities are seen such as rickshaw or van puller (3.78 percent was in the first quarter and 4 percent is in present quarter); mason, carpenter etc. (5.89 was in the first quarter and 7.89 is in present quarter). This scenario is found because of the scarcity of agricultural land against the increasing population. As a result, other substitute occupations are getting priority.

Figure 2: Location and month-wise variations in occupations



In the present quarter, the variations in occupations are observed among different locations though the trend of occupational status has not changed significantly during the month-wise

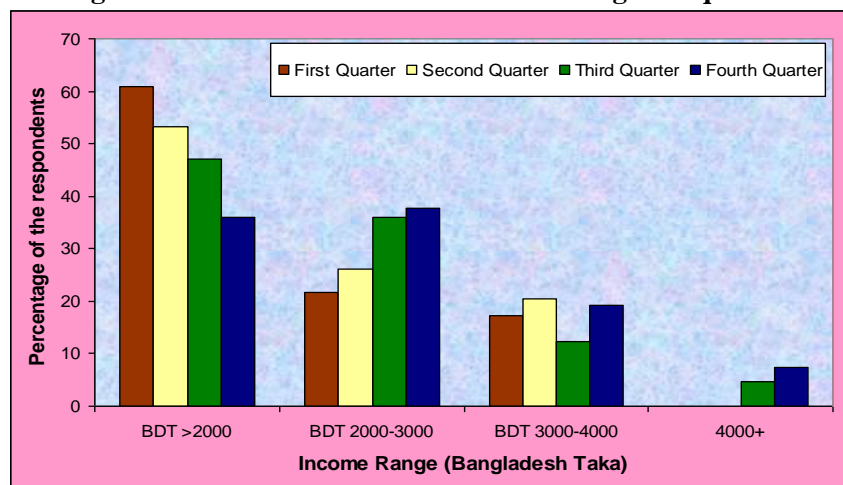
gross evaluations. Based on the monthly observation, the survey figures out the average percentage of people involved in different occupations where farmer and labour dominate around 20 and 60 percentages respectively (Figure 2). Involvement of the respondents as rickshaw or van puller has been increased (3.67 percent both in January and February and 4.67 percent in March).

In case of location-wise observations, the survey finds that no farmer’s existence in Sirajganj, which indicates that most of the respondents in this area do not have their own land. Since there is a relative lack of off-farm income-generating activities in Sirajganj, the percentage of the farm labourers is higher compared to other areas. The occupations in Sirajganj are observed mostly in a scattered way following the highest 81 percentages found as wage labourer. In Shariatpur, respondents are either farmer (48 percent) or wage labour (43 percent) or fisherman (9 percent). The variety of occupations of the respondents is higher in Gaibandha; although most of them are farmer (18.67 percent) and wage labor (59 percent), some are also involved in small business (3.67 percent), fisher man (1 percent), rickshaw or van puller (12 percent) and some are involved in other occupations like mason, carpenter etc. (5 percent). However, this variation is absent in both Sirajganj and Shariatpur. The relevant pictures of these locations are shown here (Figure 2).

2.2 Level of Income

A significant change has been found in the level of income of the respondents through these four quarters. In the first quarter (April-June), 60.89 percent of the respondents’ incomes were less than BDT 2000, which means that most of the people in the survey areas had their income below USD 1 per person per day (income poverty line suggested by World Bank); but by gradual reduction in this quarter, it has become only 35.89 percent. In addition, in the first quarter 21.78 percent of the respondents’ incomes were between BDT 2000-3000, which means that their incomes were below USD 1.25 per person per day whereas by gradual increase in this quarter it has become 37.72 percent. In the first quarter, none of the respondents’ incomes were above BDT 4000 but in present quarter, on average 7.28 percent respondents have their income above BDT 4000 followed by 4.56 percent in the previous quarter (October-December). The relevant picture is shown here (Figure 3).

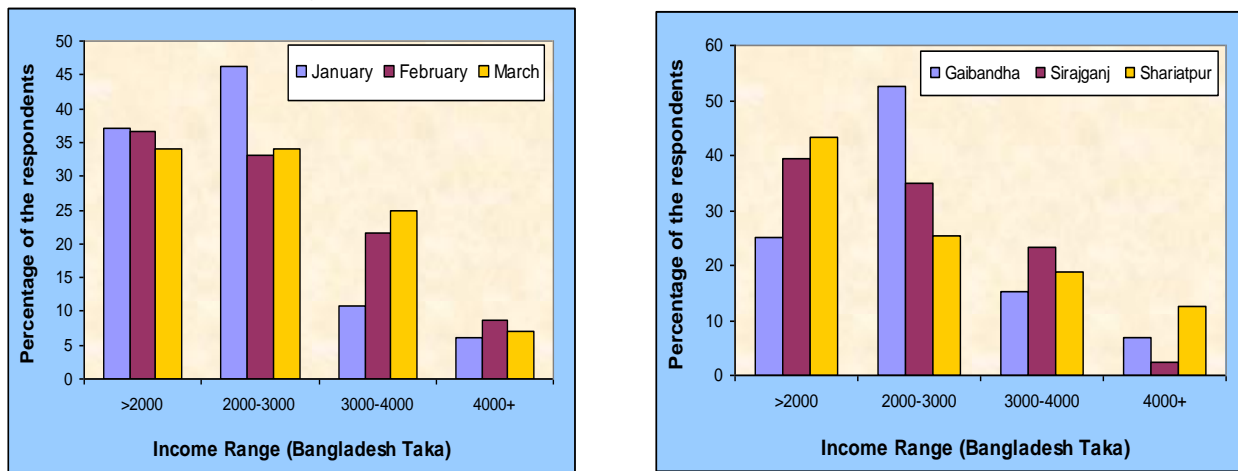
Figure 3: Observation of income level among four quarters



In the current quarter, the highest percentage (37.72 percent) of the respondents’ income in the surveyed areas is seen between BDT 2000-3000 which is 1.83 percent higher than previous quarter (October-December, 2011) and 15.94 percent higher than the base quarter (April-June). However, 35.89 percent of the respondents’ income is less than BDT 2000 in the current quarter followed by 11.11 percent and 25 percent lower than that of previous quarter (October-December) and the base quarter respectively. 19.17 percent of the respondents have the income level between BDT 3000-4000 which is higher than both the previous quarter (12.33 percent) and the base quarter (17.33 percent). There was a significant increase in the second quarter (July-September) of the respondents for this level of income (26.22 percent).

On average, the rising level of income of the respondents has been observed. The reason behind this is increasing agricultural production. On the other hand, increase in the involvement of the respondents (in other off-farm economic activities by reducing disguised unemployment in agriculture) is also responsible for the increase in income level. In the third quarter (winter season), availability of winter vegetables and their good selling generated a higher income in the surveyed areas. On the other hand, the business investment of the respondents is higher in the third quarter than the second quarter and its impacts on overall income are investigated as a supportive mechanism to increase the gross income level in surveyed areas.

Figure 4: Month and location- wise income distribution



In case of monthly observation, percentage of the respondents with income less than BDT 2000 and between BDT 2000-3000 were the highest is January (37 percent and 46.17 percent) and it was reducing through months. Percentage of the respondents with income between 3000-4000 has increased through months (10.83, 21.67 and 25 percent respectively for January, February and March). Although there was no significant change but percentage of the respondents with income above 4000 was the highest in March (8.67 percent). 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) and the highest income level (above BDT 4000) both have been found higher (43.33 and 12.5 percent respectively) in Shariatpur. Percentage of the respondents with income level between BDT 2000-3000 has been found as the highest in Gaibandha. Although the respondents of Sirajganj have been suffering with natural disaster (flood and river bank erosion) they are improving their level

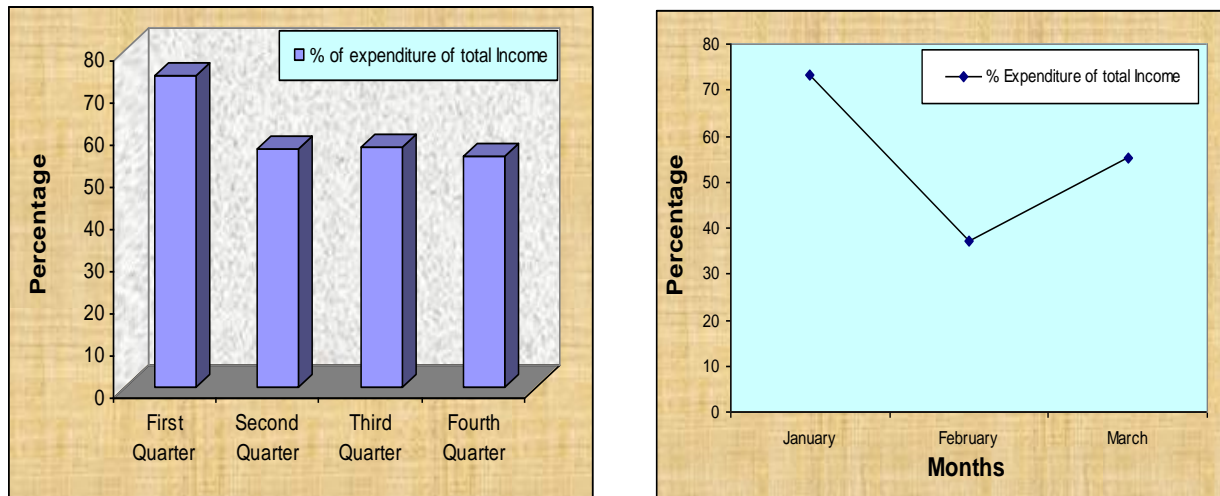
of income by the diversification of their source of income. It has been also observed that the percentage of respondents of least income level is reducing in all regions.

3. BASIC NEEDS CONSUMPTION

3.1 Expenditure Situation

The current survey also considers six components of expenditure required for subsistence living, based on the Household Income and Expenditure Survey (HIES). The overall expenditure in survey areas has fluctuated over the months; the highest in January, but decreased steadily at time of comparison with the base quarter (April-June) (Figure 5). The current survey also shows 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 almost the same to the previous quarter (6.35 and 6.00 percent respectively for third and fourth quarter) that is lower compared to the base quarter (15.84 percent), since most of the investors are turned out to regenerative investor and profit holder in their business over the months. For this supplementary income in every household, percentage of expenditure of total income has been reduced through these four quarters. The trend of total expenditure of the respondents over three months in this current quarter and the percentage of expenditure of total income through these four quarters are shown here (Figure 5).

Figure 5: Trend of total expenditure over the three months and four quarters



In case of the expenditure at both month-wise and district level, in all regions 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 are found after all, kinds of consumptions in every month. The survey also observes that some respondents have been grouped (20 people in each group, designated as *Samity*) to associate themselves in different organization, facilitated by NGOs for carrying out activities such as deposit of money, loan services, etc. The detail expenditure in correspondence with month and

location, and the national (rural areas) statistics has been compared to the surveyed areas (Table 1 and 2).

Table 1: Quarterly review of different expenditure groups (month-wise)

Month	Food	Cloth	Education	Health	Housing	Miscellaneous	Investment in business	Total	Compared against 100 percent income
January	30.58	8.95	2.87	3.13	0.13	0.4	2.63	48.69	51.31(+)
February	24.04	10.59	3.35	3.60	1.8	1.1	9.32	53.80	46.20(+)
March	30.40	9.50	2.88	3.66	2.23	0.29	6.05	55.01	44.99(+)

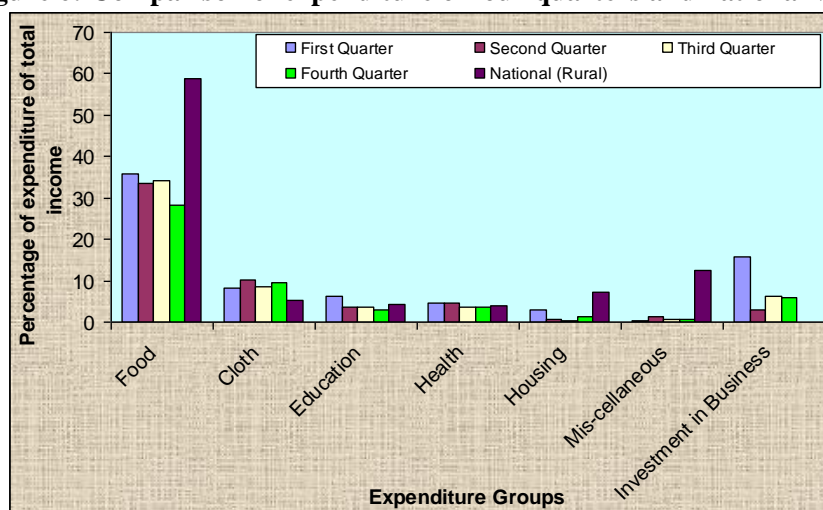
Table 2: Quarterly review of different expenditure groups (location-wise)

Location	Food	Cloth	Education	Health	Housing	Misc.	Investment in business	Total	Compared in against of 100percent income
Gaibandha	20.34	3.58	5.12	1.92	1.33	0	10.06	42.35	57.65(+)
Sirajgonj	19.04	3.99	1.21	1.50	2.83	1.78	5.17	35.52	64.48(+)
Shariatpur	45.64	21.46	2.79	6.97	0	0	2.77	79.63	20.37(+)
National	58.74	5.12	4.18	4.05	7.27	12.61	-	91.97	8.03 (+)

Note: National data were adopted from Household Income and Expenditure Survey, 2010

Expenditure on food remains low with the time (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 labour or through reduction in other consumptions. The gross consumption of three surveyed areas has also been compared to the previous quarters (First, second and third quarter) and national (rural areas) values graphically (Figure 6).

Figure 6: Comparison of expenditure of four 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 January-March, a considerable portion of the respondents (36 percent) has spent less than BDT 500 for food consumption, which illustrates their incapability in arranging food twice a day. In that case, 40.45 percent of the respondents spent less than BDT 500 in the last quarter. In the both quarters, the maximum food expenditure is found around BDT 1500 against the average total food expenditure in rural areas at the national level of BDT 3023 per month. Only 3.89 percent people are able to spend the amount equivalent to national average food expenditure, whereas this percentage was found 6.11 in the last quarter. The cause of this scenario might be like that as the surveyed areas are poverty prone and many of respondents produce their own food in their homestead garden. Of these three regions, Shariatpur is in better position as all of the respondents here is found to spend more than BDT 500 and 11.33 percent (highest of the three regions) of the respondents spend around BDT 1500 on average for food.

3.1.2 Clothing expenditure

The average expenditure on cloth in the surveyed areas is 9.68 percent of respondent's total income (8.49 percent in the last quarter) that is 5.12 percent at the national level (HIES 2010). The survey also reveals that 61.33 percent households did not spend money for buying cloths during January to March, 2012. Maximum expenditure for cloth in these three regions is approximately BDT 600 and only 15.56 percent of the respondents can spend this amount.

3.1.3 Education expenditure

The average expenditure on education is found 3.03 percent in the survey areas where the percentage was 3.56 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). However, the survey shows that only 2.33 percent households in Gaibandha has spent money of BDT 600 and households in Sirajganj and Shariatpur spend less than money of BDT 600. Majority of the respondents (60.33 percent) did not spend money on education in the current quarter followed by 58.56 percentages in the last quarter. The significance of this finding is that they have little access (40.89 percent) to education and the access of education has been decreased from the last quarter (41.44 percentages). Moreover, only 0.22 percent of the respondents in the survey area have been involved in non-formal education like capacity building training by NGOs, 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 (3.46 percent) in the surveyed areas is lower than that of the national rural average of 4.71 percent. This expenditure of the respondents has reduced slightly from the last quarter (3.75 percent). This reduction is not for the fact that they are not getting ill; basically the reason is that respondents are adjusting their income for other basic needs. The

survey also finds that an average of 64.22 percent (61.78 percent in the last quarter) respondents did not spend a single amount for the healthcare during the period.

3.1.5 Housing expenditure

The average expenditure on housing is only 1.39 percent in the surveyed areas in this quarter which is 5.88 percent lower than that of the national rural level. This expenditure is 0.91 percent higher than the previous quarter and 1.68 percent lower than the base quarter. 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 January-March, 2012. The survey identifies that 91.67 percent (98.55 percent in the last quarter) of the households did not spend money for any types of housing related activities during this quarter. For the absence of natural disaster, no damages are occurred in houses in Shariatpur as to spend for housing purpose in this current quarter.

3.1.6 Miscellaneous situation

The miscellaneous expenditure consists of transportation, recreation and buying miscellaneous products like gold, television, furniture, radio, mobile etc. The survey observes that all of the people (98.33 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 (99.78 percent). In the current quarter, the miscellaneous expenditure has been found only 5 percent in Sirajganj whereas no expenditure is there for Gaibandha and Shariatpur.

Key Findings

- Majority of the respondents (61 percent) in the surveyed areas are found to be wage laborers, which is approximately same as the base quarter (61.78 percent);
- The average expenditure on food (28.34 percent of total income) in the three regions is lower than that of the last three quarters (35.75, 33.54, 34.03 percent respectively for 1st, 2nd & 3rd quarter) and also lower than that of national (58.74 percent) level ;
- The survey also observed that 61.33, 60.33, 64.22, 91.67 and 98.33 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 9.68 percent) lower than the national level because of remoteness and distance;
- SME investment is found in the current survey (6 percent), and it is lower than the base quarter (15.84 percent) due to the regenerative investment and profit in business of the respondents.

3.2 Policy Relevance

The survey illustrates that the most of the respondents in the survey areas are investing a part of their income in crops, vegetable, fisheries and other income-generating activities and they are in better position to have a good return on their investment over the months as to raise their level of

income. This tendency implies that the char dwellers are now able to fulfill their daily demands with existing income. Even though most of the respondents are living below the poverty line, they collect additional money from microcredit providing by different organizations or from neighbors as debt.

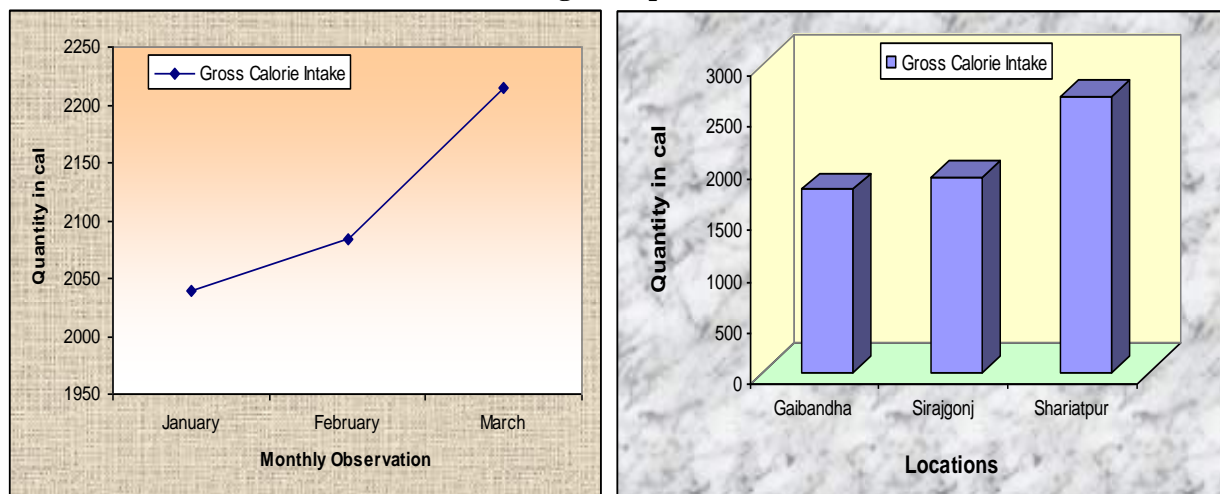
4. CONSUMPTION OF FOOD

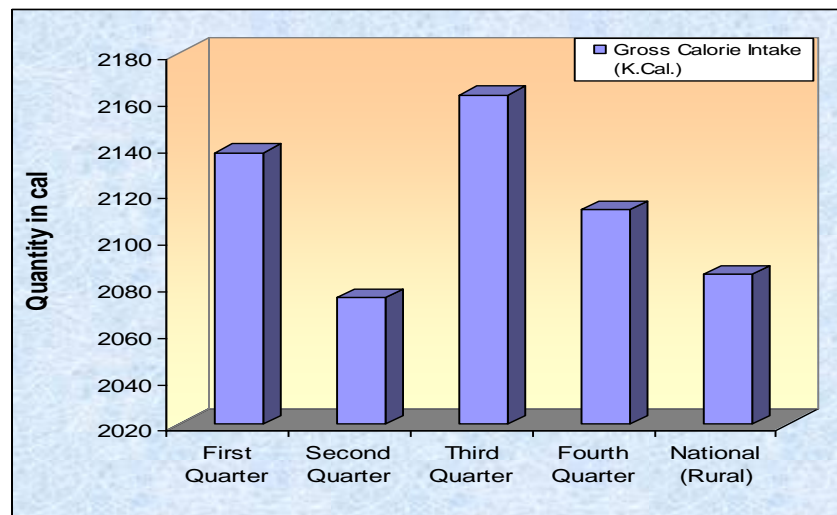
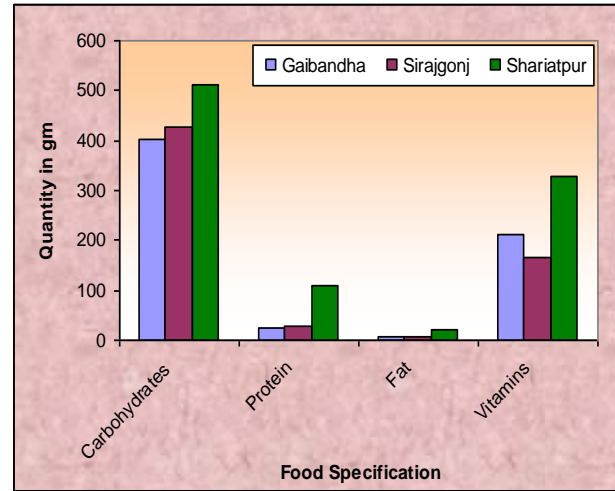
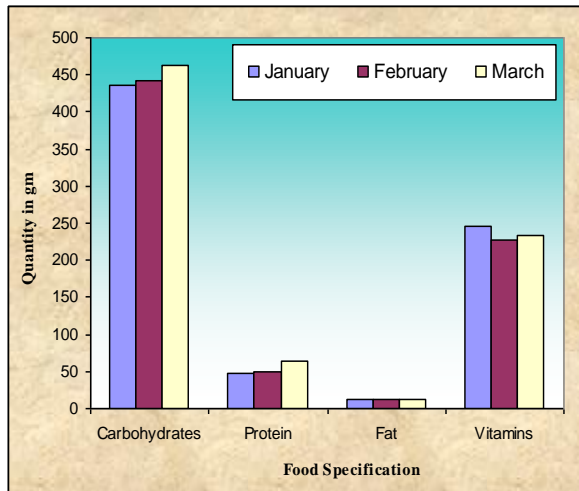
Rice and vegetable constitutes the main food-course for the poor people in char areas. The consumption pattern of other essential food items like pulse, fish, meat, milk, edible oil, fruits are very low in all the surveyed areas. The survey has grouped different food items into four classes like carbohydrates, protein, fat and vitamins. The intake of food items has been measured in gram and calorie per person per day (Figure 7).

In case of monthly observations, the survey has not found any significant changes of gross food intake among different months. In case of months, the survey observes that the highest calorie intake was in March in this quarter. But in case of location, the high food intake is found in Shariatpur compared to any other regions. The primary reason behind this is found that Shariatpur is less disaster prone area and their agricultural practices are relatively higher than that of other surveyed regions. For the high food intake in Shariatpur against Gaibandha and Sirajganj, 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 (Figure 7), it is identified that the respondents in Shariatpur get relatively high calorie (about 2676.17 kcal) compared to other areas and the national level poverty line (2122 kcal). Respondents in Shariatpur assert that they are more resilient with growing food in the vulnerable situation compared to the other surveyed areas. Partially, the high investment goes to farming that has been observed in Shariatpur in the last four quarters.

Figure 7: Food consumption and calorie intake scenarios during January-March and comparison among four quarters





In case of comparison among quarters, the gross calorie intake of the fourth quarter (2112.33 kcal) is found low compared to previous (2161.74 kcal) and first quarter (2137 kcal) but high compared to second quarter (2074.67 kcal) and even to the national value (2084.67 kcal) per person per day. The survey observes that most of the respondents are un-consciousness 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 growth of seasonal rice and vegetables from homestead gardening.

4.1 Comparison with National Statistics

According to the HIES, ≤ 2122 kcal, ≤ 1805 kcal and ≤ 1600 kcal per capita per day are considered for absolute, hardcore and ultra poverty respectively. During January-March, it is estimated that average per capita calorie intake per day per person in the surveyed areas is 2112.33 kcal, which is near about the national food poverty line of 2122 kcal and higher than the

other national findings for poor (2084.64 kcal), but lower than non-poor (2344.60) and the previous quarter (2161 kcal) (Table 3).

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

Months	Carbohydrates (Rice and other Cereal) in gm		Protein (Pulse, Fish, Meat, Eggs and Milk) in gm		Fat (Edible Oil)		Vitamins (Fruits and Vegetables)		Calorie Intake (kcal Per capita per day)			
	Current Survey	National Rural	Current Survey	National Rural	Current Survey	National Rural	Current Survey	National Rural	Current Survey	Average	National (poor)	National (non-poor)
January	435	426.55	48	62.66	11.83	14.20	246	241.39	2038.5	2112.33	2084.64	2344.6
February	443		48.67		13		227		2083.67			
March	462		64.33		12.17		234.5		2214.83			

Note: National data are adopted from Household Income Expenditure Survey, 2010

Key Findings

- The average per capita calorie intake per day per person in the surveyed areas is 2112.33 kcal, which is approximately same as the national food poverty line (2122 kcal) but higher than the national average of poor (2084.64 kcal);
- This calorie intake is lower than the previous quarter which was 2161 kcal;
- Respondents at *Char* areas are found most vulnerable than their other counterparts in case of calorie intake that has been categorized as absolute poverty (approximate.).

4.2 Policy Relevance

The lower calorie intake affects mainly other basic services such as education and health infrastructure. 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 in remoteness. The food inflation has impacted them, either requiring them to excessive exploitation of labour or reducing in consumption due to lack of public food distribution system.

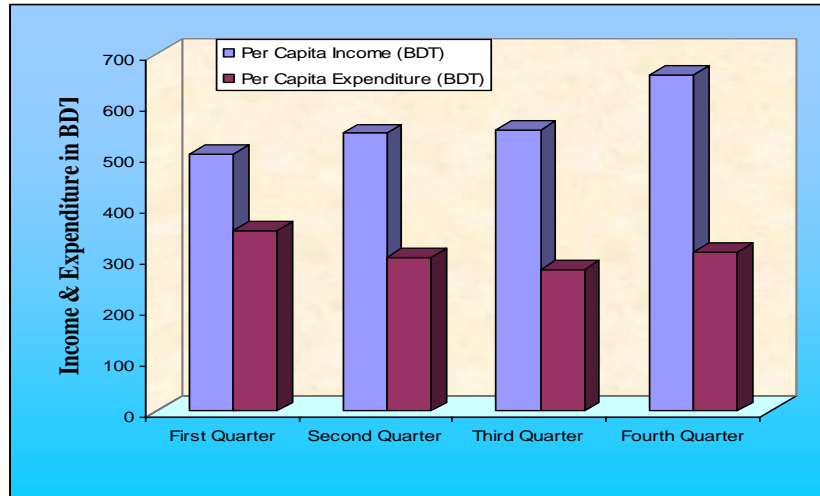
5. SITUATION OF POVERTY

5.1 Income Poverty

The per capita income and expenditure of the respondents is observed from the survey. In this survey, the income of the respondents has been found slightly increasing in terms of expenditure (Figure 8). Per capita income is the highest in the fourth quarter that is BDT 658.07 followed by BDT 550.39, BDT 544.4 and BDT 503.1 respectively for the 3rd, 2nd and 1st quarter. No significant change in terms of expenditure is found whereas BDT 312.33 is found in the current quarter followed by BDT 277.34 and BDT 353.65 in the previous quarter and the first quarter respectively. The respondents use their extra incomes for regenerative investments. It is also observed that people at *Char* areas have to rely on credit and other facilities providing by

organizations to meet their basic necessities. Income and expenditure scenarios among four quarters are shown here (Figure 8).

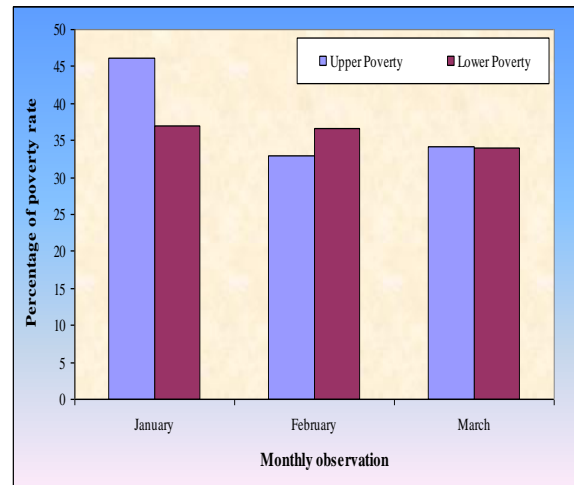
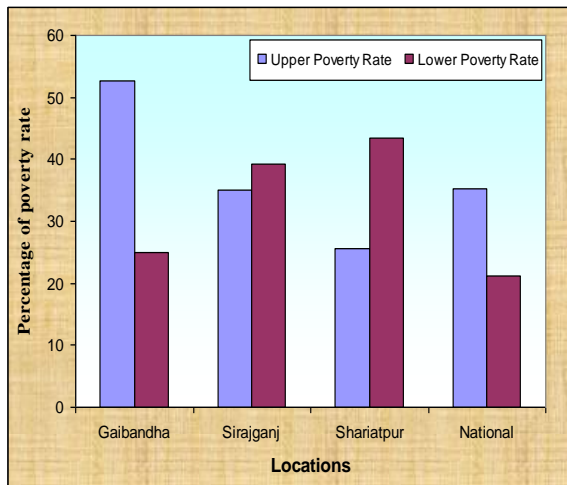
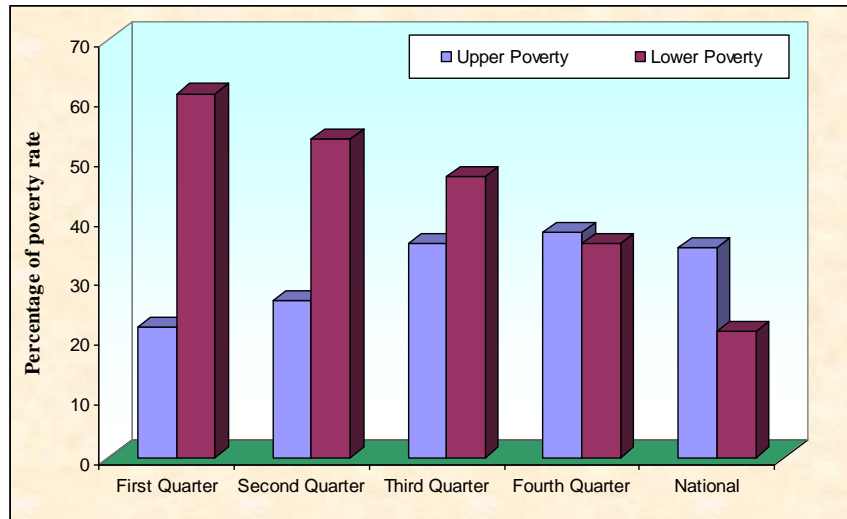
Figure 8: Income and expenditure scenarios among four quarters



Based on the income situation suggested by World Bank, the survey reveals that the respondent whose income is USD 1.25 per person per day belongs to the upper poverty and the respondent whose income is USD 1 per person per day belongs to the lower poverty. The percentage of the respondents belong to the upper poverty is gradually increasing (21.78, 26.22, 35.89, 37.76 respectively for 1st, 2nd, 3rd and 4th quarter) and the percentage of the respondents belong to the lower poverty is reducing (60.89, 53.33, 47, 35.9 respectively for 1st, 2nd, 3rd and 4th quarter) through the four quarters (Figure 9). That means, the percentage of ultra poor is decreasing. This is because the respondents are becoming more conscious and want to improve their standard of living. Consequently, they are trying to save a small portion of their income as community basis (by making community saving fund like ‘Samity’) and then they use this saving for regenerative business investment. Quarter-wise, location-wise and month-wise comparison of the percentage of the respondents living below the poverty line is shown here. (Figure 9)

In location-wise observations, the survey identifies that the highest percentage of lower poverty rate is found in Shariatpur (43.37 percent) compared to other locations (Figure 9). It has been also found that the highest percentage of upper poverty rate is in Gaibandha (52.67 percent) compared to other locations (Figure 9). However, the highest percentage of the respondents in Gaibandha (77.67 percent) are living below the per day income of USD 1.25 in the current quarter. Sirajganj was the most poverty prone area followed by Shariatpur and Gaibandha in the last quarter but in this quarter Sirajganj is in a better position. Possible reason might be either less climate vulnerability or collection of seasonal rice or both. But, in case of monthly observations, the survey finds that percentage of the upper poverty rate was the highest in January and then it decreased its trend through months and the percentage of lower poverty rate also decreased (Figure 9). The reason behind this rate of the poverty is found slightly low 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



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. In this survey it is found that on average the percentage of both upper and lower poverty rate is higher than that of national findings.

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

Poverty Line, suggested by World Bank (Percentage of poverty)	Percentage of Poverty in Rural (HIES 2005)	Percentage of Poverty in Rural (HIES 2010)	Percentage of Poverty in Rural (Current survey)			
			January	February	March	Average
Percentage of Upper Poverty	43.8	35.2	46.12	33	34.17	37.76
Percentage of Lower poverty	28.6	21.1	37.03	36.67	34	35.90

5.2 Food Poverty (Direct Calorie Intake)

According to HIES, in terms of food the person who takes less than 2084.64 kcal per day is referred as poor and who takes more than or equal to 2344.6 kcal per day is referred as non-poor. In the current survey, the poverty level has also been measured by calorie intake per person per day. The respondents at the surveyed areas were upper to the food poverty line (average calorie intake was 2137 kcal per person per day) in comparison with the national boundary of food poverty (2084.64 kcal per person per day) during April-June (Base quarter). In comparison with the current value, the calorie intake in the current quarter is slightly low (2112.33 kcal per person per day), but on average, the respondents are found on the upper level of food poverty line in this quarter. So, according to the present survey, average people in hard to reach areas are not poor in terms of calorie intake. According to the location wise comparison, calorie intake is upper than the national boundary of food poverty only in Shariatpur (2676.17 kcal per person per day) and in Gaibandha (1773.33 kcal) and again, in Sirajganj (1887.50 kcal) calorie intake is lower than the national boundary. However, overall scenario is not satisfactory.

Key Findings

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

5.3 Policy Relevance

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

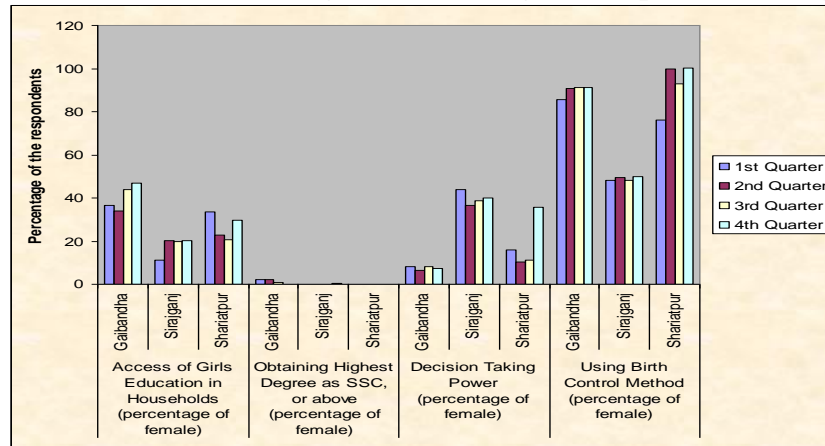
6. DESEGREGATED GENDER SITUATION

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

- 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 of their own,
- Percentage of female respondents in taking birth control method.

Location-wise findings of these four gender aspects of four the quarters are plotted here (Figure 10).

Figure 10: Location-wise findings of these four gender aspects for four quarters



In the survey areas, on average, only 32.22 percent female have access to formal education, where in the last quarter the value was 25.77 percent. Only 0.11 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 0.78 percent in the last quarter. In previous quarters, higher degrees were obtained by female members only in Gaibandha but in the current quarter, higher degrees are obtained only in Sirajganj (0.33 percent). Although almost all of the female members are not obtaining SSC degree but most of them are passing primary level and they are dropping out in mid of the secondary level because of early marriage and family responsibility.

It is also found that around 50 percent of the respondents are not using birth control method in Sirajganj and the reason is that they are not conscious about this. However, the scenario is satisfactory in the other two regions. In the survey areas, for unconsciousness about health, the sickness of female (71.59 percent in current quarter) is more than the sickness of male (28.41 percent in the current quarter). In the current quarter, the survey has also found that only 27.67 percent female can take their decision concerning family activities (7.33 percent in Gaibandha; 40 percent in Sirajganj and 35.67 percent in Shariatpur). In four quarters, it is found that decision making power of the female is stronger in Sirajganj than the other two quarters (Figure 10).

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Annex 1:

Methodology of the State of Livelihood

A pre-designed questionnaire has been used in the survey to collect information from 300 selected households of the three chars of Shariatpur, Gaibandha and Sirajganj 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 marginalised in terms of income. After selecting 100 households from each location, they have been further grouped into controlled and uncontrolled group as 50 households for each case. The controlled 50 households have been facilitating with various livelihood promotional opportunities (e.g. capacity building training, seeds, loan, adaptive agriculture techniques etc) under RESOLVE project. The collected information has been averaged quantitatively to observe the significant change between controlled and uncontrolled households. The analytical questionnaire has been based on clarifying all the livelihood factors that have been influencing basic human needs of selected respondents.

Income Poverty Line: Since 1990, World Development Report (WDR) on Poverty, the World Bank has anchored its international poverty lines to the national poverty lines used in the poorest countries. The original “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 World Bank’s latest poverty line that 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 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 kcal per person per day. The estimated cost is taken for 2122 kcal as Food Poverty Line (FPL).

Three steps were followed for estimating what it costs a household to meet its basic needs in the base year 2005 by the HIES. First, the cost of a fixed food bundle was estimated. The bundle consists of eleven items: rice, wheat, pulses, milk, oil, meat, fish, potato, other vegetables, sugar and fruits. It provides minimal nutritional requirements corresponding to 2122 kcal per day per persons - the same threshold is used to identify the absolute poor with the direct calorie intake (DCI) method. The price for each item in the bundle was estimated as the mean of unit values (price per unit) of the item reported by a reference group of households, calculated separately for each of the 16 geographic areas or strata. The food poverty line was computed by multiplying the prices with the quantities in the food bundle. The second step entitled computing two non-food allowances for non-food consumption. The first was obtained by taking the median amount spent for non-food items by a group of households whose per capita total expenditure is 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 Bangladesh Bureau of Statistics (BBS), ≤ 2122 kcal, ≤ 1805 kcal and ≤ 1600 kcal per capita per day are considered for absolute, hardcore and ultra poverty respectively

Annex 2:

খানাভিত্তিক জীবনযাত্রা
মাসিক পর্যালোচনা

চিহ্নিতকরণ নম্বরঃ
মাসঃ

উত্তরদাতার পরিচিতিঃ (১-৬)

জেলার :

উপজেলাঃ

এলাকাঃ

নামঃ

লিঙ্গঃ

পিতা/ স্বামীর নামঃ

৭. পরিবারের মোট সদস্য সংখ্যা :

৮. পরিবার প্রধানের পেশাঃ

৯. গতমাসে আপনার পরিবারের আয়/ব্যয় পরিমাণ:

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

১১. গতমাসে খানার বিনিয়োগ হয়েছে কি?

১২. আপনি কি গতমাসে কোন শস্য রোপণ করেছেন?

i) জমিঃ

ii) জমির পরিমাণঃ

iii) সারের ব্যবহারঃ

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

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

ক) কোনটি বেশী পরিমাণে পেয়েছেনঃ

খ) টাকার পরিমাণ

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

ii) শস্য উৎপাদনে সেচের প্রধান উৎস কি?

iii) আপনি কি কৃষিকাজে কীটনাশক ব্যবহার করেন?

১৩. গত সপ্তাহে আপনার পরিবারের খাদ্যতালিকা

খাবার	পরিমাণ (কেজি)	বাজার মূল্য (প্রতি কেজি)	মোট খরচ
চাল			
অন্যান্যশস্য			
ডাল			
শাক সবজী			
মাছ			
মাংস			
ডিম			

দুধ ও দুগ্ধজাত দ্রব্য			
ভোজ্যতেল			
ফল			
মোট খরচ			

১৪. গতমাসে পরিবারের কোন সদস্যদের পোশাক ক্রয় করেছেন?

পোশাক ক্রয়ে মোট কত টাকা খরচ হয়েছে?

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

ক) কি ক্রয় করেছেনঃ

খ) খরচের পরিমাণ (টাকায়)ঃ

গ) টাকার উৎসঃ

১৬. গতমাসে আপনার আবাসস্থলের কোন উপকরণ মেরামত করেছেন কিনা?

খরচের পরিমাণ (টাকায়) :

১৭. গতমাসে খানার কোন সদস্য অভিজগমন করেছেন কিনা?

অভিজগমনের কারনঃ

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 উলে-খ 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 পেয়েছেন কি?

ক) টাকায় পরিমাণঃ

খ) অর্থের উৎসঃ

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

কত টাকায় বিক্রি করেছেনঃ

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

ক) কতজন সদস্য 'দক্ষতা উন্নয়ন ট্রেনিং' পেয়েছেনঃ

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

হ্যাঁ হলে,

ক) কি দুর্যোগের সম্মুখীন হয়েছেঃ

দুর্যোগের পর কোন সহায়তা পেয়েছেনঃ

হ্যাঁ হলে, কি ধরনের সহযোগিতা পেয়েছেন?

গ) সহায়তার পরিমাণ টাকায়ঃ

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

২৭. পরিবারে নারী সদস্য সংখ্যা কত?

নারী সদস্যদের শিক্ষাগত যোগ্যতা

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

২৯. আপনি কি 'ক্ষুদ্রঋণ' কর্মসূচীর সাথে যুক্ত

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

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

৩২. গতমাসে কোন নারী সদস্য অসুস্থ হয়েছে কি?

পরিবারের নারী সদস্যদের কি ধরনের চিকিৎসা ব্যবস্থা গ্রহণ করা হয়েছে?

রোগীর বয়সঃ

চিকিৎসার ধরনঃ

৩৩. আপনি কি জন্মনিয়ন্ত্রণ পদ্ধতি গ্রহণ করেছেন ?

কি কারণে গ্রহণ করতে পারছেন না?

৩৪. রান্নায় ব্যবহৃত জ্বালানী

নির্দিষ্টকরুন)

৩৫. জ্বালানী সরবরাহ

ক্রয় করা হয়, হলে মাসিক ব্যয় কত?:

সংগ্রহ করা হলে, কে সংগ্রহ করে?:

জ্বালানী সংগ্রহে প্রতিদিন কত সময়ের প্রয়োজন হয়?::