

Report on
**CIRDAP-BBS National Seminar on
Poverty Monitoring**

**Dhaka, Bangladesh
6 April 1999**

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Report on CIRDAP-BBS National Seminar on Poverty Monitoring

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**Regular and Continuous Monitoring of Poverty
Situation in Bangladesh Project**

Bangladesh Bureau of Statistics (BBS)

Statistics Division

Ministry of Planning

Government of the People's Republic of Bangladesh

Dhaka, Bangladesh

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1. Introduction

The Poverty Monitoring System (PMS) under the Monitoring Adjustment and Poverty (MAP) Project was designed to develop and institutionalise a process of monitoring the incidence of poverty on a regular basis through multi-dimensional indicators and disseminate the findings in an effective manner. The Bangladesh Bureau of Statistics (BBS) is implementing the PMS. So far, six poverty monitoring surveys in the rural areas and four in the urban areas have been completed. The summary findings of the survey conducted in April 1998 were presented in The National Seminar on Poverty Monitoring held on 6 April 1999 at CIRDAP Headquarters. The seminar was jointly organised by the Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) and the Bangladesh Bureau of Statistics (BBS), to disseminate and discuss the results of the sixth rural and the fourth urban poverty surveys. The meeting was attended by policy makers, academicians, researchers, senior government officials, representatives of the donor community, international organisations, diplomats, NGOs and other organisations.

The List of Participants and the Programme are given at **Annex 1** and **Annex 2** respectively.

2. Inaugural Session

The inaugural Session was held in the morning of 6 April 1999 at the CIRDAP auditorium. In the absence of the Chief Guest of the Inaugural Session, Dr. Muhiuddin Khan Alamgir, Hon'ble Minister of State for Planning, Government of the People's Republic of Bangladesh, due to unavoidable circumstances, his address was read out. The Inaugural Session was also addressed by Dr. A.V.S. Reddy, Director General, CIRDAP, Mr. Mamun-Ur-Rashid, Secretary, Statistics Division and Director General, Bangladesh Bureau of Statistics (BBS) and Dr. Mustafa K. Mujeri, Director, Research, CIRDAP.

Dr. Mustafa K. Mujeri, welcomed the participants and informed that the next round of the survey would be undertaken during May '99 and would be carried out at a disaggregated level over 23 regions of the country covering both rural and urban areas. Dr. AVS Reddy in his address, narrated the measures taken by CIRDAP and BBS, under the MAP project, to further enhance the usefulness and relevance of the poverty monitoring surveys. He also mentioned that, with useful experiences gained from the MAP project in Bangladesh, CIRDAP had provided useful inputs in initiating similar projects in other countries e.g. Nepal, Pakistan, Lao PDR and Sri Lanka. Mr. Mamun-Ur-Rashid, in his address, thanked CIRDAP for collaborating with BBS in conducting and disseminating the results of the poverty surveys. He informed that a pilot survey to expand the sample size for generating disaggregated poverty statistics at sub-national levels had recently been completed. This will form the basis for redesigning the 1999 poverty

survey. He also mentioned that BBS would disaggregate the poverty statistics by 64 districts in phases.

In his message, Dr. Muhiuddin Khan Alamgir emphasised on the government's efforts to eradicate poverty from the country within the shortest possible time through accelerating economic growth and addressing other socio-economic issues affecting the poor. He mentioned that the poor in the country had the ability to move out of poverty if opportunities were created for them. He stated that, despite growing reliance on the market in resource allocation, the Fifth Five Year Plan, 1997-2002 recognised the need for government intervention in the area of poverty alleviation. Dr. Alamgir stated that one of the major objectives of the Fifth Five Year Plan would be generation of sustainable gainful employment opportunities with increase in productivity through an optimal choice of traditional labour intensive and new generation technologies. The pro-poor plan would create self-employment opportunity for the rural poor mainly through targeted production and employment opportunities through rural infrastructure building and maintenance, he added. He informed that the Fifth Plan envisaged increasing total employment from about 50 million persons in 1996/97 to 56.3 million by the end of the plan period. He emphasised the need for well-coordinated efforts by the government, NGOs, development partners and community organisations in this direction. He suggested that reducing population growth rate, improving access of the poor to health, education and other productive and social services and expanding employment opportunities should be given priority to support poverty eradication efforts in the country. In this respect, he underscored the need for collection and timely dissemination of information on various aspects of multi-dimensional nature of poverty to effectively design and implement policies and programmes by the government and others concerned. He expressed satisfaction on the efforts being made by CIRDAP and BBS for generating regular information on poverty. He expressed the hope that the deliberation at the seminar would provide useful inputs in improving the poverty monitoring system in Bangladesh and in the region.

The speeches delivered at the inaugural session are given at **Annex 3**.

3. Technical Session

The technical session of the seminar was chaired by Mr. Mamun-Ur-Rashid, Secretary, Statistics Division and Director General, Bangladesh Bureau of Statistics (BBS). Two papers were presented during the session: *Poverty Monitoring Survey in the Urban Areas, April 1998 – Summary Results*, by Mr. Md. Delwar Hossain, Consultant, CIRDAP/BBS; and *Poverty Monitoring Survey in the Rural Areas, April 1998 – Summary Results*, by Mr. Faizuddin Ahmed,

Project Director, and Mr. Md. Shamsul Alam, Deputy Director of the Regular and Continuous Monitoring of Poverty Situation of Bangladesh Project, BBS.

In his paper, Mr. Delwar Hossain presented the urban poverty situation of the country, on the basis of the statistical findings from the survey. He informed that, for the survey programme, a sub-sample was taken from the Integrated Multi-purpose Survey Design adopted by BBS for its major ongoing surveys. The sub-sample included 40 enumeration areas (EA) selected at the first stage. The second stage sampling was 30 households selected in each EA and a total of 1,200 households constituted the survey sample. The questionnaire included ten separate modules covering household characteristics and poverty indicators in relation to land and other asset ownership, income and expenditure, occupation, food consumption, health and sanitation, housing, education, gender dimension, credit and crisis management and migration. Field data collection was done during the period of 30 April to 14 May, 1998. For measuring the incidence of poverty, the poverty line had been estimated using food-energy-intake (FEI) method which considered the functional relation between monthly per capita expenditure and per capita per day calorie intake. The head-count measure of poverty as well as the depth and the severity of poverty, as measured by poverty gap and squared poverty gap measures were also calculated. The survey results were also compared with findings of earlier surveys of April '97, April '96 and December '95.

According to the survey, at 2112 K cal per capita per day food-energy requirement for urban population, the poverty line estimate was Tk. 849.26 for April 98. The proportion of the urban poor registered a marginal increase during the period over the previous survey. The prices of several major food commodities were also reported to be higher during the period. The higher prices created adverse impact on the level of consumption and, as such, on the poverty status of the population.

Mr. Shamsul Alam, while presenting the results of the rural survey, informed that, for the survey, the sub-sample included 110 EAs, and 30 households were selected from each EA. A total of 3300 households constituted the survey sample. The survey methodology was the same as in the urban survey. The poverty line was estimated using the food-energy intake (FEI) method, with 2122 K cal per capita per day as the minimum calorie requirement for the rural population.

The poverty line for the rural population was estimated at Tk. 508.95 during April '98. According to the survey, different poverty measures, i.e. head count ratio, poverty gap and squared poverty gap, indicated some increase in the incidence of poverty over the last survey.

The papers are given at **Annex 4**.

Discussion

After the presentation, the designated discussants provided their comments followed by open discussion in which other participants took part.

Dr. A.K.M. Ghulam Rabbani termed the papers as interesting and commented on the relationship between various indicators and measures of poverty incidence. While observing improvements in the general socio-economic indicators, he suggested that the papers should provide the standard errors/ confidence intervals for the poverty estimates. He opined that the survey should try to capture different types and variety of expenditures of different groups. He observed, for instance, in the urban areas, food taken outside the houses was an important part of expenditure for the poor households.

Dr. Rabbani commented that instead of per capita calorie intake, adult equivalent scales would be more logical to adopt. The daily calorie consumption curve could also be worked out to provide direct measures of poverty.

Dr. Rabbani observed that, under the survey, data collected at a particular point of time contained strong seasonality factors. The seasonality factors could be analysed. To avoid seasonal fluctuations, however, the survey should be conducted during four different times of a year instead of at one point, to reveal seasonal variations over the years. The information on seasonality in various poverty pockets would be important from a policy point of view e.g. for taking up targeted poverty alleviation programmes.

Dr. Rabbani suggested that income and other monetary variables should be provided in real terms using appropriate deflators, to facilitate inter-temporal comparisons. He observed that, in the urban survey, the sample size for Dhaka could be increased and the poverty situation of Dhaka could be compared with that of the rest of the urban areas. Similarly, the poor could be dichotomised into slum and non-slum dwellers in Dhaka city. In this context, Dr. Rabbani opined that 'non-poor' might be a better and preferable term compared to 'well-off'.

Dr. Rabbani mentioned that, food expenditure pattern was very important for different decile groups and, for calculating food-groups, BBS could adopt the COIICP (Classification of Individual Items of Consumption by Purpose) method of classification. If such decile groups could be worked out, one could analyse the relationship of total expenditures on food with total expenditures of different decile groups. This trend could also be related to different poverty groups.

Dr. Rabbani requested BBS to explore the possibility of including the floating population within the sample groups since the shares of such people in Dhaka city were reported to be as high as 3-4% of the total population. He observed that housing conditions could be an important indicator to identify the poor. He suggested that there could be a separate module in the survey questionnaire to measure housing condition and sanitary environment irrespective of poor or non-poor households.

For monitoring income, Dr. Rabbani pointed to the methodology adopted in the revised Household Expenditure Survey (HES). In this context, he opined that BBS should try to increase complementarity between HES and PMS. Since HES was conducted infrequently and PMS was fairly regular, BBS could increase the scope of PMS and standardise it by concentrating more on income and expenditure indicators.

Dr. Rabbani suggested that, in addition to the detailed account of a number of indicators, the papers should give a comprehensive analysis of changes in the poverty situation for the country as a whole.

Prof. Kazi Saleh Ahmed, while appreciating the papers, drew attention to the definition of poverty. In order to get a more explicit understanding of poverty, the definition should be made more appropriate. For example, both expenditure and calorie intake could be used for measuring poverty. He also suggested to review the use of 2112 K cal as the minimum calorie requirement for rural population and 2122 K cal for urban population.

Prof. Ahmed observed that, according to the urban survey findings, over the period 1997-1998, per capita income of the poor increased by 20% and for the well off, declined by 18%. In view of such changes, he suggested that, along with consumption, calorie intake could be taken as a measure of poverty. Prof. Ahmed suggested to include the frequency of each category of data collected and the standard errors.

Dr. Nazrul Islam, congratulated both CIRDAP and BBS for conducting the study and limited his comments mostly on the urban survey. He agreed with the observations of Dr. Rabbani and Prof. Ahmed and re-emphasised the need for disaggregation of poverty data for the urban areas by urban size class, at least separately for Dhaka city and other urban areas. He suggested to classify urban areas into four categories: 'Dhaka', 'other metropolitan areas', 'secondary cities' and 'others'.

Dr. Islam commented that the survey provided an extensive profile of poverty based on a large number of indicators. He suggested to include some additional indicators. For example, for urban areas, ownership of housings should be included in assets. Similarly it would be useful to

include productive assets e.g. equipment / machinery / sewing machines / boats etc. from which the poor families could earn income. Also, access to electricity should be given at least for the urban areas. Within education, he suggested to include skill categories. In access to water, he suggested that, access to safe water should be redefined to account for arsenic pollution – particularly in tubewell water which was earlier regarded as safe. Within crisis coping, sources of credit could be identified. Similarly, some indicators on empowerment of the poor should be included such as voting/contesting in elections, attending meetings, membership of associations or ‘samities’.

Dr. Islam observed that, the present survey suggested a decline in poverty between 1996 (44.40%) to 1998 (44.30%) in the urban areas. Similar decline was also reported in the rural areas. In terms of relative poverty, rural areas were worse off than urban areas. These findings, however differed from the findings of the Household Expenditure Survey (HES). HES also showed higher incidence of poverty in both urban and rural areas. The factors underlying such divergences could be analysed, he suggested.

Dr. Islam noted that expenditure and income patterns suggested higher incomes than expenditures for all groups, including the poor. This implied that there had been increases in savings which should be further analysed, He also suggested to include the average household/per capita income for each decile group. The classification of urban land ownership in the survey and the definitions of small, medium and large land ownership in the urban context should be different than in the rural areas, he added. Also, ownership of houses in the urban areas was an important indicator to include, he observed.

With reference to land ownership and income group status, Dr. Islam pointed out that, relatively high incidence of poverty in Management /Professionals category was somewhat perplexing and the definitions should be reviewed. He noted that, for both ‘poor’ and ‘well-off’ groups, self-employment was the main source of income (42.2% for poor and 49.0% for well-off). The group, largely involved in the informal sector, needed support in terms of credit and other assistance.

Dr. Islam suggested to include information on average household size of the poor, and the well-off separately. As for crisis and crisis coping, he suggested a review of the definitions since, only 9.3% of all rural households had encountered crisis while in the urban areas it was 17 %. He also requested to include data on sources of assistance to meet such crisis.

Dr. Rushidan Islam Rahman commented that it was a remarkable achievement on the part BBS to be able to conduct the survey and publish the reports within a year. She observed that, BBS had been able to generate a continuous stream of findings under the PMS so that one could

compare poverty trends over the last few years. She maintained that the policy makers would find this data very useful since they could get a current picture as well as the impact of their policies on poverty.

Dr. Rahman observed that, even if poverty had not declined, according to the papers, it had neither improved. This suggested that despite the poverty alleviation efforts no major dent had been made in the poverty situation. She suggested to focus more on whether the estimates were reliable and whether the contrast with these findings with other findings were serious. She, however, maintained that one should not ignore the 1 percent increase in poverty incidence just as a statistical error.

Dr. Rahman observed that the differences of the findings of the present study with others should not be a major concern. Since the PMS covered four years, one could focus on the comparison of the findings for various years and its strengths and weaknesses. She agreed that increased food prices were a major cause of increasing poverty and suggested that, more explanation could be offered by giving prices of related commodities and goods and services. For example, prices of labour along with prices of commodities would influence poverty. So it would be useful if the survey could generate 'price data' and this would be very useful in analyzing the trends in poverty. In contrast, the statistics presented on prices from other BBS sources might not be very relevant.

On methodology, Dr. Rahman commented that the study findings of poverty were based on the 'Food-Energy-Intake' (FEI) method while the 'Cost of Basic Needs' (CBN) approach was being widely used by others for estimating the incidence of poverty. For longitudinal comparison, CBN might have a comparative advantage over other methods. The BBS / CIRDAP study might consider calculating measures of poverty on the basis of CBN method.

In response to a point raised by earlier discussants on whether poverty situation had deteriorated, despite increase in savings and income, Dr. Rahman stated that well being of a household was different from the concept of poverty which was concerned with calorie intake and its relationship with income. Increased savings might be good for the households for future but decline in present poverty had no conflict with this. So, savings of households might increase, educational status might improve, school enrolment might increase, but these might coexist with increase in poverty. Other factors might also be associated with decline in consumption at the present – to send the children to school, more spending was required on schooling, increased savings required diversion of income from present consumption, and these could result in greater poverty at the present.

Dr. Rahman suggested to present a synthesis of both rural and urban survey results – especially on incidence of poverty. The papers should present aggregate statistical tables not only for poverty incidence but also for important correlates of poverty at the national level.

Dr. Rahman stressed on the need for giving income and expenditure estimates in real terms, deflated by price levels. Since food prices were very high in April 1998, increasing nominal income might in fact imply even decline in real income. She also made some comments on the causes of poverty and relevant policies in this regard. In response to urban land ownership, Dr. Rahman observed that, rural lands were included for urban areas in classifying land ownership groups. Similarly in response to the point on whether the landless could be well-off, she observed that there could be no conflict since, if a man owned a rice mill or a deep tubewell, he could easily earn incomes. And a landless person renting a house in Dhaka City could be very rich.

Dr. Rahman suggested that adequate analysis on land ownership could be useful in analyzing the causes of poverty. In addition to land distribution by land ownership groups, additional data on average land ownership of poor and non-poor could be provided to compare the land ownership changes of the poor e.g. whether their land ownership were declining with the increasing incidence of poverty. Similarly, data could be provided for other assets since assets were the most crucial elements in determining poverty. It would also be useful to present more data on average years of schooling, rather than the distribution of people by educational status. In fact, the data suggested that the wage labourers had the largest percentage of the poor.

On gender dimension of the findings, Dr. Rahman pointed out that, there was no aggregate figure of the number of male-headed and female-headed households. Some tables could be presented on comparing the characteristics of male- and female-headed households. She mentioned that, the average income of female-headed households was higher than the national average, which meant that these households had higher average than the male-headed households. This might be due to some definitional problems. In female-headed households, all remittance recipients were included which made income high and the classification might not be meaningful. In fact, an adequate analysis of female-headed households was necessary to examine the disadvantages faced by the female-headed households. And that could be done only when the female-headed households were classified on the basis of whether the major earners were males or females. She suggested to include some tables through reclassification of the female-headed households – otherwise poverty incidence in the female-headed households would be much less than the male-headed ones.

Dr. Rahman stated that, over the last few years there had been focus on poverty alleviation projects and the impact of these projects could not be derived from the present findings. There

could be some thought on how to link those policies with the analysis of the papers. For example, micro-credit coverage had expanded during the last few years, but in the surveys, the use of credit in crisis coping strategies had declined during the last two years and the people had used their own savings more for coping with crisis. This might have serious implications for alleviation of poverty. Dr. Rahman also drew attention to the importance of crop losses in increasing vulnerability. During the last year, crop loss and crop damage were much higher than the previous years, which led to increases in prices of foodgrains and increase in poverty. This had several policy implications. For alleviating poverty it was not sufficient to provide micro credit or improve housing, it was also necessary to stabilise food prices when crop damage occurred. This aspect should receive attention from the policy makers. Also attention was required on wage policies. Poverty incidence had been increasing for the wage and day labourers. In this context, the government should look into the possibility of forming a wage commission to suggest pro-poor policies.

The chairperson thanked the designated discussants and opened the floor for comments/discussions.

Ms. Fahmeeda Rahman Wahab congratulated the authors and observed that positive developments had taken place in the process of institutionalization and strengthening of PMS efforts within BBS. She hoped that BBS would continue the PMS activities as a part of its regular programme on poverty monitoring. Ms. Wahab stressed that the major objective behind the PMS was to address all important indicators of poverty that were important for policy purposes. Hence, the reduction in the number of areas of concern to make the PMS complementary with the HES was not desirable. She also suggested that micro-credit had not addressed the issue of crisis coping and this might be looked into in terms of relevant policies e.g. crop and/or health insurance schemes.

Mr. S. M. Al-Husainy mentioned that, during the presentation of previous survey findings, a suggestion was made to devise appropriate human deprivation index. He suggested that the issue should be explored. He observed that, in the rural areas, the presence of development activities of the Government or NGOs might have some mitigating effects on poverty which could be analysed. He also mentioned the importance of capturing non-monetized incomes or expenditures in estimating household income/expenditure.

Ms. Shireen Huq emphasised the importance of providing both national as well as rural urban comparisons – not only in terms of aggregate indicators but also by important correlates of poverty. She observed that, although medical expenses as a source of crisis had declined for all groups except for the rural well-off, and more significantly for the urban poor, but as a category, it continued to be significant. Hence the issue of health related crisis as a source of income

erosion continued to be significant despite large expenditures and health programmes taken up by the government and NGOs. The data also showed that crisis due to loss of main income earners had increased for all categories. This implied that the non-income based sources of welfare was declining for both urban and rural populations, which had several policy implications. The data on literacy in the rural and urban areas provided contrasting pictures. In the rural areas, the literacy level had increased for all categories but the increase in female literacy was significantly lower than that of males. This deserved careful policy and actions. Similarly, dowry-related expenditures did not emerge as a major source of crisis whereas 1997 UNDP study showed dowry an an important source of pressure on household resources. 'Has the whole issue of dowry been exaggerated or are there under reporting in the survey?' More reflections could be given on the issue.

Dr. Subash Dasgupta observed that there were two lean periods in Bangladesh agriculture: March to early May and September to early November. The surveys were conducted in April which was a lean month. In the rural survey, daily food intake (rice and other cereals) during April 98 period was around 511 gm which was equivalent to 186 kg per year –much higher than the national level of around 164-165 kg. He further observed that, share-cropping was a common practice in rural Bangladesh. But the status of the share croppers, who constituted about 40% of the total farmers, was not reflected in land ownership categories. Also the status of land owners should not be based solely on the quantity of land since there could be cases of farmers owning considerable amount of land which could be barren or inaccessible or in vulnerable areas yielding low returns. Similarly, a small farmer might own land in a good location, in irrigated medium or high areas, yielding much higher returns. These considerations should be taken into account in classifying poverty according to land-ownership categories. In the case of price increase, we should consider two groups: consumers and producers. If benefits from price increases were accrued to the producers, this might improve the poverty situation.

Professor Golam Rahman suggested to resolve the different standards for calorie intake for rural and urban people and come up with a national figure for calorie intake. He observed that the data on roofing materials in the rural survey revealed that 3.1% of the poor households use brick/cement as roofing material compared to 4.8% for the well off. The figures should be cross-checked, he observed. Prof. Rahman termed the survey as significant in revealing the nature of poverty problems and coping situations in Bangladesh.

Mr. Shahadat Hossain drew attention to the calorie intake standards currently being practised. He suggested that one should consider the fact that whether calorie was calculated on the total amount of raw food bought/gathered (e.g. rice) for consumption or the actual calorie derived from the cooked food – since almost 10% of the calorie in the food were lost during the process of cooking/distribution. This should be taken into account while measuring calorie intake. He

further observed that, about 2% of the total population were under one year of age and breast-feeding was practised widely throughout the rural areas. So when calculating per capita consumption of any nutrient, one should consider the composition of the household. Adult equivalent and proportional distribution among age groups should be considered.

Mr. Hossain stated that, in measuring the 'food bundle', only calorie intake was calculated, not any other nutrients like proteins or vitamins. These values could be easily calculated since the INSF publications provided information on these nutrient contents.

Mr. Hossain observed that, the data on income and expenditure for the first four decile groups showed that income had increased both in urban and rural areas and yet poverty had increased. If we could identify the poor and the well off within the decile groups, the lower decile groups would contain a larger proportion of the poor compared to the upper decile groups. Along with intra-comparisons among the groups, inter-comparisons should also be done.

For the activity status, the data on above 5 year age group should be disaggregated into two: 5 to 9 years and 10+. He pointed out that child labour was discouraged in Bangladesh as a government policy and 10 years and above was an internationally accepted standard.

As for presentation, Mr. Hossain suggested that the tables could be arranged in a similar manner for both rural and urban surveys to facilitate comparisons and for ready reference. Also the totals and sub-totals could be placed uniformly for all the tables. Also, summary results of all socio-economic indicators could be presented in one table for both urban and rural areas. Also rural-urban comparisons and national aggregates could be included in the reports. The survey results could be integrated, particularly with health, education and nutrition surveys conducted by BBS.

The paper presenters responded to and clarified some of the issues and points raised by the discussants. The points raised by the participants could be divided into three broad categories:

- Methodology and collection of data
- Tabulation and presentation of data
- Analysis and interpretation of data

Mr. Mamun-Ur-Rashid, the Chairperson of the session, in his concluding remarks observed that the methodological and definitional problems should be addressed effectively. He proposed that, a separate working group could be set up to resolve the problems. He hoped that the next round of the survey would be carried out considering the observations/suggestions of the participants. On the issue of including the status of the floating population, he informed that, BBS had already

conducted a 'Basti (slum) Census', the final report for which would be published soon. The report would contain details of the poverty situation of the floating population. With respect to annualizing the surveys, the Chairperson stated that it was a matter of availability of resources. If resources were available, the surveys could be conducted more frequently.

The Chairperson thanked CIRDAP, for the assistance provided to BBS on a continuous basis and IDRC and CIDA for their financial support. He also expressed his deep appreciation to the participants who had helped in making this seminar a fruitful one. In conclusion he observed that the primary responsibility of BBS was to gather the data, to improve and refine the methodological system of gathering the data while appreciation of the quality of the data was left to the users. He invited the participants to send their comments to CIRDAP or BBS. He assured that CIRDAP and BBS would collaborate in incorporating the suggestions/comments/observations and in refining the reports of the survey.

Recommendations

The following recommendations were unanimously adopted:

Methodology and collection of data

- The use of adult equivalent scale should be explored.
- Disaggregation of poverty statistics over locations in both urban/rural areas should be attempted.
- In urban areas, ownership of houses should be included in assets.
- In assets/resources, ownership of productive assets e.g. equipment, machinery, sewing machine, boats etc. should be included.
- Access to electricity should be included.
- It would be useful to generate data on price series (including wage rates) from the survey.
- Within education, access to skills should be categorized. Similarly, access to safe water (e.g. free from arsenic) should be included.
- In crisis coping, sources of credit should be made explicit.
- Some indicators on empowerment should be included.
- The classification of urban land ownership should be reviewed.
- The definition of crisis and crisis coping should be reviewed.
- Along with FEI method, poverty estimates based on CBN method should be given.
- Data on average years of schooling should be included along with educational status.
- Analysis on disadvantages faced by female headed households should be included e.g. based on whether the major earner is male or female.

Tabulation and presentation of data

- Standard errors/confidence intervals of poverty indicators should be presented.
- Alternative measure of poverty e.g. from direct calorie consumption curve could be provided.
- For inter-temporal comparisons, the relevant statistics should be deflated using appropriate deflators.
- The average household size of poor and well-off should be provided.
- The equivalence of Madrasa education should be mentioned.
- The average land ownership of poor and non-poor should be calculated. This could be done for other major assets.
- Along with calorie, calculation of other nutrients (e.g. proteins, vitamins etc.) should be undertaken.
- Tables should be included comparing male/female headed households along with their numbers.
- A comparison of poverty status of decile and expenditure groups (both intra and inter-comparisons among the groups) could be provided.
- Average household/ per capita income of each decile group should be mentioned.
- In the urban report, some tables could be given for slum and non-slum areas.
- A summary table containing results of all socio-economic indicators along with rural-urban comparisons and national aggregate could be provided.

Analysis and interpretation of data

- Along with detailed indicators, a comprehensive analysis on changes in poverty situation should be included.
- A synthesis of the overall poverty situation at the national level in the country should also be included.
- The results could be integrated with surveys on health, education, nutrition and other aspects conducted by BBS.
- The construction of a human deprivation index should be explored.

4. Annexes

List of Participants

CIRDAP-BBS National Seminar on Poverty Monitoring

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Programme

Programme

- 08:45 – 09:00 : Registration
09:00 - 09:30 : Inauguration
09:30 - 10:00 : Refreshments

Technical Session

- Chairperson* : Mr. Mamun-Ur-Rashid
Secretary, Statistics Division and
Director General
Bangladesh Bureau of Statistics (BBS)
- 10:00-10:40 : *Poverty Monitoring Survey in the Urban Areas, April 1998 -Summary Results*
- Mr. Md. Delwar Hossain
Consultant, CIRDAP/BBS
- 10:40-11:20 : *Poverty Monitoring Survey in the Rural Areas, April 1998 Summary Results*
- Mr. Faizuddin Ahmed
Project Director
Bangladesh Bureau of Statistics
- Mr. Md. Shamsul Alam
Deputy Project Director
Bangladesh Bureau of Statistics
- 11:20-12:10 : **Discussion**
- Discussants* : Dr. A.K.M. Ghulam Rabbani
Former Secretary, Statistics Division and
Consultant, BBS

Prof. Kazi Saleh Ahmed
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Dr. Nazrul Islam
Director, Centre for Urban Studies

Dr. Rushidan Islam Rahman
Senior Research Fellow
Bangladesh Institute of Development Studies
- 12:10-13:00 : **Open Discussion**
- 13:00-13:15 : **Wrap-up by Chairperson**
- Rapporteurs* : Fawjia Tawheed, Zeenat Ahmed
Moksud Belal Siddiqui, Shafiqur Rahman
- 13:15 : LUNCH

Speeches

CIRDAP-BBS National Seminar on Poverty Monitoring
6 April, 1999

Address by

H.E. Dr. Muhiuddin Khan Alamgir
Minister of State for Planning
Government of the People's Republic of Bangladesh

as Chief Guest at the Inaugural Session

Excellencies, Director General, CIRDAP, Distinguished Participants, Ladies and Gentlemen

It is indeed a great pleasure for me to inaugurate the CIRDAP-BBS National Seminar on Poverty Monitoring in Bangladesh. I would like to express my deep appreciation to CIRDAP and BBS for their efforts in developing a system for generating regular information on poverty. Such information is a valuable guide for directing the development initiatives in the country.

Distinguished participants

Poverty is a matter of concern for all of us. Still nearly half of our population live below the poverty line. The government's top priority is to eradicate poverty from the country within the shortest possible time. For this, the government's effort is to promote economic growth and address other socioeconomic issues that particularly affect the poor. Reducing the rate of population growth, improving the access of the poor to health, education and other productive and social services, and expanding their employment opportunities are some of the priority goals of the government.

The poor in the country have the ability to move out of poverty if opportunities are created for them. In addition to initiating measures to create a favourable macroeconomic environment, the government, along with the NGOs, are implementing a number of targeted poverty alleviation programmes in the country. The present government has initiated a number of projects to expand employment and other economic opportunities for the poor and disadvantaged people.

Growing reliance on the market in resource allocation is the main characteristic of the Fifth Five Year Plan. The Plan, however, recognises that because of market failures there is a need for government intervention in the area of poverty alleviation. In the Fifth Plan period, allocation to social sectors will be adequately increased while maintaining the necessary financial and fiscal discipline. The basic element in the programme towards poverty alleviation is creation of employment opportunities. One of the major objectives of the Fifth Plan will be generation of substantial gainful employment opportunities with increase in productivity through an optimal choice of traditional labour intensive and new generation technologies. The Fifth Five Year Plan envisages to increase total employment from about 50 million persons in 1996/97 to 56.3 million persons. The pro-poor plan will create self-employment opportunity for the rural poor, mainly through targeted production and employment programmes and increase in wage employment opportunities through rural infrastructure building and maintenance. The major objectives of the production and employment programme for the rural poor will be (a) increase in production in both farm and non-farm sectors; (b) generation of self-employment opportunities; (c) increase in income through productive income-generating activities; and (d) human resource development, mainly through training. The production and

employment programme will be developed as a package consisting of (a) organisation/social mobilisation of the targeted poor into formal and/or informal groups; (b) dissemination of technology and training; (c) micro-credit for income-generating activities; (d) capital formation through shares/savings; and (e) market information and promotional activities. The major focus of poverty alleviation programme in the urban areas will be: (a) education, (b) access of the urban poor to non-land assets and (c) improvement of living conditions in the slums.

These programmes require continuous monitoring and adjustments to increase their effectiveness and achieve their objectives. For this, a regular poverty monitoring system which can monitor the incidence and characteristics of poverty and provide feedback to the policy makers can be of immense help. I am happy to note that the current activities of CIRDAP in collaboration with BBS and other national institutions under the Monitoring Adjustment and Poverty Project in Bangladesh are steps in that direction. I am confident that the exercise will improve the capabilities of BBS to provide multi-dimensional information on poverty on a regular and timely basis.

Ladies and Gentlemen

The policy of the government is to undertake necessary economic reforms and structural adjustments to maintain macroeconomic stability and achieve high growth. These macroeconomic and adjustment policies have direct and indirect impact on the poor. I am sure, the poverty monitoring system would continue to identify the channels through which the impact of such policies are transmitted to the poor. Through experiences, appropriate institutional mechanisms for implementing poverty alleviation programmes have been evolved in the country. Now, it is necessary to make concerted efforts by the government, the NGOs and the development partners and the community organizations to achieve our goals. In order to design and implement targeted poverty alleviation programmes, long term commitment of resources from our development partners are needed. The efforts of CIRDAP and similar organizations will greatly facilitate the design and implementation of appropriate poverty alleviating policies to the benefit of the poor.

It is my pleasure to note that IDRC and CIDA have been providing technical and financial support in such an important area, not only in Bangladesh but in other member countries of CIRDAP as well. I hope both the agencies would continue their support to CIRDAP in future for implementation of similar projects.

I am confident that the Seminar will be a success and the deliberations by the policy makers, planners, researchers and experts participating in the seminar will come up with recommendations and suggestions which will further strengthen the capabilities of BBS to collect and disseminate more comprehensive information on poverty.

Thanking you.

CIRDAP-BBS National Seminar on Poverty Monitoring
6 April, 1999

Address by

Mr. Mamun-Ur-Rashid
Secretary Statistics Division, and
Director-General
Bangladesh Bureau of Statistics

at the Inaugural Session

Dr. Muhiuddin Khan Alamgir, Honourable Chief Guest; Dr. Reddy, Director General, CIRDAP; Dr. Mujeri, Director Research, CIRDAP; Distinguished Participants, Ladies and Gentlemen:

Assalamu Alaikum

1. I am glad that this national seminar on "Poverty Monitoring" has been jointly organised, as you know, by the Bangladesh Bureau of Statistics (BBS) and CIRDAP. We are grateful to CIRDAP for collaborating with us in successfully organising a number of seminars for disseminating the results of the poverty surveys carried out so far. I express my sincere thanks to the State Minister for Planning, for gracing this occasion as the Chief Guest. I am grateful to all of you for being present in this inaugural session. Also, I look forward to your active participation in the seminar.
2. The poverty concern and the alleviation of poverty have been a priority development goal of our government. The monitoring of poverty status of the population has, therefore, been given an intensive attention. In the statistical programmes of the Bangladesh Bureau of Statistics, we have included poverty monitoring as a regular activity with a view to providing statistics on poverty status and trends.
3. Already, we have completed six rounds of surveys beginning from October, 1994. Today, in this seminar, the findings of the survey conducted in April 1998 will be presented and discussed. The findings of the previous surveys, you might recall, were presented in different seminars since March 1995. I would like to mention here that a pilot survey to expand the sample size for disaggregated poverty statistics at sub-national level has recently been completed. The findings of this survey will form the basis for redesigning the current year 1999 poverty survey.
4. The on-going programme of poverty survey has been providing a set of core poverty indicators on a regular basis. Currently we are giving these indicators at the national level by urban and rural disaggregation. We need to have disaggregated poverty information at least upto the district level. Until now the fund constraint has not allowed us to do so. Hopefully, within the next year, we will be able to provide poverty data by 23 greater districts of the country. Our plan is to disaggregate the poverty statistics by 64 districts in phases.

5. I believe that the seminar will have very useful deliberations on poverty statistics that have been generated and the experts would come up with valuable suggestions to improve further our poverty monitoring programme.

7. My sincere thanks to the Hon'ble Minister for being present in the inaugural session. I would once again like to thank you all for participating in the seminar.

CIRDAP-BBS National Seminar on Poverty Monitoring
6 April, 1999

Address by

Dr. A.V.S. Reddy
Director General, CIRDAP

at the Inaugural Session

Honourable Chief Guest, Dr. Muhiuddin Khan Alamgir, Minister of State for Planning, Government of the People's Republic of Bangladesh, Mr. Mamun-Ur-Rashid, Secretary, Statistics Division and Director General, Bangladesh Bureau of Statistics, Excellencies, Distinguished Participants, Ladies and Gentlemen:

It is indeed a great pleasure for me to address this august gathering and welcome you all at the inaugural session of CIRDAP-BBS National Seminar on Poverty Monitoring in Bangladesh. We are extremely grateful to you, Hon'ble Chief Guest, for gracing this occasion by your kind presence despite busy schedule.

As you are aware, the objective of CIRDAP is to help its member countries in eradication of rural poverty through promotion of rural development and mutual cooperation. The Centre has been undertaking activities in priority areas of the member countries. This is necessary to ensure a macroeconomic environment that is conducive to poverty alleviation and support micro-interventions at the grassroots level. As the host country, Bangladesh has been supporting CIRDAP activities since its inception. We sincerely believe the member countries, as well as other organizations, will continue and further expand their support to CIRDAP.

Distinguished Participants,

In order to facilitate the understanding of how macro-economic policies affect poverty outcomes at the micro level, there is a need to monitor various dimensions of poverty on a continuous basis. Also adequate analytical framework is necessary to assess the impact of macroeconomic and structural adjustment policies on the poor.

In order to promote a greater understanding of the poverty dynamics and create poverty reducing policy environment in its member countries, CIRDAP initiated a project on 'Monitoring Adjustment and Poverty (MAP) in Bangladesh' in 1993 with financial assistance from the International Development Research Centre (IDRC) of Canada and the Canadian International Development Agency (CIDA). The project aims to operationalize a Poverty Monitoring System and develop a framework to analyze the distributional consequences of macro and structural adjustment policies.

Ladies and Gentlemen,

Under the project, regular poverty surveys are conducted by BBS to provide aggregate country level poverty statistics for rural and urban areas. In addition, CIRDAP and BBS have initiated measures to

further enhance the usefulness and relevance of these surveys. These include: consolidation of the survey methodology, expansion of the coverage of the indicators, disaggregation of poverty statistics over different regions of the country, training, development of computer software to link the survey results to Geographic Information System (GIS) and other measures to facilitate useful dissemination of the survey results. Efforts have also been taken to minimize the time required to publish the survey results. It is my pleasure to mention here that, with useful experiences gained from the MAP project in Bangladesh, CIRDAP has provided useful inputs in initiating similar projects in Nepal, Pakistan, Lao PDR and Sri Lanka. In all these efforts IDRC, Canada has provided generous support to CIRDAP.

Excellencies,

I hope the Seminar will generate extensive discussions on key issues relevant to poverty monitoring and the participants will provide guidance and orientation in furthering the cause of poverty reduction efforts in Bangladesh and other member countries of CIRDAP.

I would like to express my sincere gratitude to you, Hon'ble Chief Guest, for your deep interest in the activities of CIRDAP and kind consent to inaugurate the seminar. Your presence and valuable observations will provide useful directions to our efforts.

Distinguished Participants,

I am confident your deliberations during the seminar will substantially contribute to success of the project and help achieve its objectives.

I thank you once again, Excellencies, Distinguished Participants, Ladies and Gentlemen.

CIRDAP-BBS National Seminar on Poverty Monitoring
6 April 1999

Welcome Address by

Dr. Mustafa K. Mujeri
Director Research, CIRDAP

at the Inaugural Session

Honourable Chief Guest Dr. Muhiuddin Khan Alamgir, Minister of State for Planning, Government of the People's Republic of Bangladesh, Dr. A.V.S. Reddy, Director General, CIRDAP, Mr. Mamun-Ur-Rashid, Secretary, Statistics Division and Director General, BBS, Excellencies, Distinguished Participants, Ladies and Gentlemen:

It is indeed a great honour for me to welcome you at this inaugural session of the CIRDAP-BBS National Seminar on Poverty Monitoring. I express on behalf of CIRDAP and the BBS, our deep gratitude to the Honourable Chief Guest for gracing this occasion despite busy schedules.

Distinguished Participants,

The Centre on Integrated Rural Development for Asia and the Pacific, as a part of its mandate to assist national action in policy making, has been implementing a project on Monitoring Adjustment and Poverty (MAP) in Bangladesh with assistance from the International Development Research Centre (IDRC), Canada and the Canadian International Development Agency (CIDA). The project aims to strengthen the capabilities of the Bangladesh Bureau of Statistics (BBS) and the Planning Commission to undertake, on a regular basis, collection of information for monitoring poverty and evaluate the impact of key macro-economic and structural adjustment policies on poverty. The ultimate goal is to provide feedback to the planners and the policymakers to help design 'poverty sensitive' policies in the country. This seminar has been arranged to disseminate and discuss the results of the sixth round of rural and the fourth round of urban poverty surveys conducted in April 1998. Both the surveys were carried out by BBS under the joint collaboration of the Regular and Continuous Monitoring of Poverty Situation in Bangladesh Project of BBS and the Monitoring Adjustment and Poverty (MAP) Project of CIRDAP. These surveys provide statistically representative national data on poverty situation in the country. It may be mentioned here that under various rounds of the survey, the poverty situation of the same set of households are being monitored. This generates panel data which are useful to analyse the dynamics of poverty in the country.

Ladies and Gentlemen,

In order to further enhance the usefulness of the poverty statistics, the next round of the survey will be carried out at a disaggregated level over the 23 regions of the country covering both rural and urban areas. The surveys will be undertaken during the end of this month. Our future plan is to generate poverty statistics for 64 districts based on representative samples at the district level. We hope the generation of disaggregated poverty statistics will help in monitoring poverty at the local level and

assist in initiating more effective anti-poverty programmes keeping local characteristics in view. We are confident your deliberations during the seminar will review the findings of the surveys and provide useful guidance in conducting future surveys. I would like to take this opportunity to express our sincere appreciation to IDRC, Canada and CIDA for their support in this important endeavour.

In conclusion, may I once again express on behalf of CIRDAP and the BBS, our sincere gratitude to the Chief Guest and to you all, Ladies and Gentlemen, for your kind presence and encouragement.

Thank you all.

**Poverty Monitoring Survey in the Urban Areas – April 1997:
Summary Results**

**Poverty Monitoring Survey in the Rural Areas – April 1997:
Summary Results**

Poverty Monitoring Survey in the Urban Areas

April 1998

Summary Results

Md. Delwar Hossain
Consultant, CIRDAP/BBS

**Centre on Integrated Rural Development
for Asia and the Pacific**

Bangladesh Bureau of Statistics

The fourth round of urban poverty survey was conducted by Bangladesh Bureau of Statistics (BBS) in April 1998. The earlier three surveys were carried out in April 97, April 96 and December 95. The summary results of April 98 survey are presented in this paper. The results have also been compared with findings of earlier surveys, wherever appropriate.

Sample design

For the survey programme a sub-sample has been taken from the Integrated Multi-purpose Survey Design adopted by BBS for its major ongoing surveys. The sub-sample includes 40 enumeration areas (EAs) selected at the first stage. These EAs are clusters of households each having an average of 250 households. The spatial distribution of sample EAs is shown at Annex-1. The second stage sampling is 30 households selected in each EA. A total of 1,200 households constitute the survey sample.

Data collection

The field work was completed within a period of 15 days :30 April-14 May 1998. Three reference periods were used for collecting information: a week, a month and six months. Each period was counted preceding the day of enumeration. One week reference period was used for food items and working status of household members, one month reference period for daily consumption of non-food items, and six month reference period for durable non-food items. The field enumeration work was done by local enumerators with supervision provided by project officers of Dhaka head office as well as regional and thana statistical officers of BBS. The enumerators and supervisors were imparted training in two phases before undertaking the field work. The questionnaire included ten separate modules covering household characteristics and poverty indicators in relation to land and other asset ownership, income and expenditure, occupation, food consumption, health and sanitation, housing, education, gender dimension, credit and crisis management and migration.

1. Incidence of poverty

For measuring the incidence of poverty, the poverty line has been estimated using food-energy-intake (FEI) method.

Poverty line

The FEI method considers the functional relation between monthly per capita expenditure and per capita per day calorie intake. The poverty line is determined as monthly per capita expenditure which the functional relation estimates at predetermined 2112 K cal per capita per day food-energy requirement for urban population.

The statistical formulation of the functional relation is:

$$\ln y = a + bx + e$$

where y = monthly per capita expenditure (food and non-food)

x = daily per capita calorie intake

e = disturbance term

From data of April 98 survey, the equation has been estimated as shown below:

$$\ln y = 4.313458 + 0.001151x$$

At $x=2112$ K cal, the poverty line estimate is Tk 849.26. The head-count measure of poverty as well as the depth and the severity of poverty, as measured by poverty gap and squared poverty gap, are shown in Table 1.

Table 1: Incidence of urban poverty

Poverty measure	April 98	April 97	April 96	December 95
Poverty line expenditure (Tk)	849.26	739.85	668.90	707.80
Head count ratio (percent)	44.30	43.40	44.40	43.30
Poverty gap (P_1)	0.136	0.135	0.142	0.145
Squared poverty gap (P_2)	0.057	0.058	0.061	0.061

The proportion of the urban poor registered an increase in April 98. Similarly, the prices of several major food commodities were higher during the period. The higher prices created adverse impact on the level of consumption and, as such, on the poverty status of the population. The rice prices were higher by 25.2 %, compared to April 97. Also, prices registered increases of 10.8% for fish, 14.6% for beef, 10.1% mutton, and 11.3% for edible oil. There was, however, slight drop in prices of wheat and pulses. For wheat the price decline was 7.4% and for pulses 2.7% (Table-2).

Figure 1: Incidence of Urban Poverty

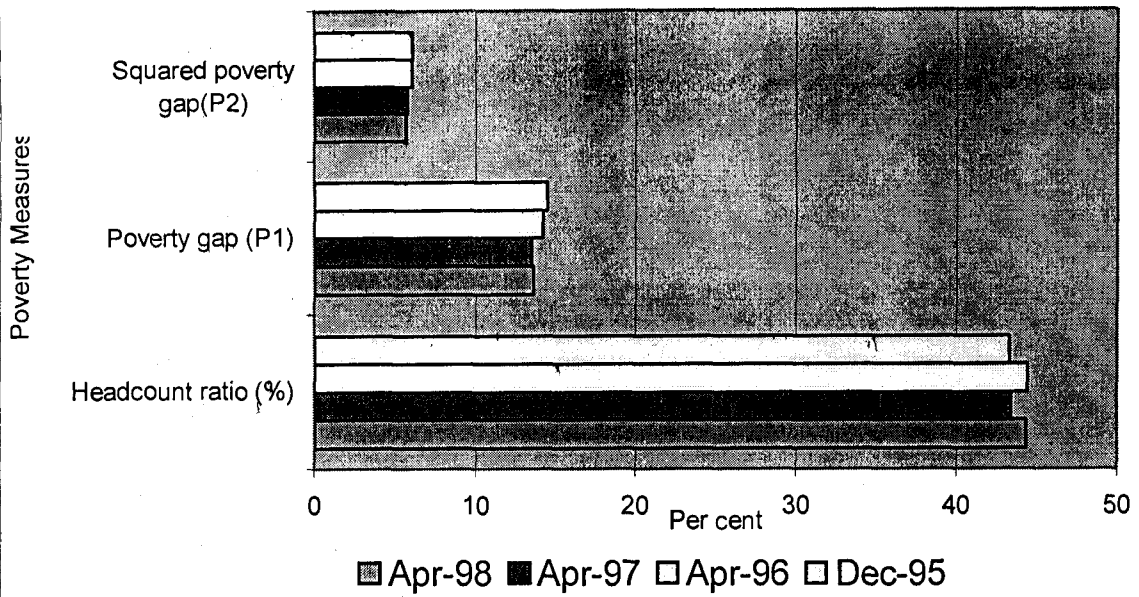


Figure 2 Poverty line expenditure in urban areas

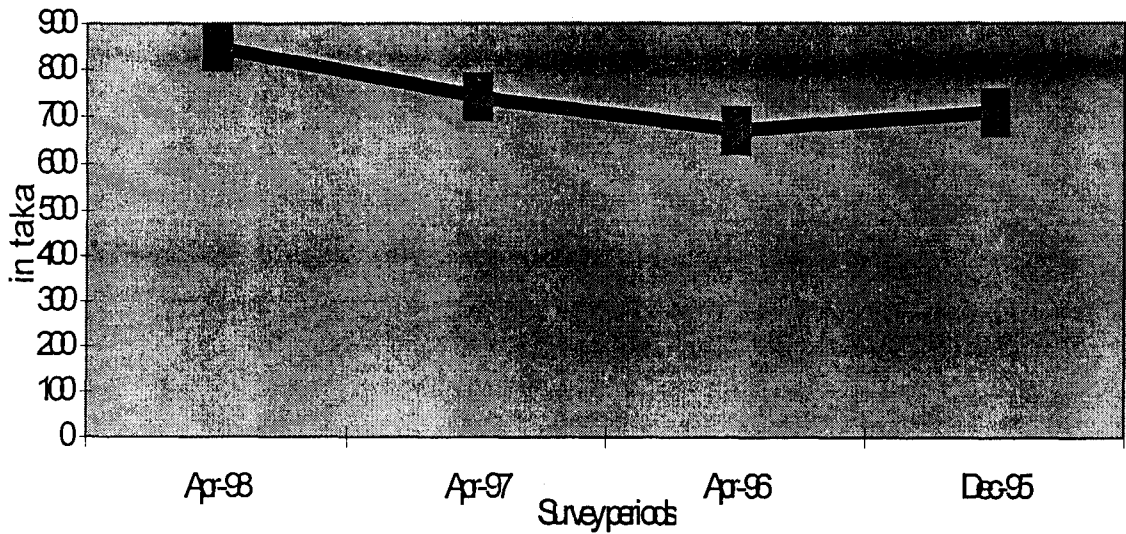


Table 2: Prices of principal food commodities

Commodity	(Tk/kg)			
	April 98	April 97	April 96	December 95
Rice (medium)	17.4	13.9	16.7	16.8
Wheat (floor)	15.0	16.2	14.1	14.0
Pulse (masur)	40.4	41.5	39.5	32.5
Fish (hisha)	138.0	124.6	90.0	72.5
Beef	79.50	69.4	63.5	60.1
Potato	6.1	6.0	6.5	4.8
Edible oil (soyabean)	54.0	48.5	49.5	50.1

Source: Monthly Statistical Bulletin, BBS

Note : Prices refer to retail prices at Dhaka markets.

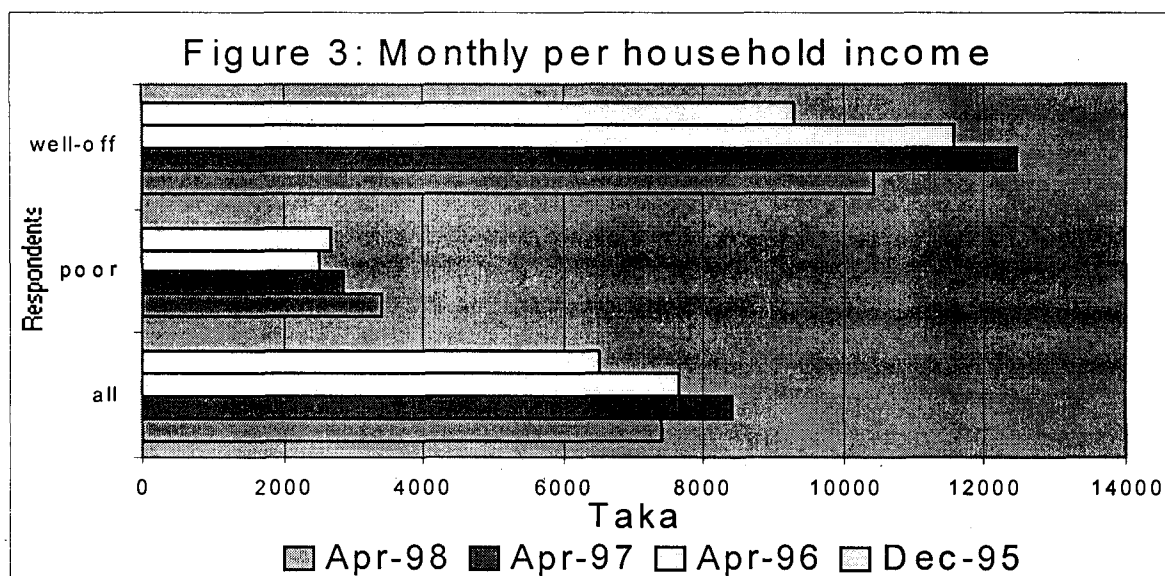
2. Income and expenditure

Household income

The monthly per household income is Tk 7413. For the poor, it is Tk 3423 and for the well-off Tk 10,413 (Table 3).

Table 3: Monthly per household income

survey	(Tk)		
	All	Poor	Well-off
April 98	7,413	3,423	10,413
April 97	8,408	2,847	12,443
April 96	7,667	2,510	11,571
December 95	6,506	2,702	9,288



Income sources

The survey distinguishes three main sources of household income:

- wages, salaries and permanent assets;
- small-scale economic activities; and
- transfer, charity, loans and similar sources

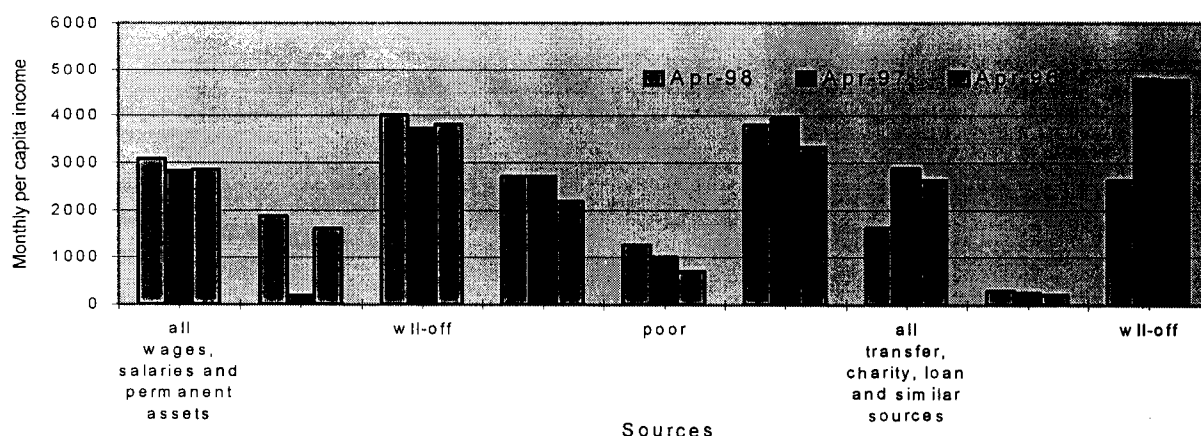
Of monthly per household income, wages and salaries including permanent assets account for Tk 3086 (41.6 per cent), small-scale economic activities Tk 2706 (36.5 per cent) and transfers, charity, loans and others Tk 1620 (21.9 percent).

For poor households, the corresponding sources comprise of Tk 1870 (54.6 percent), Tk 1263 (36.9 percent) and Tk 289 (8.5 percent) and for well-off households Tk 4000 (38.4 percent), Tk 3791 (36.4 percent) and Tk 2621 (25.2 percent) respectively (Table 4).

Table 4: Major sources of household monthly per capita income

period	(Tk)								
	wages, salaries and permanent assets			small scale economic activities			transfer, charity, loan and similar source		
	all	poor	well-off	all	poor	well-off	all	poor	well-off
April 98	3086	1870	4000	2706	1263	3791	1620	289	2621
April 97	2824	1587	3722	2702	1003	3937	2879	257	4784
April 96	2853	1604	3798	2189	693	3322	2625	213	4751
Dec. 96	3075	1677	4097	1713	731	2432	1718	294	2759

Figure 4: Sources of household income

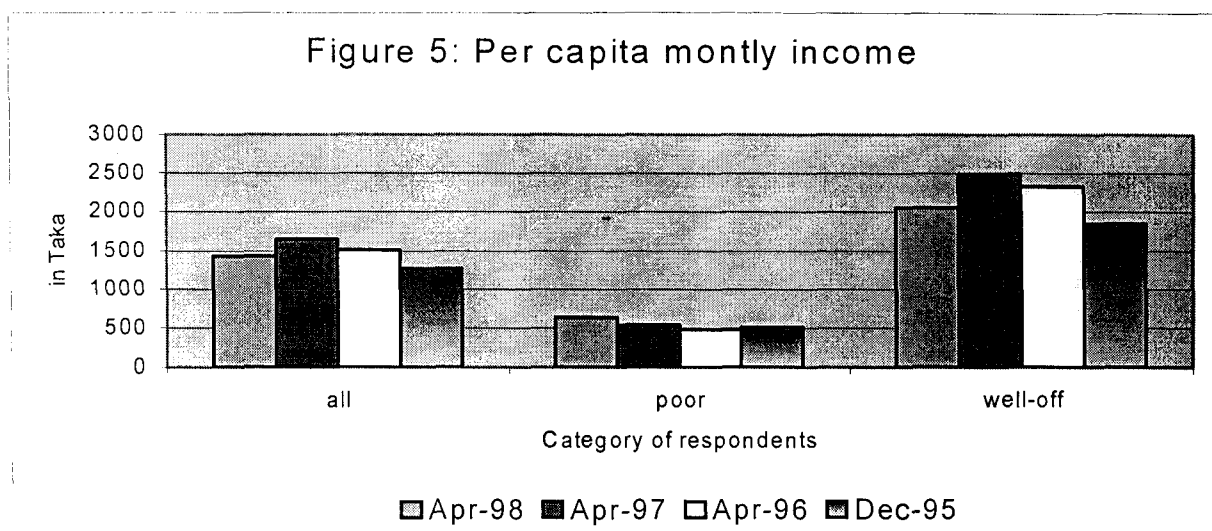


Per capita income

For all households, the average per capita monthly income is Tk 1426. For the poor, per capita income is Tk 637, compared to Tk 2050 of the well-off (Table 5).

Table 5: Per capita monthly income

Category	(Tk)			
	April 98	April 97	April 96	December 95
All	1,426	1,645	1,509	1,263
Poor	637	539	478	506
Well-off	2,050	2,489	2,328	1,854



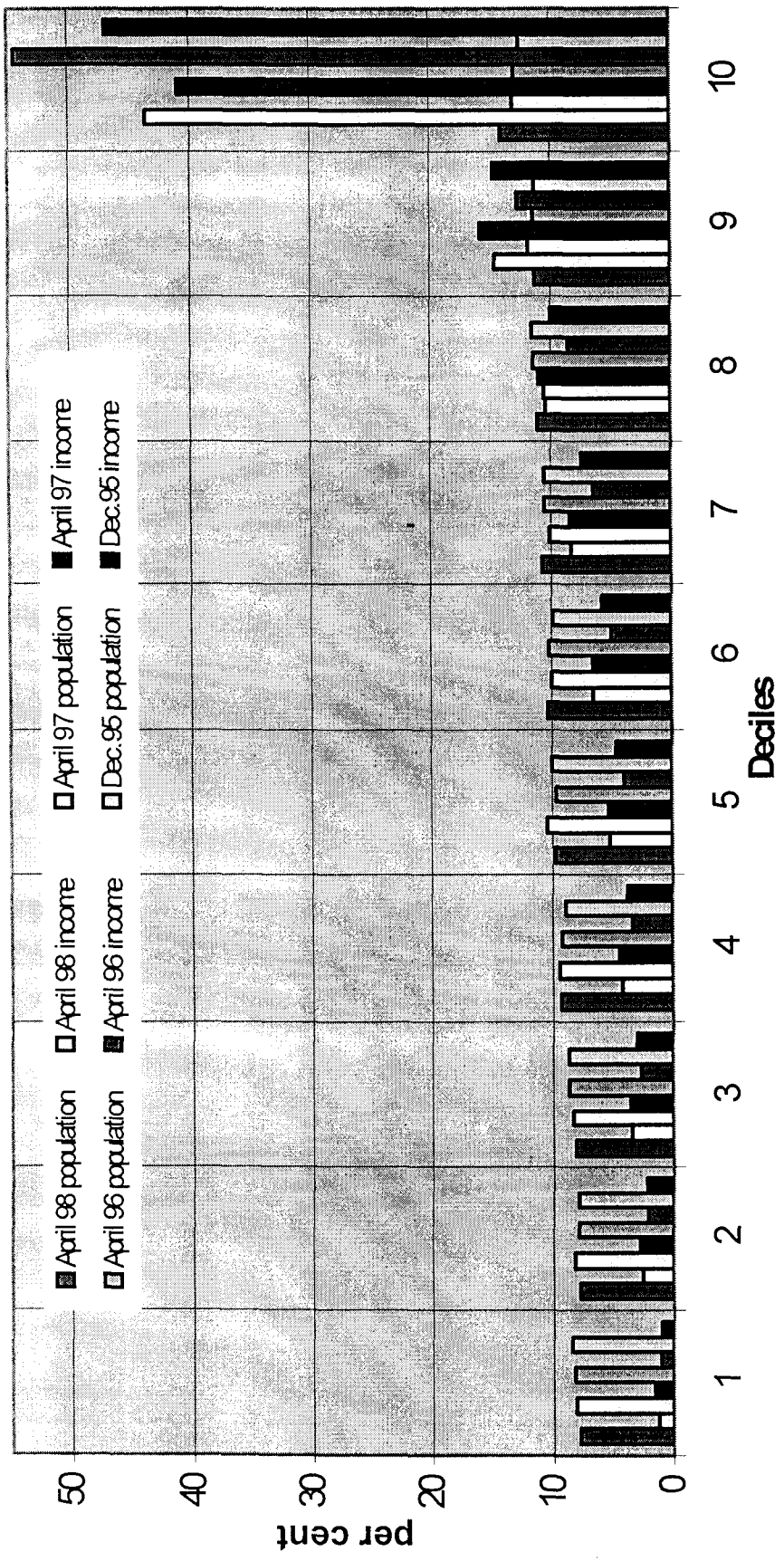
Income distribution by decile groups

The household income distribution by decile groups shows that the lowest decile having 7.8 percent population receives 1.2 percent of the total income. In contrast, the highest decile has an income share of 43.6 percent but a population share of 14.0 percent. The Gini-coefficient is estimated at 0.43 (Table 6).

Table 6: Household income distribution by decile groups

Decile group	(per cent)							
	April 98		April 97		April 96		December 95	
	population	income	population	income	population	income	population	income
1	7.8	1.2	8.1	1.5	8.2	1.0	8.4	1.0
2	7.8	2.6	8.2	2.8	7.9	2.1	7.9	2.2
3	8.1	3.4	8.3	3.5	8.6	2.7	8.6	3.0
4	9.3	4.2	9.4	4.4	9.2	3.3	8.9	3.8
5	9.7	5.2	10.4	5.3	9.6	4.0	10.0	4.6
6	10.3	6.5	10.0	6.5	10.2	5.0	9.9	5.8
7	10.7	8.3	10.1	8.4	10.5	6.4	10.5	7.4
8	11.1	10.4	10.5	11.0	11.4	8.5	11.5	10.0
9	11.3	14.6	11.8	15.8	11.4	12.7	11.3	14.7
10	14.0	43.6	13.1	40.9	13.0	54.4	12.5	46.9
Gini Coefficient		0.43		0.43		0.44		0.49

Figure 6: Household income distribution by decile groups

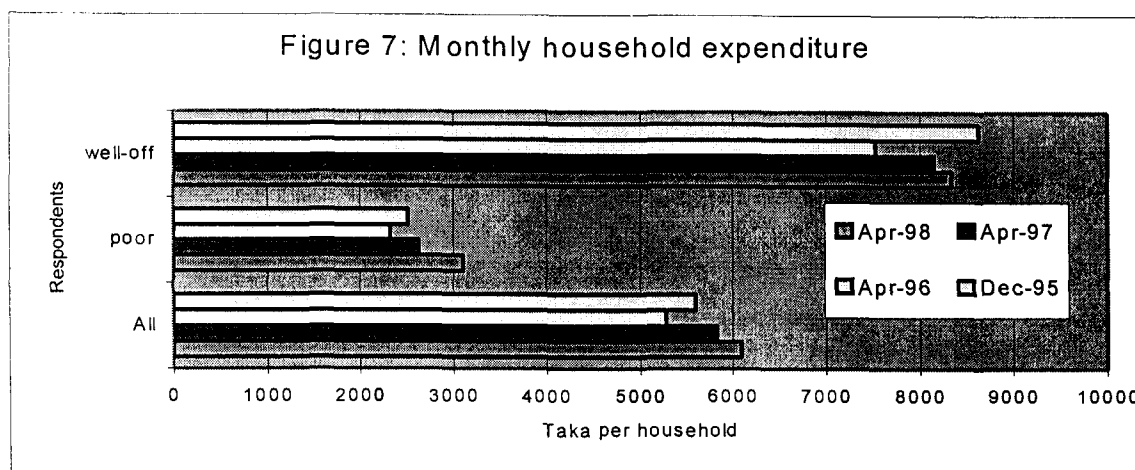


Household expenditure

The monthly per household expenditure is Tk 6092. It is Tk. 3102 for the poor and Tk 8339 for the well-off (Table 7).

Table 7: Monthly per household expenditure

Survey	All	poor	Well-off
April 98	6092	3102	8339
April 97	5832	2632	8157
April 96	5285	2320	7530
December 95	5601	2510	8626



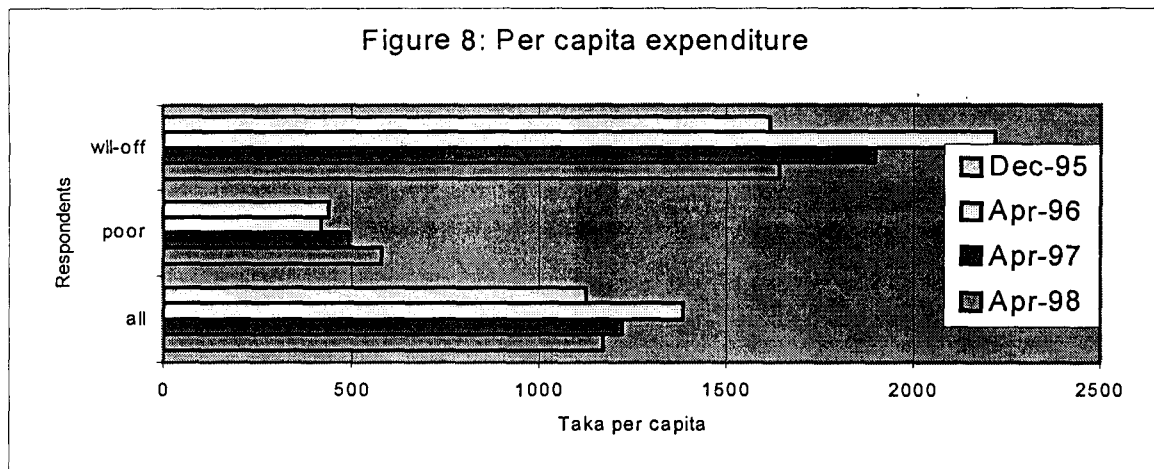
Per capita expenditure

Monthly per capita expenditure for all householder is Tk 1171. The poor has per capita expenditure of Tk 578 and the well-off Tk 1642 (Table 8).

Table 8: Monthly per capita expenditure

Category	April 98	April 97	April 96	December 95
All	1171	1222	1385	1126
Poor	578	492	418	438
Well-off	1642	1898	2217	1617

/



Distribution of expenditure by decile groups

From distribution of household expenditure by decile groups it is observed that the lowest decile has 5.7 percent population but shares 2.3 percent of total expenditure. The highest decile, on the other hand, has population and expenditure shares of 14.9 percent and 31.3 percent respectively. The Gini coefficient of expenditure distribution is 0.33 (Table 9).

Table 9: Distribution of household expenditure by decile groups

Decile group	(per cent)							
	April 98		April 97		April 96		December 95	
	population	expendi- ture	population	expendi- ture	population	expendi- ture	population	expendi- ture
1	5.7	2.3	6.6	2.2	5.7	2.0	5.8	2.0
2	7.7	3.6	7.3	3.3	7.7	3.1	7.8	3.2
3	8.4	4.5	8.5	4.0	8.9	4.0	8.5	4.0
4	9.1	5.6	9.4	4.0	9.5	4.9	9.3	4.9
5	9.9	6.7	9.7	6.1	10.1	6.0	10.0	6.0
6	10.6	8.2	10.3	7.4	10.5	7.4	10.2	7.3
7	10.7	9.8	10.6	9.1	10.8	9.0	10.9	9.1
8	11.3	12.1	11.6	11.5	11.4	11.5	11.5	11.7
9	11.6	16.0	11.7	16.0	11.4	16.8	13.1	17.0
10	14.9	31.3	14.4	35.5	14.1	35.4	12.5	34.3
Gini Coefficient	0.33		0.34		0.35		0.35	

3. Nutrition and welfare

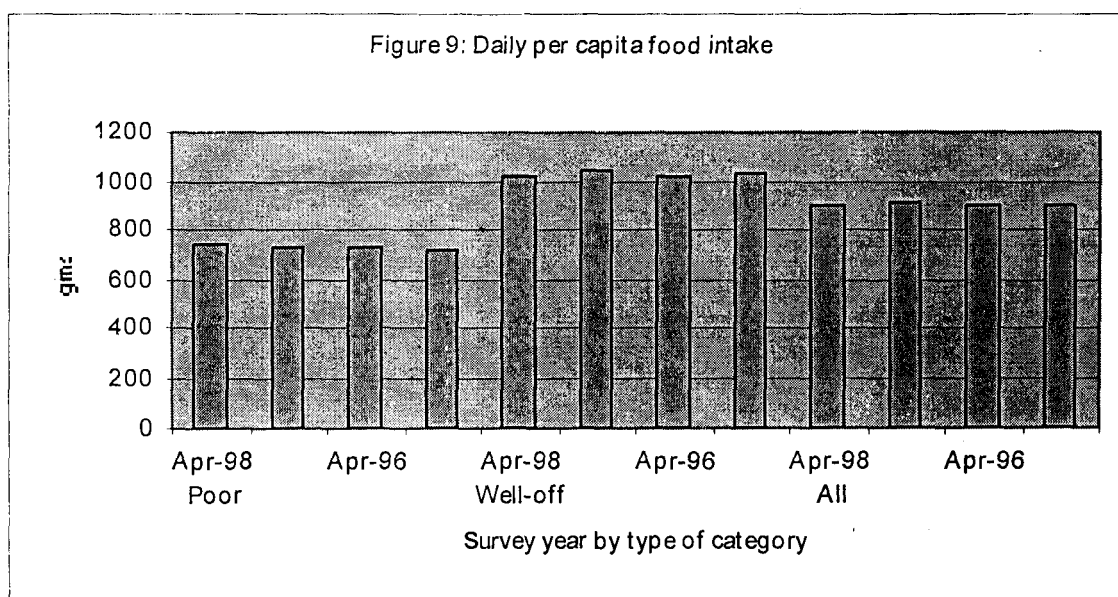
Food intake

The average per capita per day food intake of all households is 897.1 gms. Of this amount, 388.6 gms (43.3 percent) are from rice, 67.1 gms (7.5 percent) from other cereals, 72.2 gms (8.0 percent) from potato, 129.9 gms (14.5 percent) from vegetables, 20.8 gms (2.3 percent) from pulses, 77.9 gms (8.7 percent) from items like meat, poultry, egg and fish, and 39.4 gms (4.4 percent) from milk and milk products. For the poor the average daily per capita food intake is 737.6 gms while for the well-off it is 1017.0 gms (Table 10).

Table 10: Daily per capita food intake

(gms)

Food items	Poor				Well-off				All			
	April 98	April 97	April 96	Dec 95	April 98	April 97	April 96	Dec 95	April 98	April 97	April 96	Dec 95
Rice	386.1	392.0	378.2	373.6	390.5	385.6	374.0	386.3	388.6	388.3	375.8	380.9
Other cereals	52.7	42.8	55.2	53.6	77.9	78.9	80.9	82.7	67.1	63.7	69.8	70.4
Potato	72.7	72.3	55.6	57.0	71.8	72.6	64.5	73.7	72.2	72.5	60.7	66.6
Vegetables	107.0	97.4	111.2	105.1	147.2	154.5	148.0	176.9	129.9	130.4	132.1	146.6
Milk and Milk product	11.5	13.2	10.9	10.1	60.4	63.1	54.3	50.2	39.4	42.1	41.3	33.3
Meat, poultry, egg, fish	34.8	33.9	39.2	54.9	110.3	104.8	100.9	126.0	77.9	75.0	74.3	96.0
Pulses	15.2	14.2	15.2	16.3	25.0	24.1	25.5	24.9	20.8	19.9	21.0	21.3
Others	57.6	63.9	64.7	40.2	133.9	156.5	164.4	104.4	101.2	117.6	121.6	78.3
Total	737.6	729.7	730.2	713.4	1017.0	1040.1	1022.5	1025.1	897.1	909.5	896.6	893.4



Calorie intake

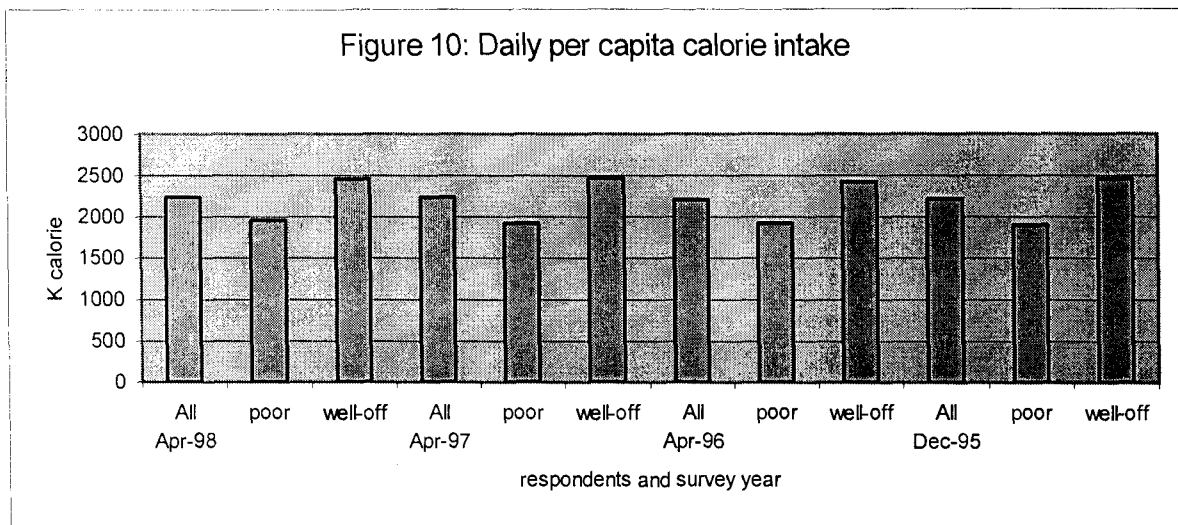
The average daily per capita calorie intake for all households is 2243.1 K cal with rice accounting for 61.0 percent, other cereals 9.5 percent, vegetables 3.2 percent, pulses also 3.7 percent, edible oil 8.0 percent, and meat together with poultry, eggs and fish 4.3 percent. The daily per capita calorie intake of the poor is 1958.8 K cal, compared to 2456.8 K cal of the well-off. From rice the poor derive as much as 69.4 percent calorie whereas the well-off 55.0 percent (Table 11).

Table 11: Daily per capita calorie intake

Food items	(K cal)					
	April 98			April 97		
	all	poor	well-off	all	poor	well-off
Rice	1368.0	1359.1	1374.7	1366.7	1379.8	1357.2
Cereals	21.39	174.8	243.2	204.1	141.8	249.4
Potato	70.0	70.5	- 69.7	70.3	70.1	70.4
Vegetables	71.3	57.9	81.3	70.6	51.6	84.4
Pulses	71.4	52.3	85.9	68.4	48.7	82.8
Milk and Milk products	34.4	8.9	53.5	35.2	10.0	53.5
Meat, fish, egg	96.6	41.7	137.8	92.1	41.2	129.11
Edible oils	179.8	111.8	230.9	176.2	101.6	230.4
Fruits	27.4	9.7	40.8	40.8	8.1	67.3
Others	110.3	72.1	139.0	115.3	72.1	143.9
Total	2243.1	1958.8	2456.8	2239.7	1925.0	2468.4

Continued.....

Food items	April 96			December 95		
	all	poor	well-off	all	poor	well-off
Rice	1322.9	1331.3	1316.6	1340.8	1315.0	1359.7
Cereals	218.5	173.1	252.9	217.7	169.4	253.1
Potato	58.8	54.0	62.5	64.6	55.3	71.4
Vegetables	74.3	61.6	84.0	88.4	62.6	107.2
Pulses	72.3	52.0	87.7	73.1	56.0	85.6
Milk and Milk products	35.4	9.7	54.8	32.7	8.3	50.4
Meat, fish, egg	91.7	47.2	125.3	117.3	64.8	156.2
Edible oils	163.3	92.1	217.2	168.9	99.8	219.4
Fruits	38.5	13.6	57.3	12.6	2.5	20.1
Others	130.4	83.4	165.9	100.8	61.7	129.0
Total	2206.1	1918.0	2424.2	2216.9	1895.4	2452.1



Food and non-food expenditures

For all households, the monthly per capita expenditure on food and non-food commodities is Tk 1171.4 of which 54.7 percent is incurred on food and 45.3 percent on non-food commodities. Among the food items, the expenditure on cereals is 35.4 percent. For poor households, per capita monthly expenditure is Tk 585.0 compared to Tk 1665.4 of the well-off households. The proportions of total expenditures spent on food are 67.2 percent for the poor and 51.0 percent for the well-off. The poor spend 33.7 percent of their total food expenditure on cereals in comparison with 15.2 percent spent by the well-off (Table 12).

Table 12: Monthly per capita expenditures

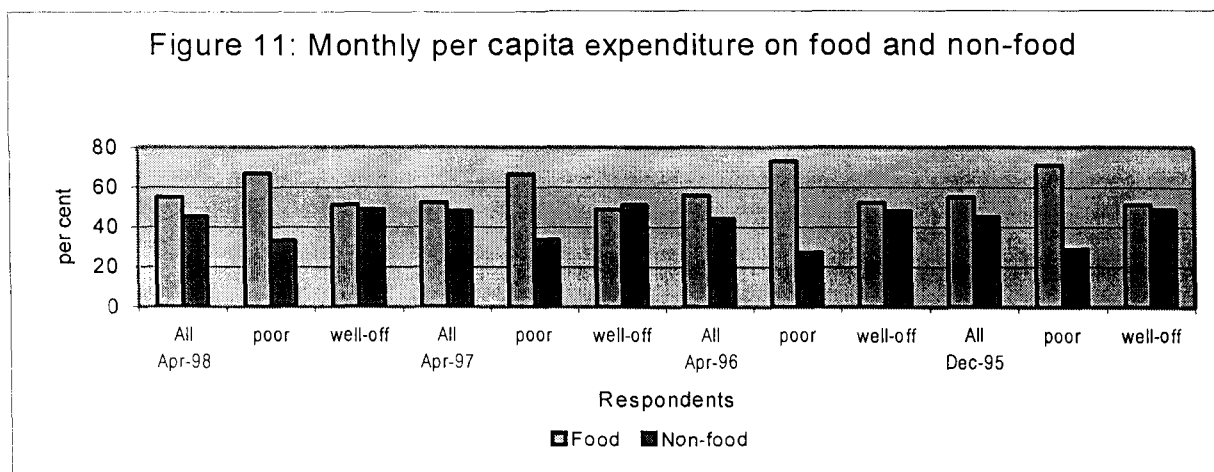
(Tk)

Expenditure items	April 98			April 97		
	all	poor	well-off	all	poor	well-off
Food	639.3	393.5	851.1	594.7	331.0	795.4
Cereals	226.1	197.4	254.6	189.2	151.3	217.8
Others	413.2	196.1	596.5	405.5	179.7	577.6
Non-food	532.1	191.5	814.3	546.5	167.5	835.9
Education	57.2	15.5	91.8	64.4	11.8	104.6
Medicare	22.8	10.7	32.9	26.3	5.4	42.2
Others	452.1	165.3	689.6	455.8	150.3	689.1
Total	1171.4	585.0	1665.4	1141.2	498.5	1631.4
Percent						
Food	54.7	67.2	51.0	52.1	66.4	48.8
Non-food	45.3	32.8	49.0	47.9	33.6	51.2

Continued.....

Expenditure items	April 96			December 95		
	all	poor	well-off	all	poor	well-off
Food	581.6	323.7	786.6	602.7	337.2	803.0
Cereals	185.6	150.1	213.7	198.3	161.8	224.7
Others	396.0	173.6	572.9	404.4	175.4	578.3
Non-food	458.4	119.8	728.4	495.5	136.3	769.4
Education	59.5	10.0	100.0	46.4	13.7	71.3
Medicare	22.1	5.7	35.1	21.0	7.3	31.4
Others	376.8	104.1	593.3	428.1	115.3	666.7
Total	1040.0	443.5	1515.0	1098.2	473.5	1572.4
Percent						
Food	55.9	73.0	51.9	54.9	71.2	51.1
Non-food	44.1	27.0	48.1	45.1	28.8	48.9

Figure 11: Monthly per capita expenditure on food and non-food



4. Ownership and access to resources

Land

In terms of land-ownership, 21.3 percent urban households are landless. On the other hand, 71.5 percent households belong to small landowning class and 5.1 percent to medium and 2.1 percent to large landowning classes (Table 13).

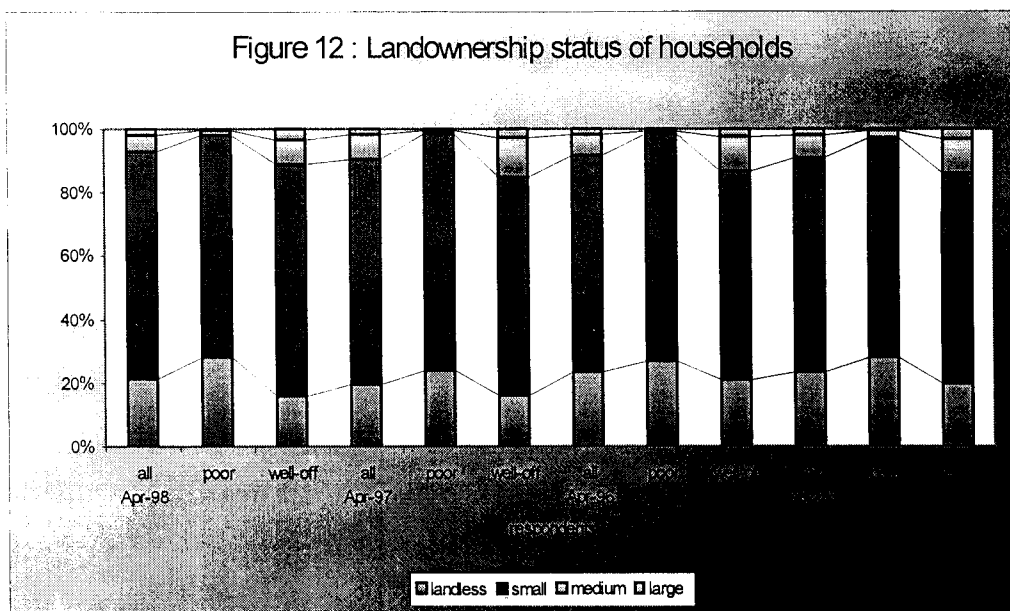
Table 13: Landownership status of households

Land ownership status	% households					
	April 98			April 97		
	all	poor	well-off	all	poor	well-off
landless	21.3	28.3	15.9	19.5	24.1	16.2
small	71.5	69.7	72.9	70.7	74.0	68.3
medium	5.1	1.6	7.7	7.8	1.1	12.6
large	2.1	0.4	3.5	1.8	0.5	2.7
total	100.0	100.0	100.0	100.0	100.0	100.0

Continued.....

Land ownership status	% households					
	April 96			December 95		
	all	poor	well-off	all	poor	well-off
landless	23.6	27.0	21.0	23.5	28.4	19.9
small	67.9	71.1	65.4	67.2	68.8	65.9
medium	6.5	0.9	10.8	7.3	2.4	11.0
large	1.8	0.7	2.6	2.0	0.4	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Note: Small owning land \leq 2.49 ac, medium 2.50 to 7.49 ac, and large 7.50+ ac.



Among the poor, 28.3 percent are landless while 15.9 percent of the well-off are landless. The small landowning households are 69.7 percent among the poor and 72.9 percent among the well-off. The medium and large landowning households constitute respectively 1.6 percent and 0.4 percent within the poor group but 7.7 percent and 3.5 percent within the well-off group.

Income and expenditure by landownership class

The per capita monthly income of the landless is Tk 798 which increases with larger landownership. The large landowners have a per capita monthly income of Tk 2939. The per capita monthly income of the landless poor is Tk 504, compared to Tk 1260 of the landless well-off. Within the poor, large landowners have a per capita monthly income of Tk 604. In contrast, the well-off large landowners have a per capita monthly income of Tk 3099.

The per capita monthly expenditure also increases along the landownership scale. For landless households, the expenditure is Tk 898 which increases to Tk 1177 for small landowners, Tk 1569 for medium landowners and Tk 2002 for large landowners.

For poor households, per capita monthly expenditure is Tk 563 for the landless and Tk 580 for small landowners. The well-off landless households have an expenditure of Tk 1426. For small and large landowners in the well-off group, per capita monthly expenditures are Tk 1638 and Tk 2092 respectively (Table 14).

Table 14: Per capita income and expenditure by land-ownership class

Survey	Landowne rship	Income (Tk)			Expenditure (Tk)		
		all	poor	well-off	all	poor	well-off
April 98	landless	798	504	1260	898	563	1426
	small	1481	680	2100	1177	580	1638
	medium	1979	722	2253	1569	649	1770
	large	2939	604	3099	2002	680	2092
	total	1425	638	2050	1171	578	1642
April 97	landless	1003	487	1677	1006	489	1683
	small	1496	548	2284	1074	499	1552
	medium	3188	705	3388	1760	593	1854
	large	5466	860	6119	1986	557	2188
	total	1645	539	2489	1141	498	1632
April 96	landless	851	456	1290	889	433	1372
	small	1631	492	2653	1021	445	1539
	medium	1817	380	1939	1598	485	1692
	large	2741	857	2992	1169	503	1258
	total	1509	479	2329	1040	443	1516
Dec. 95	landless	926	519	1389	950	453	1517
	small	1220	495	1824	1059	472	1548
	medium	2187	653	2438	1579	527	1749
	large	2420	745	2668	1488	678	1608
	total	1264	506	1854	1088	470	1569

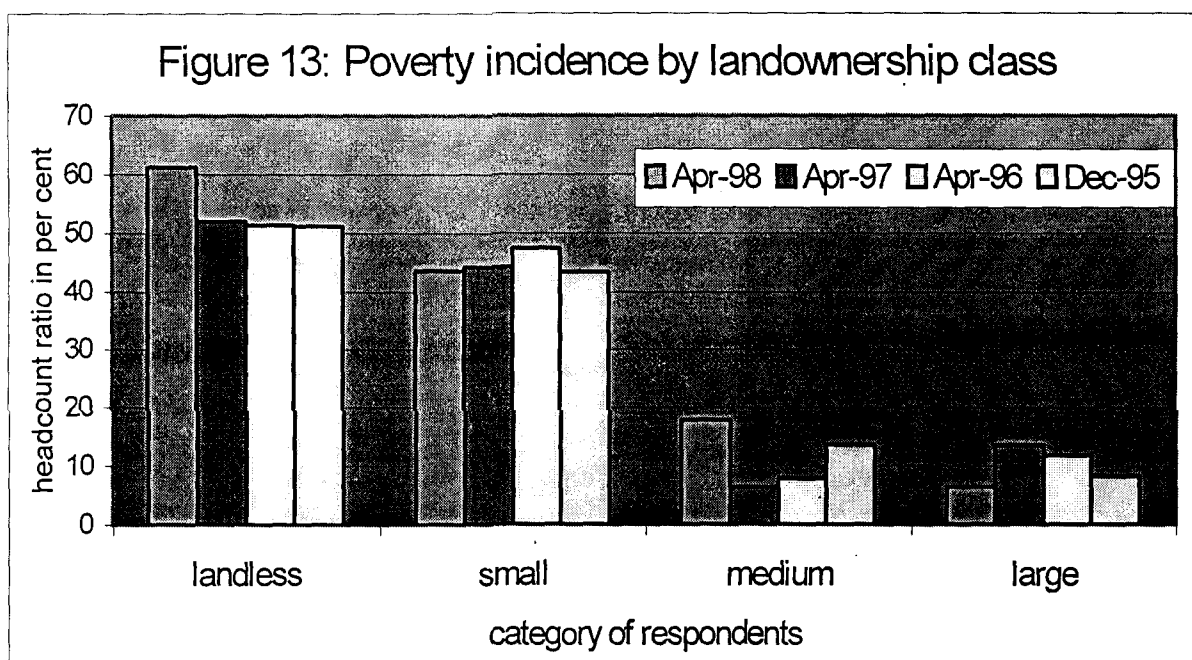
Incidence of poverty by land-ownership class

Among the urban landless, the incidence of poverty is 61.2 percent. The poor in small, medium, and large landowning classes constitute 43.6 percent, 17.9 percent and 6.4 percent respectively (Table 15).

Table 15: Incidence of poverty by landownership class

Landownership class	Poverty incidence (head count ratio in percent)			
	April 98	April 97	April 96	December 95
landless	61.2	51.9	51.4	51.1
small	43.6	44.1	47.3	43.3
medium	17.9	6.4	7.8	13.6
large	6.4	13.6	11.8	8.3

Figure 13: Poverty incidence by landownership class



5. Occupational status

Occupation of head of households

For all households, 6.2 percent have agriculture as the main occupation while the remaining 93.8 percent belong to non-agriculture category. Within agriculture, 2.8 percent are owner farmers, 1.4 percent agriculture labour households and 2.0 percent other farming households.

In non-agriculture occupations, trade and business constitute 25.4 percent, professional and management services 26.8 percent, wage labour 14.0 percent and other non-agriculture 27.6 percent.

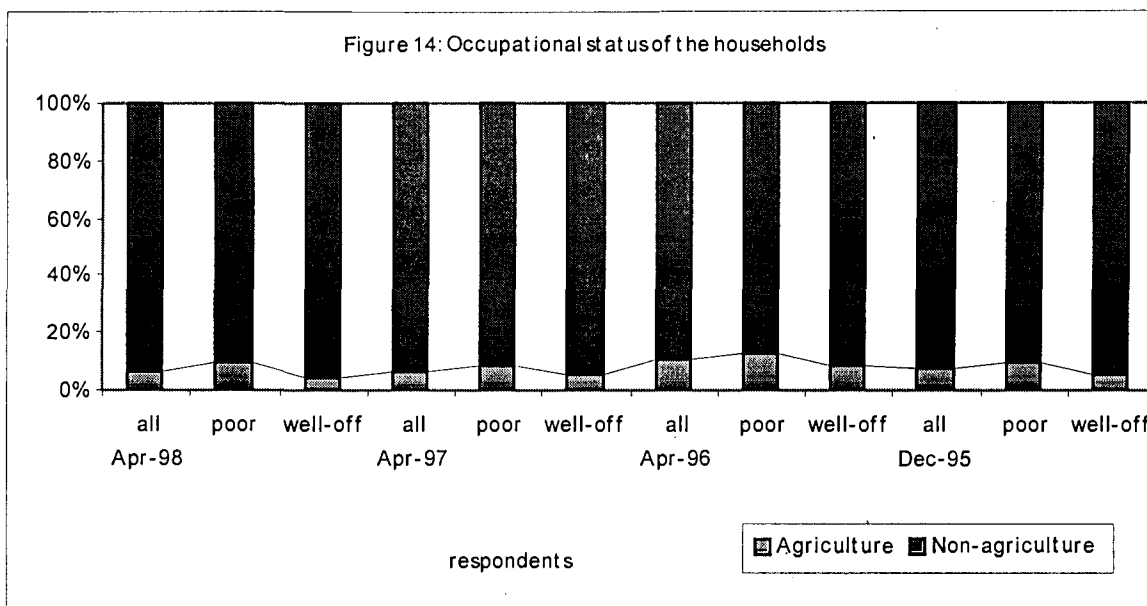
For the poor, agriculture is the main occupation of 9.3 percent household heads, compared to 3.8 percent of the well-off. Owner farmers and agriculture labour both constitute 2.7 percent among the poor as against 2.8 percent and 0.4 percent among the well-off. Within the well-off, management and professional households and households in trade and business are relatively large, 33.7 percent and 27.6 percent respectively. On the other hand, 17.7 percent households in management and professional occupations and 22.5 percent in trade and business are poor. The heads of 20.4 percent poor households work as non-agriculture labour, compared to 9.2 percent well-off household heads (table 16).

Table 16: Landownership status of households

Occupation	% households					
	April 98			April 97		
	all	poor	well-off	all	poor	well-off
Agriculture						
Owner farmer	2.8	2.7	2.8	3.1	3.8	2.6
Agriculture labour	1.4	2.7	0.4	1.9	2.6	1.4
Other farming	2.0	3.9	0.6	1.5	2.2	1.0
Total	6.2	9.3	3.8	6.5	8.6	5.0
Non-agriculture						
Management and professional	26.8	17.7	33.7	22.3	11.1	30.4
Trade and business	25.4	22.5	27.6	24.5	21.4	26.8
Labour	14.0	20.4	9.2	16.8	22.4	12.4
Others	27.6	30.1	25.7	29.9	36.1	25.4
Total	93.8	90.7	96.2	93.5	91.4	95.0
All	100.0	100.0	100.0	100.0	100.0	100.0

Continued.....

Occupation	% households					
	April 96			December 95		
	all	poor	well-off	all	poor	well-off
Agriculture						
Owner farmer	4.3	4.4	4.2	2.3	1.4	3.3
Agriculture labour	3.8	5.3	2.8	3.3	5.5	1.6
Other farming	2.1	3.1	1.3	1.5	2.6	0.7
Total	10.2	12.8	8.3	7.1	9.5	5.6
Non-agriculture						
Management and professional	24.1	14.3	31.6	17.8	7.3	25.5
Trade and business	23.0	18.4	26.5	25.0	22.5	26.8
Labour	13.5	20.0	8.6	14.3	18.9	10.8
Others	29.2	34.5	25.0	35.8	41.8	31.3
Total	89.8	87.2	91.7	92.9	90.5	94.4
All	100.0	100.0	100.0	100.0	100.0	100.0



Income and expenditure

The per capita monthly income of owner farmers is Tk 936.3. The agriculture labour households have monthly per capita income of Tk 564.3. In case of management and professional households, the per capita monthly income is Tk 2079.1 and for the non-agriculture labour households it is Tk 816.3 (Table 17).

For the poor, the monthly per capita income of owner farmers is Tk 681.5 and of agriculture labour households Tk 575.6. In contrast, the well-off owner farmers and agriculture labour households have incomes of Tk 1152.9 and Tk 510.6 respectively. The well-off management and professional households have income of Tk 1886.9 and trade and business households Tk 2304.5.

Table 17: Income by occupation of household-heads

Occupation	Monthly Per capita income (Tk)					
	April 98			April 97		
	all	poor	well-off	all	poor	well-off
Agriculture						
Owner farmer	936.3	681.5	1152.9	1364.8	615.5	1989.5
Agriculture labour	564.3	575.6	510.6	840.4	532.6	1650.2
Other farming	813.8	560.9	1579.0	1179.8	504.1	2194.2
Non-agriculture						
Management and professional	2079.1	678.0	1886.9	2507.5	669.3	2853.8
Trade and business	1679.4	637.5	2304.5	1955.0	612.9	2733.8
Labour	816.3	661.3	1272.8	752.0	468.8	1161.7
Others	1452.7	596.9	2365.2	955.6	576.9	1320.5
Continued.....						

Occupation	Monthly Per capita income (Tk)					
	April 96			December 95		
	all	poor	well-off	all	poor	well-off
Agriculture						
Owner farmer	867.0	500.2	1207.2	891.0	503.6	1029.4
Agriculture labour	604.5	435.6	866.4	557.9	408.9	985.3
Other farming	762.3	489.4	1229.2	719.2	504.6	1362.9
Non-agriculture						
Management and professional	2335.4	460.0	2779.2	2099.7	749.4	2456.4
Trade and business	1638.6	482.8	2263.9	1444.1	522.6	2029.1
Labour	1182.7	546.3	1680.0	827.9	465.0	1342.5
Others	1193.9	524.5	2177.0	984.5	480.7	1494.4

The monthly per capita expenditure of owner farmers is Tk 991.2 and of agriculture labour households Tk 687.0. The expenditure of management and professional households is higher at Tk 1363.5. For trade and business households, the expenditure is Tk 1297.8 and for non-agriculture labour households Tk 933.1. In the case of households with heads having other non-agricultural occupations, the expenditure is Tk 895.2 (Table 18).

The poor owner farmers have monthly per capita expenditure of Tk 646.3 compared to Tk 1352.5 of the well-off. Among agriculture labour households, monthly per capita expenditure is Tk 523.5 for the poor and Tk 1509.7 for the well-off. In case of management and professional households, the expenditure of the poor is Tk 604.2 and that of the well-off Tk 1715.4. The poor and well-off trade and business households expenditures are Tk 619.3 and Tk 1704.8 respectively.

Table 18: Expenditure by occupation of household-heads

Occupation	Monthly Per capita expenditure (Tk)					
	April 98			April 97		
	all	poor	well-off	all	poor	well-off
Agriculture						
Owner farmer	991.2	646.3	1352.5	1294.4	486.2	1988.0
Agriculture labour	687.0	523.5	1509.7	739.4	460.6	1478.9
Other farming	722.7	512.0	1513.7	859.0	469.6	1433.6
Non-agriculture						
Management and professional	1363.5	604.2	1715.4	1625.7	584.4	2158.6
Trade and business	1297.8	619.3	1704.8	1262.3	528.2	1672.7
Labour	933.1	534.5	1250.2	852.8	481.5	1310.3
Others	895.2	613.0	1119.6	928.0	549.7	1416.5

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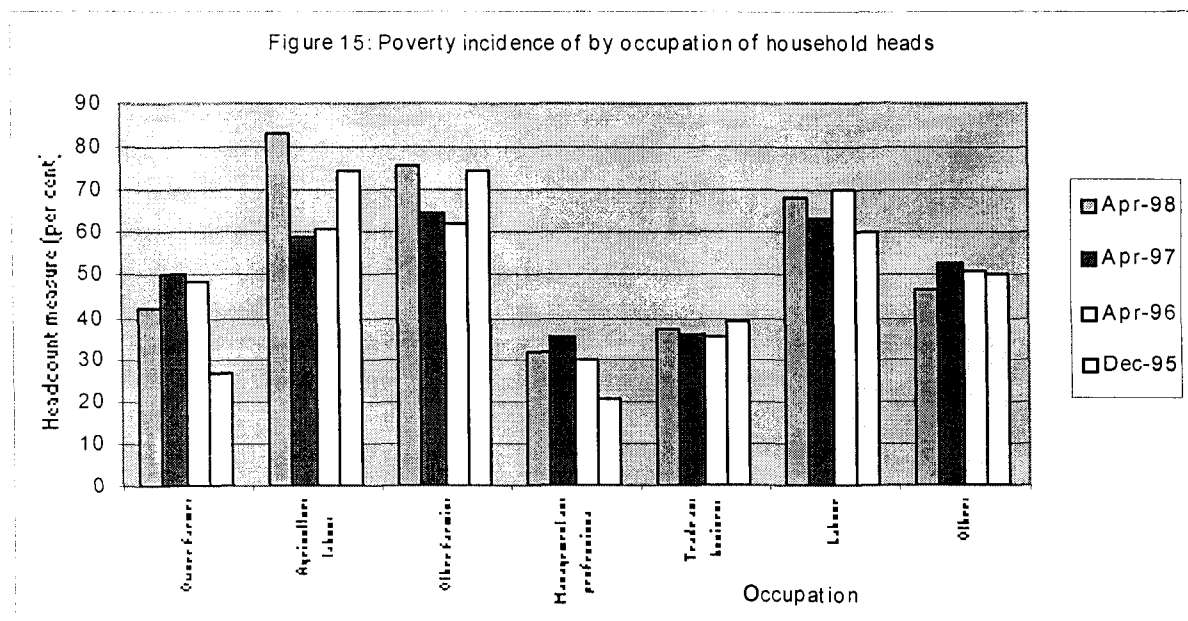
Occupation	% households					
	April 96			December 95		
	all	poor	well-off	all	poor	well-off
Agriculture						
Owner farmer	723.7	422.7	1003.1	1152.8	428.9	1413.2
Agriculture labour	678.8	464.6	1010.8	573.4	408.2	1047.7
Other farming	988.8	401.9	1953.5	701.5	465.4	1400.1
Non-agriculture						
Management and professional	1421.4	505.8	1666.3	1639.6	556.0	1537.2
Trade and business	1159.5	459.8	1537.7	1148.1	478.2	1573.3
Labour	858.4	443.6	1347.5	724.9	448.2	1150.7
Others	895.6	438.4	1301.1	961.5	482.0	1344.1

Incidence of poverty

The incidence of poverty is 42.0 percent among the owner farmers but is high at 83.3 percent among the agriculture labour households. In case of non-agriculture labour households, the poverty incidence is 68.0 percent. For management and professional households, the incidence is 31.6 percent and for trade and business households 37.5 percent (Table 19).

Table 19: Poverty incidence by occupation of household heads

occupation	head-count measure of poverty (percent)			
	April 98	April 97	April 96	December 95
Agriculture				
Owner farmer	42.0	50.5	48.2	26.7
Agriculture labour	83.3	59.0	60.7	74.3
Other farming	75.6	64.8	62.2	74.7
Non-agriculture				
Management and professional	31.6	35.3	30.0	20.3
Trade and business	37.5	35.8	35.2	38.9
Labour	68.0	63.2	70.4	59.9
Others	46.8	52.5	50.6	50.4



Main sources of income

The major income earning sources of relatively large numbers of urban households are, (i) wages and salaries, and (ii) self-employment. The proportion of households having wages and salaries as their main source of income is 39.4 percent whereas for self-employment it is 40.4 percent. On the other hand, daily wage earning is the main source of income for 13.5 percent households.

In self-employment category, the proportions are 42.2 percent for poor and 39.0 percent for well-off. However, wages and salaries provide main income for 47.1 percent well-off and 29.1 percent poor households. In daily wage earning group, the poor are 24.0 percent and the well-off 5.6 percent (Table 20).

Table 20: Main sources of income

sources	% households					
	April 98			April 97		
	all	poor	well-off	all	poor	well-off
Wages and salaries	39.4	29.1	47.1	42.0	27.3	52.8
Self-employment	40.4	42.2	39.0	37.9	42.2	34.7
Daily wage	13.5	24.0	5.6	15.2	26.7	6.9
Others	6.7	4.7	8.3	4.9	3.8	5.6

Continued.....

Occupation	% households					
	April 96			December 95		
	all	poor	well-off	all	poor	well-off
Wages and salaries	40.0	28.4	48.7	37.3	22.9	47.9
Self-employment	38.1	38.2	38.0	39.6	42.6	37.2
Daily wage	16.5	29.2	6.8	18.5	31.6	8.9
Others	5.4	4.2	6.5	4.6	2.7	5.9

Poverty incidence by income sources

The households having “daily wage” as the main income earning source have the highest incidence of poverty, nearly 80.3 percent. Among the self-employed, the incidence of poverty is 45.0 percent (Table 21).

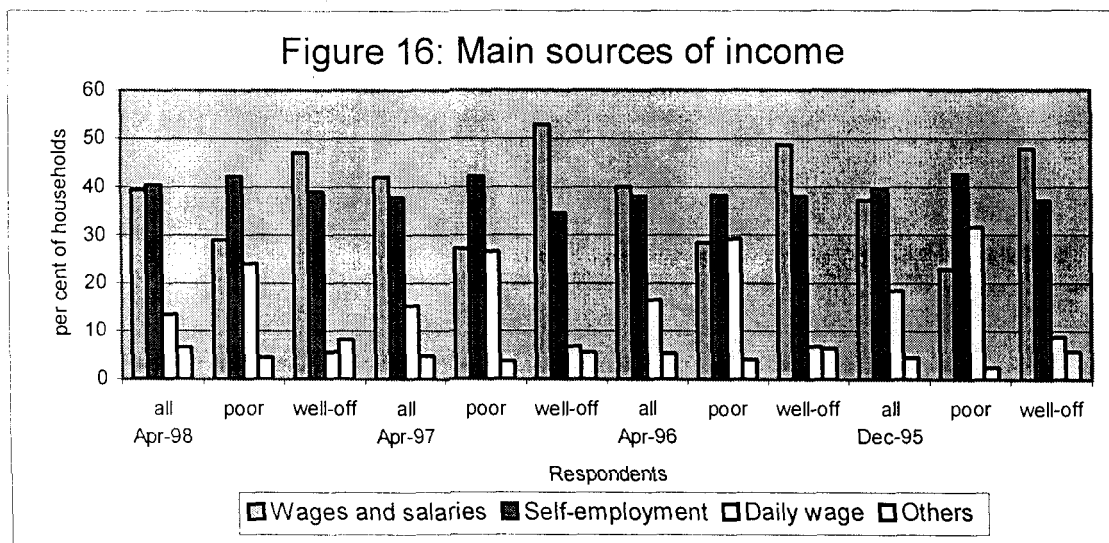
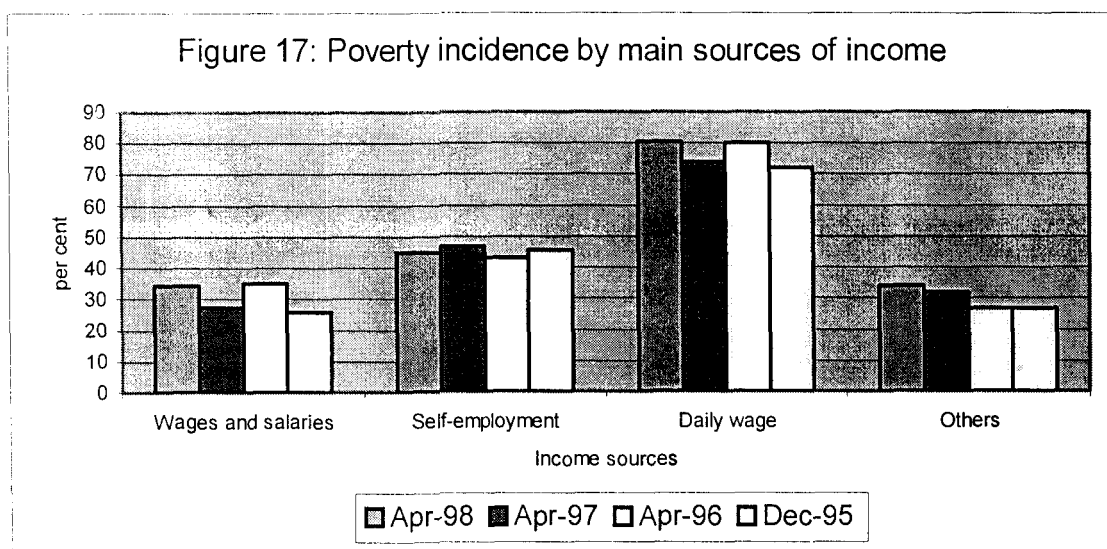


Table 21: Poverty incidence by main income sources

	April 98	April 97	April 96	December 95 (%)
Wages and salaries	34.3	27.3	35.2	25.8
Self-employment	45.0	46.9	43.0	45.6
Daily wage	80.3	73.8	80.0	72.1
Others	34.2	32.1	26.7	26.7



6. Household characteristics

The distribution of households by number of members is given in Table 22. Four and five members are relatively common for both the poor and the well-off households. These are followed by three and six member-households. One member households are relatively fewer, only 0.8 percent among the poor and 3.9 percent among the well-off households.

Table 22: Households by number of members

household size	% households					
	April 98			April 97		
	all	poor	well-off	all	poor	well-off
1	2.6	0.8	3.9	2.6	0.8	3.9
2	5.3	3.9	6.3	6.3	3.6	8.2
3	12.9	12.4	13.3	13.8	13.5	14.1
4	22.6	20.8	23.9	21.1	20.2	21.4
5	20.3	20.6	20.0	21.9	22.4	21.6
6	14.1	17.3	11.7	13.6	16.0	11.8
7	8.7	9.5	8.0	7.9	10.3	6.2
8	5.3	6.5	4.7	5.1	6.1	4.3
9	3.0	4.1	2.2	3.0	3.0	3.0
10	5.3	4.5	6.0	4.8	3.7	5.5
total	100.0	100.0	100.0	100.0	100.0	100.0

Continued.....

household size	% households					
	April 96			December 95		
	All	poor	well-off	all	poor	well-off
1	2.7	1.9	3.2	2.5	1.5	3.1
2	6.8	5.2	8.0	7.2	5.9	8.0
3	15.0	13.0	16.5	14.1	10.3	16.9
4	20.2	20.5	19.9	19.8	20.3	19.5
5	19.3	20.7	18.2	18.9	19.7	18.3
6	13.6	12.8	14.2	14.2	17.2	12.0
7	9.4	11.2	8.2	9.7	11.8	8.2
8	5.4	7.0	4.3	5.2	4.9	5.4
9	3.2	3.7	2.8	3.7	4.1	3.5
10	4.4	4.0	4.7	4.5	4.1	4.9
total	100.0	100.0	100.0	100.0	100.0	100.0

Activity status

Of the total sample population of 5664, persons belonging to "in-work" class in age groups 5 years and above is 28.5 percent. On the other hand, 5.3 percent are unemployed and 27.2 percent are involved in household work. The proportion of student is relatively large, about 34.1 percent. The males and females make up 51.1 percent and 48.9 percent respectively of the total population. For males, the "in-

work” proportion is 49.6 percent as against 6.4 percent for females. Females involved in household work constitute 53.1 percent while males doing such work are only 2.3 percent. The shares of students are 35.3 percent among the males and 32.8 percent among the females. In case of the poor, “in-work” population is 27.9 percent and students 30.7 percent. On the other hand, among the well-off, “in work” population is 29.0 percent and students 36.6 percent. The poor males who belong to “in-work” class are 50.7 percent as compared to 5.4 percent poor females. Among the well-off, “in-work” males and females comprise 48.8 percent and 7.2 percent respectively. As regards students, males constitute 30.4 percent and females 31.0 percent among the poor but 38.7 percent and 34.2 percent among the well-off (Table 23).

Table 23: Activity status of population (5 years and above)

activity		percent					
		April 98			April 97		
		all	poor	well-off	all	poor	well-off
In-work	Total	28.5	27.9	29.0	31.1	31.4	31.0
	male	49.6	50.7	48.8	52.3	53.7	51.3
	female	6.4	5.4	7.2	9.0	8.5	9.4
Unemployed	Total	5.3	6.7	4.2	4.5	6.1	3.3
	male	7.2	9.3	5.7	6.1	7.9	4.7
	female	3.4	4.2	2.7	2.9	4.2	1.9
Household work	Total	27.2	28.7	26.0	25.0	26.1	24.2
	male	2.3	2.7	2.1	1.0	0.9	1.0
	female	53.1	54.2	5.2	50.0	51.8	48.9
Student	Total	34.1	30.7	36.6	33.0	27.0	37.3
	male	35.3	30.4	38.7	33.5	26.9	38.2
	female	32.8	31.0	34.2	32.4	27.2	36.3
Unable to work	Total	5.0	6.0	4.2	6.4	9.4	4.3
	male	5.6	6.9	4.6	7.2	10.5	4.8
	female	4.3	5.1	3.7	5.6	8.3	3.7

Continued.....

activity		percent					
		April 96			December 95		
		all	poor	well-off	all	poor	well-off
In-work	Total	29.7	29.1	30.1	29.2	28.9	29.4
	male	51.0	50.9	51.1	50.7	50.9	50.6
	female	6.6	5.1	7.6	6.1	5.4	6.6
Unemployed	Total	5.0	6.5	3.8	4.6	5.1	4.3
	male	7.0	8.4	5.9	6.2	7.1	5.6
	female	2.7	4.3	1.5	2.9	2.9	2.9
Household work	Total	26.1	25.6	26.3	27.1	27.6	26.7
	male	1.7	1.5	1.8	2.1	2.6	1.8
	female	52.7	52.6	52.8	53.8	54.3	53.4
Student	Total	32.6	29.6	34.9	30.7	27.6	33.0
	male	33.9	29.9	36.9	32.2	27.9	35.2
	female	31.3	29.2	32.7	29.3	27.3	30.8
Unable to work	Total	6.6	9.0	4.8	8.4	10.8	6.6
	male	6.4	9.2	4.3	8.8	11.5	6.9
	female	6.8	8.7	5.4	7.9	10.0	6.2

Literacy level

Among 5 years and above household members, those in "never read" category are 24.2 percent. On the other hand, such members in SSC+ group are 25.6 percent. For males and females, the proportions are, however, 19.5 percent and 29.2 percent for "never read", and 31.6 percent and 19.4 percent for SSC+ categories. The "never read" poor males and poor females are as many as 34.5 percent and 41.5 percent. In case of SSC+ education level, poor males are 10.3 percent and poor females 5.3

percent. In case of the well-off, males are observed 8.8 percent and 46.8 percent and females 19.3 percent and 30.5 percent in "never read" and SSC+ categories respectively (Table 24).

Table 24: Literacy levels of household members 5 years and above

activity		percent					
		April 98			April 97		
		all	poor	well-off	all	poor	well-off
never read	Total	24.2	38.1	13.8	25.9	42.0	14.4
	male	19.5	34.5	8.8	21.0	37.2	9.5
	female	29.2	41.5	19.3	31.1	46.9	19.6
class I-V	Total	30.7	38.2	25.0	28.6	34.0	24.7
	male	29.2	38.9	22.6	27.3	34.0	22.6
	female	32.1	37.7	27.7	29.9	34.0	26.9
Class VI-IX	Total	19.5	16.0	22.1	20.3	15.6	23.6
	male	19.6	16.5	21.8	21.2	17.9	23.4
	female	19.4	15.5	22.4	19.4	13.2	23.8
SSC+	Total	25.6	7.8	39.0	25.2	8.4	37.3
	male	31.6	10.3	46.8	30.5	10.9	44.4
	female	19.4	5.3	30.5	19.6	5.9	29.6

Continued.....

activity		percent					
		April 96			December 95		
		all	poor	well-off	all	poor	well-off
never read	Total	26.3	40.0	16.0	28.5	42.6	18.0
	male	20.5	34.2	10.0	23.2	37.4	12.7
	female	32.7	46.4	22.4	34.1	48.1	23.7
class I-V	Total	28.8	34.7	24.3	28.9	34.0	25.2
	male	29.2	36.4	23.7	28.8	34.5	24.5
	female	28.3	32.7	25.0	29.0	33.5	25.8
Class VI-IX	Total	20.9	16.2	24.5	20.0	15.9	23.0
	male	21.6	18.6	24.0	20.0	18.6	21.0
	female	20.2	13.5	25.1	20.1	13.1	25.2
SSC+	Total	23.9	9.2	35.2	22.6	7.5	33.8
	male	28.7	10.8	42.4	28.1	9.5	41.8
	female	18.9	7.4	27.5	16.8	5.4	25.3

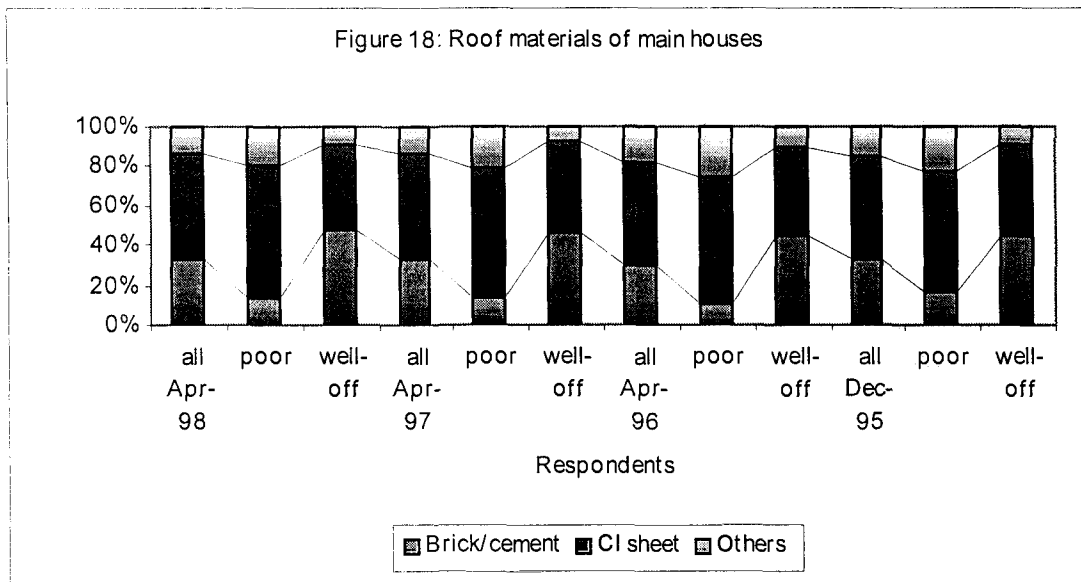
Roof materials

On main houses, brick/cement built roofs are found in case of 32.9 percent households. The proportions of poor and well-off households having such roofs on their main houses are 12.8 percent and 48.0 percent respectively. The c.i. sheet roofs are, however, more common; the share of households having such roofs is 53.8 percent. Among the poor, the c.i. sheet roofs are found in case of 67.2 percent households and among the well-off 43.6 percent households. Other cheap materials

like bamboo/straw/leaves/others have been used for building roofs on main houses by 13.3 percent households with proportions of poor and well-off households being 20.0 percent and 8.4 percent respectively (Table 25).

Table 25: Roofs materials of main houses

Roof materials	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
Brick/cement	32.9	12.8	48.0	32.6	12.9	46.9	30.0	9.9	45.4	32.6	15.8	44.9
Cl sheet	53.8	67.2	43.6	54.3	66.1	45.8	52.7	64.6	43.6	52.8	62.3	45.8
Others	13.3	20.0	8.4	13.1	21.0	7.3	17.3	25.5	11.0	14.6	21.9	9.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



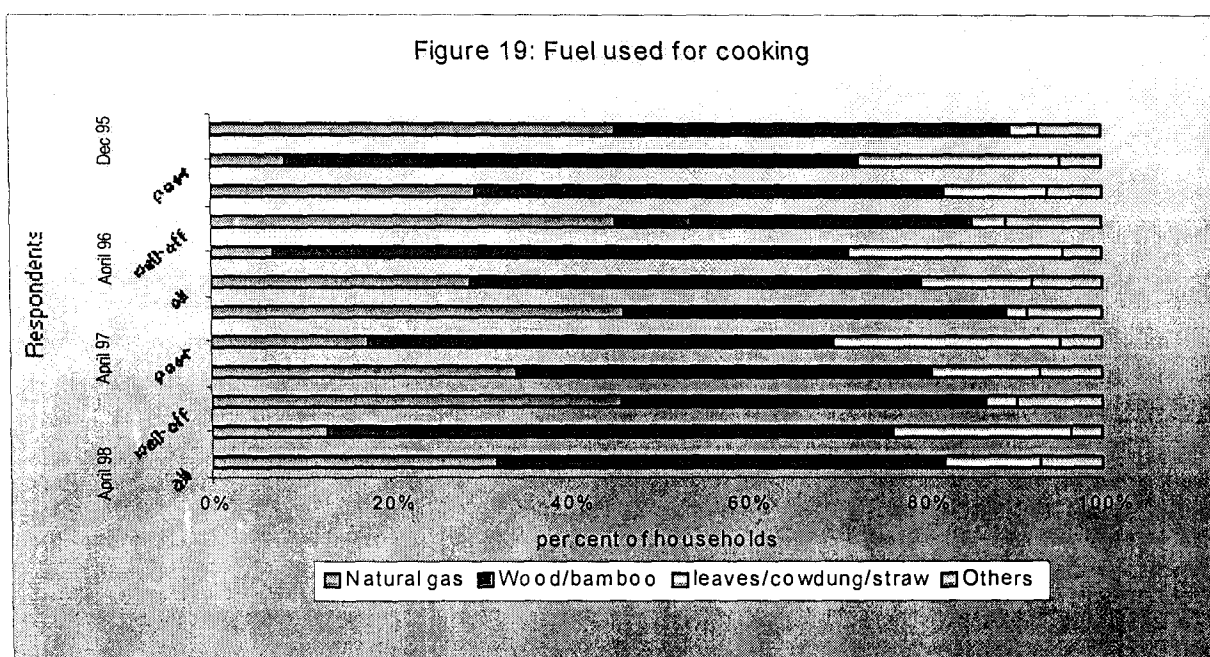
Fuel for cooking

The proportion of households using wood/bamboo for cooking purposes is 50.6 percent. On the other hand, natural gas is used by 31.9 percent and leaves/cowdung/ straw by 10.5 percent households.

The proportion of poor households using wood/bamboo for cooking is 63.5 percent as compared to 41.0 percent well-off households. The use of natural gas is reported by 13.1 percent poor households and 46.0 percent well-off households (Table 26).

Table 26: Fuel used for cooking

Fuel	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
Natural gas	31.9	13.1	46.0	34.3	17.6	46.5	29.0	7.0	45.6	29.7	8.3	45.0
Wood/bamboo	50.6	63.5	41.0	46.8	52.5	42.7	50.7	64.8	40.1	52.7	64.7	43.9
leaves/cowdung/stra	10.5	20.0	3.5	12.1	25.3	2.5	12.4	23.9	3.6	11.6	22.3	3.0
Others	7.0	3.4	9.5	6.8	4.6	8.3	7.9	4.3	10.7	6.0	4.7	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



7. Health and sanitation

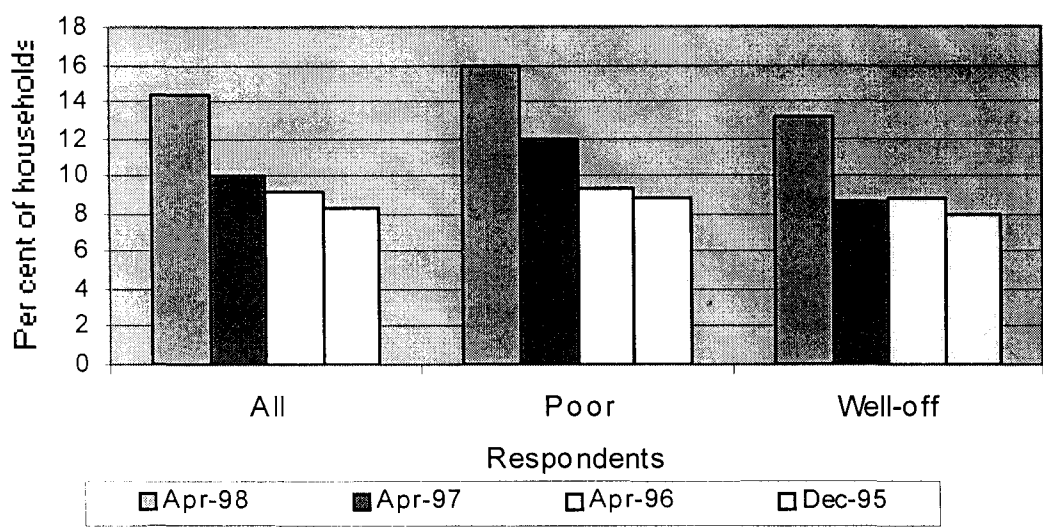
Diseases

The proportion of household members suffering from various diseases in the preceding month of the survey is 14.4 percent. Among the poor, the proportion is 16.0 percent while among the well-off it is 13.1 percent (Table 27).

Table 27: Household members suffering diseases

Category	% household members			
	April 98	April 97	April 96	December 95
All	14.4	10.1	9.1	8.3
Poor	16.0	11.9	9.3	8.9
Well-off	13.1	8.6	8.9	7.9

Figure 20: Household member suffering diseases

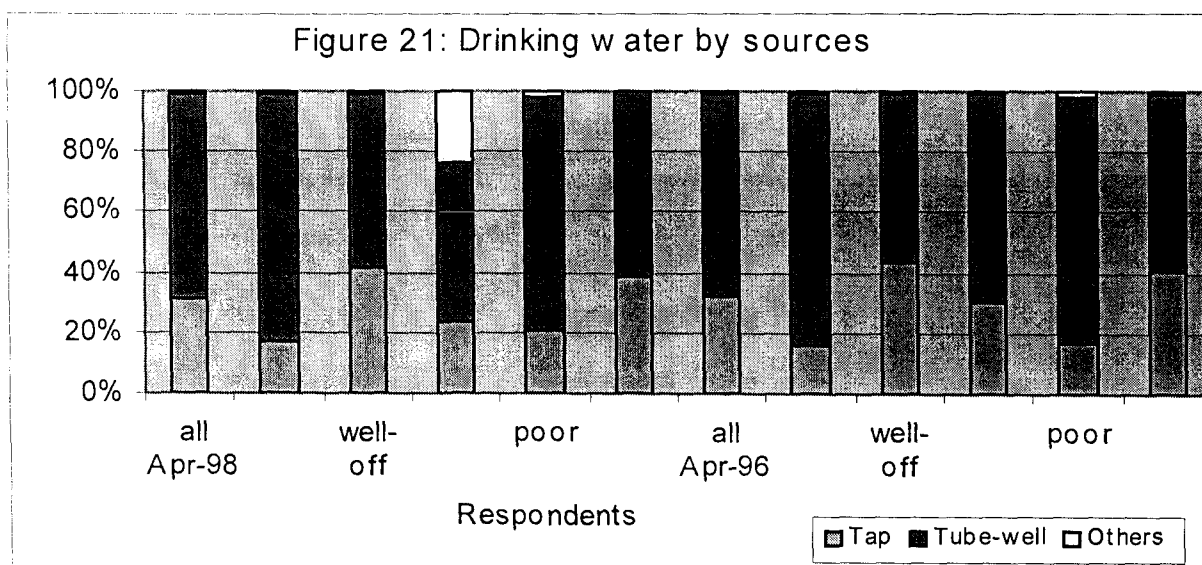


Source of drinking water

The tap water is used for drinking by 30.9 percent households. The poor using the same water source is 16.9 percent, compared to 41.4 percent well-off households. The use of tube-well water is widespread. It is used by 67.8 percent households with proportions of poor and well-off households being 81.8 percent and 57.2 percent respectively. The other sources of drinking water such as pond, canal and river are insignificant, only 1.3 percent (Table 28).

Table 28: Drinking water by source

Fuel	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
Tap	30.9	16.9	41.4	31.0	20.8	38.5	32.0	16.8	43.5	30.5	16.6	40.7
Tube-well	67.8	81.8	57.2	68.0	77.4	61.2	67.3	87.6	55.8	68.3	81.5	58.7
Others	1.3	1.3	1.4	31.0	1.8	0.3	0.7	0.6	0.7	1.2	1.9	0.6



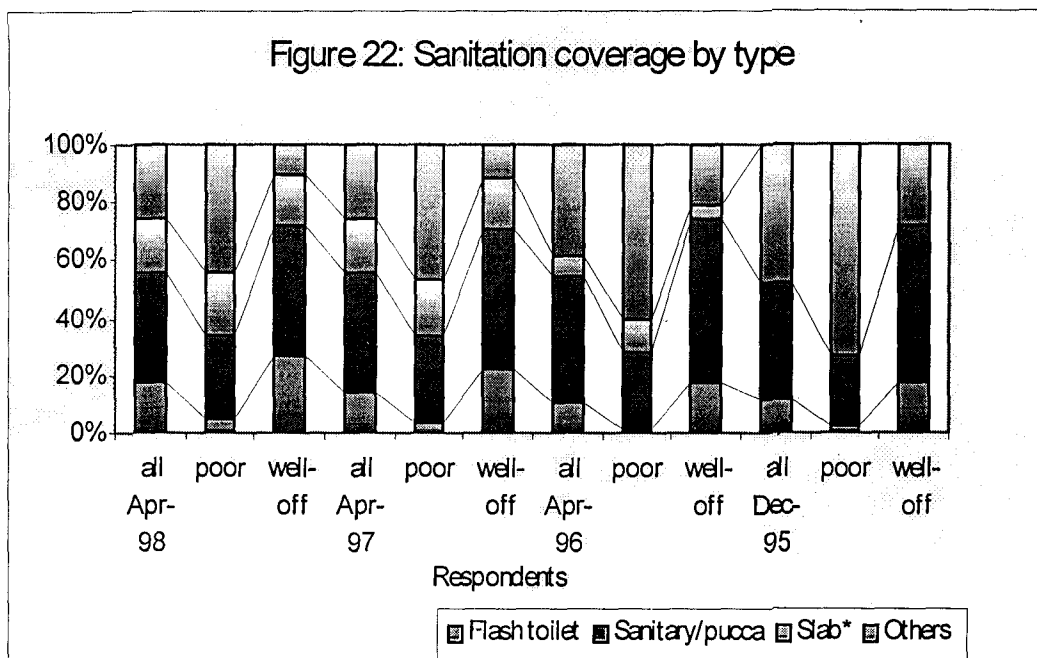
Sanitation

The sanitary/pucca latrines are used by 38.3 percent households. The poor and well-off households which reported using such latrines are 28.9 percent and 45.4 percent respectively. There are 17.6 percent households who use flash latrines. Poor households using flash latrines are 5.1 percent as compared to 27.0 percent well-off households. The proportion of households using slab latrines is 18.8 percent with poor and well-off households being 21.4 percent and 16.8 percent respectively (Table 29).

Table 29: Sanitation coverage by type

Type	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
Flash toilet	17.6	5.1	27.0	14.3	3.0	22.4	10.2	1.0	17.1	11.2	2.0	18.0
Sanitary/pucca	38.3	28.9	45.4	41.1	31.3	48.2	44.0	27.3	57.5	41.6	24.7	54.0
Slab*	18.8	21.4	16.8	18.6	19.6	17.8	7.4	11.0	4.7	47.2	73.3	28.3
Others	25.5	44.6	10.8	26.0	46.1	11.6	37.9	60.7	20.7	-	-	-
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Slab also includes others in December 95.



8. Education of household heads

The proportion of households with head in “never read” category is 26.5 percent. Within the poor, such households are 46.2 percent but amongst the well-off 11.6 percent. The heads having SSC+ education are found in case of 35.2 percent households, poor 9.7 percent and well-off 54.4 percent (Table 30).

Table 30: Education status of household heads

Level of education	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	Well-off	all	poor	well-off	all	poor	well-off
Never read	26.5	46.2	11.6	29.5	51.0	13.8	26.8	44.9	13.0	28.3	47.9	13.9
Class I-V	24.1	32.6	17.7	19.8	25.9	15.4	21.4	30.2	15.4	21.1	27.2	16.6
Class V-IX	14.2	11.5	16.3	16.1	12.6	18.7	16.2	13.9	18.0	15.9	15.4	16.3
SSC+	35.2	9.7	54.4	34.5	10.3	52.0	35.3	11.0	53.6	34.7	9.5	53.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Income and expenditure by level of education

Both income and expenditure show increasing trends with the level of education. For “never read” category, monthly per capita income and expenditure are Tk 732 and Tk 699 respectively. For poor households in the category, income is Tk 562 and expenditure Tk 539, compared to Tk 1339 and Tk 1269 respectively of well-off households. On the other hand, households having heads with education SSC+ have income of Tk 2185 and expenditure Tk 1715. The poor households with heads in education group SSC+ have income of Tk 714 and expenditure Tk 624. On the other hand, for the well-off in this education group, income is Tk 2406 and expenditure Tk 1880 (Table 31).

Table 31: Income and expenditure by education level of household heads

Level of education	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
	per capita per month income (Tk)											
Never read	732	562	1339	604	485	1020	608	438	1124	628	430	1173
Class I-V	932	651	1391	901	546	1373	969	461	1834	885	477	1457
Class VI-IX	1496	798	1899	1817	623	2461	1589	541	2317	904	566	1171
SSC+	2185	714	2406	2757	655	3094	2386	592	2689	2112	798	2315
Total	1425	638	2050	1645	539	2489	1509	479	2329	1264	506	1854
	per capita per month expenditure (Tk)											
Never read	699	539	1269	607	458	1127	569	403	1073	597	428	1063
Class I-V	853	601	1266	785	517	1143	732	437	1233	756	481	1142
Class VI-IX	1123	609	1420	1140	545	1461	972	494	1305	912	523	1220
SSC+	1715	624	1880	1739	571	1926	1562	531	1736	1721	532	1906
Total	1171	578	1642	1141	498	1632	1040	443	1516	1088	470	1569

Figure 23: Educational status of household heads

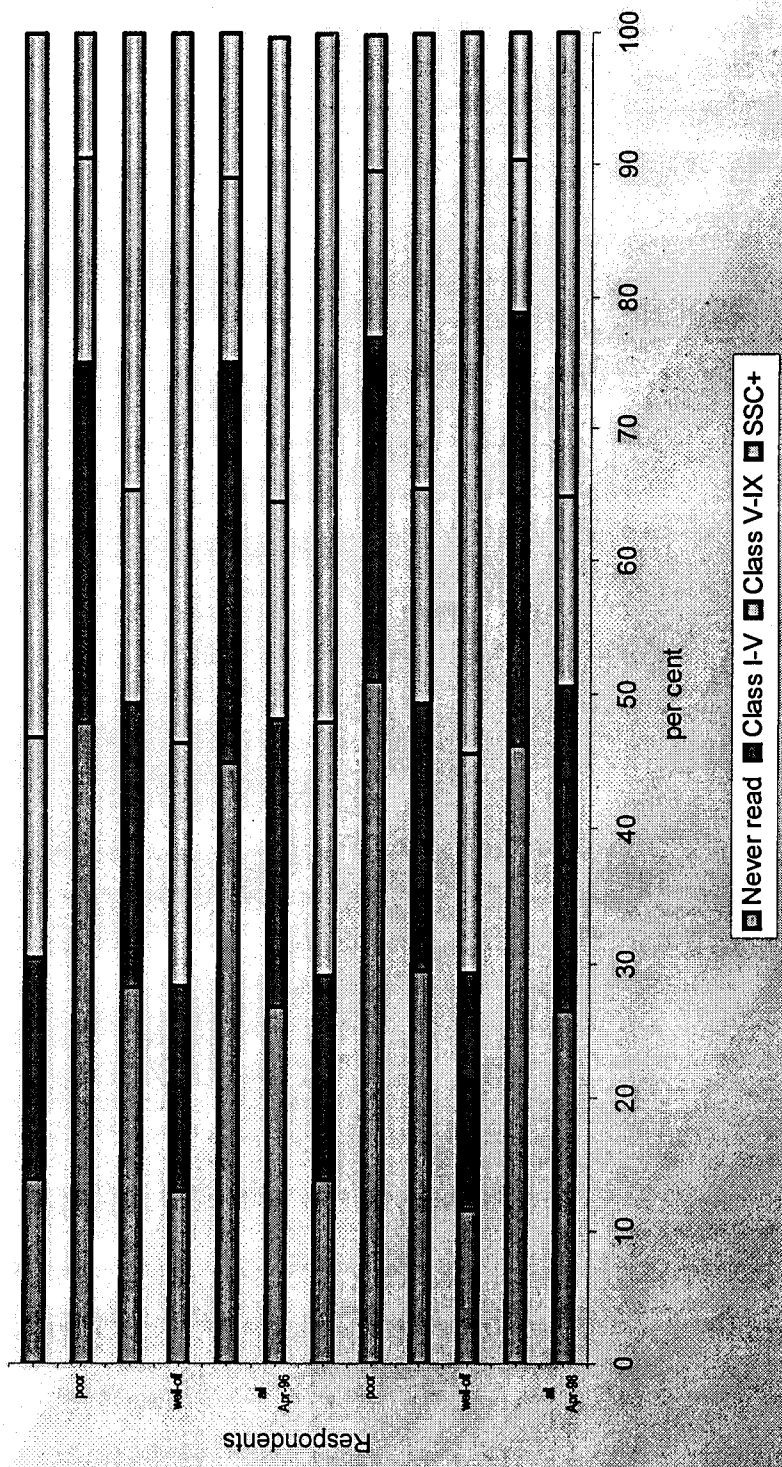


Figure 24: Per capita per month income by educational level

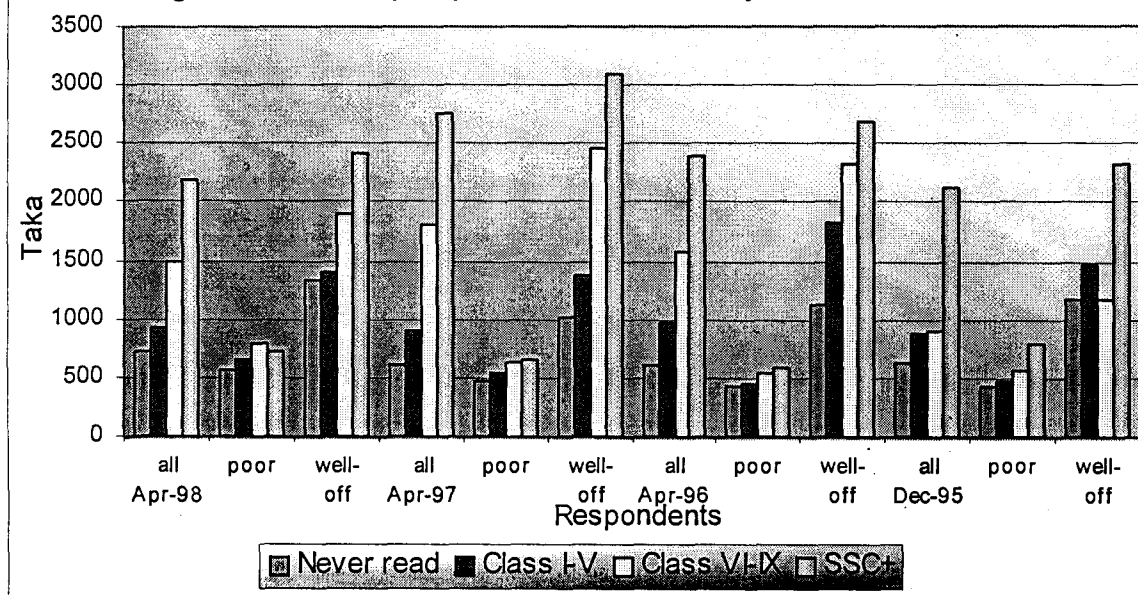
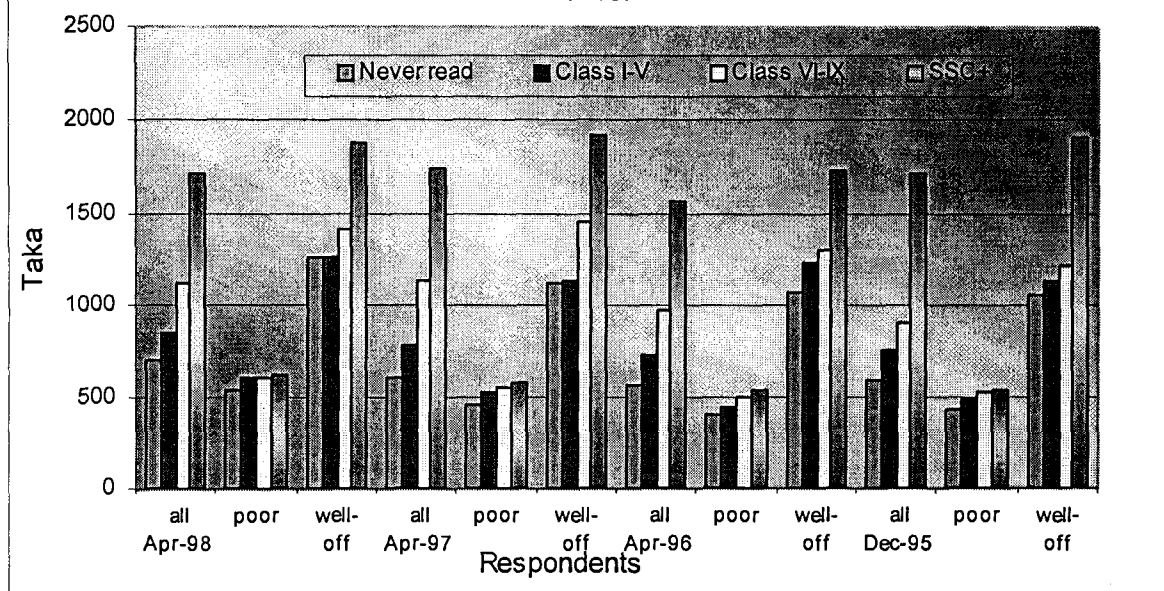


Figure 25: Per capita per month expenditure by educational level



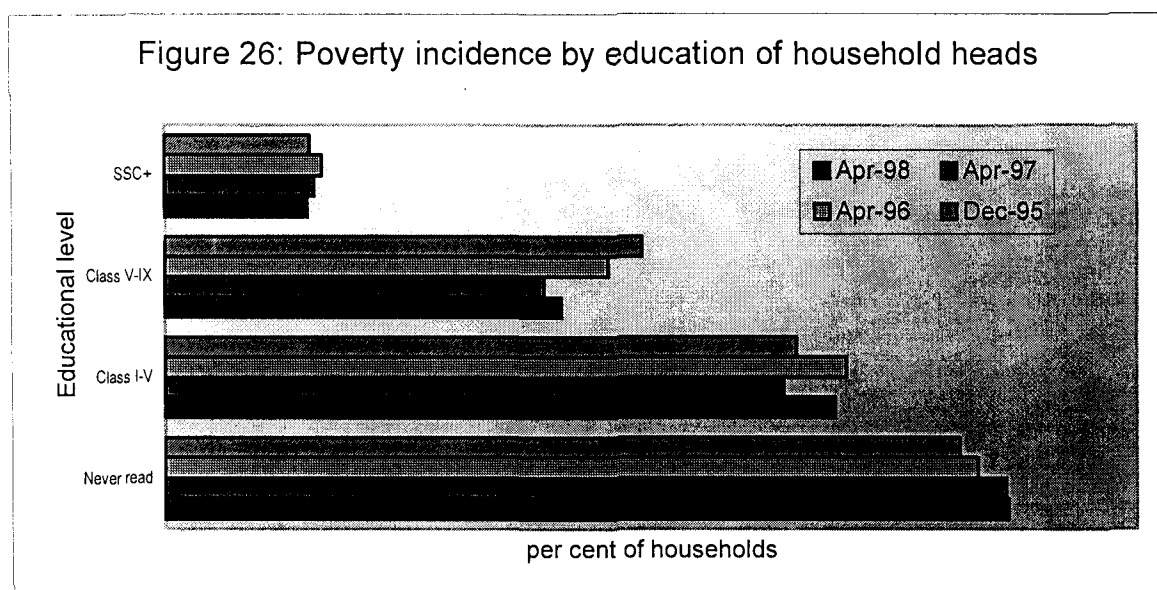
Poverty incidence by education status

The poor in “never read” category constitute 78.1 percent. In contrast, among households having SSC+ education of heads, the proportion of the poor is much lower, 13.1 percent (Table 32).

Table 32: Poverty incidence by education of household heads

Category	% of households			
	April 98	April 97	April 96	December 95
Never read	78.1	77.8	75.2	73.5
Class I-V	62.0	57.2	63.0	58.4
Class V-IX	36.6	35.0	41.0	44.1
SSC+	13.1	13.8	14.5	13.4

Figure 26: Poverty incidence by education of household heads

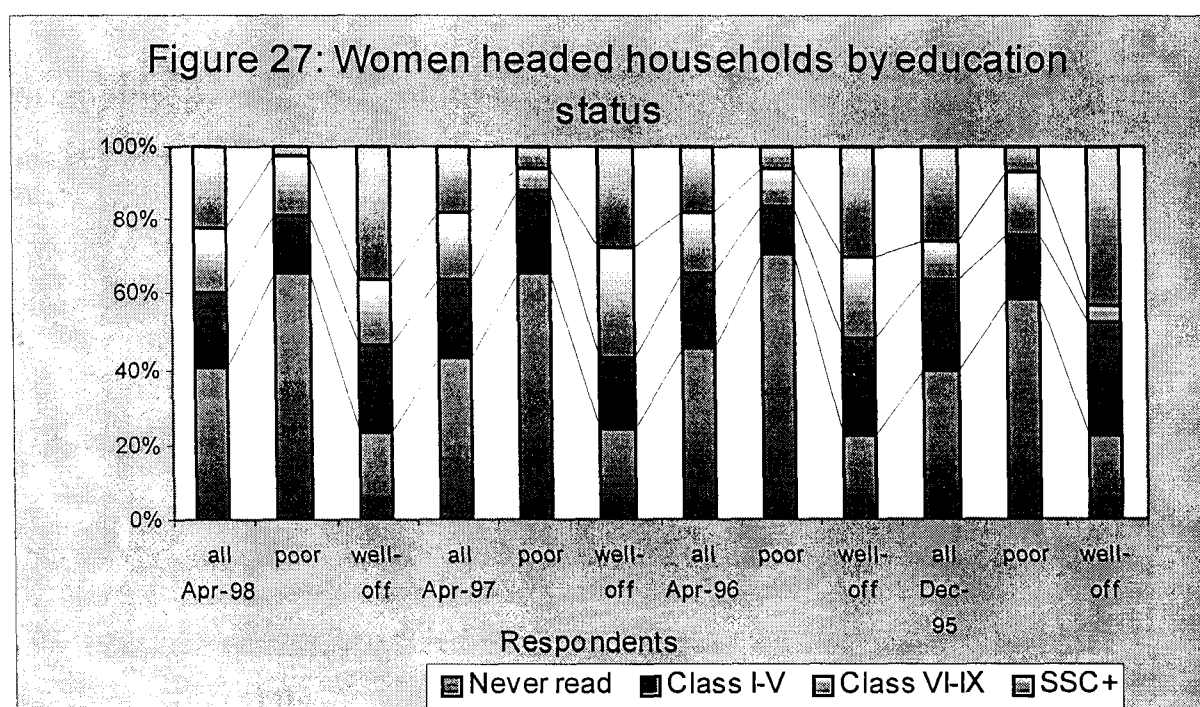


9. Gender dimensions

Women headed households constitute 8.9 percent of all households. Of these, 40.1 percent have heads in “never read” category. In contrast, households with heads in education group class i-v are 20.6 percent and in education group class vi-ix 16.9 percent. The proportion of households with heads having SSC+ education, on the other hand, is 22.4 percent. Poor women-headed households in “never read” category are 65.1 percent, compared to 23.4 percent well-off women-headed households. In case of SSC+ education, the poor and well-off households with women-heads are 2.3 percent and 35.9 percent respectively (Table 33).

Table 33: Women-headed households by education status

Level of education	% households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
Never read	40.1	65.1	23.4	42.9	65.3	24.1	45.9	70.8	22.0	40.0	58.5	22.7
Class I-V	20.6	16.3	23.5	20.5	22.4	18.9	19.4	12.5	26.0	23.5	17.1	29.5
Class VI-IX	16.9	16.3	17.2	18.6	6.1	29.3	16.3	10.4	22.0	10.6	17.1	4.6
SSC+	22.4	2.3	35.9	17.7	6.1	27.5	18.4	6.3	30.0	25.9	7.3	43.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



Income and expenditure

The per capita monthly income of households headed by women is Tk 1856 which is 30.2 percent higher than the overall average income of Tk 1426. On the other hand, the per capita monthly expenditure of these households is Tk 1221 which is also higher than the overall average expenditure of Tk 1171 by 4.3 percent. For “never read” category, the income and expenditure are Tk 896 and Tk 767 respectively. In case of the poor in the same category, income is Tk 602 and expenditure Tk 559. In contrast, the well-off in the category have income Tk 1459 and expenditure Tk 1165. The households with heads having SSC+ education have average income of Tk 3584 and expenditure Tk 1853 (Table 34).

Table 34: Income and expenditure of women-headed households

Education status of head	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
per capita per month income (Tk)												
Never read	896	602	1459	611	452	1290	526	418	913	677	316	1362
Class I-V	1369	628	1701	1061	404	1796	1452	356	1883	1402	436	1841
Class VI-IX	2020	683	2733	2085	409	2291	1391	568	1794	746	668	1050
SSC+	3584	450	3972	2501	728	2902	1837	810	1996	1910	573	2095
Total	1856	606	2677	1379	458	2231	1146	455	1741	1253	430	1833
per capita per month expenditure (Tk)												
Never read	767	559	1165	591	442	1231	509	391	937	674	369	1253
Class I-V	1150	468	1456	1042	548	1595	1222	400	1545	1342	501	1724
Class VI-IX	1394	610	1812	1654	598	1785	1418	508	1864	592	530	831
SSC+	1853	425	2029	2226	690	2572	3228	561	3641	1612	518	1764
Total	1221	541	1668	1222	492	1898	1385	418	2217	1126	438	1617

Income earning sources

Three sources are identified for incomes earned by women-headed households. These are, (i) wage and permanent asset, (ii) household enterprise, and (iii) transfer (gift, assistance, etc.) The monthly per capita income earned by such households from wage and permanent asset is Tk 633.3. From the same source, poor and well-off women-headed households earn incomes which are Tk 328.4 and Tk 833.0 respectively. The transfer income aggregated for all women-headed households is relatively high; it is Tk 744.2. For the poor, however, such income is very small, Tk 81.8 but for the well-off much higher, Tk 1178.8 (Table 35).

Table 35: Incomes of women-headed households by sources

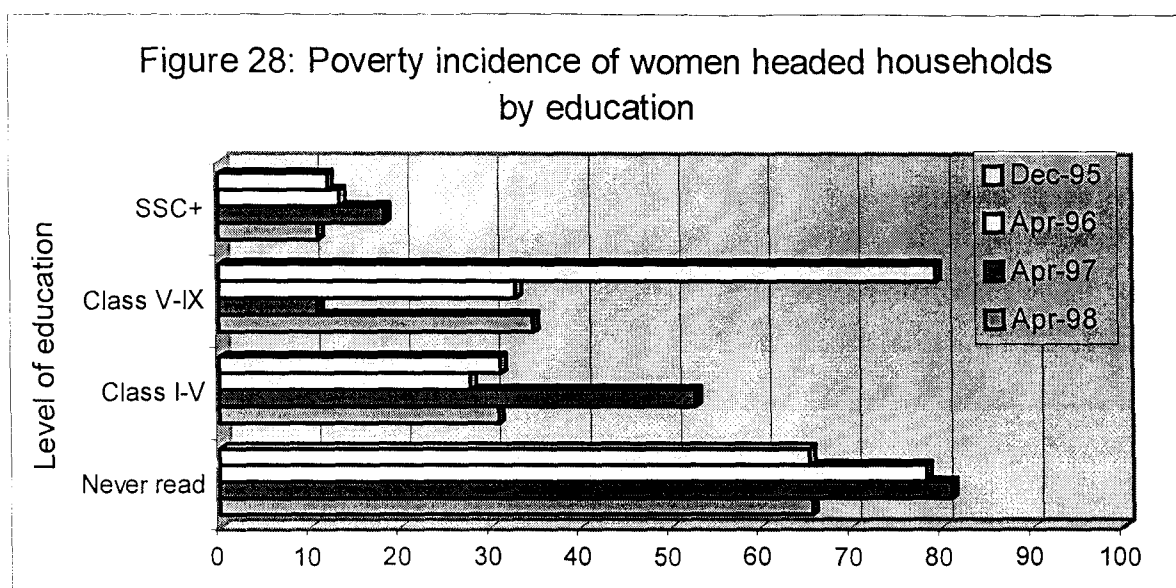
Level of education	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
Wage and permanent asset	633.3	328.4	833.0	1514.1	918.0	2017.8	1589.0	952.0	2200.0	2113.0	865.0	3276
Household enterprise	483.0	196.8	670.6	1693.8	818.5	2433.2	1463.0	382.0	2500.0	948	410.0	1444
Transfer	744.2	81.8	1178.8	3798.1	683.9	6429.0	8238.0	524.0	1543.0	1863	183.0	3428
Total	1860.5	607.0	2682.4	7006.0	2420.4	1088	11290	1858	20343	4925.0	1459.0	8154

Poverty incidence

The incidence of poverty among women-headed households in "never read" category is 65.7 percent. On the other hand, the incidence for households having heads with SSC+ education is low, only 11.0 percent (Table 36).

Table 36: Poverty incidence of women-headed households by education of households heads

Category	% of households			
	April 98	April 97	April 96	December 95
Never read	65.7	81.1	78.3	65.4
Class I-V	30.9	52.7	27.8	31.2
Class V-IX	34.8	10.9	32.9	79.4
SSC+	11.0	18.4	13.4	12.1

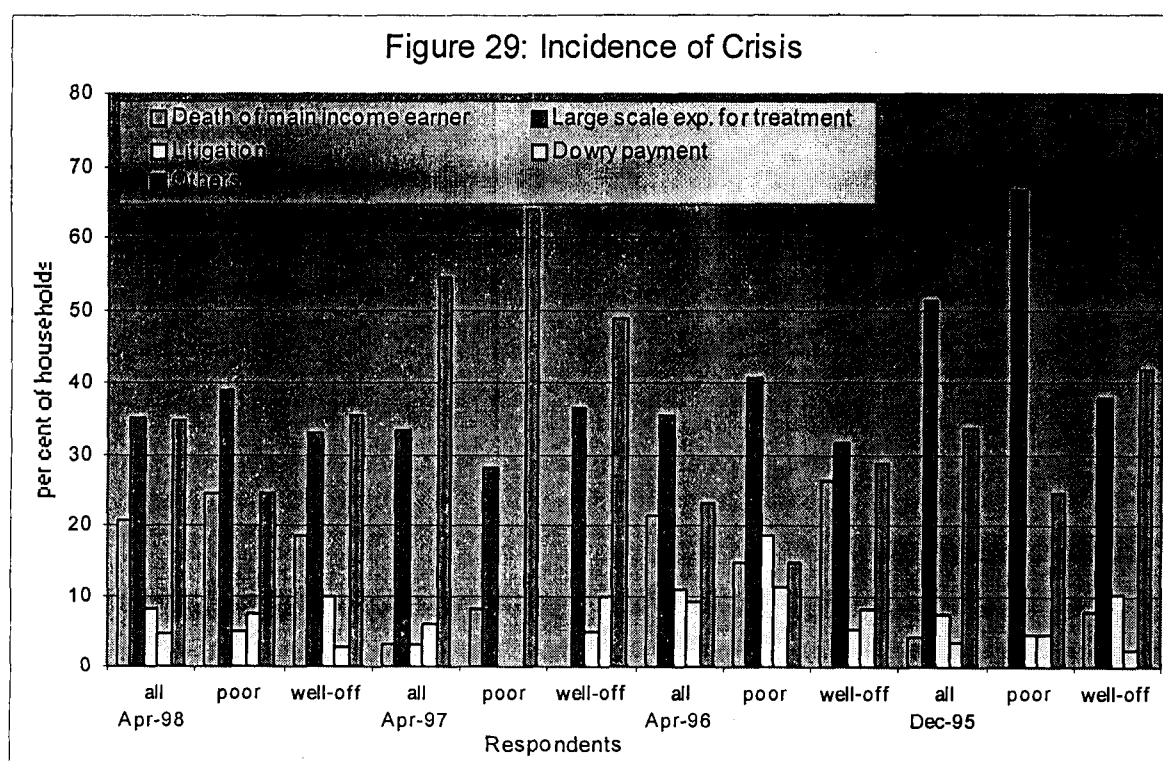


10. Crisis and crisis coping

Of all households, 9.3 percent have encountered crisis. Of them, those reported crisis due to death of main income earner constitute 20.7 percent. The large scale expenditure, in particular medical expenditure, is reported by 35.1 percent households. The litigation expenditure is reported by 8.1 percent and dowry payment by 4.5 percent households. Among the poor those reported incurring large-scale medical expenditure are 39.0 percent as compared to 32.9 percent well-off households. The death of main income earner is reported by 24.4 percent poor households and 18.6 percent well-off households. The litigation and dowry payment are reported by 4.9 percent and 7.3 percent poor and 10.0 percent and 2.9 percent well-off households (Table 37).

Table 37: Incidence of crisis

Level of education	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
-Death of main income earner	20.7	24.4	18.6	3.0	8.0	-	21.5	14.8	26.3	4.1	-	7.6
-Large-scale expenditure for treatment	35.1	39.0	32.9	33.3	28.0	36.6	35.4	40.7	31.6	51.4	66.7	38.0
-Litigation	8.1	4.9	10.0	3.1	-	4.9	10.8	18.5	5.3	7.4	4.4	10.1
-Dowry payment	4.5	7.3	2.9	6.1	-	9.8	9.2	11.1	7.9	3.4	4.4	2.5
-Others	34.6	24.4	35.6	54.5	64.0	48.7	23.1	14.9	28.9	33.7	24.5	41.8



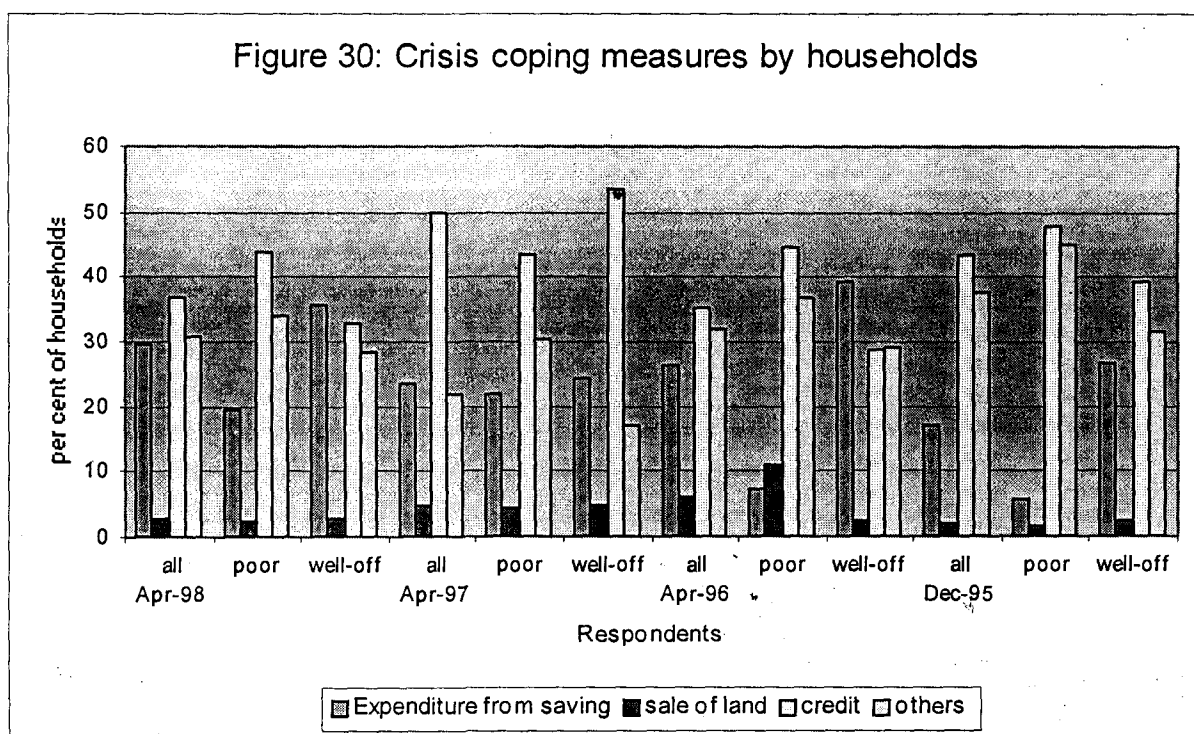
Crisis coping

The expenditure from past saving and borrowing are the common coping measures adopted by a large number of households. The former measure is adopted by 29.7 percent while the latter by 36.9 percent households. Among the poor, expenditure from saving is resorted to by 19.5 percent households. The well-off households who have adopted this measure comprise 35.7 percent. The households reported taking credit to overcome crises are 43.9 percent among the poor and 32.9 percent among the well-off (Table 38).

Table 38: Crisis coping measures by households

Level of education	% of households											
	April 98			April 97			April 96			December 95		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
-expenditure from saving	29.7	19.5	35.7	23.5	21.7	24.4	26.2	7.4	39.5	16.9	5.8	26.6
-sale of land	2.7	2.4	2.9	4.7	4.4	4.9	6.2	11.1	2.6	2.0	1.5	2.5
-credit	36.9	43.9	32.9	50.0	43.5	53.7	35.4	44.5	28.9	43.2	47.8	39.3
-others	30.7	34.2	28.5	21.8	30.4	17.0	32.2	37.0	29.0	37.9	44.9	31.6

Figure 30: Crisis coping measures by households



Poverty Monitoring Survey
in the Rural Areas
April 1998

Summary Results

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The sixth round of the rural poverty survey, under the Poverty Monitoring System was conducted by the Bangladesh Bureau of Statistics (BBS) in April 1998. The earlier surveys were carried out in October '94, April '95, December '95, April '96 and April '97. The summary results of April 1998 survey are presented in this paper. The results have also been compared with the findings of earlier surveys, wherever appropriate.

Sample design

The survey sample is based on the Integrated Multi-purpose Survey Design, adopted by BBS for its major ongoing surveys. For the rural poverty survey, a sub-sample from this integrated design has been taken. The sub-sample includes 110 enumeration areas (EAs) selected at the first stage. These EAs are clusters of households with 250 households on the average. The spatial distribution of sample EAs is shown at Annex-1. In the second stage, 30 households have been selected from each EA. A total of 3300 households constitute the survey sample.

Data collection

The field work for data collection was completed within a period of 15 days: 30 April - 14 May 1998. Three reference periods were used for collecting information: a week, a month and six months. Each period was counted preceding the day of enumeration. One week reference period was used for food items and working status of household members, one month reference period for daily consumption of non-food items, and six month reference period for durable non-food items.

The field enumeration work was done by local enumerators with supervision provided by the project officers in Dhaka head office as well as by regional and thana statistical officers of BBS. The enumerators and supervisors were imparted training in two phases before undertaking the field work.

The questionnaire included ten separate modules related to household characteristics and poverty indicators e.g. land and other asset ownership, income and expenditure, food consumption, credit, crisis management and migration.

1. Incidence of poverty

For measuring the incidence of poverty, the poverty line has been estimated using the food-energy intake (FEI) method.

Poverty line under FEI method

The poverty line is determined by deriving the expenditure level at which the expected value of calorie intake equals the pre-determined food-energy requirement.

For the purpose, the following equation is estimated:

$$\ln y = a + bx + e$$

where y = monthly per capita expenditure (food and non-food)

x = daily per capita calorie intake

e = disturbance term

In the equation, calorie intake is taken as the exogenous variable as it is pre-determined. For rural population, the minimum calorie requirement is taken as 2122 K cal per capita per day. The estimated equation is,

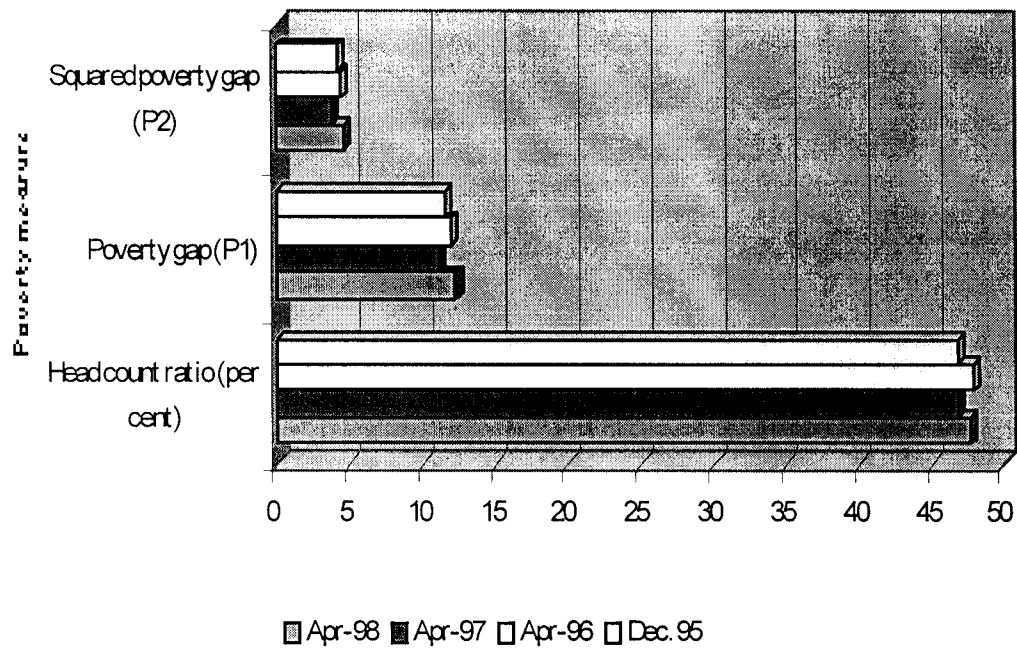
$$\ln y = 2.580379 + 0.001721x$$

At the specified level, the poverty line is estimated at Tk. 508.95. The head-count measure of poverty as well as depth and severity of poverty, as measured by poverty gap and squared poverty gap, are shown in Table 1.

Table 1: Incidence of Rural Poverty

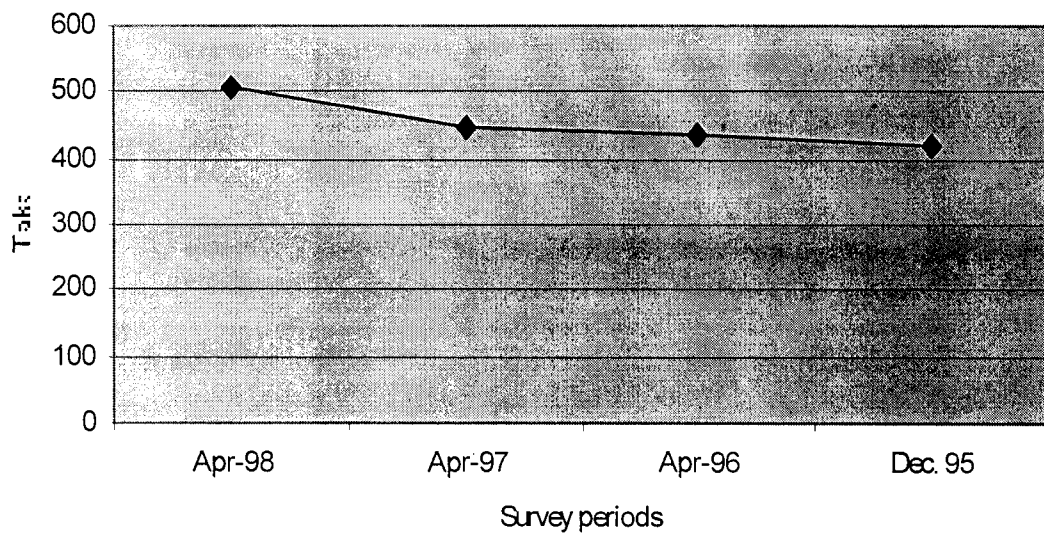
Poverty measure	April 98	April 97	April 96	Dec. 95
Poverty line expenditure (Tk.)	508.900	447.800	437.600	419.700
Head count ratio (per cent)	47.600	46.800	47.900	46.800
Poverty gap (P_1)	0.123	0.112	0.120	0.116
Squared poverty gap (P_2)	0.046	0.039	0.044	0.042

Figure 1: Incidence of Rural Poverty



2. Income and expenditure

Figure 2: Poverty line expenditure

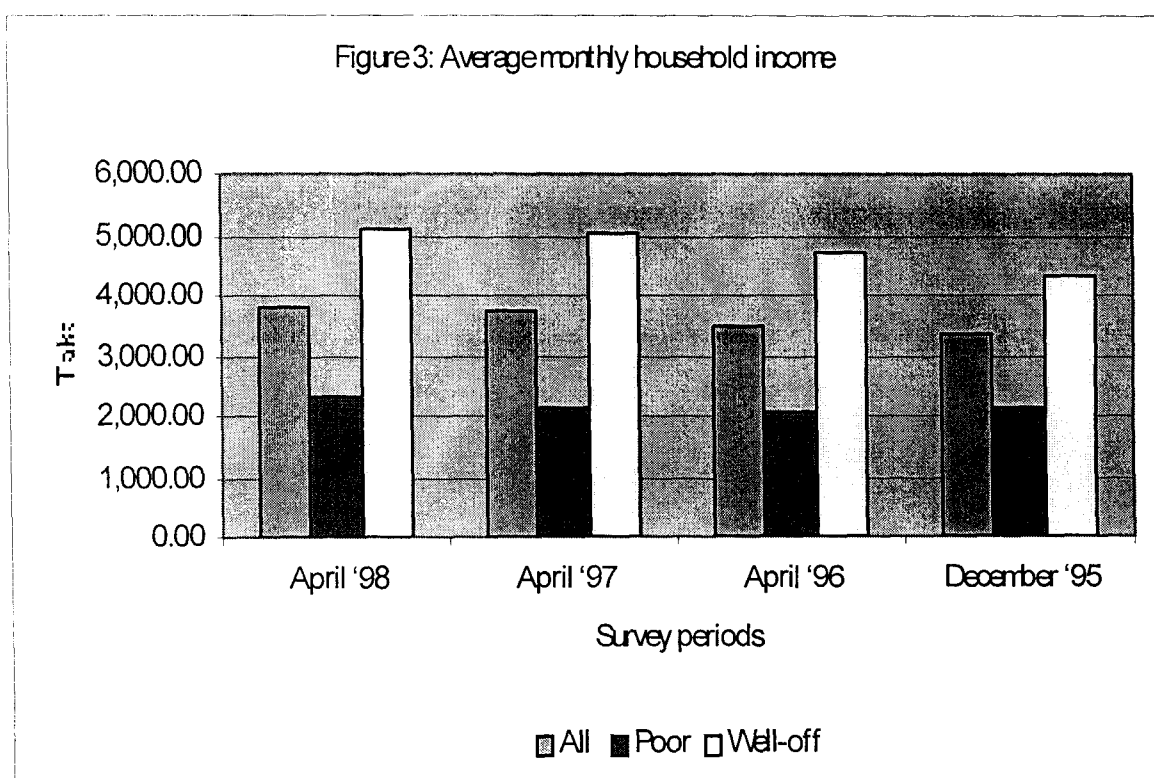


Household Income

According to the survey, average monthly household income is Tk. 3777.7 ranging between Tk. 2303.2 for the poor and Tk. 5080.4 for the well-off (Table 2).

Table 2: Average monthly household income

Survey	Household income (Tk.)		
	All	Poor	Well-off
April '98	3,777.7	2,303.2	5,080.4
April '97	3,721.0	2,148.0	5,024.0
April '96	3,466.9	2,078.8	4,681.6
December '95	3,327.9	2,102.8	4,347.1



Income sources

The survey distinguishes four main sources of household income:

- Agriculture
- Wages, salaries and permanent assets
- Small-scale economic activities
- Transfer, charity, loans and similar sources

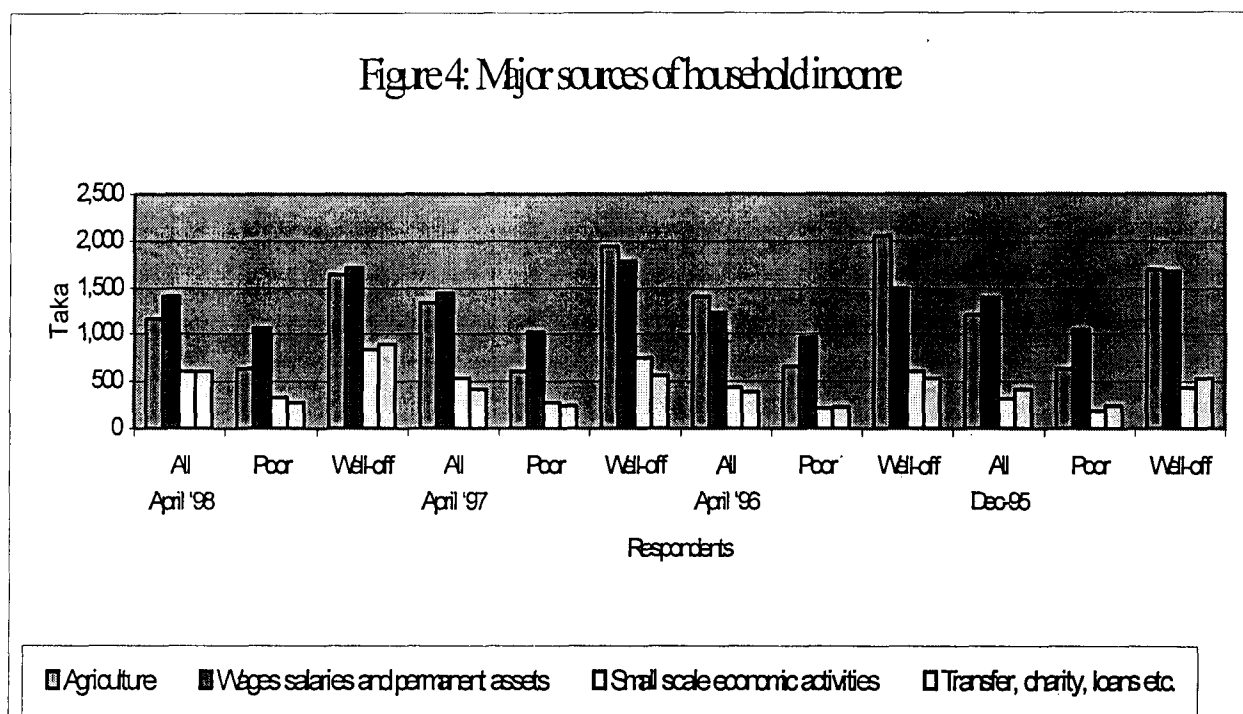
For monthly income of all households agriculture accounts for Tk. 1167 (30.9 per cent), wages and salaries including permanent assets Tk. 1404 (37.2 per cent), small scale economic activities Tk. 603 (16.0 per cent), and transfer, charity, loans & others Tk. 604 (16.0 per cent).

For the poor households, similar shares are Tk. 628 (27.3 per cent), Tk. 1064 (46.2 per cent), Tk. 336 (14.6 per cent) and Tk. 275 (11.9 per cent) and for the well-off households Tk. 1643 (32.3 per cent) Tk. 1705 (33.6 per cent) Tk. 839 (16.5 per cent) and Tk. 893 (17.6 per cent) respectively (Table 3).

Table 3: Major sources of household income

	(Monthly income in Tk.)											
	April '98			April '97			April '96			December 95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Agriculture	1,167	628	1,643	1,337	605	1,943	1,405	667	2,052	1,208	631	1,695
Wages salaries and permanent assets	1,404	1,064	1,705	1,435	1,020	1,780	1,241	957	1,489	1,388	1,048	1,681
Small scale economic activities	603	336	839	530	272	743	428	222	608	320	184	434
Transfer, charity, loans etc.	604	275	893	418	240	558	392	232	532	412	239	537
Total	3,778	2,303	5,080	3,721	2,147	5,024	3,466	2,078	4,681	3,328	2,102	4,347

Figure 4: Major sources of household income



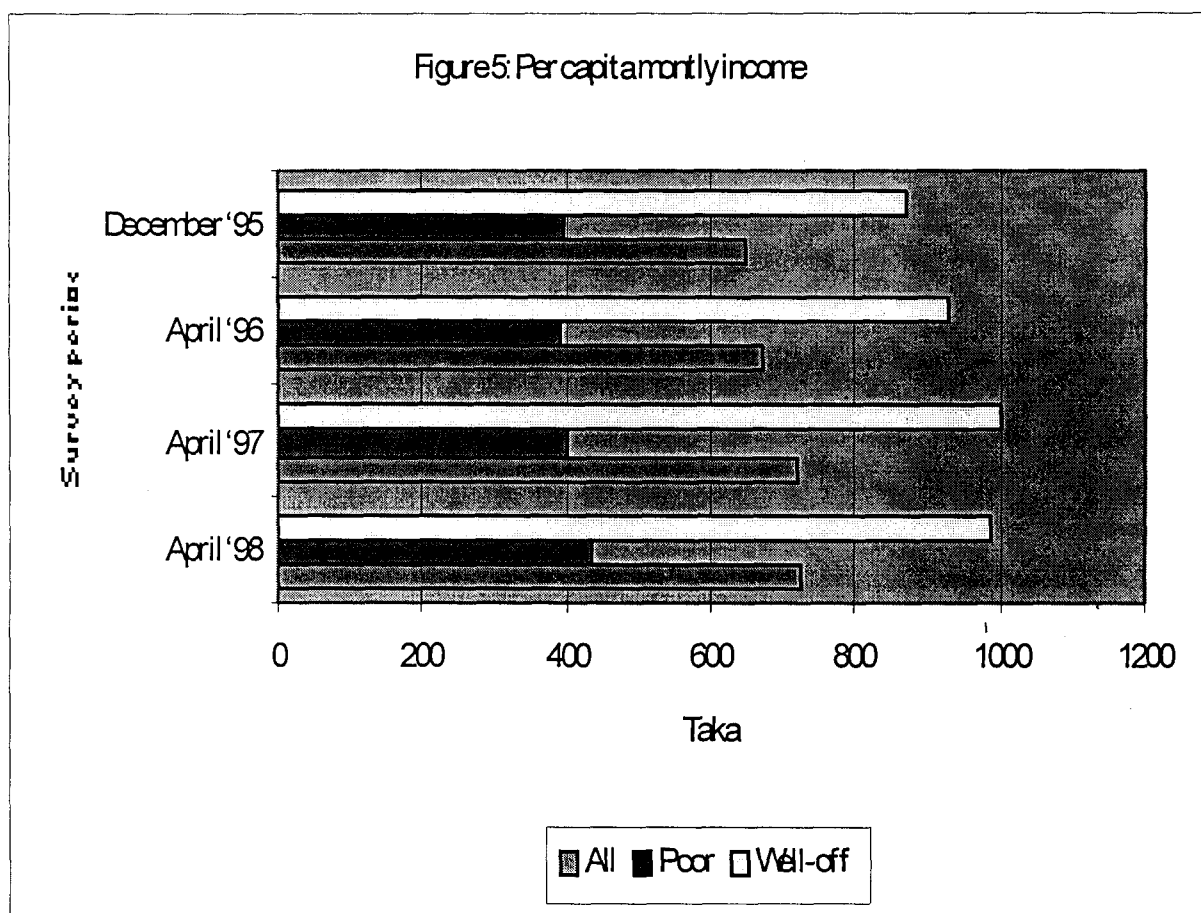
Per capita income

For all households, the average per capita monthly income is Tk. 725.1. For the poor, per capita income is Tk. 436.2 compared to Tk. 988.4 for the well-off (Table 4).

Table 4: Per capita monthly income

Category	(Tk.)			
	April '98	April '97	April '96	December '95
All	725.1	720.8	673.2	649.3
Poor	436.2	402.5	393.7	396.2
Well-off	988.4	1,001.2	930.7	872.8

Figure 5: Per capita monthly income



Income distribution by decile groups

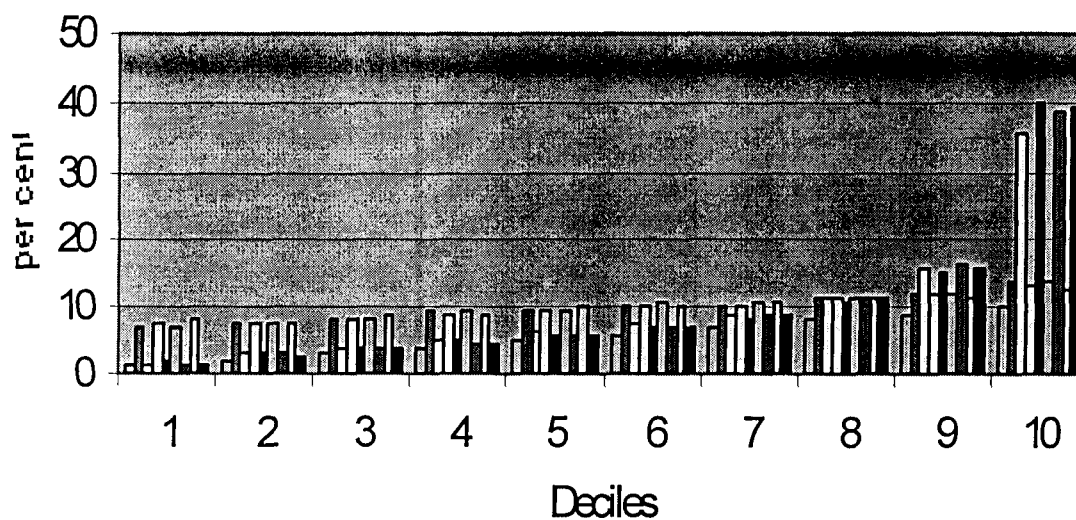
Household income distribution by decile groups suggests that the lowest decile, having a population share of 6.9 per cent, receives 1.5 per cent of the total income. In contrast, the highest decile has an income share of 35.6 per cent with a population share of 13.8 per cent. The Gini coefficient is estimated at 0.31 (Table 5).

Table 5: Household income distribution by decile groups

(per cent)

Decile group	April '98		April '97		April '96		December '95	
	Population	Income	Population	Income	Population	Income	Population	Income
1	6.9	1.5	7.3	1.6	6.9	1.3	8.4	1.2
2	7.9	3.1	7.8	2.9	7.5	2.9	7.9	2.7
3	8.4	4.1	8.5	3.9	8.2	3.8	8.6	3.7
4	9.2	5.2	9.0	4.8	9.2	4.7	8.9	4.7
5	9.8	6.2	9.6	5.7	9.5	5.7	10.0	5.7
6	10.1	7.6	10.3	6.8	10.5	6.8	9.9	6.9
7	10.3	9.1	10.4	8.4	10.6	8.6	10.5	8.6
8	11.4	11.7	11.4	10.7	11.3	11.2	11.4	11.1
9	12.2	15.9	12.1	15.5	12.2	16.2	11.3	15.8
10	13.8	35.6	13.6	39.7	13.7	38.4	12.5	39.2
Gini coefficient	0.31		0.39		0.38		0.42	

Figure 6: Household income distribution by decile groups



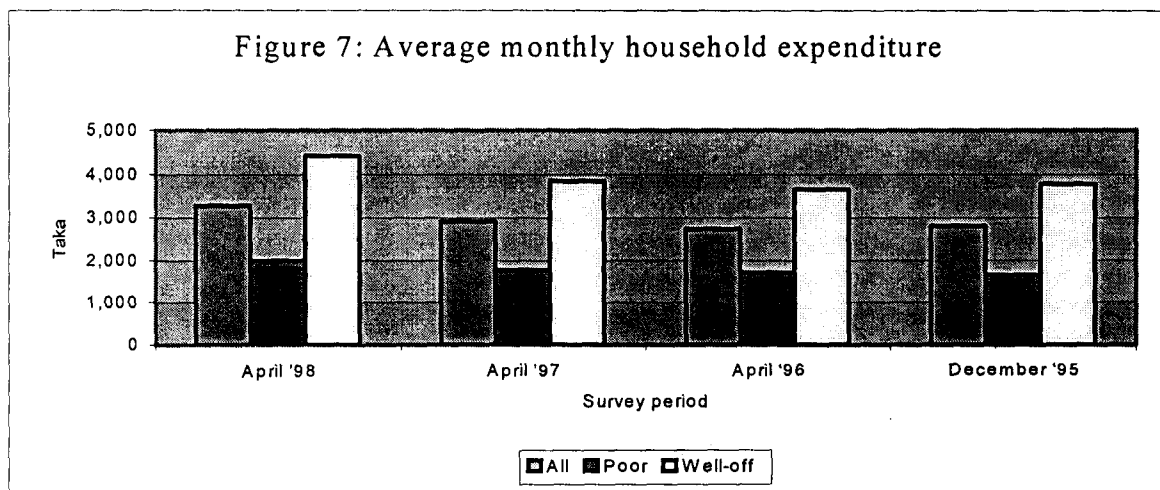
■ April '98 Population □ April '98 Income □ April '97 Population
 ■ April '97 Income □ April '96 Population ■ April '96 Income
 □ December '95 Population ■ December '95 Income

Household expenditure

The average monthly household expenditure is Tk. 3284. It is Tk. 1989 for the poor and Tk. 4428 for the well-off (Table 6).

Table 6: Average monthly household expenditure

Survey	Expenditure (Tk.)		
	All	Poor	Well-off
April '98	3,284	1,989	4,428
April '97	2,915	1,791	3,845
April '96	2,752	1,724	3,651
December '95	2,819	1,655	3,787



Distribution of expenditure by decile groups

As per the distribution of household expenditure by decile groups, the lowest decile has 5.4 per cent of the population with 2.5 per cent of total expenditure. The highest decile, on the other hand, has population and expenditure shares of 15.0 per cent and 28.8 per cent respectively. The Gini coefficient of expenditure distribution is 0.23 (Table 7).

Table 7: Distribution of household expenditure by decile groups

Decile Group	(per cent)							
	April '98		April '97		April '96		December '95	
	Popula- -tion	Expendi- -ture	Popula- -tion	Expendi- -ture	Popul a-tion	Expendi- -ture	Popula- -tion	Expendi- -ture
1	5.4	2.5	5.2	2.8	5.4	2.7	5.8	2.6
2	7.2	4.1	7.1	4.3	7.1	4.1	7.8	4.0
3	8.1	5.2	8.3	5.2	7.9	5.2	8.5	4.9
4	8.8	6.2	9.0	6.2	9.0	6.3	9.3	5.9
5	9.7	7.2	9.8	7.3	9.4	7.4	10.1	6.9
6	10.3	8.4	10.3	8.5	10.3	8.5	10.2	8.1
7	11.1	10.0	11.3	9.9	10.9	9.9	10.9	9.6
8	11.8	12.0	11.2	11.9	11.7	12.0	11.5	11.5
9	12.7	15.5	12.7	15.4	13.0	15.2	13.1	15.0
10	15.0	28.8	15.1	28.5	15.0	28.1	12.5	31.1
Gini- coefficient	0.23		0.22		0.21		0.31	

3. Nutrition and welfare

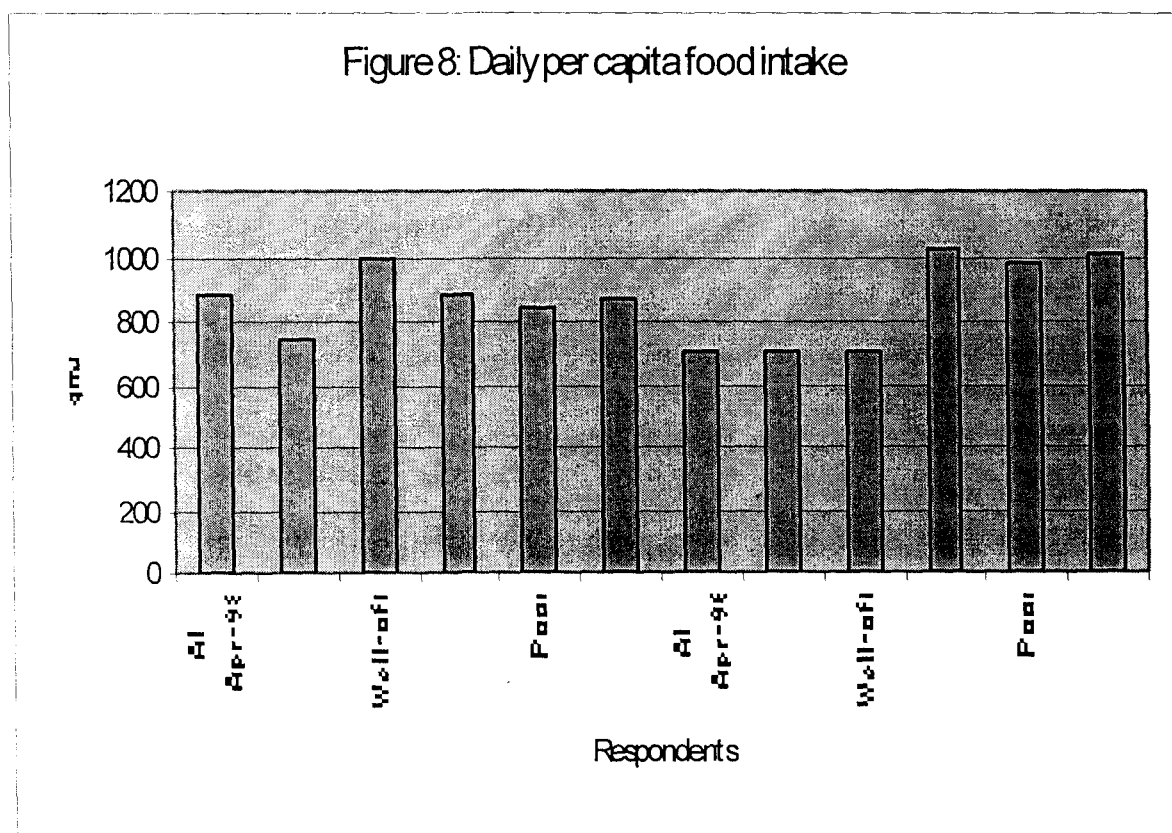
Food Intake

The average per capita per day food intake of all households is 878.9 gm with 455.0 gm (51.8 per cent) of rice, 56.1 gm (6.4 per cent) of other cereals; 69.5 (7.9 per cent) of potato; 129.6 gm (14.7 per cent) of vegetables; 18.1 (2.1 per cent) of pulses; 42.6 gm (4.8 per cent) of items like meat, poultry, egg and fish; and 29.7 gm (3.4 per cent) of milk and milk products.

For the poor, the average daily per capita food intake is 743.7 gm, while for the well-off it is 998.3 gm (Table 8).

Table 8: Daily per capita food intake

Food items	(gm)											
	April 98			April 97			April 96			December 96		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Rice	455.0	411.1	493.8	468.9	467.5	466.4	424.6	433.1	429.3	505.7	497.6	497.3
Other cereals	56.1	49.8	61.7	45.9	41.8	39.0	30.2	26.9	19.9	58.8	54.9	54.9
Potato	69.5	60.7	77.3	54.2	47.7	40.6	46.0	35.8	28.0	60.9	58.1	51.0
VegeTables	129.6	117.9	140.0	138.5	126.2	148.2	113.5	112.2	124.1	159.2	138.7	168.2
Milk & Milk Prod.	29.7	13.6	43.9	27.1	26.9	21.2	10.0	12.4	8.0	41.2	39.6	32.1
Meat, Poultry egg, fish	42.6	22.9	60.2	51.0	48.3	54.4	27.3	28.2	28.5	70.7	65.8	76.0
Pulses	18.1	13.5	22.2	16.7	17.2	17.7	11.1	13.3	10.6	21.4	20.6	23.6
Other	78.3	74.4	99.2	75.4	72.3	80.2	46.8	43.7	51.4	99.0	97.2	104.2
Total	878.9	743.7	998.3	877.7	847.9	867.7	709.5	705.6	699.8	1016.9	972.5	1007.3



Calorie intake

The average daily per capita calorie intake for all households is 2264.0 K cal 70.7 per cent of which is derived from rice, 8.0 per cent from other cereals; 3.0 per cent from vegetables; 2.7 per cent from pulses; 4.0 per cent from edible oils; and 2.3 per cent from meat, fish and eggs.

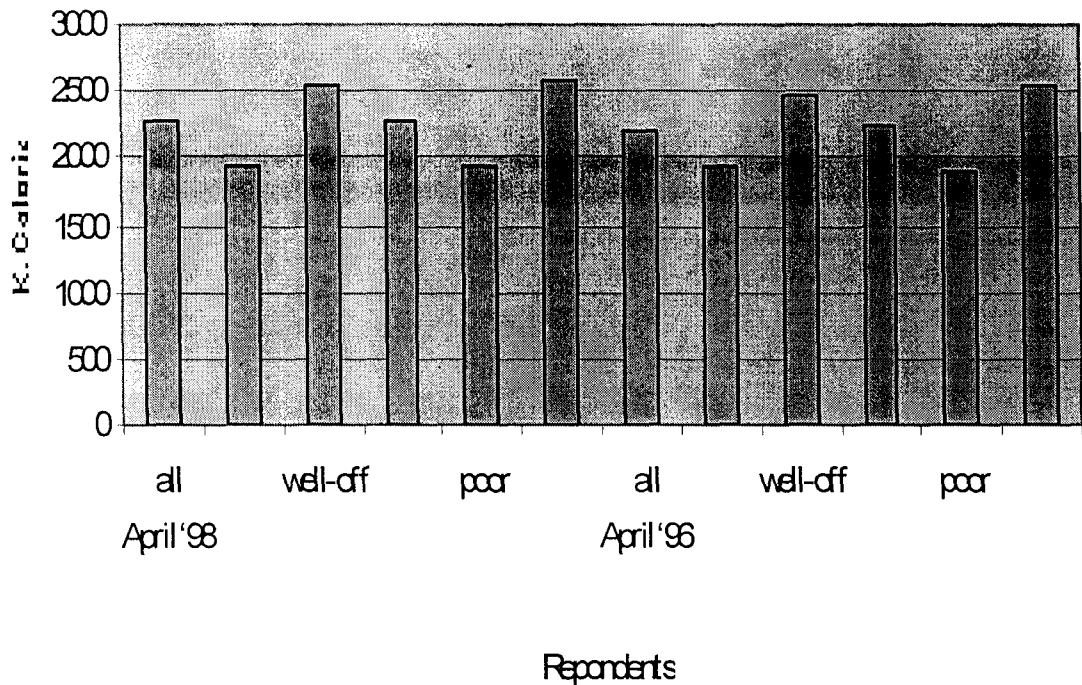
The daily per capita calorie intake of the poor is 1953.3 K cal compared to 2538.5 K cal for the well-off. For the poor, 74.1 per cent of the calorie is derived from rice compared to 68.5 per cent for the well-off (Table 9).

Table 9: Daily per capita calorie intake

(K cal)

Food items	April '98			April '97			April '96			December '96		
	all	poor	well-off	all	poor	well-off	all	poor	well-off	all	poor	well-off
Rice	1601.6	1447.4	1738.2	1650.7	1494.4	1780.2	1645.6	1524.6	1751.5	1641.8	1511.2	1750.3
Other cereals	181.7	166.3	195.3	146.8	101.2	184.6	132.5	87.8	171.5	119.2	63.9	166.3
Potato	67.4	58.9	75.0	52.5	44.6	59.1	46.3	34.7	56.4	39.4	27.1	49.6
Vegetables	66.0	58.6	72.5	70.9	57.5	82.0	65.0	56.6	72.4	89.4	75.1	101.1
Pulses	62.2	46.2	76.3	57.5	38.2	73.4	59.0	45.6	70.7	60.6	36.3	80.8
Milk & Milk Prod.	22.2	9.6	33.3	20.8	7.4	32.0	19.4	8.4	29.0	16.4	5.5	25.5
Meat, egg, fish	51.1	26.6	72.7	61.1	32.0	85.3	60.6	36.0	82.1	65.1	33.5	91.6
Edible Oils	91.6	62.9	117.0	94.1	63.6	119.3	86.3	56.6	110.4	83.4	55.4	106.6
Fruits	16.7	6.6	25.7	14.3	5.0	22.0	18.0	6.6	28.0	14.3	9.6	18.1
Others	103.5	70.5	132.5	109.9	74.1	139.3	88.5	61.6	112.2	113.9	67.0	152.9
Total	2264.0	1953.3	2538.5	2278.6	1918.0	2577.2	2220.2	1918.5	2484.2	2244.2	1884.6	2542.8

Figure 9. Daily per capita calorie intake



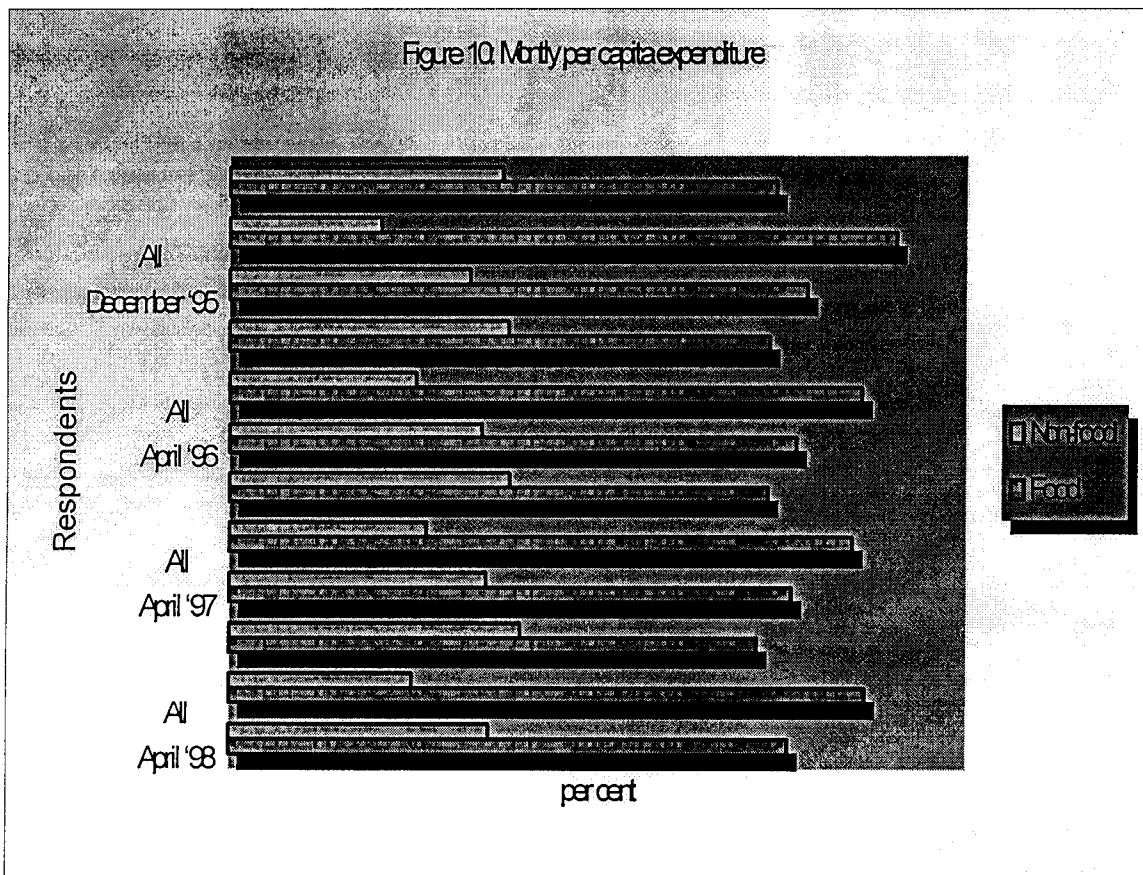
Food and non-food expenditures

For all households, the per capita monthly expenditure on food and non-food commodities is Tk. 630.0 of which 68.2 per cent is incurred on food and 31.7 per cent on non-food commodities. Among the food items, expenditure on cereals is 49.9 per cent.

Table 10: Monthly per capita expenditure

(in Tk.)

Category	April '98			April '97			April '96			December '95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Food	430.0	292.3	555.7	392.7	257.8	505.9	374.0	256.3	482.1	387.9	254.7	508.1
Cereals	214.5	181.0	244.5	178.9	148.2	203.5	178.1	150.8	203.3	187.8	154.9	218.2
Others	215.5	111.3	311.2	213.8	109.6	302.4	195.9	105.5	278.8	200.1	99.8	289.9
Non-Food	200.0	83.7	306.3	178.8	81.1	263.2	165.5	75.1	248.1	160.5	57.9	252.3
Education	16.3	4.3	28.0	14.5	4.0	23.6	12.1	3.4	20.1	12.7	3.2	21.2
Medicare	12.7	5.8	19.3	9.4	4.2	13.9	12.3	4.1	19.8	13.4	4.3	21.6
Others	171.0	73.6	259.0	154.9	72.0	225.7	141.1	67.6	208.2	134.4	50.4	209.5
Total	630.0	376.0	862.0	571.5	338.9	769.1	539.5	331.4	730.2	548.4	312.6	760.4
Food (%)	68.3	77.7	64.5	68.7	76.1	65.8	69.3	77.3	66.0	70.7	81.5	66.8
Non-food (%)	31.7	22.3	35.5	31.3	23.9	34.2	30.7	22.7	34.0	29.3	18.5	33.2



For the poor households, per capita monthly expenditure is Tk.376.0 compared to Tk. 862.0 for the well-off households. The proportion of total expenditure spent on food is 77.7 per cent for the poor compared to 64.5 per cent for the well-off. The poor spend 61.9 per cent of their total food expenditure on cereals whereas similar share for the well-off is 44.0 per cent (Table 10).

4. Ownership and access to resources

Land

In terms of ownership of land, 3.3 per cent of rural households are landless; 77.5 per cent belong to small landowning households and 12.4 per cent to medium; and 6.6 per cent are large landowners (Table 11).

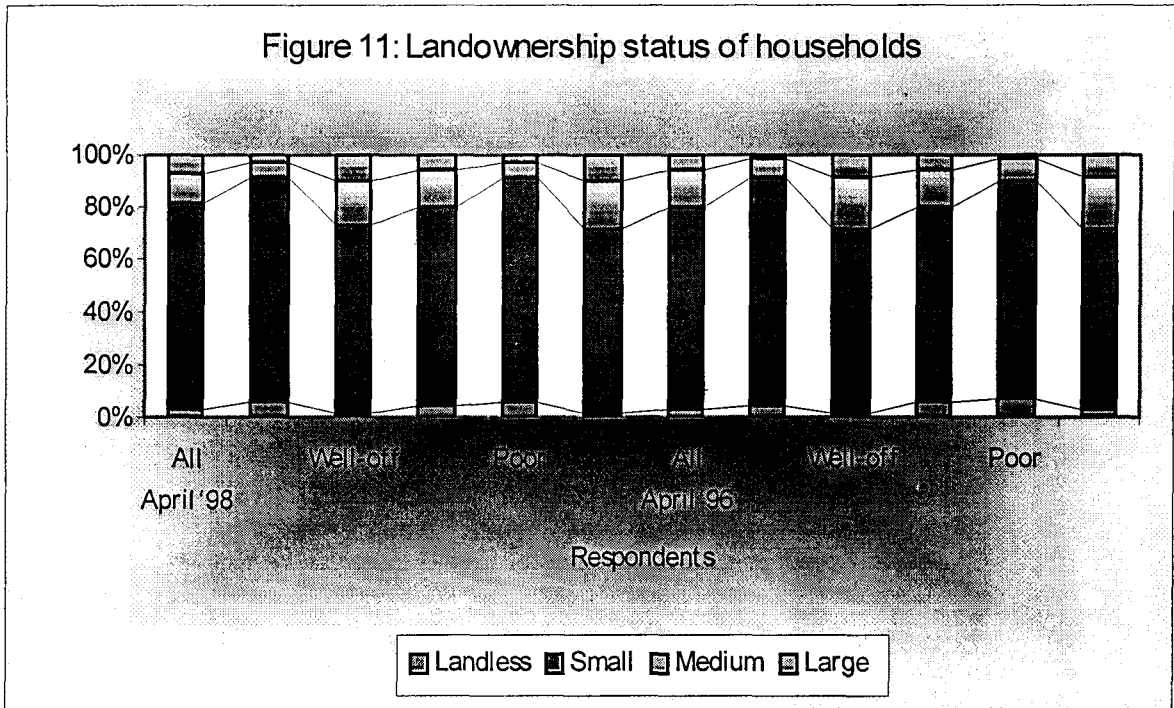
Among the poor, 5.6 per cent are landless while only 1.4 per cent of the well-off are landless. The small landowning households comprise 85.1 per cent of the poor and 70.7 per cent of the well-off. The medium and large landowning households represent 6.8 per cent and 2.3 per cent of the poor and 17.4 per cent and 10.3 per cent of the well-off respectively.

Table 11: Landownership status of households

Land ownership Status	% households											
	April '98			April '97			April '96			December '95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Landless	3.3	5.6	1.4	3.6	5.6	2.0	3.1	4.2	2.1	5.0	7.7	2.7
Small	77.5	85.1	70.7	76.9	85.2	70.1	77.4	86.8	69.3	74.8	81.5	69.2
Medium	12.4	6.8	17.4	13.1	7.0	18.1	14.1	7.6	19.9	14.6	8.7	19.5
Large	6.6	2.3	10.3	6.4	2.2	9.8	5.2	1.3	8.6	5.6	2.0	8.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: Small owning lands ≤ 1.99 ac, medium owning land ≥ 2.00 to 4.99 ac, and large owning lands ≥ 5.00 ac and over.

Figure 11: Landownership status of households



Income and expenditure by landownership class

The per capita monthly income of the landless is Tk. 447 which increases with landownership. The large landowners have a per capita monthly income of Tk. 1337. The per capita monthly income of the landless poor is Tk. 333 compared to Tk. 948 of the landless well-off. Within the poor, large landowners have a per capita monthly income of Tk. 623. In contrast, the well-off large landowners have a per capita monthly income of Tk. 1491.

The per capita monthly expenditure, like income, increases with landownership. For the landless households, the expenditure is Tk. 404, which increases to Tk. 573 for the small landowners, to Tk. 770 for the medium landowners and to Tk. 929 for the large landowners.

For the poor households, per capita monthly expenditure is Tk. 325 for the landless and Tk. 374 for the small landowners. The well-off landless households have an expenditure of Tk. 755. For the small and large landowners in the well-off category, the per capita monthly expenditures are Tk. 804 and Tk. 1040 respectively (Table 12).

Table 12: Per capita income and expenditure by landownership class

Survey	Land-ownership class	Income (Tk.)			Expenditure (Tk.)		
		All	Poor	Well-off	All	Poor	Well-off
April '98	Landless	447	333	948	404	325	755
	Small	624	411	872	573	374	804
	Medium	890	633	999	770	404	924
	Large	1337	623	1491	929	414	1040
	Total	725	436	989	630	376	862
April '97	Landless	347	273	542	379	299	592
	Small	578	391	791	501	332	693
	Medium	952	506	1119	726	377	856
	Large	1627	594	1856	878	359	993
	Total	721	403	1001	565	336	766
April '96	Landless	374	328	483	378	294	578
	Small	540	378	738	479	322	672
	Medium	973	504	1161	666	3601	790
	Large	1417	593	1161	832	374	903
	Total	673	393	931	534	326	726
Dec. '95	Landless	371	274	632	377	286	622
	Small	532	383	700	494	309	703
	Medium	875	505	1031	675	340	815
	Large	1350	629	1506	869	360	980
	Total	649	397	873	550	312	761

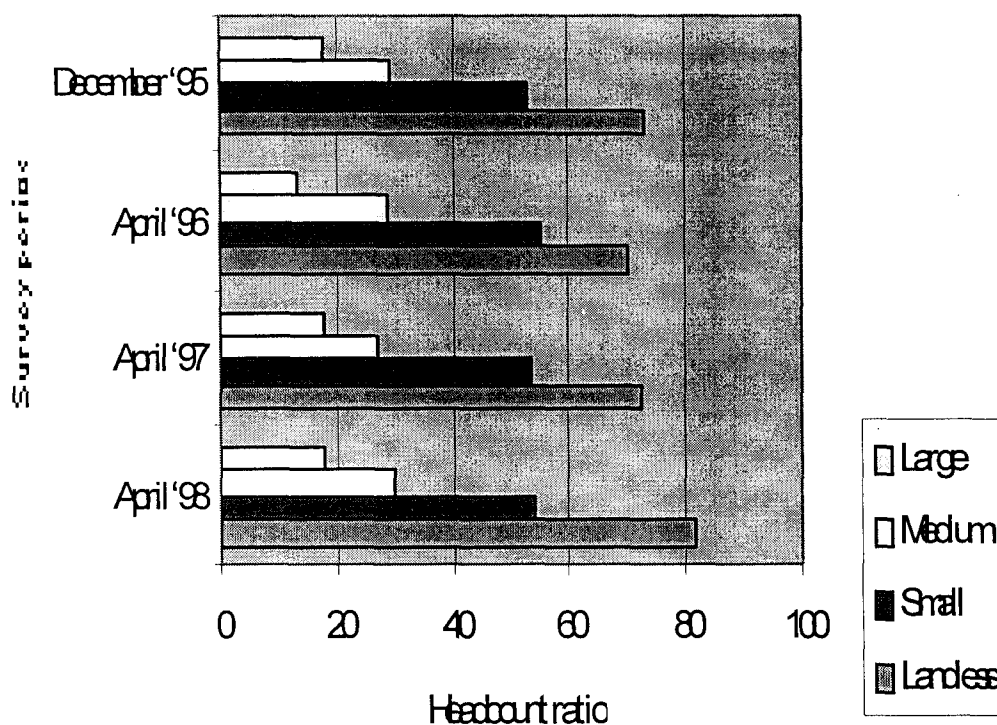
Incidence of poverty by landownership class

Among the rural landless, the incidence of poverty is 72.7 per cent. The poor in small, medium, and large landowning classes constitute 53.3 per cent, 27.2 per cent and 18.1 per cent respectively (Table 13).

Table 13: Incidence of poverty by landownership class

Landownership Class	Poverty incidence (Head count ratio in per cent)			
	April '98	April '97	April '96	December '95
Landless	81.4	72.7	70.4	72.9
Small	53.8	53.3	55.0	52.8
Medium	29.8	27.2	28.7	29.5
Large	17.8	18.1	13.4	17.9

Figure 12 Incidence of poverty by land ownership class



5. Occupation status

Occupation of head of households

The occupation of the head of households shows that the highest per centage of households are headed by agriculture labour, the per centage being 30.2 per cent. The proportion of households having own cultivation as occupation is 29.7 per cent and other agriculture occupation 4.5 per cent. As regards non-agriculture occupations 14.1 per cent are engaged in trade, 4.0 per cent in production and transport labour category and 16.1 per cent in other non-agricultural activities.

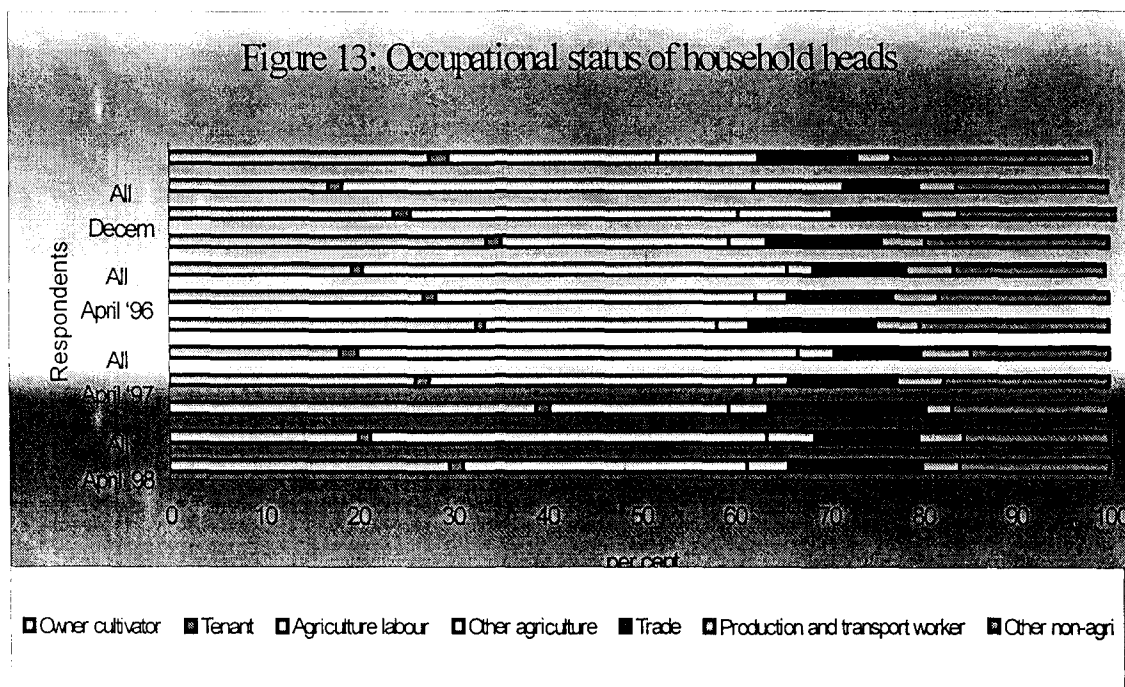
Among the poor, 42.1 per cent are agriculture labour followed by owner cultivator at 20.1 per cent. In case of well-off households, the highest (38.9 per cent) household heads are owner cultivators followed by agriculture labour (19.0 per cent). The share of heads having trade as occupation is 16.7 per cent. Only 1.4 per cent of households are tenants. The poor and well-off tenant households are 1.2 per cent and 1.5 per cent respectively (Table 14).

Table 14: Occupational status of household heads

(per cent)

Occupation	April '98			April '97			April '96			December '95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Owner cultivator	29.7	20.1	38.9	26.1	18.1	32.6	27.0	19.4	33.7	23.9	17.0	27.7
Tenant	1.4	1.2	1.5	1.4	1.9	0.9	1.3	1.1	1.5	1.7	1.4	2.0
Agriculture labour	30.2	42.1	19.0	34.7	46.8	24.7	34.0	45.2	24.3	34.9	43.8	22.2
Other agriculture	4.5	5.2	4.3	3.6	3.9	3.4	3.5	2.7	4.1	10.1	9.6	10.7
Trade	14.1	11.0	16.7	11.5	9.1	13.4	11.1	9.9	12.1	9.3	7.9	10.5
Production and transport worker	4.0	4.8	2.8	5.0	5.4	4.7	4.9	5.1	4.7	4.0	4.0	3.7
Other non-agri	16.1	15.6	16.8	17.7	14.8	20.3	18.2	16.1	19.6	20.2	16.2	21.3

Figure 13: Occupational status of household heads



Income and expenditure

The per capita monthly income of owner farmers is Tk. 811. The corresponding income of the poor households is Tk. 487 and well-off Tk. 828. The per capita income of the tenant farmers is Tk. 626, poor households Tk. 506 and well-off households Tk. 699. The per capita income of the agriculture labour households is Tk. 546, poor households Tk. 390 and well-off households Tk. 827. The per capita income of the households with other agriculture occupation is Tk. 636. The corresponding income of the poor households stands at Tk. 402 and well-off households Tk. 897. The per capita income of the households having trade as their occupation is Tk. 803. Such income for the poor households is Tk. 438 and well-off households Tk. 1056. The per capita income of the transport and production labour is comparatively low. The income of such households is only Tk. 600, poor households Tk. 418 and well-off households Tk. 897. For the non-agricultural households, per capita income of is relatively high. The per capita income of these households is Tk. 886, poor households Tk. 499 and well-off households Tk. 1169 (Table 15).

The monthly per capita expenditure of owner farmers is Tk. 688 and of tenant farmers Tk. 608. The expenditure of agriculture labour households is Tk. 502, other agriculture Tk. 551, trade Tk. 729, production and transport labour Tk. 530 and other non-agriculture Tk. 535

Table 15: Income by occupation of household head

Occupation	Income (Tk.)											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Owner cultivator	811	487	828	849	431	1062	767	453	945	780	430	951
Tenant	626	506	699	509	381	747	692	473	833	688	524	798
Agriculture labour	546	390	827	572	374	923	550	345	924	452	349	644
Other agriculture	636	402	897	611	383	842	620	430	736	622	415	793
Trade	803	438	1056	591	424	979	682	418	885	716	405	945
Production & transport worker	600	418	897	472	384	695	534	365	715	596	431	780
Other non-agriculture	886	499	1169	853	453	1096	775	419	1045	753	400	1020
Total	725	436	989	721	402	1001	673	394	931	649	396	873

The poor owner cultivators have a monthly per capita expenditure of Tk. 402, compared to Tk. 829 for the well-off. Among agriculture labour households monthly per capita expenditure is Tk. 359 for the poor as against Tk. 759 for the well-off. In case of other agriculture households per capita expenditure is Tk. 390 for the poor and Tk. 762 for the well-off. In case of households with trade as their occupation, the per capita expenditure of poor households is Tk.386 compared to Tk. 967 for the well-off households. The per capita expenditure of the poor households in production and trade occupation category is Tk. 395 compared to Tk. 751 for the same occupation group in the well-off households. For the other non-agriculture households, per capita income is Tk. 374 for the poor and Tk. 978 for the well-off (Table 16).

Table 16: Expenditure by occupation of household head

Occupation	Expenditure (Tk.)											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Owner cultivator	688	402	829	652	352	805	585	347	719	624	334	766
Tenant	608	398	737	417	349	544	520	358	625	541	331	681
Agriculture labour	502	359	759	450	325	672	437	311	667	440	298	704
Other agriculture	551	390	762	577	342	815	540	330	669	577	315	793
Trade	729	386	967	591	337	752	556	335	726	582	315	777
Production & transport worker	530	395	751	472	349	627	490	343	647	577	322	743
Other non-agriculture	535	374	978	650	335	841	621	324	845	596	312	811
Total	630	376	862	565	335	766	534	327	726	550	312	760

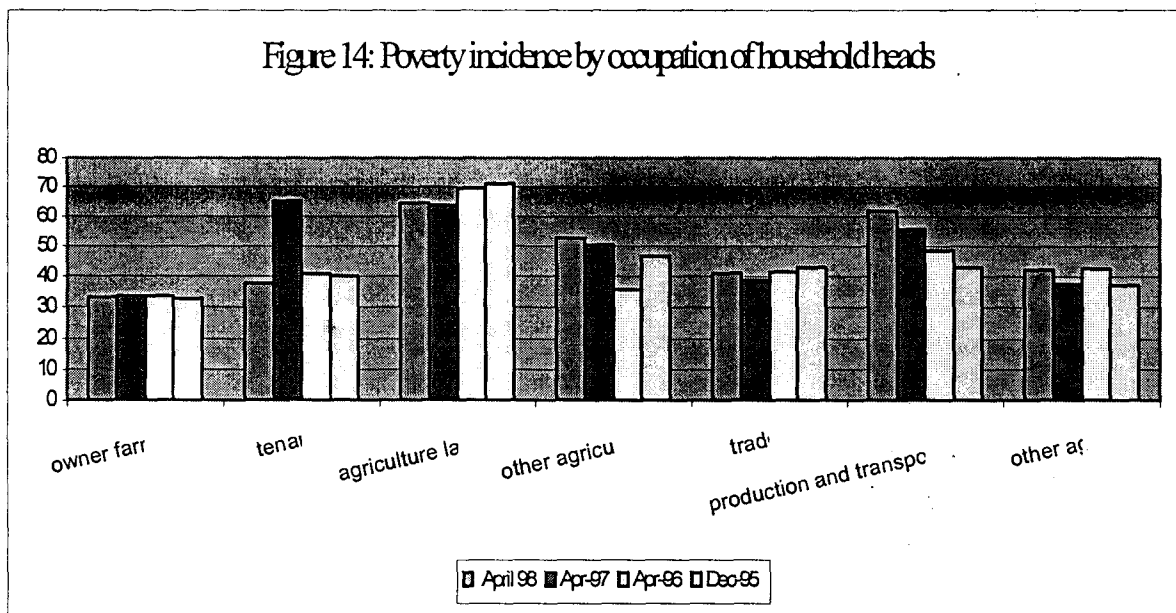
Incidence of poverty

The incidence of poverty is 33.0 per cent among owner farmers, 37.6 per cent among tenant farmers and 64.2 per cent among agriculture labour households. In case of other agriculture labour households, the poverty incidence is 52.7 per cent. For households in trade as their occupation, such incidence is 41.2 per cent. The incidence of poverty for the households in production and transport labour group is 61.8 per cent and other non-agriculture 42.1 per cent (Table 17).

Table 17: Poverty incidence by occupation of household heads

Occupation	Head-count measure of poverty (per cent)			
	April 98	April 97	April 96	December 95
Agriculture:				
owner farmer	33.0	33.7	33.4	32.8
tenant	37.6	65.2	40.9	40.0
agriculture labour	64.2	63.7	69.6	71.1
other agriculture	52.7	50.2	36.0	46.5
trade	41.2	38.8	41.6	42.9
production and transport labour	61.8	55.6	48.4	43.0
other non-agriculture	42.1	37.8	42.7	37.2

Figure 14: Poverty incidence by occupation of household heads



6. Household characteristics

The distribution of households in terms of number of members is given in Table 18. Four and five members households are relatively common, both for the poor and well-off groups. These are followed by three and six member-households. One member-households are relatively uncommon: only 1.7 per cent of the poor and 3.0 per cent of the well-off households.

Table 18: Households by number of members.

Household size	% of households											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
1	2.4	1.7	3.0	2.0	0.9	2.9	2.2	1.2	3.0	2.3	1.3	3.1
2	6.2	4.7	7.5	6.8	4.3	8.8	6.8	4.0	9.2	7.0	3.8	9.7
3	12.2	10.8	13.4	13.2	11.7	14.4	13.2	13.1	13.3	13.8	13.5	14.2
4	20.9	20.9	20.9	21.0	21.0	21.1	20.8	19.4	21.9	19.8	19.0	20.5
5	19.5	21.7	17.5	18.8	20.3	17.6	19.4	22.1	17.0	19.4	22.0	17.2
6	16.4	17.4	15.5	15.7	17.1	14.5	13.9	16.3	13.9	15.0	15.8	14.3
7	8.9	9.2	8.6	9.3	10.9	8.0	9.8	11.4	8.5	9.5	11.2	8.1
8	5.8	6.7	5.0	5.7	7.4	4.4	5.4	6.0	4.8	6.2	7.3	5.4
9	3.3	3.1	3.5	3.1	2.5	3.5	3.0	2.8	3.2	2.6	2.3	2.9
10	4.5	3.7	5.1	4.4	3.8	4.8	4.5	3.7	5.1	4.3	3.8	4.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Activity status

Of the total sample population of 15,093, persons within the age group of 5 years and above have a share of 87.9 per cent. The share of persons belonging to "in-work" group is 30.5 per cent. On the other hand, 4.6 per cent are unemployed and 29.4 per cent are involved in household work. The proportion of student is relatively large, about 29.7 per cent. The shares of males and females in age group 5 years and above are 51.5 per cent and 48.5 per cent respectively. For males, the "in-work" proportion is 55.5 per cent as against 4.2 per cent for females. Females involved in household work constitute 57.9 per cent while males doing such work are only 2.6 per cent. The shares of students are 30.3 per cent in males and 29.1 per cent in females. Among the poor, the "in-work" population is 30.1 per cent and students 27.6 per cent. On the other hand, within the well-off "in-work" population is 30.7 per cent and students 31.5 per cent. The poor males who belong to "in-work" group are 55.8 per cent as compared to 3.9 per cent for poor females. Among the well-off, the "in-work" males and females constitute 54.7 per cent and 4.5 per cent respectively. In case of students, the shares are 27.7 per cent for the males and 27.4 per cent for the females among the poor while similar shares in the case of well-off are 32.4 per cent and 30.5 per cent respectively (Table 19).

Table 19: Activity status of population (5 years and above).

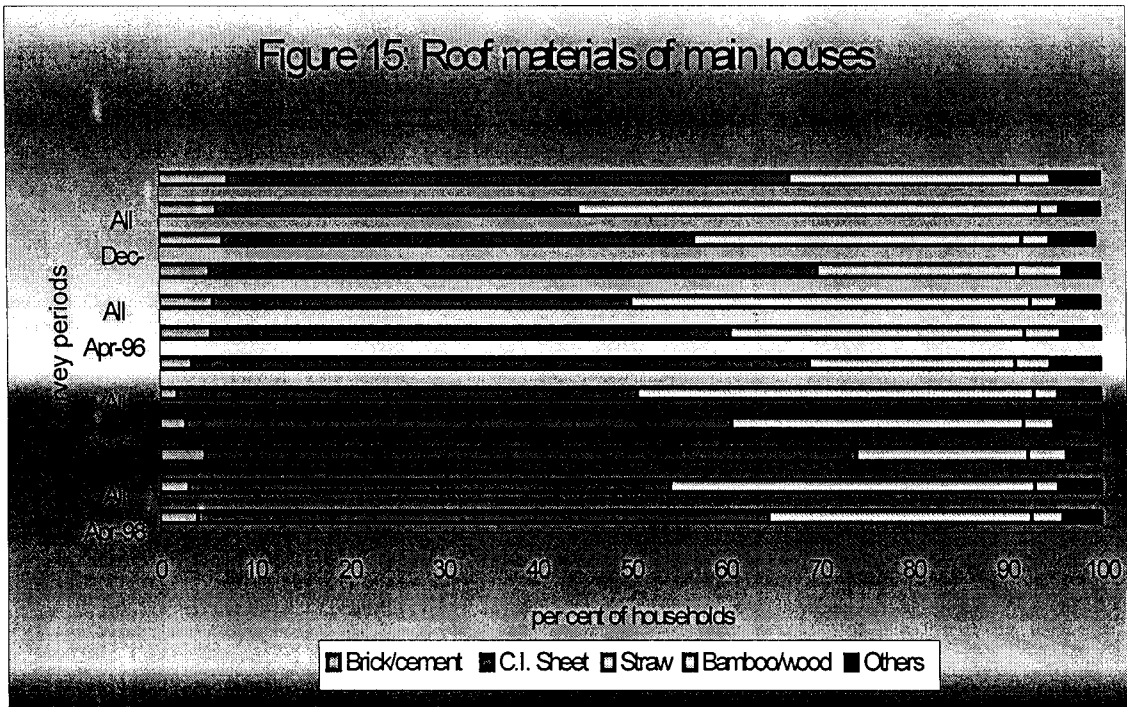
Activity		per cent											
		April 98			April 97			April 96			December 95		
		All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
In-work	total	30.5	30.1	30.7	30.5	29.2	31.4	30.5	30.5	30.6	30.0	29.7	30.2
	male	55.2	55.8	54.7	54.4	53.0	55.6	55.4	55.6	55.3	54.5	54.4	54.6
	female	4.2	3.9	4.5	4.6	4.7	4.5	4.2	4.6	3.8	4.1	4.9	3.5
Unem- ployed	total	4.6	5.1	4.1	5.0	6.0	4.3	5.1	5.6	4.7	4.3	4.5	4.0
	male	6.0	6.6	5.5	6.8	7.6	6.1	6.5	7.1	6.0	5.9	6.3	5.5
	female	3.0	3.6	2.5	3.2	4.2	2.2	3.6	4.0	3.3	2.6	2.7	2.4
Household work	total	29.4	30.0	28.9	28.3	28.2	28.3	29.2	29.0	29.2	29.1	29.8	28.6
	male	2.6	2.6	2.6	1.3	1.5	1.2	1.7	1.3	2.2	2.3	3.0	1.7
	female	57.9	58.1	57.7	57.3	56.0	58.6	58.0	57.6	58.5	57.3	56.6	58.1
Student	total	29.7	27.6	31.5	28.3	27.1	29.3	28.0	26.2	29.5	27.2	24.5	29.5
	male	30.3	27.7	32.4	29.5	28.2	30.5	29.1	26.9	30.7	28.2	24.9	30.9
	female	29.1	27.4	30.5	27.0	25.9	27.9	27.0	25.5	28.2	26.2	24.1	27.9
Unable to work	total	5.9	7.2	4.7	7.9	9.5	6.7	7.2	8.7	6.0	9.4	11.5	7.7
	male	5.9	7.4	4.7	8.0	9.7	6.6	7.3	9.1	5.8	9.1	11.4	7.3
	female	5.8	7.0	4.8	7.9	9.2	6.8	7.2	8.3	6.2	9.8	11.7	8.1

Roof materials

On main houses, brick/cement built roofs are found in case of 4.0 per cent households. The proportion of poor and well-off households having such roofs on their main houses are 3.1 per cent and 4.8 per cent respectively. The c.i sheet roofs are, however, more common; the share of households having such roofs is 60.6 per cent. Among the poor, the c.i sheet roofs are found in case of 51.0 per cent of the households and among the well-off 69.1 per cent households. Straw roofs are found in case of 27.9 per cent households. Such roofs are covered in case of 38.8 per cent poor households and 18.3 per cent well-off households. Bamboo/wood is the roof materials of 3.4 per cent households. Such roofs are reported in the case of 2.5 per cent poor and 4.1 per cent well-off households (Table 20).

Table 20: Roof materials of main houses.

Materials	% of households											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Brick/cement	4.0	3.1	4.8	2.8	1.9	3.5	5.5	5.7	5.3	6.8	6.1	7.4
C.I. sheet	60.6	51.0	69.1	57.9	48.8	65.4	55.1	44.3	64.5	49.9	38.3	59.5
Straw	27.9	38.8	18.3	31.1	42.2	22.0	31.3	42.5	21.4	35.0	49.1	24.4
Bbamboo/ wood	3.4	2.5	4.1	3.2	2.5	3.7	3.9	2.9	4.8	2.9	2.2	3.5
Others	4.1	4.6	3.7	5.0	4.6	5.4	4.2	4.6	4.0	4.8	4.3	5.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



Fuel for cooking

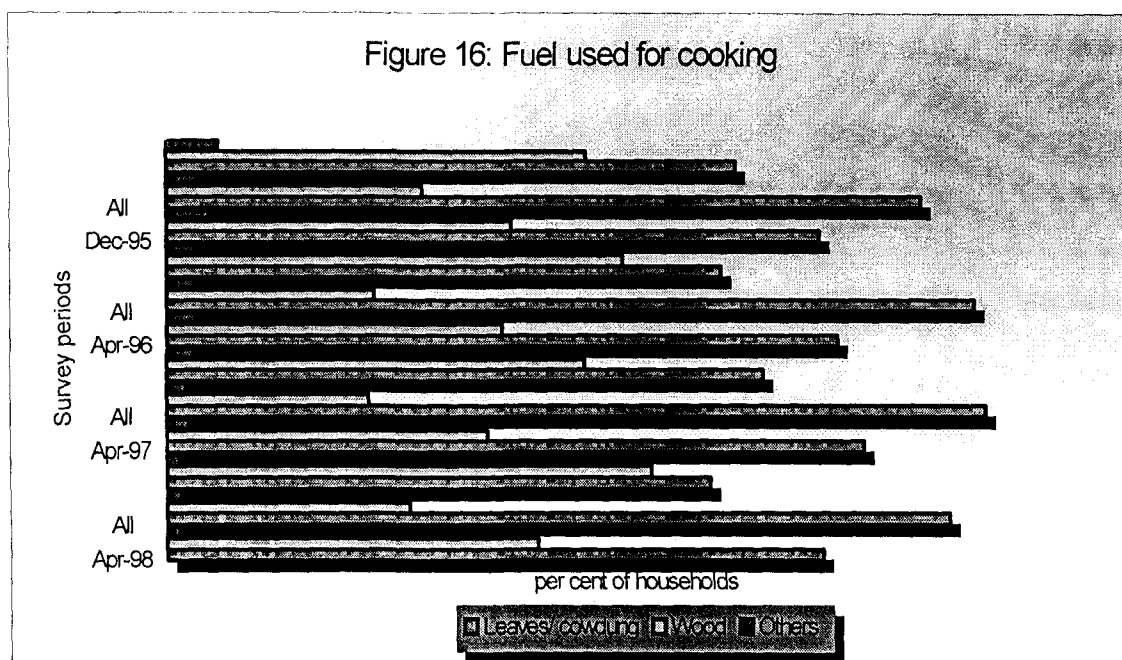
The proportion of households using leaves/cowdung for cooking purposes is 63.1 per cent. On the other hand, wood is used by 35.7 per cent and others 1.2 per cent of the households.

The proportion of the poor households using leaves/cowdung for cooking is 75.3 per cent as compared to 52.3 per cent for the well-off households. The use of wood has been reported by 23.3 per cent of the poor households and 46.6 per cent of the well-off households (Table 21).

Table 21: Fuel used for cooking

Fuel	% of households											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Leaves/ cowdung	63.1	75.3	52.3	67.1	78.8	57.4	64.6	77.6	53.3	62.8	72.6	54.7
Wood	35.7	23.3	46.6	30.8	19.4	40.2	32.2	19.9	43.9	33.1	24.5	40.3
Others	1.2	1.4	1.1	2.1	1.8	2.4	2.7	2.5	2.8	4.1	2.9	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Figure 16: Fuel used for cooking



7. Health and sanitation

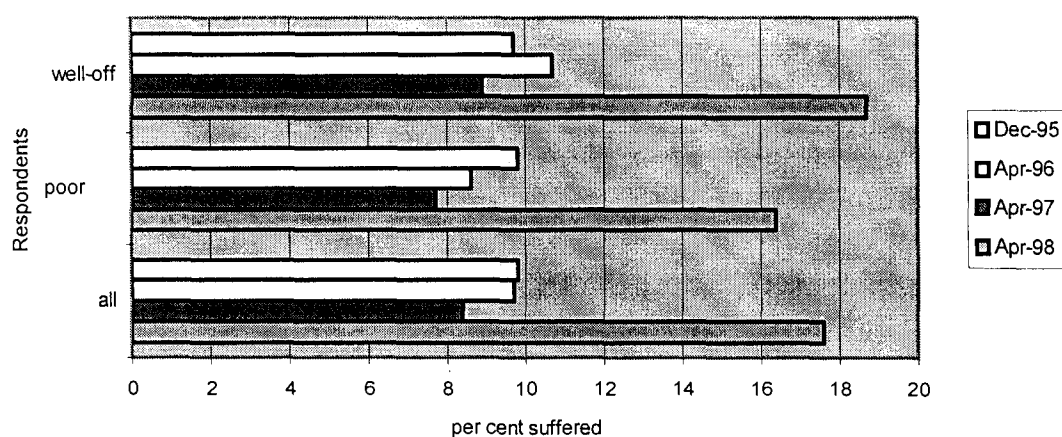
Diseases

The proportion of household members suffering from various diseases in the preceding month of the survey is 17.6 per cent. Among the poor, the proportion is 16.4 per cent while among the well-off, it is 18.7 per cent (Table 23).

Table 23: Household members suffering diseases

category	% suffered during preceding month			
	April 98	April 97	April 96	December 95
all	17.6	8.4	9.7	9.8
poor	16.4	7.7	8.6	9.8
well-off	18.7	8.9	10.7	9.7

Figure 17: Household member suffering from diseases

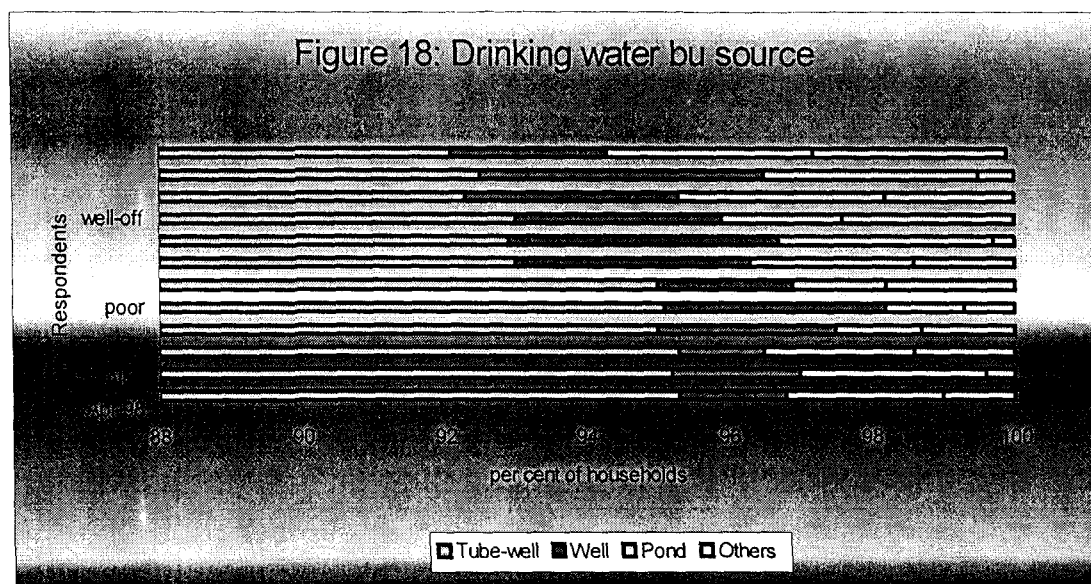


Sources of drinking water

Access to pure drinking water in the rural community is reported by 95.3 per cent households. The use of tube-well water is found in case of 95.2 per cent poor and 95.3 per cent well-off households (Table 24).

Table 24: Drinking water by source

source	% of households											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Tube-well	95.3	95.2	95.3	95.0	95.1	95.0	93.0	92.9	93.0	92.3	92.5	92.1
Well	1.5	1.8	1.2	2.5	3.1	1.9	3.3	3.8	2.9	3.0	4.0	2.2
Pond	2.2	2.6	2.1	1.2	1.1	1.3	2.3	3.0	1.7	2.9	3.0	2.9
Others	1.0	0.4	1.4	1.3	0.7	1.8	1.4	0.3	2.4	1.8	0.5	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



Water for cooking purposes

The use of tube-well water for cooking has been increasing. It is used by 43.7 per cent households followed by pond water, 42.6 per cent. Water from well is used by 2.9 per cent households; 2.6 per cent well-off households and 3.4 per cent poor households use water from well for cooking. The proportion of the poor and well-off households who use pond water are 38.4 per cent and 46.3 per cent respectively (Table 24).

Table 24: Sources of cooking water

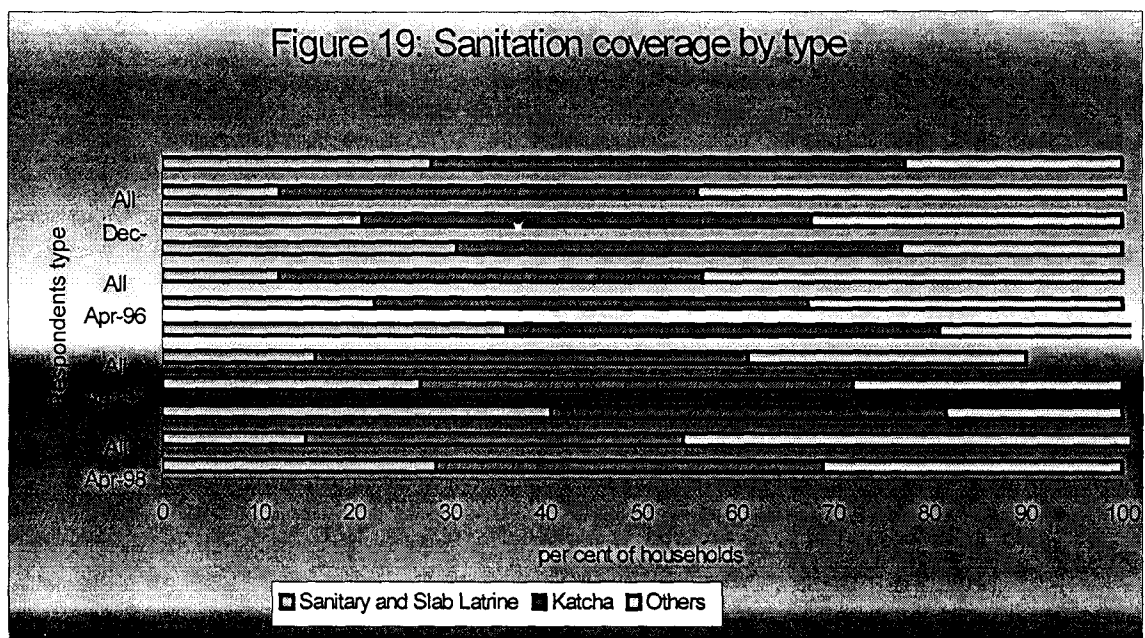
Source	% of households											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Tube-well	43.7	46.6	41.1	40.0	42.0	38.4	39.1	39.9	38.3	38.7	37.8	39.4
Well	2.9	3.4	2.6	3.7	4.3	3.2	3.9	5.0	3.0	4.0	5.1	3.1
Pond	42.6	38.4	46.3	43.7	40.9	45.9	44.5	43.3	45.5	46.3	46.5	46.1
Others	10.8	11.6	10.0	12.6	12.8	12.5	12.5	11.8	13.2	11.0	10.6	11.4

Sanitation

The use of sanitary latrine by the rural households is increasing over the period of the survey. The sanitary and slab latrines are used by 28.5 per cent households. The poor and the well-off reporting use of such latrines are 14.9 per cent and 40.6 per cent respectively. There are 40.4 per cent households who use katcha latrines. The share of the poor using katcha latrines is 39.4 per cent and for well-off it is 41.2 per cent. The proportion of households using other systems which include open spaces is 31.1 per cent. This is reported by 46.6 per cent of the poor and 18.2 per cent of the well-off households (Table 25).

Table 25: Sanitation coverage by type

Type	% of households											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Sanitary and Slab latrine	28.5	14.9	40.6	26.8	15.9	35.9	22.1	12.2	30.7	20.9	12.3	28.1
Katcha	40.4	39.5	41.2	45.2	45.2	45.2	45.3	44.2	46.4	46.8	43.6	49.4
Others	31.1	46.6	18.2	28.0	28.9	28.9	32.6	43.6	22.9	32.3	44.4	22.5



8. Education

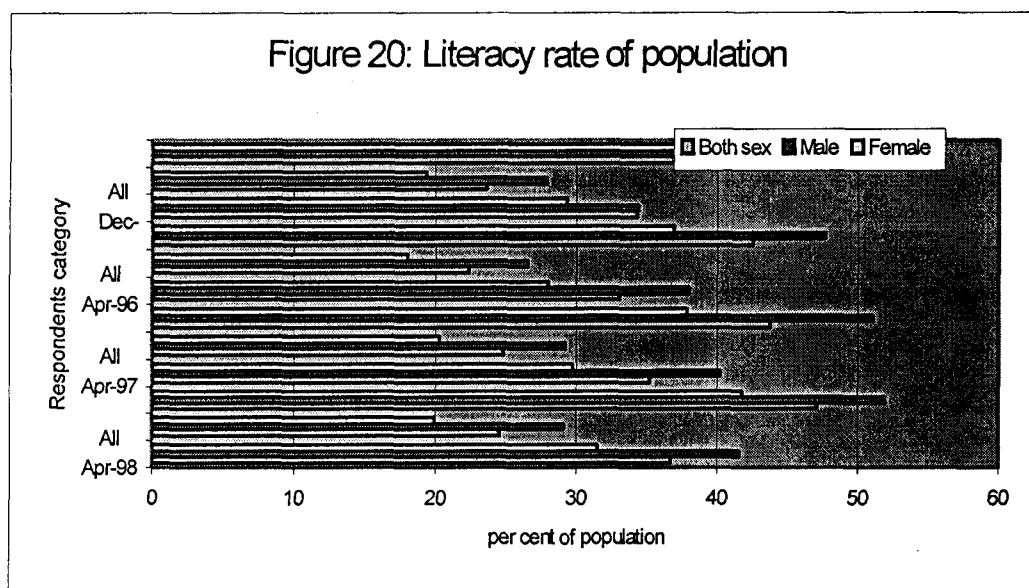
Literacy

The literacy rates of population over the various surveys are presented in Table 26. It reveals that the literacy rate is increasing. It was 33.1 per cent in April 96 and increased to 36.7% in April 98. the female literacy rate stands at 31.5 per cent in April 98 compared to 28.0 per cent in April 96.

Table 26: Literacy rate of population

Type	% of population											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Both sex	36.7	24.5	47.1	35.2	24.8	43.8	33.1	22.3	42.5	34.3	23.6	43.2
Male	41.6	29.1	51.9	40.2	29.2	51.0	38.0	26.5	47.7	34.4	27.9	48.0
Female	31.5	19.9	41.8	29.7	20.3	37.9	28.0	18.0	36.9	29.3	19.4	38.0

Figure 20: Literacy rate of population

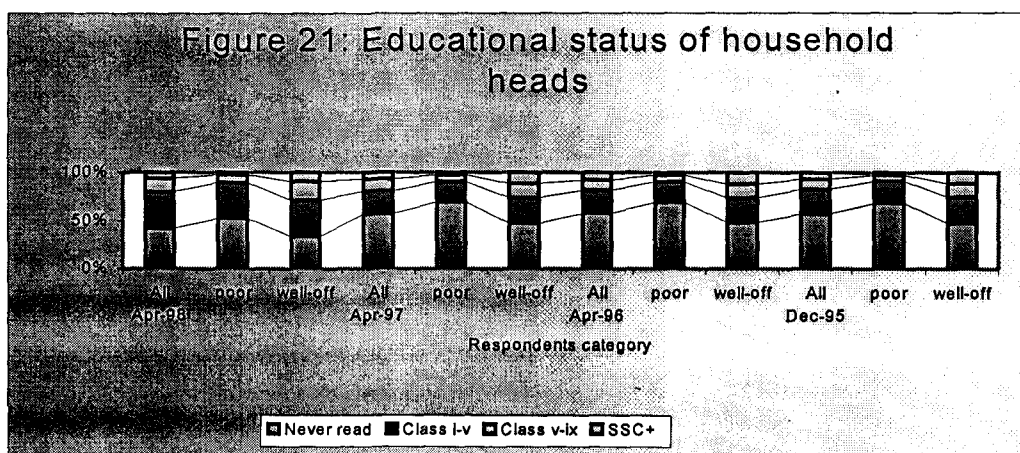


Education of household heads

The proportion of households with heads in “never read” category is 42.2 per cent. Within the poor, such households have a proportion of 52.6 per cent and in the well-off 33.3 per cent. The household heads having SSC+ education are found in case of only 6.0 per cent households, varying between 2.0 per cent for the poor and 9.3 per cent for the well-off (Table 27).

Table 27: Educational status of household heads.

Level of Education	% of household											
	April 98			April 97			April 96			December 95		
	All	poor	well-off	All	poor	well-off	All	poor	well-off	All	poor	well-off
Never read	42.2	52.6	33.3	57.4	69.0	47.8	57.9	69.0	48.2	56.8	68.5	47.2
Class i-v	37.2	36.6	37.7	23.6	21.0	25.7	23.5	21.3	25.3	25.4	22.9	27.2
Class v-ix	14.6	8.6	19.7	11.6	7.1	15.3	11.0	7.1	14.5	10.6	6.4	14.2
SSC+	6.0	2.2	9.3	7.4	2.9	11.2	7.6	2.6	12.0	7.2	2.2	11.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



Income and expenditure by level of education

Both income and expenditure show increasing trends with the level of education. For “never read” category, the monthly per capita income and expenditure are Tk. 594 and Tk. 529 respectively. For the poor households in this category, income is Tk. 400 and expenditure Tk. 367 compared to Tk. 877 and Tk. 768 respectively for the well-off households. On the other hand, households having heads with education of SSC+ have income of Tk. 1369 and expenditure of Tk. 1025. The poor households with heads having education of class SSC+ have income of Tk. 672 and expenditure of Tk. 411. On the other hand, for the same category in well-off group, income is Tk. 1522 and expenditure Tk. 1160 (Table 28).

Table 28: Income and expenditure by education level of household heads

Education Status	April '98			April '97			April '96			December '95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
per capita per month income (Tk.)												
Never read	594	400	877	585	382	852	579	373	859	519	360	733
Class I-V	719	468	905	676	438	849	686	417	896	680	452	851
Class VI-IX	843	534	970	1046	381	1332	810	470	965	865	507	1008
SSC+	1369	672	1522	1269	618	1419	1077	459	1205	1135	519	1248
Total	725	436	989	720	402	1001	673	394	931	649	396	873
per capita per month expenditure (Tk.)												
Never read	529	367	768	495	328	715	471	319	678	460	304	669
Class I-V	663	388	867	570	346	733	544	338	705	566	324	747
Class VI-IX	709	403	836	669	351	805	638	347	771	697	332	843
SSC+	1025	411	1160	855	374	966	786	331	889	905	340	1009
Total	630	376	862	564	335	766	534	327	726	553	312	773

Poverty incidence by education status

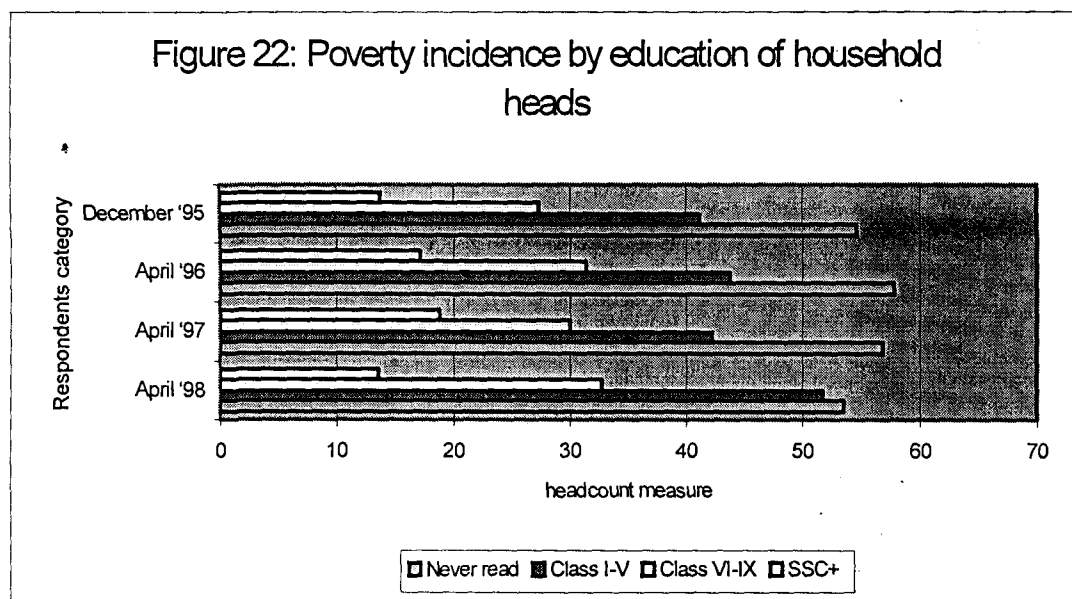
The poor in 'never read' category constitute 53.5 per cent. In contrast, in households having heads with education of class SSC+, the proportion of the poor is much lower, only 13.6 per cent (Table 29).

Table 29: Poverty incidence by education of household heads

(headcount measure in per cent)

Education status	April '98	April '97	April '96	December '95
Never read	53.5	56.8	57.8	54.6
Class I-V	51.7	42.2	43.8	41.2
Class VI-IX	32.8	30.0	31.4	27.4
SSC+	13.6	18.8	17.2	13.8

Figure 22: Poverty incidence by education of household heads

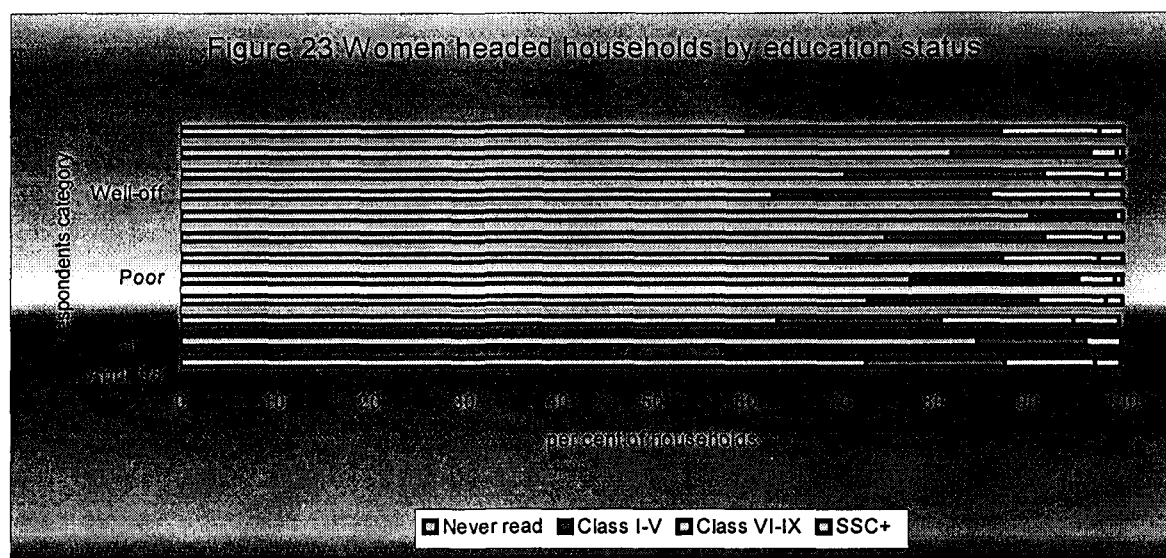


9. Gender dimensions

Women headed households constitute 8.8 per cent of the total households. Of these, 72.7 per cent of the households have heads in 'never read' category. In contrast, households having heads with education class I-V are 14.8 per cent and class vi-ix 9.6 per cent. The proportion of households with heads having SSC+ education, on the other hand, is 2.7 per cent. The share of poor women-headed households in 'never read' category is 84.5 per cent compared to 63.3 per cent for well-off women-headed households. In case of SSC+ education, no head is reported with SSC+ education for the poor, such heads are 4.9 per cent for the well-off (Table 30).

Table 30: Women-headed households by education status

Education	% of households											
	April '98			April '97			April '96			December '95		
	Status	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor
Never read	72.7	84.5	63.3	72.9	77.4	69.0	74.7	90.1	62.8	70.4	81.7	59.9
Class I-V	14.8	11.6	17.3	18.1	18.0	18.1	17.0	9.1	23.1	21.1	14.8	27.0
Class VI-IX	9.6	3.8	14.2	7.3	3.8	10.3	6.5	0.8	10.9	6.8	2.8	10.5
SSC+	2.7	-	4.9	1.7	0.8	2.6	1.8	-	3.2	1.7	0.7	2.6
Total	100.0	100.0	100.0	100	100	100	100	100	100	100	100	100



Income and expenditure

The per capita monthly income of households headed by women is Tk. 868, which is 19.7 per cent higher than the overall average income of Tk. 725.0. On the other hand, the per capita monthly expenditure of these households is Tk. 627 which is 0.5 per cent lower than the overall average expenditure of Tk. 630. For 'never read' category, the income and expenditure are Tk. 717 and Tk. 562 respectively. In case of the poor in the same category, income is Tk. 454 and expenditure Tk. 360. In contrast, the well-off in the category have income of Tk. 1015 and expenditure Tk. 792.

The households with heads having SSC+ education, have average income of Tk. 2203 and expenditure Tk. 1012. Such income and expenditure for the well-off households are Tk. 2203 and Tk. 1012 respectively (Table 31).

Table 31: Income and expenditure of women-headed households

Education Status of head	April '98			April '97			April '96			December '95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
per capita per month income (Tk.)												
Never read	717	454	1015	644	405	943	668	401	996	600	398	916
Class I-V	1000	390	1390	794	453	1111	1104	594	1238	751	341	961
Class VI-IX	1182	425	1365	879	407	1079	1200	882	1217	1209	552	1375
SSC+	2203	-	2203	946	332	1225	915	-	915	1279	622	1517
Total	868	443	1218	701	414	1005	807	425	1092	690	375	996
per capita per month expenditure (Tk.)												
Never read	562	360	792	501	310	739	473	296	692	417	266	654
Class I-V	702	370	914	620	336	883	710	346	806	665	304	850
Class VI-IX	793	372	895	842	349	1051	800	417	820	984	325	1152
SSC+	1012	-	1012	757	340	947	1126	-	1126	917	276	1150
Total	627	362	846	560	318	815	563	302	758	526	274	787

Sources of income of the women headed household

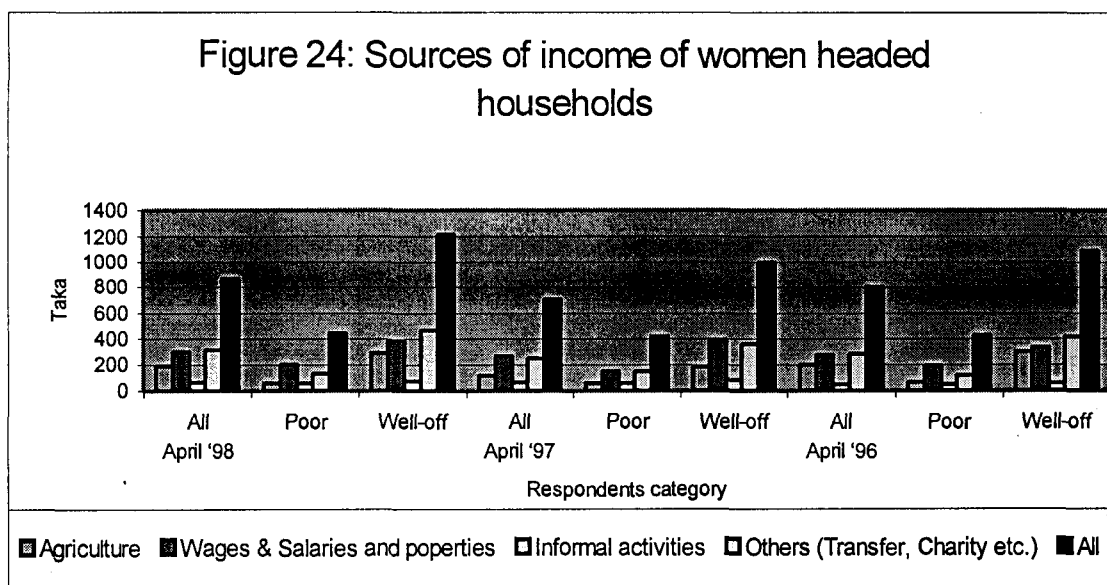
The incomes of the women headed households by sources are presented in Table 32. It is revealed that the main income sources of the women headed households are wages, salaries and properties as well as others (transfer, charity, etc.).

Table 32: Sources of income of the women headed households

(Tk)

Sources of Income	April '98			April '97			April '96		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Agriculture	188	59	294	118	59	181	198	68	296
Wages & Salaries and properties	300	198	384	266	152	387	272	193	331
Informal activities	68	56	77	68	55	83	52	50	54
Others (Transfer, Charity etc.)	311	129	461	249	148	354	284	114	411
All	868	443	1218	701	414	1005	807	425	1093

Figure 24: Sources of income of women headed households



Poverty incidence

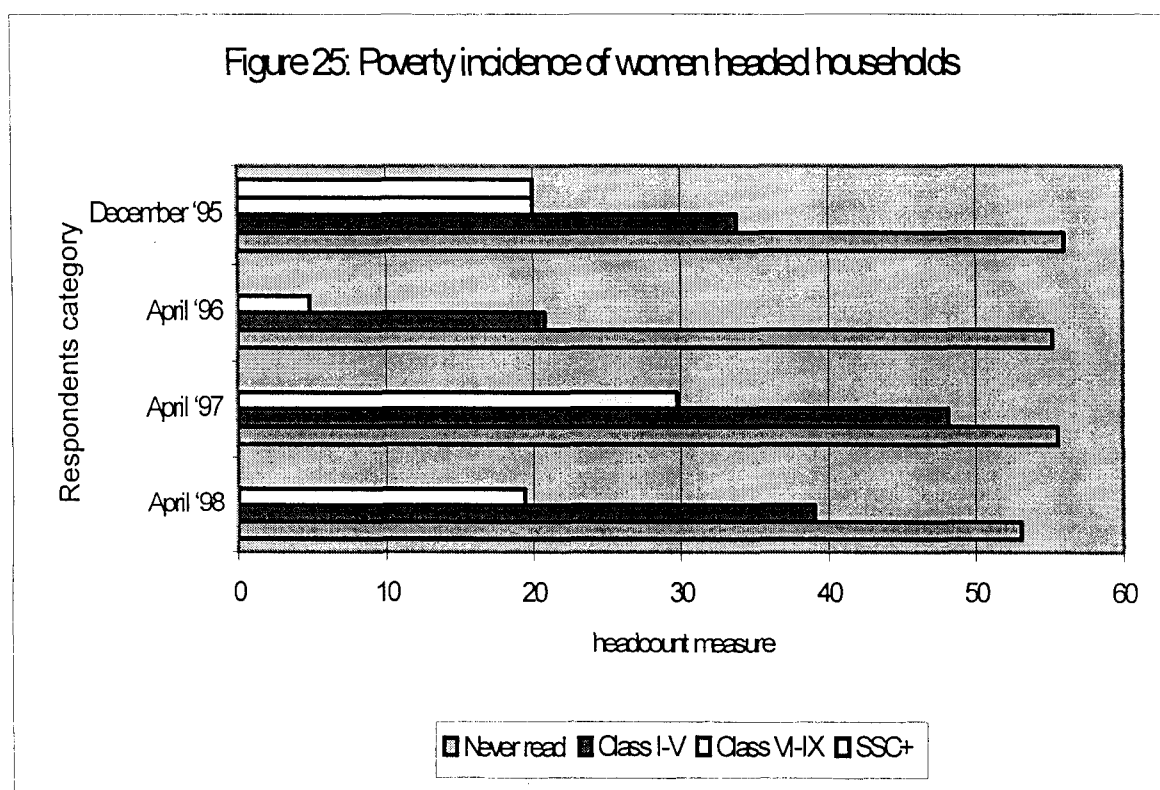
The incidence of poverty among women-headed households in 'never read' category is 53.1 per cent. On the other hand, the incidence for household heads with vi-ix education is low, only 19.4 per cent (Table 33).

Table 33: Poverty incidence of women-headed households by education of households heads

(headcount measure in per cent)

education status	April '98	April '97	April '96	December '95
Never read	53.1	55.6	55.2	56.0
Class I-V	39.1	48.1	20.8	33.8
Class VI-IX	19.4	29.8	4.9	20.0
SSC+	-	-	-	20.0

Figure 25: Poverty incidence of women headed households



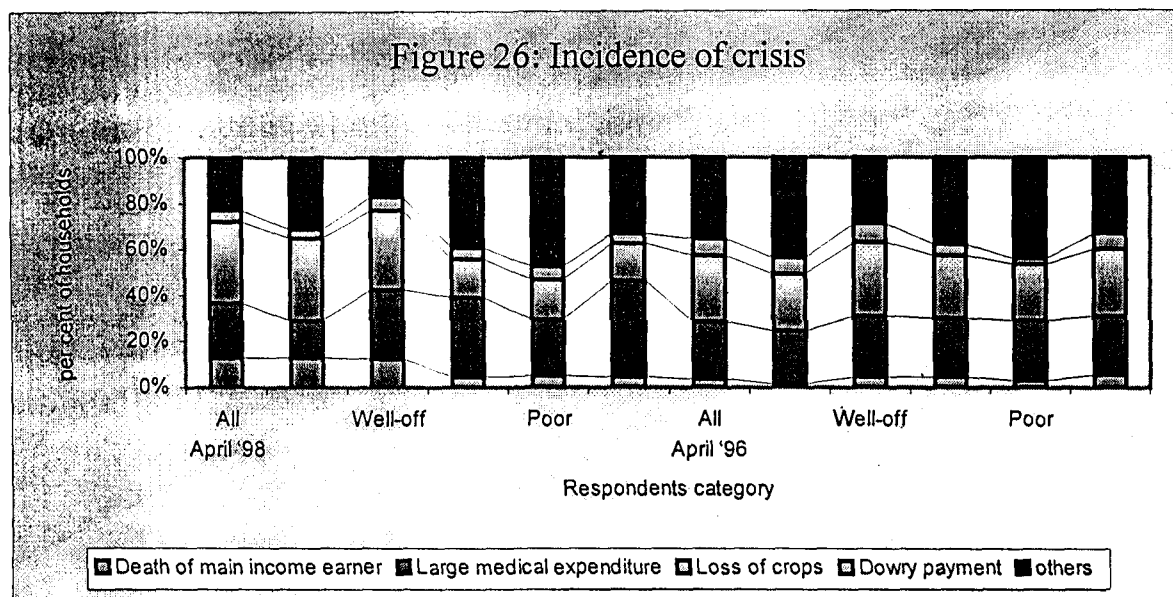
10. Crisis and crisis coping

Of the total households, 13.9 per cent report having encountered crises. Of them, those reporting crisis due to death of main income earner constitute 12.5 per cent. The large scale expenditure, in particular medical expenditure, is reported by 24.0 per cent households. The crisis encountered due to loss of crops is reported by 35.8 per cent and dowry payment by 4.8 per cent of the households. Among the poor those incurring large-scale medical expenditure are 15.9 per cent as compared to 29.7 per cent for the well-off households. The death of main income earner is reported by 12.7 per cent poor households and 12.3 per cent of the well-off households. Dowry payments are reported by 3.7 per cent of the poor and 5.6 per cent of the well-off households (Table 34).

Table 34: Incidence of crisis

Nature of Crisis	% of households											
	April '98			April '97			April '96			December '95		
	All	Poor	Well- off	All	Poor	Well- off	All	Poor	Well- off	All	Poor	Well- off
Death of main income earner	12.5	12.7	12.3	4.5	4.8	4.3	3.2	1.5	4.3	4.2	3.1	5.1
Large medical expenditure	24.0	15.9	29.7	34.1	24.2	41.7	24.9	23.0	26.2	25.5	25.6	25.4
Loss of crops	35.8	36.5	35.3	17.1	17.7	16.6	29.3	24.4	32.4	27.4	24.7	29.5
Dowry payment	4.8	3.7	5.6	4.9	5.6	4.3	7.0	7.4	8.6	5.2	2.6	7.1
others	22.9	31.2	17.1	39.4	47.7	33.1	35.6	43.7	28.5	37.7	44.0	32.9

Figure 26: Incidence of crisis



Crisis coping

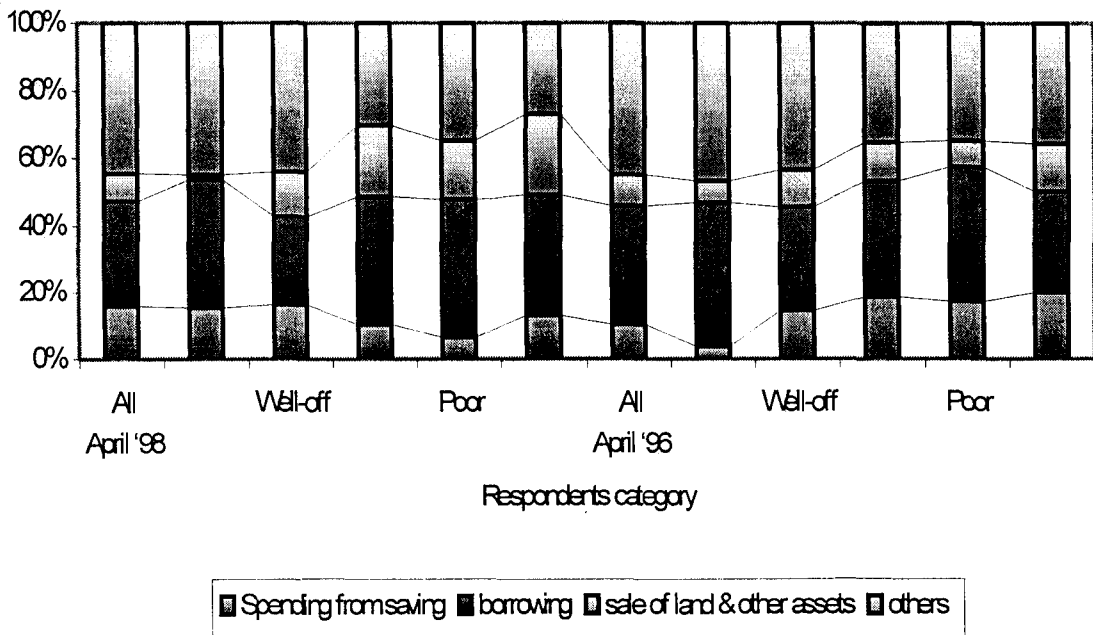
Borrowing and spending from saving are the common coping measures adopted by a large number of households. The former measure is adopted by 31.2 per cent while the latter by 15.9 per cent households. Among the poor, borrowing is resorted to by 38.6 per cent households. The well-off households who have adopted this measure constitute 26.0 per cent. The households who sold land and other assets to overcome the crises are 1.1 per cent among the poor and 13.8 per cent among the well-off (Table 35).



Table 35: Crisis coping measures by households

Measures	% of households											
	April '98			April '97			April '96			Decemer 95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Spending from saving	15.9	15.3	16.4	10.1	6.5	12.9	10.1	3.7	14.3	18.6	17.2	19.7
borrowing	31.2	38.6	26.0	38.3	41.1	36.2	35.7	43.0	31.0	34.7	40.0	30.5
sale of land & other assets	8.5	1.1	13.8	21.3	17.7	23.9	9.3	6.7	11.0	11.5	7.9	14.3
others	44.4	45.0	43.8	30.3	34.7	27.0	44.9	46.6	43.7	35.2	34.9	35.5

Figure 27: Crisis coping measures by households



C I R D A P

The Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) is a regional, inter-governmental, autonomous institution, established in July 1979 at the initiative of the countries of the Asia-Pacific Region and the Food and Agriculture Organization (FAO) of the United Nations with support from several other UN bodies and donors. Its member countries include Afghanistan, Bangladesh (Host State), India, Indonesia, Lao PDR, Malaysia, Myanmar, Nepal, Pakistan, the Philippines, Sri Lanka, Thailand and Vietnam.

The main objectives of CIRDAP are to (i) assist national action; (ii) promote regional cooperation, and (iii) act as a servicing institution for its member countries for promotion of integrated rural development through research, action research, pilot project, training and information dissemination. Amelioration of rural poverty in the Asia-Pacific region has been the prime concern of CIRDAP. The Centre is committed to the WCARRD Follow-up Programmes. The programme priorities of CIRDAP are set under four areas of concern: (1) agrarian development; (2) institutional/infrastructural development; (3) resource development including human resources; and (4) employment.

Operating through designated Contact Ministries and Link Institutions in member countries, CIRDAP promotes technical cooperation among nations of the region. It plays a supplementary and reinforcing role in supporting and furthering the effectiveness of integrated rural development programmes in the Asia-Pacific region.