Rural Poverty Dynamics 2005/2006: Evidence from 64-Village Census Plus

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February 2006

RECENT TRENDS IN RURAL BANGLADESH: EVIDENCE FROM 64-VILLAGE SURVEY

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Abstract

This report addresses the recent dynamics of poverty in rural Bangladesh with particular focus on two groups of the poorest - the chronically poor and the extreme poor - based on the 64-village census plus survey conducted under the Programme for Research on Chronic Poverty in Bangladesh (Phase II). In doing so, it uses perception-based criteria to ascertain the current poverty rates that include subjective measurements of both extreme and chronic poverty at the aggregate level. Using the same criteria, the trajectories into and out of poverty are also outlined. A more detailed explanation of these changes is provided through an analysis of the nature and extent of divergence in the basic household characteristics across the continuum of poverty status, using the 'food availability throughout the year' criterion. Based on the above analysis, the report attempts to capture some dynamics and proximate causes of poverty amongst the rural poorest; and finally, summarizes the ensuing implications for policy. Additionally, the report also presents an analysis on divisional variations in terms of some household characteristics.

Based on the food availability criterion, the report observes that there are some degree of mobility between the poor and non-poor and this mobility occurs in both directions. It also claims that a large majority of the extreme poor is found to be locked in their current state of poverty for over generations. The conditions of having fewer earners, poor asset base, limited access to credit and infrastructure, frequent encounters with composite shocks, etc., were mainly found to drive a significant segment of the rural population into severe and long-term poverty.

I. INTRODUCTION

Despite being in adverse geography[1] with high population density and relatively weak governance, Bangladesh has achieved notable progress in lowering population growth, achieving success in human development, maintaining satisfactory level of macroeconomic stability, promoting NGO as an alternative delivery mechanism and fostering women's empowerment. It has also been able to hold relatively free and fair parliamentary elections on regular intervals over the last one and half decade. The country has also been able to made notable progress in reducing income poverty during the 1990s[2]. By most estimates, it has been able to reduce income poverty by about one percentage point per year (from 58.8 to 49.8 as per BBS 2000/World Bank 2002 estimate and from 49.7 to 40.2 as per Sen and Mujeri 2002 estimate) during the same period (PRSP 2005). However, the income inequality during the same period has also increased which indicates that either the benefits of development has been disproportionately distributed among various economic and social groups or some groups have benefited more at the cost of others. Sen and Hulme (2005)[3] rightly pointed out that although poverty continues to decline, vulnerability still exists and also suggested that the problem of the poorest must not be neglected in designing anti-poverty strategy. It also noted that "while the poverty situation for most has improved over the last two decades, there is a significant divergence in the poverty escape rate among different sub-groups of the poor. The escapees from poverty were mainly those who were close to the poverty line, while the situation of the poorest (those who lived far below the poverty line) improved to a much lesser extent. This calls for adopting policies, institutional measures and action involving different actors promoting multiple routes out of the deepest poverty."

It is, therefore, important to have an updates of the dynamics of the poor and the poorest in order to devise new strategies and monitor the progress. This is why the present report is about the recent dynamics of rural poverty in Bangladesh with particular focus on the poorest. It summarizes the findings obtained from 64-village census plus[4] carried out during April-July 2005 under the Programme for Research on Chronic Poverty in Bangladesh (PRCPB) Phase-II[5].

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[1] Prone to frequent floods, river erosion and other natural hazards as being located in the active delta of three main river-basins. .

[2] In the absence of HIES data after 2000, it was not possible to give an account of comparable trends in income poverty reduction after nineties.

[3] The State of the Poorest 2005/2006.

[4] This is the first part of the survey where a two-page census questionnaire along with a ten-page household module was administered. The main survey will follow soon with detailed modules on each of the themes to be selected for the survey.

[5] PRCPB is a collaborative research on chronic poverty in Bangladesh being carried out jointly by the Bangladesh Institute of Development Studies (BIDS), Dhaka and the Chronic Poverty Research Centre (CPRC) at the University of Manchester, UK with financial assistance from DFID-Bangladesh.

1.1   Why Another Survey?

A number of terms have been used in the literature to identify the poor who experience poverty most intensively. Extreme or ultra poor are among the ones that are commonly used to indicate the severity of poverty. On the other hand, chronic or long-duration poverty are used to indicate poverty over a prolonged period of time. Now the questions are: What is the relationship between extreme and chronic poverty? What proportion of extreme poor is actually chronically poor and vice-versa? What happens when chronicity and severity overlaps? Who these poor are? What are the characteristics? What are the 'maintainers' and 'interrupters'? And so on. In order to answer all these questions, what is required in the first place is to have access to a representative and reliable set of panel data.

During Phase-I (April 2002-March 2004) of PRCPB, most of the work was based on secondary data or review work in the absence of a nationally representative multiple waves panel data. A partial panel data set (with two waves) was, however, available to carry out some analysis on chronic poverty defined in time space. For the rest of the work, chronic poverty was proxied either using severity of poverty (i.e., extreme poverty), or intergenerational transmission of poverty (i.e., maternal and child malnutrition) or social marginalization (socially excluded groups). While the Chronic Poverty Research Centre (CPRC) at the University of Manchester recognizes different meanings to chronic poverty in different settings when appropriate and necessary, it emphasizes for a common understanding of the concept of chronic poverty in order to undertake comparable work. Hence, the primary focus of CPRC was poverty that lasts for extended period of time (Hulme *et. al.* 2001)[6]. Therefore, in order to have an estimate of chronically poor households, to explore who they are, and what are the 'maintainers' that keeps them in poverty for a prolonged period of time, it is required to have a longitudinal data on a representative set of panel households. PRCPB was constrained during its first phase in this respect and this is why the current survey in anticipation that it would be re-surveyed in several waves on a regular interval.

The ideas behind the survey were the following: (i) This will draw a nationally representative panel of households (see section II for sampling procedures); (ii) A census and census plus of the households in the selected villages, and, the first wave interviews of the finally selected panel of households (selection will be made based on the census plus information) will be carried out during Phase-II of PRCPB; (iii) First wave questionnaires will include some retrospective questions to enable the researchers to do chronic poverty analysis defined in time space or intergenerational perspectives; (iv) Subsequent waves of interviews (preferably one in every three years or so) will also be carried out with further support in order to build a continuous panel data on poverty dynamics and related issues; (v) The data will be used by both the PRCPB and CPRC researchers to carry out country specific and cross-country

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[6] CPRC Working Paper 2.

analysis; and (vi) Finally, the data sets will be made public so as to allow researchers interested in analyzing poverty issues in Bangladesh.

1.2   What Is the Report All About?

Measurements of poverty in Bangladesh are largely based on either calorie intake or income or consumption expenditure data. These measurements are also applied equally to all households irrespective of their capability or socio-political and cultural position in life. In the past, people spent a major share of their total expenditure on food items, particularly on foodgrain. This pattern has now changed. Non-food expenditure items (including housing, clothing, education, health, transportation, and even recreation) are also now gaining importance when it comes to defining a reasonably good life. Also, "X" amount of income to a person with better education or good health is likely to produce higher attributes compared to same level of income to a person with less education or ill health. Similarly, "X" amount of income to the households with better access to infrastructures and services is bound to produce higher attributes compared to same level of income to the households with poor access to infrastructures and services. Also, people do now consider non-monetary aspects of life (e.g., empowerment, security, access to organization, etc.) as important as monetary aspects and this is what is termed as "multi-dimensionality" of well-being/ill-being in a broader sense.

Capturing all the above issues is beyond the scope of the present report particularly in the absence of detailed income or consumption expenditure data. However, what has been attempted here is to try to capture some aspects of multi-dimensionality of poverty using a set of criteria based on the perception of the people. Same criteria have also been used to measure both extreme and chronic poverty. Although the results found in this report may not give the precise estimates of poverty rates, it gives an indication of its magnitude, dynamics, and implications for policy. The results of this report may, therefore, be interpreted keeping this perspective in view.

1.3   Limitations

Since the report is based on the 'census plus' survey, it only presents a limited number of issues and in a summary form. And, although we are claiming the survey as nationally representative, it only covers rural areas. Another survey covering urban areas deserves active consideration.

1.4   Structure of the Report

As mentioned earlier, this report summarizes recent dynamics of poverty in rural Bangladesh with particular focus on the poorest. Detailed analysis on each of the issues covered in the survey (census plus) are done separately in other papers. After a brief introduction in section-I, the report presents the sampling procedure in section-II. In section-III, it presents the incidence of subjective poverty. Section-IV summarizes the basic household characteristics of the sample households by poverty status. Section-V presents some dynamics of poverty and proximate causes, and the final section (section-VI) presents the summary of the report and implications for policy.

II.   METHODOLOGY

Survey Design

It was planned at the beginning that the first round of the survey will be carried out in two stages. First, a short census will be carried out among all the households of the selected villages, and, second, a detailed survey (the first wave) will be carried out among the selected households (selection being made based on the census information) from each of the previously selected villages. However, in order to enable the PRCPB researchers to use the census data for their work in this phase (Phase-II), we decided later on to extend the census questionnaire to the extent it covers some of the aspects of our on-going work. This is how the "census plus" was designed and implemented.

Four sets of questionnaires were developed, pre-tested and administered in the selected villages. A two-page census questionnaire was administered among all the households in the selected villages (N=17,287); a ten-page household questionnaire was administered among one-third of total census households (selected using systematic random sampling technique – one in every three households) in each of the villages (N=5,782); a ten-page community questionnaire was administered one in each village (N=65[7]); and another ten-page school questionnaire was administered in a maximum of six schools (two primary and four secondary schools) per village selected from within and/or around the selected villages. Main purpose of census questionnaire was to collect some basic information of the households (i.e., household identity, household head, household's wellbeing status, and household's mobility based on their perceptions) in the selected villages. This information will be helpful to draw the panel of households for the main survey. The household questionnaire covers the demographic characteristics; and educational, health and occupational status of the members of the households. It also includes questions on employment (hours worked); access to credit;

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[7] In one of the hill districts (Khagrachari), we purposively selected two adjacent villages which are being treated as one community in the analysis. The rationale for selecting one additional village is that the household size of the first selected village was fairly low (only 38).

crisis and crisis coping; access to organization, information and services; and also on children dropped out from education and agricultural wage labourers. Data collected from this household questionnaire are largely being used for the individual thematic papers as well as for this report. Community questionnaire was designed to collect community level information of the selected villages (e.g., topography, cropping pattern, major activities and enterprises, infrastructure, distance from various institutions and services, etc.) that the households who live there have access to. Finally, the school questionnaire covers the questions for the schools in order to assess the quality of teaching of the schools where the students of the villages are currently studying.

The main survey (first wave of the panel) will be carried out during the second quarter (April-June) of 2006. A detailed module on each of the themes selected for the survey (e.g., poverty dynamics; asset and inequality; risk, vulnerability and insecurity; intergenerational transmission of poverty; social exclusion, etc.) will be developed, pre-tested and administered among the selected households. This survey will form the benchmark of the panel which as we expect to be re-surveyed on a regular interval. The survey data will also be analyzed initially for providing the updates of rural poverty dynamics and then issue-based research in the subsequent phase of chronic poverty study in Bangladesh.

Sampling: Selection of the Villages
A total of 65 villages were selected from all the 64 districts in Bangladesh (i.e., one village from each district except for Khagrachari which has two villages) using a two-stage random sampling technique. At stage one, three thanas (upazilas) from each of the districts were selected randomly one after another without replacement. Sampling frame used at this stage was the list of thanas (upazilas) in each of the districts. List of thanas (upazilas) for each of the districts were taken from Population Census 1991 (Community Series of 2001 Census was not available at the time of sampling). At stage two, three villages were chosen again randomly one after another without replacement from each of the previously selected thanas (upazilas). Sampling frame used at this stage was the list of villages in each of the thanas (upazilas). List of villages for each of the districts were also compiled from Population Census 1991. Thus, a total of nine villages were identified randomly from each district before selecting one for each. The reason behind selecting more than one village at this stage was the following: (i) Since we had to use 1991 census information for the villages, some of the villages may have disappeared over the period due to river erosion, flood or some other reason; (ii) Some of the villages may be exceptionally large or small which may not be suitable to draw a meaningful sample; (iii) Since we were not aware of the physical condition of the villages, some of the villages may be in such condition which are at all not suitable for a longitudinal panel survey (e.g., in fragile state and under threat of eviction any moment, physically inaccessible, etc.); and (iv) some of the villages might have been urbanized over the period (please note that the current survey only covers the rural areas). In fact we had to

change some of initially selected villages for above reasons (being in enclave[8], disappeared due to river erosion, being included in urban areas, and, being situated in a fragile coastal region).

However, the processes that we have followed for selecting the villages from each of the districts are as follows: (i) The villages selected initially from each of the districts were ranked in order of selection (i.e., the first selected village of the first selected thana (upazila) of the district was ranked 1 and the second selected village of the first selected thana (upazila) was ranked 2 and so on; and (ii) The top ranked village was chosen from the above ranking for each of the districts if it satisfied the following criteria: (a) if it exists; (b) belong to rural area; (c) not exceptionally small (less than 50) or large (over 1000)[9]; and (d) suitable for a longitudinal survey in terms of its setting and physical accessibility. Following the above criteria, we selected one village from each district and goodness of it is that in most of the cases the finally selected one was the first selected village with few exceptions[10].

Sampling: Selection of the Households

As mentioned previously, four sets of questionnaires were administered. The community questionnaire was administered one for each village. For the census questionnaire, all the households of the selected village were taken into consideration. For the census, interviews were initiated from a particular corner of the village and carried out sequentially according to the physical presence of the houses (households) so that the sequential order of the households in the census truly represents the physical existence of the households in the village. For the household questionnaire, one-third of the total census households were selected for interview. The selection at this stage was made using a systematic random sampling technique (i.e., one in every three households). The first household was selected randomly from the first three households of the census list and then every fourth households were selected from then on (i.e., if household 1 was selected from the first three households, then the other selected households were 4, 7, 10, and so on).

Sampling: Selection of the Schools

The selection of the schools was made purposively. Two primary schools and 3-4 secondary schools were chosen from within and around the selected village where most of the students of the village are enrolled. The main purpose of school survey was to look into the relationship between the quality of education and poverty status with special focus on secondary education. Therefore, more secondary than primary schools were selected. Of

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[8] An 'area' of the country located within the territory of neighboring country where movement between the 'area' and the home country is restricted.

[9] The number of households of the selected villages varies between 80 (except for the first village of Khagrachari which has only 38 households) and 790 with an average of 266.

[10] A total of eight initially selected villages were replaced by another villages for the following reasons: two for being in urban, two disappeared due to river erosion, one being in fragile coastal area, one being in enclave, one being excessively small and another one being excessively large.

different types of primary and secondary schools, *madrasa* (religious schools) was not considered as it provides different types of education. A total of 127 primary and 188 secondary schools were selected which include government, semi-government and non-government schools.

Survey Procedure

A total of 32 field investigators were recruited for the survey. A four-day training workshop was conducted to provide them detailed training on the survey instruments and procedures which included one-day field test. Sixteen teams were formed with two members in each team. Each team was responsible to cover four districts. Each team of two field investigators undertook the census and census plus in two neighboring districts, returned to Dhaka to do preliminary data editing, and then was again deployed to the field to undertake the census and census plus in another two neighboring districts in a different division. A panel of supervisors (4 members) was also deployed to monitor and supervise the survey activities.

The procedures that were followed for administering the survey instruments are as follows: (i) The census interviews were carried out in the first place. Interviews were initiated from a particular corner of the village and preceded following the sequential order of the houses of the village. Census list was also maintained following the same sequential order of the physical presence of the houses in the village. Census was done face to face visiting each and every household. Household was considered as the unit of response and either the household head or any other adult member of the household was considered as the respondent. (ii) The household interviews were carried out once the census was completed (as the census list was used to draw the sample for the household survey). Household interviews were also conducted face to face visiting each and every selected household. Household was again considered here as the unit of response and either the head of the household or any other adult member were interviewed for this. (iii) The community questionnaire was administered any suitable time during the visit with 4-5 key persons[11] bringing together who are knowledgeable about the village. (iv) The school questionnaires were administered visiting the selected schools towards the end of the visit.

Data Entry, Editing and Cleaning

All the interviews were edited by the respective investigators initially in the field and finally after coming back to office. Data entry and cleaning were done here at BIDS with support from the computer unit using SPSS.

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[11] Key persons were identified through initial discussion with the villagers while carrying out the census and census plus. They included school teachers, union parishad members, and knowledgeable members of the village as perceived by the villagers.

III.   INCIDENCE OF SUBJECTIVE POVERTY

3.1   Re-defining Poor and Poverty

In the absence of consumption expenditure data, four separate criteria were applied to assess the incidence of subjective poverty based on the perception of the people. The criteria that were used in this survey included the following: (i) Whether the households are 'always in deficit', or 'sometime in deficit', or 'neither deficit nor surplus' or 'surplus' based on availability of food throughout the year. (ii) Overall ranking of the households either as 'rich', or, 'upper middle-class', or 'lower-middle class', or 'moderate poor' or 'extreme poor'. (iii) Whether the households can have three meals a day throughout the year or not? And, (iv) In a 10-stage ranking of well-being (and ill-being) where 10 represents the best situation and 1 represents the worst, which stage the households belong to. Using the above four criteria, poverty rates have been ascertained which are perception based but provides some insights into the current poverty situation in rural Bangladesh.

Although poverty status are ascertained here using the subjective criteria, there is no denying the fact that the households who are in poverty or not are the best judge of their situation. It reflects not only the calorie or consumption expenditure based state of well-being but also captures the other dimensions (i.e., the multi-dimensionality of poverty which also captures the aspects of human development, access to various services and organizations, empowerment, security, inclusion, etc.) that also matters when it comes to asses the overall well-being of a household. Moreover, in recent times, consumption patters and lifestyles of the people living even in the rural areas have changed significantly with the introduction of modern technology in agriculture, improved physical infrastructure (including roads, electricity, etc.), expansion of NGO activities (including micro credit, awareness raising and social mobilization) and intervention of visual media (television, satellite channels as well) and telecommunication (cell phone in particular). All these call for re-defining and re-estimating the incidence of poverty, which are not fully captured in the existing calorie or expenditure based measurement. Thus, the main purpose of bringing this multiple estimates of subjective poverty is to emphasize that the existing definitions and indicators of objective poverty deserves serious reconsideration in order to make it reflective to the current needs of the people. Also different people use resources differently to meet their needs depending on their education, health and social and cultural position which also required to be reflected in the objective measurement of poverty.

3.2   Incidence of Poverty

Subjective Assessment of Poverty

According to the availability of food throughout the year, about 23 percent of the households are extreme poor[12] and 31 percent are moderate poor which together constitute about 53 percent as poor (Table 3.2.1). Households were also asked how long they have been in their current state of food availability, and in response, what they have reported is that two-third of the extreme poor and nearly half of the moderate poor are in the current state for more than 10 years period. On the other hand 13 percent of extreme poor and about a quarter of each of the other categories reported that they are in their current state for less than six years period (Table 3.2.2). The results deliver three messages: (i) There are some degree of mobility between poor and non-poor; (ii) The mobility work in both directions – from poor to non-poor and non-poor to poor; and (iii) A large majority of the extreme poor is also locked up in such a situation for over generations.

With respect to the overall well-being ranking of the households, the situation is even worse compared to above – 21 percent are extreme poor and 41 percent moderate poor which together bring the figure at 62 percent for poor (Table 3.2.3). With respect to the duration of poverty, the results are somewhat similar to above – there are some mobility in both directions and a large majority is locked up in extreme poverty situation for over generations (Table 3.2.4).

With respect to having three meals a day, responses of 31 percent of the households are negative (Table 3.2.5). Regarding duration, a large majority (nearly two-third) is again trapped in the same situation for more than 10 years period (Table 3.2.6).

About 10-stage ranking, Table 3.2.7 presents distribution of households along with the stages that people consider as extreme or moderate poverty. Combination of these three responses for each of the households[13] gives the figures for extreme and moderate poverty as 16 and 33 percent respectively (Table 3.2.8).

Regional Variation

The poverty rates estimated above for the entire sample have also been re-estimated here for six administrative divisions to observe if there is any regional variations in poverty rates. What has been found here is that both the rates of extreme and moderate poverty vary considerably between regions and it holds true for all subjective criteria (Table 3.2.9 through 3.2.12).

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[12] According to food availability, 'shortage throughout the year' has been considered here as extreme poverty, 'temporary shortage' as moderate poverty, 'neither shortage nor deficit' as moderate non-poor and 'surplus' as non-poor category.

[13] Categorization of each of the households as poor or non-poor was made using individual response.

Comparison between Various Measurements of Subjective Poverty

If we bring the responses to the above questions together, what we have observed are the following: extreme poor lies between 15 and 30 percent and moderate poor between 30 and 40 percent which gives the figure for poor between 50 and 60 percent. According to income poverty estimate, this figure varied between 40 and 50 depending on different estimates (PRSP 2005). Two points are important to note here: first, the incidence of subjective poverty (as perceived by the people themselves) is higher compared to what we call the objective estimates of poverty; second, there are some variations in both subjective and objective estimates depending on what criteria one uses. It is also important to note here that the 'food availability' based criterion provides somewhat average estimates of all the subjective criteria applied in this analysis. And, henceforth, all the subsequent analyses in this report have been carried out using this 'food availability' based categorization of poverty groups.

It may also be mentioned here that considering the variations in concepts, definitions and measurements as found above, one of the main objectives of the main survey of PRCPB-II would be to re-define various concepts and indicators of poverty (e.g., extreme poor, moderate poor, chronic poor, etc.) considering the changing circumstances (e.g., consumption pattern, capability differentials, etc.) and measure them using both objective and subjective instruments.

Community Poverty

By community poverty, we mean poverty status of the villages we surveyed. Using the same 'food availability' based subjective criterion discussed above, poverty rates for each of the villages were computed. Considering these village-level poverty estimates, villages were categorized as 'extremely poor village' (villages with more than 65 percent poverty), 'moderate poor village' (village with more than 50 but less than and including 65 percent poverty), 'moderate non-poor village' (villages with less than and including 50 percent but more than 35 percent poverty) and 'rich village' (villages with less than and including 35 percent poverty). Distribution of villages based on above categorization is presented in Table 3.2.13 which shows 49 percent as "poor village" of which 23 percent as "extremely poor village".

Divisional estimates of community poverty also present considerable regional variations as observed in Table 3.2.14.

3.3   Severity and Chronicity

In characterizing chronic poverty, Hulme *et. al.* (2001) considers extended duration as the defining feature of chronic poverty. They further pointed out that "the tightest definition of chronic poverty would be intergenerationally transmitted (IGT) which may or may not be severe but is likely to be relatively intractable". With respect to the measurement of chronic

poverty, McKay and Lawson (2002) discussed two approaches: first, based on longitudinal or panel data; second, based on information that captures dynamic aspects of living conditions even by just observing at one point in time.

In absence of longitudinal or panel data, an attempt has been made here to estimate the incidence of chronic poverty applying the second approach that McKay and Lawson (2002) have discussed. Now the questions remain: What is the relationship between severity (extreme poverty) and chronicity (chronic poverty)? What proportion of extreme poor is actually chronic poor and vice-versa? What are the characteristics and correlates of extreme and chronic poverty? The first two questions have been discussed here briefly based on the 64-village census plus, while the third one is discussed in chapter five.

Table 3.3.1a presents both extreme and chronic poverty using the subjective criteria based on 'food availability', 'overall ranking' and 'three meals a day'. To understand chronic and extreme poverty better and also to make a comparison between them, two estimates of each of "chronically extreme poor", "chronically moderate poor" and "chronically poor" have been made here using the above three criteria[14].

Household Level Estimate
As observed, "chronically extreme poor" varies between 15 and 16 percent based on 'food availability', between 14 and 15 percent based on 'overall ranking' and between 19 and 23 percent based on 'three meals a day'. Likewise, "chronically moderate poor" varies between 14 and 25 percent for 'food availability' and between 23 and 38 percent for 'overall ranking'. And, these give the figures for "chronically poor" ranging between 29 and 41 percent for 'food availability' and between 38 and 53 percent for 'overall ranking' (Table 3.3.1a). For extreme poverty, the corresponding figures are 22.6, 20.7 and 30.8 percent.

An attempt has also been made here to see the interaction between chronicity and severity using the 'food availability' criterion. Results show that 68 percent of current extreme poor are chronically extreme poor as well and another 20 percent of current extreme poor are chronically moderate poor which gives the figure at 88 percent of current extreme poor that are actually chronically poor. Remaining 12 percent of current extreme poor are descending poor (Table 3.3.1b).

Now, if look at it through the lens of chronic poverty, what we observe is the following: (a) 100 percent of chronically extreme poor are current extreme poor which is obvious; (b) 19 percent of chronically moderate poor are current extreme poor and the rest 81 percent of

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[14] "Chronically extreme poor" refers here to those who are in extreme poverty over a prolonged period of time and "chronically poor" refers here to those who are in poverty over the same period of time which includes chronically extreme poor households as well. Between the two estimates, the first one was made using the duration of 10 years, and, the second one was made using the criteria '10 years ago' and 'now'.

chronically moderate poor are current moderate poor; (c) which shows that 51 percent of chronically poor are actually current extreme poor and the rest 49 percent are current moderate poor (Table 3.3.1b).

What does the above result tell us about? Three points are important to note here: (i) if we look at the extreme poor households, about 90 percent of them are chronically poor as well; (ii) if we look at the chronically poor households, about 50 percent of them are extreme poor; and (iii) while severity explains chronicity to a large extent, chronicity explains severity only up to a certain extent.

Community Level Estimate

As done above, villages were again categorised into "poorly performing village", "stagnant village", slowly improving village" and "high performing village" using 'food availability based' poverty status of the villages over a period of ten years[15]. Results obtained here (Table 3.3.2) present about one-third (34 percent) of the villages as stagnant, 20 percent as deteriorating, and the rest 46 percent as improving (of which 14 percent improving in a rather faster pace). There are, however, regional variations in this respect with Dhaha, Khulna and Rajshahi showing better performances (Table 3.3.3).

IV. HOUSEHOLD CHARACTERISTICS AND POVERTY

This chapter presents households' socio-economic and demographic characteristics, and households' access to credit, information, organization, and government and non-government services. It also describes crisis and crisis coping strategies of the households. In addition, it also analyzes whether and to what extent households' behaviour with respect to above differs across poverty categories[16].

4.1   Demographic Background

Sex-ratio

The total number of population enumerated in one- third sample households of 64 randomly selected villages are 28239; of them 14597 are male and 13642 female producing a sex-ratio

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[15] Villages, where proportion of poor households has gone up during the last 10 years or so have been categorized as "poorly performing village", where proportion of poor households remained more or less unchanged have been categorized as "stagnant village", where proportion of poor households has declined by one percentage point per year or less have been categorized as "slowly improving village", and, where the proportion has declined by more than one percentage point per year have been identified as "high performing vilage".

[16] 'Food availability' based poverty categorization has only been used here to differentiate households' behaviour.

(M/F) of 107 for the rural population viz., there are 107 male members for 100 female members in rural households (Table 4.1.1).

The sex-ratio varies significantly across regions of the country; the highest sex-ratio of 110 is noted in Barisal, followed by Chittagong where sex ratio is 109. The lowest ratio of 103 is observed in Sylhet while in Rajshahi, Khulna and Dhaka divisions it is of similar magnitude and lies between 106 and 107 (Table 4.1.1). Several factors can influence the sex-ratio of a region; these include, among others, variations in sex-differentials in mortality and migration in a region. However, reporting variation for sexes if there is any, across regions also can cause variation in the sex-ratio. It is, however, not known why this large variation in sex-ratio persists in different regions of the country.

The sex-ratio of the population increases positively in rural area with improvement in economic conditions. According to the estimates for sex-ratio, the male members are lower in the poorest rural households; in these households there are 96 male members for 100 female members but in surplus households there are 115 male members for 100 female members (Table 4.1.1). Presumably, the shortage of male members, who are traditionally the main earners in the family, in the poor households is a cause of poverty.

Household size

The estimated household size for rural households is 4.9 persons. The household size too varies considerably across regions. The largest household size of 6.4 persons is observed in Sylhet division while the smallest size of 4.2 persons is observed in Khulna (Table 4.1.1). The largest and the smallest household size in different regions, thus, differ by more than 2 persons (2.2 persons). Other than Sylhet, the household size is on the higher side in Chittagong (5.6) and Dhaka (5.0) divisions while on the lower side in Khulna (4.2) and Rajshahi (4.5) divisions with Barisal (4.9) falling in between (Table 4.1.1). Although for family size variations there are other factor this seems to go along fertility variation across regions of the country (Table 4.1.2).

Interestingly, as observed that for sex-ratio, household size also increases with the improvement in economic condition. The estimated household size for the poorest households (always deficit) is 4.5 persons, 4.8 persons for moderate poor, 4.9 persons for breakeven households and 5.5 persons for the surplus households (Table 4.1.1). Thus, there is a difference of one person within the poorest and the richest household in the rural area. However, the household size dynamics across economic conditions seem to get controlled by other factors besides fertility. The fertility level is recorded to be the highest among the poorest people who have the smallest household size. Presumably, the major determinant of household size in rural area is the critical level of resource position required to provide for the family. The poor households with fewer resources are subject to greater disintegration of the family.

Fertility and Child mortality

Fertility

The only information available on fertility is the number of children ever born to currently married women of the household. Estimation of their fertility level is not possible. However, some idea about fertility variation across different segments of rural populations can be gleaned from them.

The estimated average number of children even born to currently married women in rural area aged 15-49, is 3.2. Fertility level varies negatively, but not very markedly across women of different economic condition; the number of children ever born to women of the poorest category is 4.1 while it is around 3.8 for all others (Table 4.1.2).

Compared to economic condition rural fertility varies more significantly across regions; the lowest number of children ever born of 3.3 is observed in Khulna while the highest number of 4.9 children is observed in Sylhet. Thus the number of children differs by one and a half children across regions. In general, fertility is on the higher side in Sylhet, Chittagong and Dhaka (above 4 children) and lower in Khulan (3.3), Rajshahi (3.5) and Barisal (3.6) (Table 4.1.2).

Child Mortality

Assessment for child mortality is made by the proportion of children even born died afterwards. As shown by the data in rural area, about 18 percent of the children who born alive died latter. As one would expect, child mortality risk varies negatively with the improvement in economic conditions; among the poorest, 22 percent of the children born alive died afterwards while the matched figure among surplus households is 15 percent (Table 4.1.2). The child mortality thus is nearly 50 percent higher among rural poorest households compared to that among surplus households. The number of surviving children is around 3.2 for all currently married rural women (Table 4.1.2).

The child mortality varies substantially across regions; the lowest child mortality of 13.6 percent is observed in Barisal and the highest one of around 20 percent is observed in Sylhet, Chittagong and Dhaka. Incidentally, these regions have high fertility as well; hence, part of the reasons for high child mortality in these regions may be linked to their high fertility.

Age structure

The broad age structure of the rural population reveals that children aged below 5 currently represent 11 percent of the total population and those below 15 years represent 37 percent. These figures in 1991 were 16.5 and 45.1 percent respectively (Population Census, 1991). Thus, there has been substantial decline in the share of child population in recent years and

the credit for this pronounced decline can be attributed to sharp decline in fertility experienced by the country in the recent decades. The estimated working age population in the age group of 15-59 is 57 percent and the share of elderly population aged 60+ is 6.2 percent (Table 4.1.3). The matched figures back in 1991 were 49.5 and 5.4 percent. Recent increase in adult and elderly population reflects the ongoing aging process in the country following fertility and mortality dynamics.

The broad age structure of population differs across economic conditions (Table 4.1.3). Both under 5 children and children below 15 claims higher proportion in the poor households compared to the non-poor ones. Indeed, as evident in the data, the share of children declines and that of working age group (15-59) increases linearly with the improvement in economic condition. This only reflects fertility and mortality variation across economic classes; because of lower fertility and mortality the better-off are ahead of poor ones in the aging process.

Again for the same reasons viz., for fertility and mortality variations the age structure of the population varies across regions. The age structure is relatively younger in regions like Sylhet and Chittagong where fertility is highest and relatively older in places where fertility is lowest. The regions falling in the latter category are Khulna and Rajshahi while Barisal and Dhaka falls in between (Table 4.1.4).

Dependency Ratio

A major fallout of the age structure change is in case of the change in demographic dependency ratio[17] in a population. As shown by the data, the dependency ratio at present is 76 per 100 working age population (Table 4.1.5). The matched figure in 1991 was 102. This large reduction in the number of dependents in recent years has been made largely possible due to declining fertility in the country.

Interestingly, among the poorest people who are less able than others to bear the burden of dependents, the dependency ratio is highest; it is 93 per 100 in the poorest households facing food shortage throughout the year and 63 per100 in the surplus households. Thus, the rural poorest households not only have less male members, they are also overburdened with the dependents (Table 4.1.5).

Following age structure variation the demographic dependency ratio varies across regions also; following high fertility and young age structure the dependency ratio is highest in Sylhet (100) followed by Chittagong (89) and the lowest in Khulna (61) followed by Rajshahi (67) (Table 4.1.5).

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[17] Demographic dependency ratio refers to the ratio of 0-14 and 60+ population to population aged 15-59.

Marital Status

The observation on marital status is kept confined to the ages above 14 for the reason that marital status undergoes little changes below that age.

Of total rural population aged 15+, about 23 percent is unmarried, 71 percent currently married, 5 percent widowed and less than 1 percent divorced/abandoned/separated. Gender variation in marital status is quite noticeable in rural areas; among male about one-third is unmarried; two-third currently married and less than 1 percent widowed/divorced/abandoned, while among female aged 15+, 13 percent is unmarried, 76 percent currently married, 10 percent widowed and little more than 1 percent divorced/abandoned/separated (Table 4.1.6). Socio-cultural reasons are primarily responsible for much of these variations viz., age during marriage is much higher for men than the women causing more number of unmarried among male; this age variation in part, is responsible for large difference in widowhood between men and women also. However, differential cultural factor for remarriage for men and women after widowhood, and divorce also contributes to the differential incidence of widowhood and divorce among men and women in rural areas.

Marriage pattern varies both across regions and economic conditions; across economic conditions although there is little variation in the proportion unmarried among women, they vary by a noticeable degree for other status; currently married women are lower among poorer households and higher among non-poor ones and this is reverse in case of widowhood and divorce/abandoned (Table 4.1.7). Thus, marriage dissolution both through death of the husband and through divorce/abandonment is much higher for the poorest women than their counterparts belonging to non-poor households.

The regional variation in marriage pattern on the other hand, is spread largely all over marital status. There is pronounced variation in the proportion of girls remaining unmarried in the 15+ ages; the figure is as low as 9 percent in Khulna, 10 percent in Rajshahi and 19 percent in Sylhet and 18 percent in Chittagong. This tends to suggest that marriage age for the girls vary substantially across regions and it is lower in Khulna and Rajshahi and higher in Sylhet and Chittagong. It may be mentioned that, fertility is lowest in the former two divisions and highest in the latter two. These evidence, therefore, tend to suggest that dynamics for declining fertility in the country, in large part, depends on factors other than marriage, a proximate determinant for fertility. It may also be noted that, proportion of women currently married is the lowest in high fertility regions of Chittagong and Sylhet and the highest in low fertility regions of Khulna and Rajshahi.

Widowhood for women is on the higher side in Sylhet, Barisal and Rajshahi and on lower side in other regions. In Sylhet divorce/abandonment for the women is also the highest (Table 7). The local socio-cultural conditions perhaps are responsible for this.

Residence Pattern

Observation on residence pattern of the usual household members is confined again to ages above 14 as children below that age are unlikely to move out from the household.

As observed, in rural area's 91 percent of the usual households members aged 15 years live in the same household and only 9 per cent live elsewhere viz., currently do not reside in the household, thereby meaning, non-resident members. Inquiry from them revealed that out of 9 percent, 1.2 percent live in another village, 3 percent in Dhaka city, 0.6 percent in Chittagong city, 0.4 percent in other divisional towns, 1.3 percent in other urban centers, and 2.2 percent live outside the country. Thus, amongst those who live elsewhere, of them largest number (one-third) live in Dhaka city followed by those living overseas (24%). This tends to suggest that the destination for largest migration flow from rural areas is Dhaka city while the second largest flow ends up in foreign countries. Chittagong despite being the commercial capital of the country seems able to attract little the rural people who want to move out from the area for work; only 7 percent of the rural migrants reportedly live in Chittagong city. However, the most noteworthy observation is that international migration constitutes one-fourth of the total rural out migration (Table 4.1.8).

As expected in a traditional society, female members compared to male members are much less mobile; among the former only 3 percent stay outside the household against more than 14 percent does so among the latter. Destination of migration also differs for them; prominent two groups among male are those live in Dhaka city followed by international migrants. Dhaka city holds prominence for female movement also but the next largest movement takes place to another village (Table 4.1.8).

Compared to poor people, members of the non-poor households are more mobile viz., more of the members in the latter category live outside the household. The members of the non-poor households thus seems to be more dynamic; indeed, their characteristics also may be supportive for this viz., their education, health, family network, economic condition all support them more for a movement out from the households to maximize their gain and potentials. The non-resident members represent 14 percent in the top non-poor households (surplus), and only around 5 percent in the poorest households (Table 4.1.9).

However, a significant difference among them is; among the poorest households major movement out of household is towards Dhaka city only; more than 50 percent non-resident members of these households live in Dhaka city only. While among top non-poor category, the largest number live outside the country viz., ended up with international migration leaving their family behind. This group represents more than 40 percent of the non-resident members while those living in Dhaka represent only 27 percent (Table 4.1.9). Thus, with the rural top non-poor category the major destination of migration is foreign countries but for the poorest one it is the Dhaka city.

The division specific information reveals that people of Chittagiong, and Dhaka regions are most mobile followed by those in Barisal. The people of Khulna are observed to be the least mobile of all (Table 4.1.10). In the former two divisions 11-13 percent members live outside the household compared to less than 5 per cent in Khulna. Not only volume of movement differs across regions but destination also differs in a significant manner. For example, in Chittagong and Sylhet the largest number of non-resident members are found living in foreign countries but largest number from Barisal and Sylhet, and also from Dhaka divisions live in Dhaka city. Interestingly, people from Sylhet and Khulna particularly Sylhet seem averse to migration to the Dhaka city and overseas migration is least from Khulna, Rajshahi and Barisal. For international migration the fore-runners are as noted above, Chittagong, Sylhet and along with them Dhaka division.

4.2   Land Holdings and Housing

Homestead Land

Ownership of homestead land presents a dismal picture among the survey households. Nearly one-fourth of the households do not own any homestead land and another one-fourth own very little (maximum of 5 decimals). There are also significant variations across administrative divisions in this respect. Situation in Sylhet is much better followed by Barisal whereas it is the worst in Chittagong followed by Rajshahi (Table 4.2.1).

Cultivable Land

With respect to the ownership of cultivable land, about 55 percent of the households are found absolute landless and another 15 percent are functionally landless (owning less than 50 decimals of cultivable land) together which accounts for about 70 percent among the total households. This figure also varies significantly between 57 percent for Sylhet and 77 percent for Chittagong (Table 4.2.2).

Land Holdings and Poverty

As expected, there is a strong inverse correlation between land holding and poverty with respect to both homestead and cultivable land (Table 4.2.3 and 4.2.4). Over two-third of the extreme poor households either do not own any homestead land at all or own very little (.05 acre or even less). And, with respect to cultivable land, about 92 percent are functionally landless (owning 0 or less than .5 acre of land). This indicates that ownership of permanent asset like land has a strong bearing on the status of wellbeing (or poverty) of the people, particularly the poorest, living in rural Bangladesh.

Types of House Owned and Wall Materials

Although about one-fourth of the households do not own any homestead land, most of them do have own house whatever quality of those houses might be. However, the results show that over one percent of the households are absolute homeless. Among the rest, nearly half of

the households own only one room house (Table 4.2.5). With respect to the wall materials of the main house, half of the households are only able to use ordinary materials (straw, jute sack, polythene etc.) and mud, bamboo or wood (Table 4.2.6). There are also large variations across divisions with respect to both house ownership and type of houses (wall materials).

House Type and Poverty

House type also has an inverse correlation with poverty status. Over two-third of the extreme poor households and about 50 percent of moderate poor households own one room house as against of over two-third of the non-poor households who own house with two or more rooms (Table 4.2.7). Similar pattern is also observed with respect to wall materials of the houses - most of the poorest live in poor quality house (Table 4.2.8).

4.3   Water and Sanitation

Drinking Water

The rural areas by now, has made considerable progress in ensuring household access to safe drinking water. At present, more than 97 percent of the rural households use safe water for drinking purpose. Tube-wells (both shallow and deep tube wells) have largely contributed to such provision of safe drinking water.

Although the regions of the country vary to some extent in providing access to safe drinking water, all of them have high level of access to it. The coverage for this across regions varies between 93 to 99 percent; the lowest coverage of 93 percent is observed in Khulna and the highest coverage of more than 99 percent recorded in Dhaka and Rajshahi divisions. The coverage in Chittagong, Barisal and Sylhet is also quite high for drinking water (95-97%) (Table 4.3.1). It is interesting to note that access to safe drinking water is quite uniform across economic condition in the rural area; the coverage across different economic classes varies only between 97-99 percent (Table 4.3.2).

However, this remarkable success in providing safe drinking water to the rural people has been getting marred recently by arsenic contamination in the tube well water. As revealed by the information, of two-third tube-wells tested in rural area, arsenic was found in 11 percent; hence, assuming arsenic will persist at the same rate in non-tested tube-wells, then arsenic contaminated tube-wells stand at 16 percent (Table 4.3.4). Thus, water from these 16 percent tube-wells which otherwise could be safe can no longer be considered so for human health. This newly emerging arsenic problem in safe water bears double risk for health; this may force rural households to use alternative unsafe sources for drinking water, thereby, raising the risk of waterborne diseases. On the other hand, in case of consumption, this can give rise to arsenic poisoning causing newer health problems for rural people.

According to available information, Chittagong division is most affected by arsenic problem followed by Dhaka and Khulna divisions; as high as 30 percent tube-wells in Chittagong and around 18 percent in the latter two divisions are affected by arsenic problem. The problem persists at a low level in Barisal and Sylhet divisions; around 1 percent of the tube-wells in these two divisions are tested positive for arsenic. Any intervention for arsenic contamination therefore, should have regional focus.

It may be interesting to note that poor households use arsenic contaminated water for drinking purpose in lesser proportion than their better–off counterparts (Table 4.3.4). The reason for this unexpected observation may in large part be attributed to the cultural practice/norms of rural area viz., rural cultural practice presumably restrict the women from better-off households to fetch uncontaminated water from tube-wells owned by others, thereby continue to consume contaminated water while such restriction is less applicable to women from poorer households who in any case fetch water from other's tube well only.

That rural area could develop a good network for safe drinking water is evident also in the distance at which these are located. Information reveals that rural household procures such water, on average, from a distance of 80 yards. People of Rajshahi division are most favorably placed for this; they fetch drinking water, on average, from a distance of 13 yards only. The situation is most unfavorable in Barisal, where the drinking water is procured by the households from an average distance of 218 yards (Table 4.3.3). As expected, the poorest households are most disadvantaged than their better-off counterparts. The former fetch drinking water from a distance of more than 100 yards, while the latter (non-poor) from a distance of less than 50 yards (Table 4.3.3).

Water for Other Use

It is well known that to protect human health, safe drinking water alone is not sufficient; provisions for safe or quality water for other uses such as for cooking, cleaning utensils, bathing etc., are also required.

According to available information, around 70 percent of the rural households currently use safe water for cooking and cleaning purposes and the remaining 30 percent does not; they use unsafe water for these purposes from river/pond/canal/lake etc. (Table 4.3.1). Use of safe water for bathing etc. is even lower; only 42/43 percent households use tube-well or tap water for this.

For safe water use for cooking, cleaning, bathing, etc., considerable regional variation seems to persist. In this respect, Rajshahi is ahead of other divisions followed by Khulna while the situation is most unsatisfactory in Barisal followed by Sylhet (Table 4.3.1). In Rajshahi, 97 percent of the households use safe water for cooking and cleaning purposes and 70 percent use for bathing etc. In Khulna the matched figures are respectively 87 and 50 percent while in

Barisal they are only 7 and 4 percent respectively with figures in Sylhet being 24 and 16 percent respectively (Table 4.3.1). People in Barisal and Sylhet depend mostly on surface water from pond/river/canal etc. Presumably, local availability of different sources of water largely influences the variable water use pattern across different regions.

It is interesting to note that although variation in access to safe drinking water even economic condition has been found to be negligible, it is not so for cooking, cleaning and bathing water. Proportion of households using safe water for cooking and cleaning purposes vary between 67 to 78 percent while figure varies between 38 and 51 percent for bathing purpose (Table 4.3.1). This, in other words, reflect the greater awareness about safe drinking water across the cross section of people in rural areas.

However, as the distance suggest, although Barisal division was most disadvantaged for drinking water, Sylhet is most disadvantaged for cooking, cleaning and bathing water. Households of this division fetch such water from a distance of 105-117 yards as opposed to people from Rajshahi division who does it from a distance of 13 yards. For bathing water also people of Rajshahi division is placed at a most convenient position; they avail sources for this at a distance of 23 yards only. Thus, as far as the safe water provision for all use is concerned, Rajshahi is most favourably placed of all divisions, followed by Khulna and the situation seems worst in Barisal and Sylhet.

Across economic classes, poorest households are, as expected, most disadvantaged. Compared to others, they fetch both cleaning/cooking and bathing water from far off places having an average distance of 66-75 yards. The corresponding distance for surplus households vary between 26-46 yards (Table 4.3.3).

However, the distance of water, for different uses, tend to reveal that compared to tube-wells from which drinking water is procured alternative source for water are located nearby. This presumably influences the rural households to bypass tube-well for cooking/cleaning and bathing purposes. That this may be a reason is evident from the fact that in Barisal where safe water use is least for cooking/cleaning and bathing purposes, the distance of tube-well is found to be highest and the difference between distances for tube-well and other sources of water is also highest. However, non-use of safe water for non-drinking purposes also may be due to the reason that supply of tube-well is not enough to accommodate other water needs of the people (Table 4.3.1).

Sanitation

Rural areas of Bangladesh have made appreciable progress for sanitation as well. Currently, 16 percent of the rural households have full sanitary provision for human waste disposal viz., use sanitary latrine either with septic tank provision or use slab latrine with water sealed provision. While this figure may appear to be low, another one-third of the rural household

use slab latrine but without water-sealed provision, which can not be defined as sanitary in strict sense, but their provision may be called semi-sanitary ones. This reflects the transition of the households from non-sanitary to sanitary provisions. The sanitary and semi-sanitary provision together now account for waste disposal in about half of the rural household (48%). Of the remaining other half, 5 percent use ordinary pucca latrine, 30 percent use kutcha latrine and 17 percent open space/bush etc. These indicate a positive development in this regard; nearly 85 percent of the rural households at present use fixed place for defecation and only a small minority use no fixed place (Table 4.3.5).

As expected, sanitation provision would vary across economic condition and it is quite deplorable among poorest households. Among them, only one-third households have sanitary and semi-sanitary provisions as compared to more than two-third (69 percent) among the surplus category (Table 4.3.5). Also, among the former as high as 30 percent households has no fixed place at all and use open space, bush etc, for the purpose but the matched figure among the surplus category is only 6 percent. Presumably, variation in financial condition of different economic classes would explain by a large extent, the variation across them for sanitation or sanitary provisions in the households.

There are distinct regional variations as well. The region lagging behind most in this respect is the Sylhet division followed by Rajshahi division; only 28 percent households of Sylhet and 38 percent in Rajshahi, have sanitary or semi-sanitary provisions. As opposed to this, Barisal, Chittagong and Khulna are most advanced in this respect; 55-61 percent households of these divisions reportedly have sanitary or semi-sanitary provisions (Table 4.3.6).

4.4   Education

Adult Education

The information on education, for rural adult population aged 15+ reveals that in rural area 49 percent of the adult population never attend school; hence, gets no opportunity to acquire education and the remaining 51 percent attended school for some period at least, although it is not known how many of them acquire education up to a level allowing them to retain it. We can possibly safely assume that those who have completed primary education would be able to retain some functional level of education; statistics reveal that rural adult with completed primary education represent 41 percent with 8 percent reporting an education at least to SSC level and around 2 percent is educated up to graduate level or above (Table 4.4.1).

The rural women compared to rural men lags much behind for education; among them 56 percent never attends school and those having at least primary level of education represent 34 percent. The matched figures for rural men are respectively 42 and 47 percent. A point to

note here is that gender gap in education is much smaller for primary and secondary level of education but markedly higher at higher level of education beyond secondary level (Table 4.4.1). Rural adult male completing SSC/HSC level education represent 12 percent against 5 percent for adult female; the former completing graduation or above level of education represents 2.6 against 0.5 percent among women (Table 4.4.1). The discrimination against women for education seems to take place more at higher level of education than at the lower level particularly at primary and junior secondary level.

Compared to gender, the inequality in adult education seems to persist at a much higher level across economic condition. In surplus category 70 percent adults reportedly ever attend school but the situation is almost reverse with the extreme poor category; among the latter only around one-third ever attend school and two-third does not (Table 4.4.1). Among them viz., poorest category those with completed primary education represent only 24 percent against 60 percent observed among the surplus category. Difference between them is even sharper for higher education; persons with incomplete secondary education is 3 times higher in the surplus category; those with SSC/HSC level education is nearly 6 times higher and persons with graduation or above level education is more than 12 times higher than those in the extreme poor category (Table 4.4.1).

For education, the most backward region seems to be the Khulna division followed by Rajshahi division while the most advanced one is Sylhet division followed by Barisal division. Interestingly, although in Sylhet the largest number of adults is found ever attended the school the division fare worst for higher level education referring to SSC or above level. Only around 7.5 percent of the adults in this division are highly educated of the above category against 11 percent recorded in Chittagong and Dhaka divisions (Table 4.4.1).

Although the situation with regard to education is still unsatisfactory with half of the adult population remaining outside the school, the evidence suggests that the rural area in recent years has accomplished remarkable improvement. Over the last 20 years, the school attendance for the rural adults has increase from 42 percent for the 35-39 age group to 81 percent for 15-19 age group; those completing at least primary level education has increased even more; from 31 percent for the 35-39 age group to 68 percent for 15-19 age group (Table 4.4.2).

More encouraging part of this recent improvement in education, however, has been that rural population of all segments have benefited from this improvement; in fact, rather as the data suggest, underprivileged population like the rural poorest perhaps derived larger benefit from this. However, there are some unpleasant aspects as well, in recent years although school attendance rate has increased among rural extreme poor adults, it is missing in case of completed primary education. Hence, the gap in quality education narrowed down less than quantity education (Table 4.4.2). In other words, the poor people of rural area are lagging behind in quality education, in terms of completion of minimum level of education.

From recent improvement in education all regions of the country have benefited to a large extent. More importantly, backward regions like Khulna and Rajshahi were able to manage higher relative gains from it thereby contributing towards reduction in the regional disparities for education. Both school attendance rate for the adults and the rate of completion of primary education bear evidence for this (Table 4.4.3). According to regional data, both in terms of school attendance of the adults and in terms of completion of primary education, educational attainment has been relatively less in Chittagong and Barisal divisions. In terms of both these indicators, progress has been most in Khulna and Rajshahi divisions. For quality education in terms of primary education completion, Dhaka and Sylhet divisions also have performed well, performing much better than Chittagong and Barisal divisions (Table 4.4.3). Thus, appears that the regions those were lagging behind for education before have been catching up in recent years.

School Attendance of the Children

Despite remarkable progress, the educational situation in the country has remained less than satisfactory. This is evident in the situation for child education. The school attendance rate for school age children is still much below the acceptable level. Among primary school age children (6-10), 82 percent currently attend school while 18 percent does not; this rate is worse for the secondary school age child of 11-15 years; among them only 70 percent currently attend school while 30 percent does not (Table 4.4.4). The school attendance rate for the rural children, however, drops sharply after age 15 viz., after secondary level of education, only 25 percent in the age group of 16-20, and around 8 percent in the age group of 21-25 attend some educational institutes and the large majority does not (Table 4.4.4), it is important to bear in mind that although the above data suggest that 18 percent of the rural primary school age children currently do not attend school not all of them will remain outside the school.. There are evidences to suggest that a large number of rural children enter the school later than normative age of 6; hence some of them particularly who are in the age of 6 and 7 are expected to join school; so that the figure for 'never-attended' group in reality may be smaller than 18 percent. Indeed, a rural study suggests that this figure may be around 10 percent (PPRC, 2005).

An interesting observation is that although rural adult women are found much disadvantaged for education than their male counterparts, the scenario is different for children (in case of both primary and secondary school age children). Both among primary and secondary school age children, female attendance in the school is found to be higher than that of the male children and such gender gap is found to be relatively higher among the secondary school age children (Table 4.4.4). Thus, discrimination against girls for education seems to have disappeared completely in rural areas. Over and above people's awareness about education, the proactive policy of the government presumably has done a lot in promoting girl's education in rural areas and removing gender disparity. However, despite this encouraging

development, discrimination against girls for education exists and it takes place in case of higher level of education beyond the secondary level. In the ages above 15, school attendance is lower for them than the boys and the gap become wider again in the ages beyond 20 viz., in 21-25 age group (Table 4.4.4).

In line with adult education, the school attendance of the children also suggests a large degree of inequality in education across economic classes. In case of primary school age children, as compared to 71 percent among extreme poor category, 91 percent among surplus households currently attend school. The matched figures for secondary school age children are respectively 51 and 84 percent (Table 4.4.4). As these figures suggest, not only school attendance is much lower for the poorest children but discontinuation of education after primary level is much larger for them as compared to those from the non-poor category. Such differences seem to sharpen further at higher ages reflecting higher level of education.

Compared to other regions school attendance of children is found to be higher again for Khulan and Rajshahi divisions, which were once backward in education. This confirms the earlier observation that these regions have been progressing faster than others in education. Currently, school attendance rate for both primary and secondary school age children is the highest for these two divisions; indeed, this is so for 16-20 and 21-25 age groups as well. School attendance rate across all ages is the worst in Sylhet although ever attendance in school by the adults is found to be the highest in this region. After Sylhet, situation is found to be worse in Chittagong. These variations in educational performance by different regions deserve further investigation. It would be particularly important to explore the dynamics of fast moving Khulna and Rajshahi divisions which till recently were known for their backwardness in education.

4.5   Health

Health Status of the rural people is assessed in this section through acute illness of the household member. This information has been collected keeping a reference period of 30 days with household head supplying the information.

Morbidity level and Differentials

The estimated morbidity rate for rural people with reference to 30 days is 20 per 100 viz, 20 out of 100 rural people remain and/or fall sick during the reference period (Table 4.5.1). The estimated morbidity rate is, however, higher than that observed before in the mid-1990's in rural areas. This observation may have the suggestion that morbidity has increased in rural areas in recent years. However, there are evidence which suggest that people's perception about health and well being has undergone some changes in rural area; the condition like head-ache, weakness, etc., which they used to ignore previously now count them sickness

(PPRC, 2004); hence, increase in the morbidity may be due to higher awareness about health and well being and higher expectation in this regard.

It may be noted that although gender disparity in many fields such as in education, has largely been removed in rural area, this has not been the case for health. Health status of the rural women in terms of morbidity is found somewhat inferior to that of the rural men; the morbidity rate for the former is 21 per 100 and that for the latter 19 per 100 (Table 4.5.1).

Compared to gender difference, morbidity variation is more marked across economic classes; the morbidity risk is observed to be 30 percent higher among the rural poorest compared to the non-poor; the rate for the former is 24 per 100 and for the latter 16 per 100 (Table 4.5.1). The morbidity risk in rural area varies substantially across regions as were; in terms of morbidity, the situation seems most encouraging in Khulna followed by Sylhet and the worst in Chittagong and Barisal. The morbidity rate of the latter two divisions is nearly twice as high as that of the former two divisions (Table 4.5.1).

Age pattern of Morbidity

Rural morbidity risk for acute illness forms a U-shaped relationship with age viz., highest morbidity risk persists at two ends of life; it is highest once in the initial years of life viz., in 0-4 age group and again at elderly ages of 65+. For both these age groups the estimated morbidity rate is around 40 per 100.

A closer look at the age pattern of morbidity risk would reveal that after first few years in life the morbidity risk starts declining for the rural people; this process continues up until late 20's, and gets reversed again which then continues through the life reaching a peak in the elderly ages (Table 4.5.2).

The age pattern of morbidity has some gender variation; after the initial high risk in the 0-4 age group rural men continue to enjoy an improving health status until late 20 (25-29) but this process in case of female lasts only up to 15 years. However, an encouraging observation is that compared to 10-14 age group the morbidity risk for women aged 15-24 is not much higher which tend to suggest that the risk from reproduction in these ages have declined substantially. Indeed, this seems a possibility given the fertility decline in the country and increase in marriage age and age for first birth. With regard to male–female morbidity risk, however, a point worth noting is that except for ages below 15, female in all other ages bear a higher morbidity risk than the male (Table 4.5.2). This only reflects the systematic deprivation of women for health in all ages. However, their non-inferior position in the ages below 15 has to be seen cautiously; such a situation may arise from cultural compulsion as well.

It may be worth noting also that variations in morbidity risk observed for economic classes and regions persist systematically in all ages, viz., people of high risk group systematically

face higher morbidity risk in all ages than their counterparts of low risk (Tables 4.5.3 & 4.5.4). These tend to suggest that health prerequisites of all nature may be in general poor with populations showing high health risk.

Household Burden of Morbidity

The household level information reveals that about 86 percent of rural households over the year encounter some acute illnesses of minor nature or transient type, 18 percent encounter major illnesses, 1.4 percent meet with accident/injury, 3 percent encounters pregnancy-related problems, 2.4 percent delivery-related complications and 0.5 percent some problems relating to mental health (Table 4.5.5). This bring into focus that while discussing health although we often tend to ignore the mental health aspect of the people it is a problem faced by rural households.

In line with earlier observations, the households in Khulna division of all the regions encounter almost all types illness/health problems least, except for acute illness; this is so in Sylhet also. But taking into account both major and minor illnesses the situation is worst in Barisal; nearly all households of this division reported acute illnesses and one-fourth reported major illnesses bearing special significance for the rural households. The households in Barisal encounter most the major illnesses of all followed by those in Rajshahi and Chittagong while the lowest occurrence of them is observed in Sylhet (9%), followed by Khulna (12%). A point of special note is that reproduction related problems viz., those relating to pregnancy and child delivery are observed most in Chittagong division. Although one would like to argue that it is related to high fertility level of the region but this may not be a valid observation since Sylhet, the with highest fertility level, has not reported so (Table 4.5.5).

Occurrence of acute illness of minor nature is about similar across all economic conditions but surprisingly with the poorest people, major illnesses and reproduction-related health problems are found to be less than their better off counterparts (Table 4.5.6). This, to an extent, represents unexpected observation but reason for this may lie in the fact that poorest people being less able to afford treatment of major illnesses, tend to undermine seriousness of them. For the same reason they may ignore reproduction-related problems also and consider them as natural allies of the pregnancy.

Access to Health Care

Inquiry with regard to rural household's access to health care services is made specific to the type of illnesses as those noted above. To elicit information on this, the households were asked who they contacted first for treatment while encountered the last sicknesses in the household.

As observed, for minor acute illnesses the rural households in largest number contact first for treatment the quack doctors in rural area. In more than 60 percent cases (62%) they do so, while they approach most the government health centres (22%) of different nature such as, union health centres (UHC), thana health centre (THC) and other government hospitals/health centres. Of these three categories, most frequently approached one is the thana health centre (THC) (10%) while least approached one is Union health centers (UHC) located at the village and which is supposed to serve as the first contact point. The third major source for obtaining treatment for minor illnesses have been qualified private practitioners (MBBS or above) (8%) followed by private/NGO health facilities (3.5%); non-allopathic type of medicines like homeopathy, ayurvedi, including Hekimi seem to have lost their ground further for treating sicknesses and this is largely so for totka and spiritual healing as well (Table 4.5.7).

Use of different sources varies across different types of illnesses. Compared to acute illnesses rural households approach much more the Government health care facilities (29%) in case of major illnesses; their use of government hospitals compared to primary health facilities is, however, much higher. Again, for acute illnesses although the rural households shied away in approaching qualified health practitioners presumably or cost considerations, in case of major illnesses they approach them most (37%). In such cases use of private/NGO facilities also is quite high (15%) but that of village doctors declines remarkably (14%) (Table 4.5.7). In short, although for acute illnesses rural households avoid quality sources for treatment and do so presumably to avoid cost. In case of major illness threatening life, they rely mostly on treatment from quality sources both institution and individual-based.

Compared to major illnesses the government health care facilities are approached further when the household met with an accident and/or injury; in such cases, half of the rural households approach them. This is presumably because the cases of accident/injury often require sophisticated hospital-based care. Use of qualified practitioners also is high in such cases but not as high as observed for major illnesses (26%). Use of NGO/private institutional care also is also high in such cases (12%). In short, for accident/injury, rural people approach mostly the quality sources for treatment; but there is a difference with major illnesses; the former rely more on institution-based care and the latter on individual-based treatment. This variation is detected, in large part, by the nature of treatment required by them.

For reproduction-related health problems, major reliance is again on government facilities followed by private/NGO hospitals/health centres. Use of quack practitioners and other medicine is less than these cases as well. (Table 4.5.7).

From above observations two facts with regard to rural health care are in order; first, only in case of which are often rural households indulge in treatment from unqualified sources or quacks. In all other cases, their reliance on quality sources at present is remarkably high. Second, only in case of acute illnesses they rely less on government facilities for care while in all other cases particularly in case of accident/injury and reproductive-health related

problems their dependence on them is quite high. Thus, on the basis of treatment use pattern for acute illness if one endeavors to assess and thereby feel tempted to the role of government service for healthcare of the rural people may prove misleading. Indeed, this service deserves to be strengthened further for the pro-poor bias of this sector; the poorer people utilize these facilities most in case of all types of sicknesses they encounter (Table 4.5.8). The additional observations are that non-allopathic medicines like, ayurvedi, hekimi, etc., got almost totally marginalized for treatment even in rural area and this is so in case of totka and spiritual healing as well.

Distance of Health Care

The rural households procure the treatment for minor illnesses roughly from an average distance of less than 4 kilometer, the matched distance is about 32 kilometers in case of major illness, 36 kilometers for accident/injury, and 8-9 kilometers for reproduction-related health problems. This tends to suggest that the public-private the health care provisions for rural people may be less than adequate.

The supply of health care provisions seems to be poorest in Barisal division; people of this division in all cases need to cover a much longer distance for approaching a probable provider. The provision may be somewhat better in Chittagong, Khulna and Sylhet divisions; in these regions, health care facilities of all types are located nearby compared to other regions (Table 4.5.9).

Reasons for not Approaching Government Health Facilities for Treatment

While a large number of rural households approach government health care facilities for treatment a sizeable number does not. In an inquiry with the latter group it is being learnt that two reasons are primarily responsible in discouraging rural households to seek treatment from government health care facilities in case of minor illnesses; they are   distance of these facilities (37%) and non-availability or non-supply of medicine (34%) from these health care facilities. The item claiming largest amount of expenses in health care is medicine; hence, non-supply of this from the government health centers is likely to act as a deterrent to service use from these facilities which often may be located far away than individual practitioners operating at local level. Other two reasons of some significance are: low quality of the services provided (12%) and non-availability of doctors in the health centre (9%) presumably due to absenteeism (Table 4.5.10).

In case of major illnesses, the major reasons to avoid them reportedly are 'low quality of services from these facilities (41%) and 'non-availability of medicine (21%) followed by long distance (15%), long waiting time (10%) and non-availability of physicians (8%). In case of accident/injury most prominent reasons are: low quality of services (30%) and non-availability of medicine (30%) followed by long distance (18%) and non-availability of

physicians in them. What then emerges is that the government health facilities suffer from management and governance problems and lack of confidence on the reliability of the services provided by them.

4.6   Employment and Occupation

Occupational Status of the Heads of the Households (earners)
In the census questionnaire, household heads were asked to report their main occupation and according to that response it was found that the highest proportion of the household heads are farmer (32 percent) followed by agricultural labourers (19 percent). Non-agricultural wage labourers and transport workers together also constitute another 16 percent. The rest 33 percent belong to various non-farm activities. This clearly indicates diversification of employment even in the rural economy although cultivation is still the dominant single activity (Table 4.6.1). Across divisions, there are variations in occupational categories. Proportion of agricultural labourers is the highest in Rajshahi followed by Khulna and the lowest in Barisal followed by Sylhet. On the other hand, proportion of white-collar professionals is the highest in Chittagong followed by Dhaka.

Status of Employment of the Members (10+ years) of Households
As expected, there are large variations between male and female members with respect to their employment status. 'Housewife' is still the largest category (86 percent) among the rural women. Only 3 percent of the female members reported themselves as self-employed in non-agricultural activities and 5 percent as wage/salary earner. Among the male members, about 61 percent reported as self employed of which 28 percent in agriculture and 33 percent in non-agricultural activities. Wage and salary earners constitute another 31 percent and about 7 percent reported as 'absolute unemployed' among the rural men (Table 4.6.2). If we look at this across divisions, there are again variations with self-employment dominant in Sylhet in both agricultural and non-agricultural activities, and paid employment (wage and salary) dominat in Chittagong, Rajshahi and Dhaka. Rate of unemployment is found higher in Khulna compared to other divisions (Table 4.6.3).

Principal Occupations of the Member (10+ years) of Households (all earners)
With respect to the principal occupations of the members of the households, an important point here is that there are diversities in occupations for both male and female although there are large variations between male and female as one would expect in the context of rural Bangladesh. A sizable proportion of both male and female earners in rural areas are now involved in non-farm activities including non-agricultural labourer, transport worker, trade and business, petty professional activities, and salaried job. However, farming (cultivation) and agricultural day labourer are still the major occupational categories for male earners in the rural areas (28 and 17 percent respectively). For female earners, salaried job is the major occupational category followed by agricultural and non-agricultural day labourers (Table

4.6.4). Results also show that there are noticeable variations across divisions in this respect as well (Table 4.6.5).

Rate of Unemployment

Although we have observed in Table 4.6.2 that the rate of unemployment for male is 7.4 percent and female is 91.3 percent (including 85.6 percent 'house wife') according to their self reported employment status, we have found different figures when asked about involvement in any work either for wage or salary or intending for contributing to households earnings during the entire last week preceding the day of interview. According to these estimates, 16 percent of male and 55 percent of female members aged 10+ years are found unemployed (Table 4.6.6). Important point to note here is that about half of the 'house wife' in rural areas reported themselves as being involved in activities intended for contributing to household earnings. Divisional distribution also demonstrates considerable variation in this respect (Table 4.6.7).

Employment and Poverty

With respect to the employment status of the members of households (excluding housewife), 'wage employment' came out as the important category followed by 'non-agricultural self-employment' for the extreme poor households. Rate of unemployment is also higher for extreme poor households (Table 4.6.8).

Regarding occupational categories of the heads of the households (earners), about two-third of extreme poor households and half of moderate poor households belong to either wage labourers or petty professional categories which include mostly occasional and un-reliable types of activities. On the other hand, over 40 percent of the non-poor households belong to 'farmer' category and another 27 percent belong to either business or 'white-collar professional' categories which include permanent and reliable activities (Table 4.6.9).

If we consider the occupational status of all earning members of household who are more than 10 years old, the results show a similar pattern as observed above (Table 4.6.10). Seasonal and unreliable activities are common for poor, particularly the extreme poor households, whereas, farming and other forms of regular activities are common for non-poor households.

4.7   Access to Credit

In response to the question whether needed to borrow money from any source during the past one year, about two-third of the households responded positively. This means that a majority of the rural households depends on borrowing either for their survival or livelihoods (Table 4.7.1). Some divisional variations are also observed in this respect as well. With respect to the sources of credit, NGO came out very strongly (31 percent) as expected due to expansion

of micro credit in the rural areas followed by relatives, friend or neighbours (29 percent). These findings clearly demonstrate that friends, relatives and neighbours are still a significant source when people are in need of borrowing (Table 4.7.2). Formal source like commercial Banks contribute only 12 percent and moneylenders still have a role to play in this respect (about 20 percent). With respect to average amount borrowed, formal source (Bank) provides larger loan and NGO and cooperative societies provide smaller loans (Table 4.7.3).

Access to Credit and Poverty

Interestingly, access to credit (captured by asking whether the households required borrowing money from whatever source during last one year or so) seems to be higher for the poor households than that of non-poor households (Table 4.7.4). This may be the case because of two reasons: (i) Poor households are in need of borrowing to a larger proportion than their non-poor counterparts for meeting both consumption and other needs; and (ii) Expansion of micro credit provided opportunities for the poor to have relatively easy access to borrowing. This also indicates that the poor households are more indebted than the non-poor counterparts. The amount borrowed by the poor households is, however, limited to not more than Taka 10,000 for more than three-fourth of the borrowers, where as, for the non-poor households, it is over Taka 10,000 in majority of the cases (Table 4.7.5).

With respect to the sources of credit, NGOs are the dominant source for the poorest borrowers followed by money-lenders, whereas, formal institutions like Banks are the dominant sources for the non-poor borrowers (Table 4.7.6a). Friends, relatives and neighbours are also observed to be an important source which provides around 30 percent for all groups. And, money-lenders still have a role to play for both the poor (21 percent) and the poorest (27 percent) in the rural context.

Four points are important to note here: first, poorest are not entirely bypassed from accessing loan from Bank and NGO; second, poorest have a very limited access to Bank loan (only 5 percent); third, about 20 percent of extreme poor households have access to micro credit provided by NGOs; and, fourth, a sizable proportion (between 14 and 22 percent) of non-poor households also have access to NGO credit.

Although we have observed a higher proportion of poor having access to credit compared to non-poor, they are also refused in a higher proportion than their non-poor counterparts as one would expect. About 40 percent of moderate poor and 46 percent of extreme poor households were refused after seeking credit during the last one year (Table 4.7.6b). This figure gives an average estimate of refusal to credit after they have sought it. It, however, doesn't tell us about the sources where they have been refused from. Also, it doesn't tell anything about the situation where they were in need of credit but didn't find any source to approach. If those could be included, the refusal status for the poor would be higher as it is anticipated.

4.8   Crisis and Crisis Coping

Spread of Crisis

Inquiry about crisis revealed that about three-fourth of the rural households experienced some type of crisis over the last 10 years prior to survey and the average number of crisis faced by them is 1.5 during this period. These estimates, however, may be on the lower side as estimated average duration elapsed since crisis is only 2.5 years (Table 4.8.1) although reference period of 10 years is maintained to collect such information. Hence, as it seems, some of the past events may have had missed out and reporting has remained primarily confined to recent period.

Occurrence of crisis has some regional variations (Table 4.8.1). Of all, Sylhet division seems to be most crisis-prone followed by Chittagong division; more than 90 percent households in Sylhet and more than 80 percent household in Chittgong have reported some crisis. Also, the average number of crisis reported by them is higher than others; the number of crises reported by them varies between 1.6-1.9 while those reported by other regions vary between 1.2 – 1.5. The proportion of households reporting some crisis indicates 69-73 percent in other regions (Table 4.8.1).

Interestingly, the poorest rural households have reported crisis little less than others; also the average number of crisis for them is found to be lower (Table 4.8.1). These observations presumably have to be understood in the background that this group of people with perennial food crisis almost always live in crisis or crisis-like situation; that is their way of life; and thus, can differentiate little between what is a crisis and what is not.

Nature of Crisis

Of various crises ravaging rural households, the most frequent ones are: flood (35%), major illness (21%), crop failure (12%), heavy rainfall (6%) and tornado (5%), river erosion (4%), litigation (4%), etc. Thus, the major source of crisis in rural area seems to be the natural disasters followed by illness/major illness and man-made crisis like litigation etc. The less frequent crises are: loss of asset, business, death of earning member and/or other members in the household, etc. (Table 4.8.2).

It is to be noted however, that although natural disasters are a major source of crisis to all rural households, they seem to affect relatively less the rural poorest households. On the other hand, major illnesses, death of earning and other members, and loss of assets affect them relatively more or serve as the greater source of crisis to them. The better-off households rather get adversely affected more from flood, heavy rainfall, and crop damage (Table 4.8.2).

Across regions, Sylhet seems most prone to natural disasters; flood, heavy rainfall and cyclone/tornado are most common here compared to other regions. Major illness, litigation, socio-political rivalry, death etc. however, are much less frequent source of crisis here. Interestingly, Barisal followed by Rajshahi are least vulnerable to flood but Khulna, Dhaka and Chittagong are fairly susceptible to it. Crop failure is a major source crisis in Rajshai and river erosion in Barisal. Crop failure seems relatively more common in Sylhet and Dhaka also and to a small extent, in Chittagong and Barisal. Khulna seems least vulnerable to crop failure (Table 4.8.3). After Barisal, river erosion bothers more Chittagong and Dhaka divisions and tornado/cyclone seem to affect most the people in Rajshahi and Chittagong.

Major illnesses are the major source of crisis in Chittagong and Barisal followed by Rajshahi and Dhaka divisions. Sickness/diseases seem less of a problem in Khulna and Sylhet (Table 4.8.3).

The man-made crisis like litigation, socio-political rivalry, enmity with neighbors/relatives etc., are found to be most in occurrence in Barisal followed by Chittagong.

Cost of Crisis

The cost of a crisis has two dimensions: first how frequent the event is or inflicts crisis on the households and to the extent of damage it can inflict household/human well being. Latter is generally measure by financial loss imposed by a crisis. The estimated cost per crisis is presented in Table 4.8.4.

Although river erosion has been less in occurrence compared to many other crisis, it inflicts largest financial loss on the households. The estimated financial loss for this is found to be highest at Tk. Tk.95000. In terms of monetary loss the second expensive crisis has been loss of business (Tk.68165), followed by, loss of job (Tk.64241), socio-political rivalry (Tk.60975), death of earning member (Tk.51442) and litigation (Tk.38488), enmity with relatives/neighbor etc., (Tk.32743). In terms of total loss, other types of crisis bear less importance (Table 4.8.4).

The distribution of total loss due to various crises faced by households which takes account both frequency of occurrence and monetary loss due to crisis, however, reveals that rural households encounter the largest amount of loss due to flood (22%) followed by river erosion (16%), major illness (13%), crop failure (7%), litigation (7%) and loss of business (5%) while from cost point of view the others bear less importance. What then follows is that although cost due to a flood or illness is much less than many other crisis faced by rural households, they indeed, bear much significance for rural households for their frequent occurrence (Table 4.8.4).

Management of Crisis Loss

As observed from above information, crisis is associated with some degree of financial loss for the rural households. To mitigate these unanticipated financial costs as revealed by the data, rural households in about 28 percent cases just resign to the crises inflated upon them viz., do not undertake any special efforts or unable to do so. However, in 38 percent cases to overcome the financial loss rural households undertake loan, in 15 percent cases they draw upon savings, in about 10 percent cases sale land and/or other assets, and in 5 percent cases reduce household food consumption and other household usual expenses (Table 4.8.5).

As expected, compared to non-poor higher number of poor households remain inactive in undertaking any effort to meet financial loss due to crises. However, incidence of undertaking loan for this purpose is also highest among poor households. In mitigating loss for more than 40 percent of the crises poor households undertake loan; in around 10 percent cases sale land or whatever assets they have, and 1.5 percent cases reduce consumption for food and other things. In the surplus category, households in about one-third cases (34%) draw upon savings, in 25 percent cases undertake loan, and in around 10 percent cases dispose of assets. Thus, crisis leaves much higher adverse impact on poor households than the non-poor households, although the amount lost (in absolute term) due to crisis is lower in case of the former (Table 4.8.5)

To highlight the point further, it is being observed that by the time of survey which is about two and a half year on average since the crisis was faced, only 23 percent of the households reported to have overcome the adverse impact of crisis while this figure for surplus households is more than twice (53 percent). At the aggregate level, only around 35 percent of the households are found to have overcome crisis within two and a half year period (Table 4.8.1, last two columns). Thus, various crises that at some frequency ravage the rural households seem to leave a long term adverse effect on household economy and their well being.

Across regions, crisis coping capacity seems to be worst in Barisal; only in 20 percent cases they could overcome the adverse effect of crisis fully by the time of survey which rather indicates a longer period than other regions (3.5 years), the remaining 80 percent is still fighting to overcome them (Table 4.8.1). The most adverse condition in Barisal may be due to the fact that crises like river erosion, litigation, etc., which inflict greater cost is the highest in occurrence in this region. Also, they encounter illnesses most frequently too (Table 4.8.3). The cooping capacity seems relatively better in Chittagong and Dhaka, by the time of survey indicating around two and a half year, more than 40 percent crisis could be overcome in these two divisions (Table 4.8.1, last column).

4.9   Access to Different Government Services

As well known rural households in these days receive an array of services from government, private and NGO sources. The government services, received by the rural households during a year, are presented in Table 4.9.1 and those received from private/NGO sources are presented in Table 4.9.2.

Government services

As may be seen from Table 4.9.1, the rural households receive the infrastructural services mostly from the government; during a year nearly three-fourth households received road services connecting the local markets and 62 percent received road services connecting the district headquarters. Other prominent government services received by rural households are: primary education (43%), child vaccination (27%), electric services from PDB/REB (25%), secondary education (21%), health care services from Union Health Centre (17%), and Thana Health Centre (16%), vaccination for mother (14%), and food/money for education (14%). Less frequent government services received are: beyond secondary level education (4%), services from Agricultural Bank (4.5%), agricultural extension services (1.6%), services from Thana Livestock Office (1.5%), Thana Fishery Office (0.2%), allowance for elderly and widowed person (3%), vocational training (0.3%), VGD (2.7%), and food for work (0.8%) (Table 4.9.1).

Hence, as it emerges, while most frequently received government services are infrastructure services, followed by education and health services the least received ones are: various sectoral services such as, agricultural extension services, livestock services, fishery services, etc., while services under social protection fall in between (Table 4.9.1). This is largely the picture across all economic classes. However, the poorest households receive services under social protection somewhat more than their non-poor counterparts, but their receipt of education and infrastructural services are lower; heath services also fall on the lower side but not by a large margin (Table 4.9.1).

It may be revealing to note that for most of the government services received by rural households, a large-scale dissatisfaction persists. Highest degree of dissatisfaction is noted in sectoral services like agricultural extension services, livestock services, fishery services, services from agricultural bank, health care services, vaccination services, and four types of social protection schemes, infrastructure provisions, etc. Low level of dissatisfaction is observed for education provisions and vaccination programs (Table 4.9.3). However, the corruption is identified as a major impediment for proper access to these services particularly for services where dissatisfaction is most prevalent (Table 4.9.3).

Private/NGO Services

Most frequently received services by the rural households from private sector is transport services (48%) and health care services (44%) while those from the NGOs are: micro-credit (26%) and mobile phone services (24%) (Table 4.9.2). However, services from the private sector and NGOs are not pro-poor in delivery viz., poor people not necessarily received more of these services from private sector and NGOs. Yet, the fact remains that even among rural poorest households 24 percent reported access to mobile phone services which should be counted as an achievement. However, the often raised allegation against NGOs that their services are less available to the poorest households, seem to be true; poorest households are not the largest recipient of micro-credit delivered by the NGOs (Table 4.9.2).

It is revealing to note that the level of dissatisfaction with the private sector and NGO services is much less than that noted for most of the government services received by rural households (Table 4.9.4). However, as noted with the government services, in case of private and NGO services also the dissatisfaction is most for the services for which corruption plays a greater role. Although persists at a low level, for private sector and NGOs services, people's dissatisfaction is most for micro-credit, transport services, NGO provided education and private clinic services. Again corruption is identified to be the greater impediment for access to these services (Table 4.9.4).

4.10   Knowledge and Attitudes

This section will depict the respondents' knowledge and resulting attitudes, not only regarding social issues such as minor marriage, higher education for girls, dowry acceptance, but also concerning more complex matters such as corruption.

Attitude regarding various social issues

Table 4.10.1 shows the percentage of the opinions expressed by the respondents regarding various social issues, according to divisions.

On the issue of getting minor (below 18 years of age) girls married, 95.4% of households in total, think it is bad. Although in all six divisions, a much higher majority consider it to be wrong, it is also important to note that 10.7% of households in Barisal believe it is good to get girls married off before they become adults (i.e. age 18+). According to collective figures for all divisions, only 3.7% think it is good to marry them off early, while 0.8% doesn't have any knowledge or opinion on this matter.

On the issue of higher education for girls, 96.5% of total households from all divisions are in favour.

However, as per the aggregate figures of all the divisions, even though majority (77.3%) have a good opinion about girls working outside the house for an income, a significant minority (20%) of households disagree with the concept. This latter figure is mainly influenced by the opinions of households in Khulna (29.7%), in Chittagong (28.6%), and in Dhaka (22.4%). In Barisal, it is important to highlight that a higher proportion of respondents don't seem to have any opinion (21.2%) on this matter than those who consider it as bad (11.7%).

Interestingly, aggregate figures in Table 4.10.1, for those who disagree with the idea of accepting dowry during a son's wedding, is very high (97.5%). However, some studies (Sen 2001; Sen and Hulme 2006) suggest that the prevalence of dowry has emerged as a major problem in recent years, not only resulting in a high incidence of dowry-related violence against women, but also having adverse effects on the savings and capital accumulation in poor households. These studies indicate that there were 870 reported cases of dowry-related violence against women over the period 2001-3; 575 out of these were victims of murder while 206 suffered from physical torture[18]. Therefore, this signifies that although most people outwardly claim to oppose the concept of accepting dowry, the current level of crime and violence related to the dowry issue seems to portray a rather different picture—a stark reality that stands on the way of social progress and gender equality in Bangladesh.

On social matters regarding equal rights between husband and wife, 83.4% of all households agree with it. However, the breakdown figures of each division suggests that: a significant 20% of households in Chittagong, 14% in Dhaka, 10.4% and 10.8% in Khulna and Rajshahi respectively, are not in favour of having equal rights between husband and wife.

Lastly, a soaring 99% of aggregate households think it is bad to litter in open spaces.

Therefore, in lieu of the overall analysis, it can be concluded that most people are aware of and opposed to social injustice and disparity and in favour of issues pertaining to gender equality, and environmental protection.

Attitude regarding corruption as an obstacle in public service provisioning

Table 4.10.2 examines whether the level of satisfaction derived from public services influences the attitude of households regarding corruption as a major impediment in the provisioning of these services.

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[18] Please refer to "Chronic Poverty in Bangladesh: Tales of Ascent, Descent, Marginality and Persistence" by Sen and Hulme (2006) for more facts on dowry-related violence and crime, which the authors quoted from a report by Odhikar—the Bangladeshi coalition for human rights. Odhikar compiled these statistics from news items published in the national dailies.

In case of each of the six divisions, the overall figures indicate that majority of people do not believe that corruption is a major obstacle in the provision of public services: 59.8% of households in Chittagong, 81.5% in Dhaka, 75.1% in Khulna, 73.7% in Rajshahi, 92.2% in Barisal, and 73.3% in Sylhet state that corruption is not a major impediment in the provision of these services. However, it should be noted that as the above figures suggest, there is a considerable variation across divisions in terms of the percentage of households that do not consider corruption as a problem, ranging from 59.8% to as high as 92.2%.

However, further analysis by comparing the breakdown of these total figures according to the corresponding levels of satisfaction derived from these public services shed light on some interesting observations. These are:

I   In every division, majority of those who are satisfied with the public services received, do not consider corruption as a major impediment in the provision of these services. For instance, most of the households that are satisfied with the public services received in Chittagong (83.7%), Dhaka (89.7%), Khulna (80.2%), Rajshahi (87.3%), Barisal (99%), and Sylhet (73.3%), tend to believe that corruption is not a major problem.

II   In every division, majority of those who are not satisfied with the public services received, believe that corruption is a major obstacle in the provisioning of these services. For instance, most of the households that are unsatisfied with the public services received in Chittagong (95.7%), Dhaka (80.5%), Khulna (84.8%), Rajshahi (89%), Barisal (70.7%), and Sylhet (98.1%), tend to consider corruption as a major obstacle.

III   In every division, except for Rajshahi and Sylhet, majority of those who are neither satisfied nor unsatisfied with the public services, don't think corruption is a major impediment. According to the table, most of the households that are neither satisfied nor unsatisfied with the services in Chittagong (55.5%), Dhaka (64.2%), Khulna (56.1%), and Barisal (71.9%), don't think corruption is a major problem; while 69.4% and 91.3% of households in Rajshahi and Sylhet, respectively, think corruption is a major hindrance.

Therefore, based on these observations, it can be concluded that the levels of satisfaction derived from public services by households does have an influence on their attitude regarding corruption as a major obstacle in the provision of these services.

Attitude regarding corruption as an obstacle in private service provisioning

The previous section highlighted the perception of people about corruption in the provision of public services. This section deals with attitudes regarding corruption as well, but, instead in the case of private service provisioning. Given that, Table 4.10.3 endeavours to demonstrate whether the level of satisfaction derived from private services influences the attitude of households regarding corruption as a major impediment in the provisioning of these services.

The overall figures under all six divisions indicate that majority of households do not consider corruption as a major obstacle in the provision of private services. These overall figures, however, range from 79.4% in Chittagong to 98.1% in Barisal, indicating that even though the conclusion is the same for all the divisions, there are still considerable variations amongst the divisions in terms of the percentage of households that believe corruption is not a problem. In lieu of that, another point to be noted is that even in the case of attitude regarding corruption in the provision of private services, discussed in the previous section, the range was again the lowest in Chittagong and highest in Barisal.

A breakdown analysis of the overall figures reveals that:

I.   Amongst those households that are satisfied with the private services in all six divisions, majority of them do not believe corruption is a key obstacle in private service provisioning. For instance, majority of households in Chittagong (86.1%), Dhaka (91.9%), Khulna (92.2%), Rajshahi (94.4%), Barisal (98.8%), and Sylhet (96.1%) that are satisfied with the private services obtained, don't think corruption prevents proper service delivery.

II.   In all the divisions, except Dhaka and Barisal, majority households that are unsatisfied with the private services obtained consider corruption as a hindrance in the provision of these services. These figures range from 56.6% in Chittagong, 85.5% in Khulna, 91.7% in Rajshahi, to a full majority of 100% households in Sylhet. On the contrary, the majority of households in Dhaka (67.7%) and Barisal (63.6%) that are unhappy with the services obtained, do not believe corruption is a major hindrance.

III. Amongst those households that are neither satisfied nor unsatisfied with the services, majority of them in all divisions, except in Sylhet do not believe corruption is a major obstacle. As the table demonstrates, these figures range from 51.3% in Khulna to as high as 90.6% in Barisal. In contrast, a soaring 92.3% of households in Sylhet hold a negative attitude towards corruption.

Therefore, these validate the hypothesis in case of private service provisioning as well, that the levels of satisfaction derived from them tend to have an influence on the attitude that households hold regarding corruption as a major obstruction in the delivery of these services.

4.11   Influential Affiliations and Social Experiences of Households

This section studies the relevant affiliations and social experiences of households according to divisions, and also in comparison with their level of affluence.[19]

Influential affiliations and social experiences of households by divisions

Table 4.11.1 shows the proportion of households, by divisions, which have/had access to influential position in the society, or relevant social experiences.

According to the table, a very small overall percentage of households, in general, tend to be actively involved in politics, or have relevant affiliations involving important positions in the government or some other establishment either through a direct family member or a close relative. In all such cases, the overall percentage as well as the breakdown figures by divisions is in the 90 percentile for those who do not have such affiliations.

Even in case of involvements with social organizations, only 5.3% of the total households have such affiliations. Amongst the divisions, Sylhet has the lowest percentage of only 0.7% households involved in such organizations.

However, a significant proportion of households report having involvements with NGOs. The total stands at 34.1%, and the breakdown figures according to divisions vary considerably. For instance, the highest proportion of households that have affiliations with NGOs is in Rajshahi (39.3%) and the lowest is in Sylhet (17.6%).

On the whole, a very minor proportion of households report having experiences that involve lawsuits. Likewise, a small percentage faces social nuisances that result in either early marriages of girls or the discontinuation of their education. However, these figures may be influenced based on the grounds that parents are unlikely to disclose information regarding such sensitive matters to interviewers. Therefore, further study will be required in order to provide more insights on this matter.

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[19] At the outset, it would be useful to clarify the definitions of certain terms, such as *social organization* and *NGO*, which were used in the questionnaire as well as in this chapter. Social organizations are defined as associations that include groups, clubs, cooperative societies, unions and alliances that are formed or managed jointly by those who use its facilities or services. NGOs are defined as alternate service providers to government institutes that provide services to communities based on funds from either the government or donors. Therefore, NGOs also include Micro-Finance Institutes (MFIs) such as Grameen Bank.

Influential affiliations and social experiences of households according to poverty status (measured in terms of food availability throughout the year)

Table 4.11.2 attempts to study the influence of the poverty status on the various important affiliations and social experiences of households.

As per the variations in the figures, there is considerable inequality between the wealthy and the poor (especially the two polar groups), in terms of the access to influential positions. The better-off households are more likely to have, or have had, access to government positions or important positions in other establishments through a direct family member or a close relative. For instance, amongst those households that have access to an important government position through a direct family member, 57.3% belong to the rich category while only 3.5% consist of the extreme poor category. Even amongst households that have access to an important position in other establishments through a direct family member, there are 46.4% in the rich category compared to merely 6.2% in the extreme poor category. Similar variations also exist amongst the richest and the poorest groups in terms of access to an important position, either in the government or in some other establishment, through a close relative.

As expected, the poor households are more likely to be affiliated with NGOs. An explanation for this could be that NGOs tend to target people in the poor households. However, two important observations are apparent from this table.

First, a greater percentage of moderately poor households (35.7%) rather than extremely poor households (21.4%) are members of NGOs. This suggests that, although the representation of the extreme poor households in NGOs cannot be ruled out, NGOs have, nevertheless, been more successful in reaching out to the moderate poor than the extreme poor. This may be attributed to the past trends of 'mistargeting' methods adopted by NGOs (especially the earlier entrants into the sector), the past and current low quality of participation by the extreme poor population, the physical inaccessibility in remote areas involved in reaching out to the poorest of the poor (mainly those who live in ecologically vulnerable areas).

Second, a considerably high proportion of the moderate non-poor (30.5%) and rich (12.5%) groups have membership in NGOs in comparison to the extreme poor group (21.4%), particularly. This insinuates the possibly continuing trend of 'mistargeting' by NGOs, which, if it is the case, needs to be considered in the current and future designs of NGO programmes.

Furthermore, in case of involvement in social organization or active politics, the rich seem to have more access than the extreme poor. Even in these cases, figures vary considerably between the two groups. According to the table, out of those who are currently involved in

social organizations, 29.4% are rich while only 7.6% are extreme poor. In case of active involvement in politics, there is a negative correlation with poverty, indicating that the better-off groups are more likely to be politically affiliated. Therefore, amongst those who are engaged in politics, the composition of the different groups ranges from 9.8% of extreme poor at one end, to 48.1% of the rich at the other end, with 15% of moderate poor and 27.1% of moderate non-poor in the middle.

However, involvement in court cases is more common amongst the two middle groups, comprising of the moderate poor and the moderate non-poor. In case of the other two bipolar groups, a greater percentage of the rich have involvements in litigations than the extreme poor, with a difference of 6.9 percentage points.

Surprisingly, amongst those who face adverse social experiences, the better-off households seemed to be more prone than their poorer counterparts. In other words, the rich and the moderate non-poor groups are more likely than the moderate poor and, particularly, the extreme poor groups, to have faced social nuisances (by *mastaans*) that resulted in either early marriages of girls or the discontinuation of their education. For instance, as per the table, 32% of the rich compared to only 8% of the extreme poor have had to discontinue their daughter's education due to the nuisance of local *mastaans*. Similarly, 30.4% of the rich, versus only 4.3% of the extreme poor, were socially obligated to get their daughters married at an early age due to such social irritants.

Even amongst those who had to pay tolls to *mastaans* in the past one year, the rich (30.4%) constitute a much larger proportion than the extreme poor (4.3%). Nevertheless, the moderate poor (26.1%) also represent quite a significant proportion amongst the toll-payers.

Therefore, based on the above analysis, it can be concluded that the access of households to important affiliations in the society is influenced by the poverty status; and, the type of poverty group that constitutes the greatest influence in terms of a particular affiliation seems to depend on the type of affiliation concerned.

Lastly, the poverty status seems to have limited, if at all any, influence on adverse social experiences.

4.12   Access to Information

This section examines the accessibility and popularity of specific sources of information regarding various health issues, local and national news on any issue, and job vacancy, amongst households at the division level. It also attempts to draw correlations in terms of the usage of news information sources with background characteristics such as education level and affluence.

Access to health information

Table 4.12.1 shows the percentage of households that receive information regarding child health/vaccination, maternal health/pregnancy care, birth control, and AIDS from specific sources, according to divisions.

Overall, by taking all six divisions into account, majority of households reported Health/NGO workers as the main source of information, specifically regarding child health/vaccination (72.4%), maternal health/pregnancy care (78.8%), and birth control (76.2%). Since health initiatives fall under the broader category of social welfare services, there is a large degree of involvement and effort of both private and public social workers in disseminating information regarding health matters to even the remotest parts of rural Bangladesh. Therefore, in other words, the network of government health personnel and NGO workers at the grassroots level, play a significant role in making the access to health information wider and easier.

Following Health/NGO workers, other significant sources of health information comprise of television and radio. In the case of information regarding maternal health/pregnancy care, radio is the second highest (9%) source. Whereas, in the case of information regarding child health/vaccination and birth control, the percentage of households that report television are 9.5% and 7.9% respectively.

Only a small percentage of households report that they don't get any information on child health/vaccination (1.7%), maternal health/pregnancy care (2.1%), and birth control (3.8%).

However, in case of information regarding AIDS, majority (43.6%) of the households claim that they don't get any information regarding this health issue. According to the disaggregate figures on the division levels: 50.2% of households in Chittagong, 36.9% in Dhaka, 30.9% in Khulna, 49.7% in Rajshahi, 50.6% in Barisal, and 50.5% in Sylhet don't get any information about AIDS. But for those who do receive some information about AIDS, broadly, television (22.1%) is the main source of this particular information for households.

Access to news information

Table 4.12.2 illustrates the percentage of household responses regarding their three main sources of news information, at the division level.

An overall majority of 40.7% households report radio as their first main source of news information, followed by 27.3% of households opting for television as their chief source. A breakdown of these figures at the division level shows that the most-widely used source is: television in Chittagong (42.1%) and Dhaka (40.7%); radio in Khulna (79%), Rajshahi (39.7%), and Barisal (45.5%); and, both radio and telephone bearing the same percentage

(29.8%) in Sylhet. Television is perhaps more widely used in Dhaka and Chittagong because they are probably richer divisions in terms of wealth and status, considering that the former is the capital and the latter is the port city of Bangladesh.

As their second main source of information, the collective majority of all divisions opted for television (33.1%). However, a significant minority of 18.4% households on the whole, report somebody else in the village as their second main source of information.

Lastly, according to the table, the latter-mentioned source is found to have taken precedence in terms of the third main source of news information used by households. That is, an overall majority of 32.4% households report somebody else in the village as their third main source of news information. This may be indicative of a behavioural pattern amongst the rural people, whereby they have a tendency to get together in public places like markets and discuss news information from various parts of the country.

Access to job information

Table 4.12.3 shows the percentage of multiple responses regarding the sources of job search information, according to divisions. From the table, it is evident that majority (42.5%) of the total responses refer to the workplaces as a source of information regarding job-search. The second most-widely used source is relatives, friends and neighbours (34.8%).

In all the divisions, except Khulna and Rajshahi, majority of the responses indicate the workplaces as the most common source for obtaining information on job vacancies. 52.2% of the total responses from Chittagong, 41.6% (of N=582) from Dhaka, 68.2% from Barisal, and 53.2% (of N=171) from Sylhet refer to the workplaces as a frequent source of job information. Again, it must be noted that these figures range from 41.6% to 68.2% between divisions indicating regional variations. On the contrary, in Khulna, and Rajshahi, 41.7% and 44.3% responses, respectively, refer to relatives, friends and neighbours for information regarding job vacancies.

Influence of education level and poverty status on the sources of news information used by households

Table 4.12.4 demonstrates whether factors such as, higher education of the male heads of household, and more wealth, have an influence on the first main sources of news information used by households. Therefore, correlations have been drawn between specific sources of news information with the levels of education of the male heads of household in the first part of the table, and, with the level of affluence of the households in the second part of the table.

Correlation with education levels of heads of household

Radio, being the most widely used source of news information (40.7%), is more common amongst heads of households who have studied below class five (i.e. primary incomplete). However, an analysis of the figures for radio indicates that the corresponding levels of education do not necessarily influence its usage. For instance, although the figures for those who are uneducated (39.7%) is less than for those who have studied below class five (49.9%), it is still higher than for those who have completed secondary and higher education (38.1%). Therefore, this means that education does not necessarily influence the usage of sources such as the radio.

However, heads of households with more education are more likely to get news information through sources such as TV, Newspaper and telephone, since the corresponding figures for each of these sources also rise along with the levels of education. In other words, education does influence the use of these sources.

On the same note, the more uneducated or less educated heads of household seem to rely on sources such as somebody else in the village. This validates the earlier observation that the more educated people tend to rely more on sources such as TV, newspapers and telephone. Therefore, here as well one can see a negative correlation between the level of education and the usage of somebody else in the village as a source.

Therefore, from these observations, it can be concluded that the influence of education varies according to the sources of news information used by households. In other words, although the level of education is found to be positively correlated with the usage of TV, newspapers and telephone sources, and negatively correlated with somebody else in the village as a source; in case of radio, the most common source of news information, the education level was not found to be influencing its usage.

Policy Implications:
1. If messages are to be transmitted through sources such as TV and Newspapers, it will not necessarily reach the masses, which also includes the uneducated.
2. Increasing the access to sources such as TV, Newspapers and telephone does not necessarily imply that their quantity has to be expanded. It could also signify the need to increase the level of education amongst the masses.

Correlation with poverty status of households (measured in terms of food availability throughout the year)

From the second part of the table, it is apparent that the most widely used source of news information is radio, followed by TV, for all four poverty groups of rural households. The

level of usage of each of these sources, however, varies between the groups. In the case of radio usage, there is a variation of 6 percentage points between the two polar groups of extreme poor (34.7%) and rich (43%). This gap is, however, more pronounced in the case of TV usage, with a 14 percentage point variation between the extreme poor (23.4%) and the rich (37.5%).

According to the table, the better-off households are more likely to use newspapers for news information. This is explained by the positive correlation between the usage of newspapers and the household's poverty status.

On the contrary, sources such as letters, or somebody else in the village, or somebody who had gone out of the area, have a positive correlation with poverty, indicating that the poor rely on them more than the non-poor households.

However, the usage level of certain sources such as telephone, and even radio and TV to some extent, have a non-linear correlation with the poverty status. For instance, extreme poor households (23.4%) have a higher level of TV usage than moderate poor (19.7%), but a lower level than the moderate non-poor (32.4%) and rich households (37.5). Correspondingly, telephone usage is the highest amongst the moderate poor households followed by the other categories, including the rich households; although there is a 0.8 percentage point variation between the rich (5.2%) and extreme poor (4.4%).

Surprisingly, as per the table, the extreme poor group tends to have a considerably high usage level of radio, TV and telephone, even though the corresponding levels of usage by the rich category is higher for each of these sources. The same holds true for the moderate poor group, with some exceptions where the latter group has a higher usage level for certain sources of news information than the better-off groups (e.g. telephone). However, this high usage amongst the poorer categories does not necessarily mean that all of them own a radio, television or telephone. Instead, they may be getting their news information via general community facilities that are sometimes provided by a 'samity', or local elites, or by specialised local businesses that operate as a mobile PCO. They could also be obtaining their news information through someone else's radio (i.e. not self-owned) at a marketplace.

In sum, the influence of the poverty status of households (similar to the influence of education level) varies depending on the sources of news information.

A general observation based on the overall analysis of Table 4.12.4, therefore, indicates that the conventional notion, regarding the influence of factors such as education level and poverty status on the usage of news information sources, does not represent the whole truth. Other unconventional factors such as social affiliations, infrastructural conditions, and

behavioural patterns (for e.g. migration), preferably at a more disaggregated level, deserves serious consideration in future analysis.

V.   DYNAMICS OF POVERTY AND PROXIMATE CAUSES

5.1   Characteristics of Extreme and Chronic Poverty

Asset Base and Extreme Poverty

Average household size in the extreme poor households is lower than moderate poor as well as non-poor households. The reason might be the scarcity of minimum required income to maintain the family that force them to split relatively early than the other groups. Average number of earners is also lower in the extreme poor households compared to other groups. However, number of agricultural labourers is higher in the extreme poor households. This means that the extreme poor households have limited occupational diversity and more dependent on agricultural wage labourers (Table 5.1.1).

With respect to land holdings for both homestead and cultivation, the situation for the extreme poor households is very weak as one might expect. It is only .14 acre for the extreme poor households as against of .30 for moderate poor, .68 for moderate non-poor and 2.09 for non poor households. Human asset is also poor for the extreme poor households. Average years of schooling is only 2.9 for the extreme poor as against of 6.2 for non poor. While the extreme poor households do have access to credit, it is much lower for them compared to the other groups. However, important points to note here are the following: (a) money lender appears as the important source (in terms of amount borrowed) for both the poor and the extreme poor households compared to the other groups; (b) extreme poor households have a very limited access to institutional loan; and (c) while the poorest have access to NGO credit, non-poor also have access to them even with a higher amount (Table 5.1.1).

Asset Base and Dynamic Poverty

Five categories of dynamic poverty groups have been discussed here. They are chronically extreme poor, chronically poor, never poor, descending poor, and ascending non-poor[20]. A comparison between different dynamic poverty categories have been made here with respect to household size, average earners, landholding, average years of schooling, and average amount borrowed. Results show that the situation for the chronically extreme poor is the worst among all dynamic groups in all respects as expected. Chronically extreme poor households are demonstrated with less earners, high dependence of agricultural wage labourer, very little access to physical asset, poor human capital, and poor access to institutional loan as against of higher dependence of money lenders. Dependence on money

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[20] Section-III has already discussed who the chronically extreme poor and chronically poor are. Never poor here refers to those who were non-poor 10 years ago, and now as well, descending poor refers to those who slipped into, and ascending non-poor refers to those who escaped from poverty over the same period.

lenders is the highest for the chronically poor households among all sources as well as all dynamic groups (Table 5.1.2). Situation for the chronically poor households is somewhat better than the chronically extreme poor households but worse than the other groups (transient and never poor households) with respect to above indicators. Comparing ascending and descending households, what we have observed here are the following: (a) ascending households have lower family size but higher number of earners as against of descending households which have higher family size but less number of earners; (b) ascending households have better access to NGO credit compared to descending households (average loan size of Taka 2,715 against 2052), and, descending households have higher dependent on money lenders compared to their ascending counterparts (Taka 3,333 against 1,469); and (c) with respect to other indicators including physical and human asset, dependence on agricultural labourers, and access to institutional loan, not much variations have been observed between these two dynamic groups[21]. What inference one can draw from the above findings? Clearly, employment and access to intuitional (including NGO) credit have emerged as important factors in explaining ascend as against of descend here.

Correlates of Poverty

Table 5.1.5a presents the distribution of household heads by their occupation and dynamic poverty category. Agricultural labourers dominate the distribution. They count for almost half of all the chronically extreme poor households and more than a quarter of the chronically poor households. All labourers, agricultural and non-agricultural, count for almost 60 percent of the chronically extreme poor households and more than 40 percent of the chronically poor households. Occupational diversity is less among the heads of the chronically extreme poor and chronically poor households compared to other categories. Distributions of employment status and occupation of the household members (Table 5.1.5b and 5.1.5c) supports the pattern of occupational distribution presented in Table 5.1.5, showing the dominance of labourers, especially in agriculture, among the two chronically poor categories of households.

From the two tables on housing (Table 5.1.6 and 5.1.7), it is evident that the chronic poor households (including the chronically extreme poor) have much worse housing condition compared to the other categories of households. The majority of all chronic poor households have one room in their dwelling or no house at all. Among the chronically extreme poor households only, the proportion is more than two thirds (Table 5.1.6). More than a quarter of the chronically extreme poor households have ordinary wall materials (e.g. straw, jute-sack and polythene) in their dwellings and almost half of their dwellings are made of mud, bamboo and/or wood. More than half of the chronically poor households have dwellings made of either mud/wood/bamboo or ordinary materials (Table 5.1.7).

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[21] Although ascents are slightly better off than the descents in these respect as well.

Landlessness is significantly greater among the chronically poor (particularly chronically extreme poor) households compared to other categories. This is true in terms of both homestead land (Table 5.1.8a) and cultivable land (Table 5.1.8b). More than one third of the chronically extreme poor households have no homestead land at all, and another one third among them has only up to 5 decimals of homestead land. Eighty four percent of chronically extreme poor households and more than two thirds of the chronically poor households are landless in terms of having cultivable land. If we include the functionally landless (having less than 50 decimals of cultivable land), the proportion of landless households becomes 94 percent for the chronically extreme poor and 84 percent of the chronically poor households.

Not much difference is evident across dynamic poverty categories in terms of proportion of households borrowed money if we disregard the sources and amount (Table 5.1.8c). The loan size is smaller for the poorer households compared to the other groups (Table 5.1.9a). The sources of credit also vary significantly. For the chronically extreme poor households, the largest source is money-lender and for the chronically poor households, the largest source is NGO-led micro-credit (Table 5.1.9b). Failure to get credit is more prevalent among the chronically extreme poor and the chronically poor households compared their non-poor counterparts (Table 5.1.9c).

Sources of Income

Income classification by sources shows that high proportion of income of the extreme poor households is actually wage income (56 percent), where as, it is non-agricultural income (61 percent) for the non-poor households. The result further shows that the extreme poor households are more dependant on agricultural wage income than non-agricultural wage compared to even moderate poor households. From all other sources as well, proportion of income received by extreme poor households are less that those of moderate poor households let alone the other groups (Table 5.1.3). Important to note here that the proportion of remittance income is also the lowest for the extreme poor groups than the other groups.

Similar analysis has also been made here for the dynamic poverty categories as shown in Table 5.1.4. Similar pattern, as found above, is also observed here. Wages is the main source for both chronically extreme poor and chronically poor households compared to the other groups. And, between chronically extreme poor and chronically poor households, the former is more dependent on agricultural wage compared to non-agriculture than the latter. Between ascending and descending households, two important points are noteworthy: (a) descending households are more dependent on wage income (33 percent) compared to ascending households (18 percent); and (b) a significant proportion of income of the ascending households comes from remittance compared to the descending households (18 percent against 6 percent). Remittance has therefore appeared here as the driver of ascent while agricultural wage labourers as "maintainers".

5.2 Characteristics of Community Poverty

Significant differences are observed between the rich and the poor villages in terms of some of the selected community characteristics presented in Table 5.2.1. More than one fifth of the rich villages have UP chairman residing in the village whereas none of the extremely and moderately poor villages has UP chairman in the village. Interestingly, more rich villages are covered by anti-poverty (e.g., social safety net) programs like Food/Cash for Work, Food/Cash for Education, VGF, and VGD, particularly compared to the extremely poor villages more of which, as expected, should be covered by such programs. The contrast is particularly remarkable in terms of Food/Cash for Work programs.

Extremely poor villages perform poorly (compared to rich villages) in terms of having double cropped land, having land under mechanised cultivation and having land under irrigation (either by deep tube-well or by shallow tube-well). The poor state of the extremely poor villages is further supported by the fact that these villages have more single cropped land than double cropped land and more land under manual tiller than under power tiller, which is just opposite compared to the rich villages (Table 5.2.2). Average number of poultry farms also explains the difference between them: the number is significantly less in case of poor villages compared to the rich ones (Table 5.2.3).

Extremely poor villages also lag behind the rich villages in terms of access to infrastructural facilities (e.g., electricity, telephone, etc.), institutions (e.g., agricultural and commercial Banks, post office, etc.), services (e.g., fertilizer shop, rice mill, etc.), and markets (Table 5.2.4). Similar is also true if we consider the total number of utilities/facilities (e.g. number of mobile phones, televisions, and satellite TV connections, etc.). The average number of each of these is much smaller in extremely poor villages than that of the rich villages (Table 5.2.5).

It also appears from the findings that more remote villages (in terms of communications) are more likely to be poorer. This is evident from the distance of bus and railway stations from the village - both of these facilities are more distant from the extremely poor villages than that of the rich villages. However, distance to *upazila* and district headquarters doesn't matter much (Table 5.2.6).

Frequency of occurrences of hazards (particularly the natural ones including flood, river erosion, and cyclone, etc) in the last ten years has been more in the extremely poor villages than in the rich villages (Table 5.2.7). The extremely poor villages not only faced more hazards, but the severity of those hazards has also been very high as reflected by 2004 flood. Two thirds of the extreme poor villages have been severely affected by the 2004 floods, whereas only a little more than a quarter of the rich villages faced the same scale of severity (Table 5.2.8).

5.3   Suggested Interventions

Regarding suggested interventions, two questions were asked to all the respondents irrespective of their well-being status – one regarding escaping from poverty and another one regarding securing a comfort and safe state of wellbeing. No disaggregated analyses (based on poverty category) have however been made in this respect. With respect to escaping from poverty, the most important three suggestions that came out strongly from the response of the households are the following: (i) Providing opportunities for employment creation and diversification including income generating activities; (ii) Having easy access to credit and capital; and (iii) Aspiration, motivation and hard work (Table 5.3.1). Creating employment opportunities and providing access to credit are of common knowledge, but, what is important here is the third point, aspiration and motivation, which needs to be elaborated further – what it means and how it works. It is also important to note here that people do not consider social protection schemes as long-term solution in tackling poverty.

With respect to securing a comfort and safe state of well-being, what came out strongly as important three suggestions are the following: (i) Provisions for improved human resources (e.g., education, training and health service; (ii) Opportunities for employment, particularly of the types that are permanent in nature and reliable; and (iii) Access to credit and capital (Table 5.3.2).

Combining the above two what we have observed as far as escaping from poverty is concerned is the following:
- Aspiration matters;
- Human resources matter;
- Regularity in employment/income generating activities matter; and
- Access to credit/capital matters.

VI.   SUMMARY AND CONCLUSION

6.1   Major Findings

Assessment of subjective poverty carried out in this report using different criteria shows that the extreme poor lies between 15 and 30 percent and moderate poor between 30 and 40 percent which gives the figure for poor between 50 and 60 percent. Two points are important to note here: first, the incidence of subjective poverty (as perceived by the people themselves) is higher compared to what we call the objective estimates of poverty; second, there are some variations in both subjective and objective estimates depending on what criteria one uses. It is also important to note here that the 'food availability' based criterion provides somewhat average estimates of all the subjective criteria applied in this analysis.

With respect to the estimates of dynamic poverty groups, "chronically extreme poor" varies between 15 and 16 percent based on 'food availability', between 14 and 15 percent based on 'overall ranking' and between 19 and 23 percent based on 'three meals a day'. Likewise, "chronically moderate poor" varies between 14 and 25 percent for 'food availability' and between 23 and 38 percent for 'overall ranking'. And, these gives the figures for "chronically poor" ranging between 29 and 41 percent for 'food availability' and between 38 and 53 percent for 'overall ranking'.

In comparing severity with chronicity, three points are noteworthy: (i) if we look at the extreme poor households, about 90 percent of them are chronically poor as well; (ii) if we look at the chronically poor households, about 50 percent of them are extreme poor; and (iii) while severity explains chronicity to a large extent, chronicity explains severity only up to a certain extent.

Evidence obtained from the rural area suggest that demographic predisposition of the poor household is much unfavorable than that of their non-poor counterparts; with them there is shortage of male members, dependents are more in number, fertility is higher, children health poorer and household size smaller which may mean narrow support base.

Member of the poor household are much less mobile than their counterparts in the non-poor and top non-poor households. Also they vary in destination, largest number of non-resident members from poor households move only to Dhaka city but those from non-poor households move to the foreign countries for more remunerative employment. Members of the poor/extreme poor household thus, remain less able take to advantage of the opportunities elsewhere to maximize their own and household welfare.

In poor/extreme poor households widowhood, divorce, abandonment among women is much higher than that in the non-poor households; hence, women of the poor households remain more vulnerable to marital status related crisis.

For safe drinking water rural area by now has made remarkable progress; 97 percent of the rural households at present has access to tube-well and other sources for safe water. More importantly, rural household's access to safe drinking water varies very little across economic conditions. However this great success has been put to challenge by the arsenic problem in the tube –well water. Of the tested tube-wells 16 percent is found arsenic positive rendering

the water unsafe for human consumption; thus, reduced in reality the coverage fore safe drinking water.

For sanitation also rural success is quite impressive; in rural area 16 percent household at present use fully sanitary provisions for human waste disposal; they either use a provision with septic tank or with water sealed provision. Another one–third, use semi-sanitary provision viz, use slab latrine without water sealed provisions, they are presumably on the transition to move to full sanitary provisions. Perceiving in this way, half the rural households at present has acceptable provision for sanitation.

Despite this progress sanitation provision for rural poor households is still precarious; only around one third among rural poorest use sanitary or semi-sanitary provisions while another one-third has no provision at all.

Although over all situation for education is still much less satisfactory rural area over the recent years has made remarkable progress for education too. Among adults aged 15+ the school attendance rate over the last 20 years has gone double from 42 to 81 percent. For quality education too referring to primary complete education is also quite remarkable, even higher than that for school attendance; primary education completion rate over the last 20 years increased from 31 to 68 percents.

With regard to adult education, gender variation suggesting female disadvantage is higher and such disadvantage is mostly concentrated at higher level of education beyond secondary level. More alarming observation is that compared to gender differential inequality in education is more sharp across economic condition; in the surplus household around 70 percent adults have ever-attended school against only 32 percent in the poorest households.

School attendance rate for the children also confirmed the disappearance of female disadvantage for education particularly at the primary and secondary level although this persist at higher level of education. Again, for school attendance of the children too there is marked variation between poorest and the richest households in rural area; among primary school age children 71 percent in the poorest category and 91 percent in the richest category currently attend school. These figures differ even by greater degree for secondary school age children; they are 50 percent for the poorest and 84 percent for the top non-poor. The end

message therefore is that despite progress children from poorest households are falling significantly behind than their non-poor counterparts.

Health status in terms morbidity is still quite high in rural area, the rate is 20 per 100 with reference to 30 days period. Morbidity rate varies little across gender but it is higher for female. As seen for education compared to gender variation morbidity variation across economic condition is more sharp; the rate is 24 per 100 for the poorest households which is one third higher than that for surplus household (16%). More importantly, poorest people suffer from a higher morbidity risk in all ages than the non-poor people suggesting an overall inferior health situation for them.

For acute illness majority (60%+) rural households approach quack practitioner for treatment; for major illness thus, approach qualified providers with individual private practitioners serving as the dominant source (37%); for accident/injury, approach most the government institutions (51%) and it is true for pregnancy and delivery related problems too. Hence, as it emerges, except for acute illnesses which in many cases are minor in nature, rural household mostly utilize quality sources for treatment or use services from qualified health personnel. And again except for acute illness, they approach most the government facilities for this purpose. This, only reemphasize the government role in health care delivery in rural area. More importantly, these facilities are found pro-poor also viz., poorest people use them most for treatment in case of all types of illnesses.

Most frequently received **government services** by the rural household are infrastructure services followed by education and health services. From **private sector the** rural household receive most the transport services (48%) and health services (44%) while from **NGOs,** micro-credit (26%) mobile phone services (24%).

Compared to private and NGO services dis-satisfaction is found more prevalent for government sector services. The government services are pro-poor in nature but those from private and NGO sector tend to bypass the poorest and target the moderate poor. Highest dissatisfaction in case of government services persist for various agricultural extension services, health services and social protection services like VGD/VGF etc., and services for which (irrespective government or non-government), dis-satisfaction is more, corruption is identified a major problem in getting access to them.

Natural disasters are the major source of crisis in rural area. This is followed by major illness. Most frequently encountered natural disaster in rural area is **'flood'** followed by '**crop damage'.**

All rural households seem almost equally vulnerable to crisis but major illness, death of earning member and other member play relatively greater role **for the crisis of poorest** households and natural disaster play higher role **for the non-poor households.**

Most costly crisis in rural area is **'river erosion'** followed by loss of business/job, socio-political rivalry, death of earning member, litigation, enmity etc. Distribution of crisis related loss reveals that '**flood' 'river erosion' and 'major illness**' impose the greatest financial burden on rural households. **Litigation and crop damage** are next to them in importance.

To mitigate crises or damage the rural households in nearly 40 percent cases undertake loan, in 15% cases dis-save, in around 10% cases sale land and/or other assets and in 5% cases cut down consumption and other welfare.

In short, what we have observed in explaining the conditions of the extreme and chronically poor households are the following:

- Extreme poor HHs have poor asset base.
- Have limited occupational diversity.
- More dependent on agricultural wage labour.
- 92% are functionally landless.
- Relatively more indebted with money-lenders.
- Chronically extreme poor HHs have less earners.
- More dependent on agricultural wage labour.
- Have poor physical and human asset base.
- Have very little access to institutional credit.
- High dependence on money-lenders.
- Ascending HHs have lower family size but higher earners compared to descending HHs.

- Have better access to NGO credit.
- Not much difference in physical and human assets, dependence on agricultural labour, and access to institutional credit.
- ***Employment and access to formal credit emerge as important factors to explain ascend.***

And with respect to community characteristics, we observe the following.

- Rich villages have more UP chairmen.
- More anti-poverty programs.
- More mechanised cultivation.
- More non-farm activities e.g. poultry.
- Better infrastructure (electricity, telephone).
- Better institutional facilities (Bank, PO).
- Rich villages have more UP chairmen.
- More anti-poverty programs.
- More mechanised cultivation.
- More non-farm activities e.g. poultry.
- Better infrastructure (electricity, telephone).
- Better institutional facilities (Bank, PO).
- ***Therefore, community characteristics matter for escaping poverty!***

6.2   Concluding Remarks

Given the observation that 16 percent of the tube-wells in rural area are arsenic contaminated, addressing arsenic problem in tube-well water which is almost the sole provider of safe drinking water to rural people is important. This represents a very basic pre-requisite for sound health. If this problem remains unattended, this may leave adverse effect on human health in two ways: first, this by leading many to use unsafe water can give rise to water born diseases which have been controlled greatly, and second, it may give rise to newer diseases that may arise from arsenic poisoning burdening the already overburdened morbidity scenario.

Through systematic policy focus gender differentials in education, health etc. has come down substantially in rural area but variation across economic condition is quite pronounced and needs serious attention. It is therefore, urgent that inter-class variation is taken seriously and addressed through proper policy measures. If remains neglected, this may act as an impediment in achieving MDG goals in the country.

Through pro-active policy the government seems to have succeeded by a large in removing gender gap in education among children particularly at primary and secondary level but it persists for higher education. Total elimination of gender disparity therefore requires an attention to higher level of education for women.

Only for acute illness which are often minor in nature rural household indulge using services from quack practitioners available in the locality but in case of all other types of illness such as, major illness, accident/injury, reproduction related problems, their dependence on quality sources is quite high and contribution of government health care facilities for this is quite large and significant. Thus, on the basis treatment for acute illness, if one undermines the role of government sector, it may prove counterproductive. Rather, its role should be encouraged, strengthened and streamlined for their pro-poor approach.

Despite government services are pro-poor in delivery, people's dissatisfaction is more with them compared to private and NGO services. Unfortunately, dissatisfaction is most for government heath care services, social protection services and agriculture extension services which hold the key to poverty alleviation. It is, therefore, necessary to bring appropriate remedial measures to put them in order and ensure greater benefit to the poor and poverty alleviation.

Large number of rural households encounter one or the other kind of crisis which impose on them huge financial loss. In mitigating these financial loss, a large number of household undertake the burden of loan, require to dissolve assets including productive ones, draw upon savings thereby weakening the household economic strength and potentials; hence, it would be beneficial if some ways to managing the crisis with minimum cost can be evolved. In this regard health insurance, holds much promise since it will be able take care one of the major and frequent source of crisis in rural area.

With respect to policies, there broad types of interventions are important: employment generating (including support for income generating activities which also include access to infrastructures and markets), capability enhancing (support for improvement of human resources including education, training and health services), and motivational (so that people aspire for good life, commit themselves for it and work hard to achieve it).

Table 3.2.1: Self assessed poverty: food intake round the year

(Percent)

Self assessed poverty status	Poverty Rate
Shortage throughout the year	22.6
Temporary shortage	30.6
Neither shortage nor surplus	29.8
Surplus	17.0
Total	100.0

Table 3.2.2: Duration of poverty: food intake round the year

(Percent)

Duration	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	*Temporary shortage*	*Neither shortage nor surplus*	*Surplus*	
Up to Five years	13.2	21.9	23.3	24.0	20.7
Six to Ten years	20.3	31.9	34.1	32.2	30.0
More than Ten years	66.5	46.3	42.6	43.9	49.3
Total	100.0	100.0	100.0	100.0	100.0

Table 3.2.3: Self assessed poverty: well-being ranking

(Percent)

Self assessed wellbeing ranking	Poverty Rate
Upper class	1.1
Upper middle class	5.5
Lower middle class	31.3
Moderate poor	41.4
Extreme poor	20.7
Total	100.0

Table 3.2.4: Duration of poverty: well-being ranking

(Percent)

Duration	How would you currently rank your household on a whole?					All categories
	Upper class	*Upper middle class*	*Lower middle class*	*Moderate poor*	*Extreme poor*	
Up to Five years	7.1	14.1	15.3	14.4	11.6	14.0
Six to Ten years	17.2	36.4	27.4	29.2	19.4	26.9
More than Ten years	75.8	49.5	57.3	56.4	69.0	59.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 3.2.5: Self assessed poverty: three meals a day

(Percent)

Do you have three meals a day?	Poverty Rate
Yes	69.2
No	30.8
Total	100.0

Table 3.2.6: Duration of poverty: Three meals a day

Duration	Is your household currently able to eat 3 meals per day throughout the year?		All
	Yes	*No*	
Up to Five years	11.4	14.6	12.4
Six to Ten years	22.1	23.7	22.6
More than Ten years	66.5	61.6	65.0
Total	100.0	100.0	100.0

Table 3.2.7: How would you rank the state of your household?

(Percent)

Ranking/ stages	Distribution of households by stages	Stages of extreme poverty as perceived by households	Stages of moderate poverty as perceived by households
Being the worst	14.3	87.4	2.3
2	25.0	11.7	70.8
3	23.2	0.8	12.9
4	18.0	0.1	12.5
5	11.6	--	1.6
6	5.0	--	--
7	1.7	--	--
8	0.9	--	--
9	0.2	--	--
The best	0.1	--	--
Total	100.0	100.0	100.0

Table 3.2.8: Distribution of households by poverty category

Poverty category	% of households
Extreme poor (now)	15.6
Moderate poor (now)	32.6
Moderate non-poor (now)	49.6
Rich (now)	2.2
Total	100.0

Table 3.2.9: Mobility across Poverty Lines: Subjective Poverty (food intake) by division

(Percent)

How would you currently rank your household in terms of availability of food throughout the year?	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Shortage throughout the year	29.70	27.35	14.60	20.08	14.97	28.57	22.57
Temporary shortage	19.31	24.69	33.08	35.48	43.77	37.51	30.58
Neither shortage nor surplus	34.68	28.05	30.89	27.99	32.14	26.02	29.83
Surplus	16.31	19.91	21.43	16.45	9.12	7.90	17.02
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Table 3.2.10: Self-assessed wellbeing ranking by division

Self assessed wellbeing ranking	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Upper class	.8	1.1	.1	1.0	.4	4.5	1.0
Upper middle class	6.5	5.3	2.2	5.6	3.2	10.4	5.1
Lower middle class	34.1	33.0	33.7	25.0	23.9	49.8	31.1
Moderate poor	44.4	36.6	36.9	50.9	44.9	26.6	42.1
Extreme poor	14.3	24.0	27.1	17.5	27.6	8.7	20.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 3.2.11: Mobility Across Poverty Lines: Subjective Poverty (three meals per day) by division

Is your household currently able to eat three meals a day throughout the year?	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Yes	62.25	62.23	87.06	69.11	71.89	65.27	69.18
No	37.75	37.77	12.94	30.89	28.11	34.73	30.82
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Table 3.2.12: Mobility Across Poverty Lines: Subjective Poverty (10 stage) by division

How would you rank the current state of your household?	Divisions						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Being the worst	10.58	17.88	18.95	12.28	15.79	2.08	14.34
2	26.57	22.17	18.95	31.56	30.08	7.61	24.97
3	25.16	20.70	21.42	23.68	28.38	23.18	23.19
4	17.82	18.55	16.36	16.18	18.05	31.83	18.04
5	13.93	11.19	15.07	9.49	4.89	18.69	11.57
6	3.46	5.36	7.32	4.09	2.26	11.07	5.02
7	1.19	2.41	1.40	1.86	.56	2.77	1.75
8	1.19	1.14	0.32	0.68	--	2.77	0.86
9	--	0.54	0.11	0.19	--	--	0.21
The best	0.11	0.07	0.11	--	--	--	0.05
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Table 3.2.13: Distribution of communities by poverty category

Poverty categories	% of communities
Extremely poor village	23.1
Moderate poor village	26.2
Moderate non-poor village	36.9
Rich village	13.8
Total	100.0

Table 3.2.14: Poverty category of communities by division

(Percent)

Division	Poverty category				Total
	Extremely poor village	Moderate poor village	Moderate non-poor village	Rich village	
Chittagong	25.0	25.0	16.7	33.3	100.0
Dhaka	23.5	11.8	47.1	17.6	100.0
Khulna	0.0	20.0	60.0	20.0	100.0
Rajshhai	31.3	31.3	37.5	0.0	100.0
Barisal	33.3	33.3	33.3	0.0	100.0
Sylhet	25.0	75.0	0.0	0.0	100.0
All divisions	23.1	26.2	36.9	13.8	100.0

Table 3.3.1a: Poverty categories of households by different subjective criteria

(Percent)

Subjective Criteria	Extreme poor	Chronically extreme poor		Chronically moderate poor		Chronic poor	
		In extreme poverty for more than 10 years	*In extreme poverty 10 years ago*	*In moderate poverty for more than 10 years*	*In moderate poverty 10 years ago*	*In poverty for more than 10 years*	*In poverty 10 years ago*
Based on food availability	22.6	15.0	15.8	14.2	24.8	29.2	40.6
Based on overall assessment	20.7	14.3	15.2	23.3	38.1	37.6	53.3
Based on three meals a day	30.8	19.0	22.9	--	--	--	--

Table 3.3.1b: Distribution of poor households (based on food availability) by dynamic poverty category

(Percent)

Poverty category based on food availability	Dynamic poverty category				Total
	Extreme chronic poor	Moderate Chronic poor	**Chronic Poor**	Descending poor	
Shortage throughout the year	68.2	20.1	**88.3**	11.6	100.0
Temporary shortage	0.0	64.8	**64.8**	35.2	100.0

Table 3.3.2: Distribution of communities by dynamic poverty category

Dynamic poverty category	% of communities
Poorly performing village	20.0
Stagnant village	33.8
Slowly improving village	32.3
High performing village	13.8
Total	100.0

Table 3.3.3: Dynamic poverty category of communities by division

Division	Dynamic poverty category				Total
	Poorly performing village	Stagnant village	Slowly improving village	High performing village	
Chittagong	0.0	66.7	33.3	0.0	100.0
Dhaka	11.8	47.1	11.8	29.4	100.0
Khulna	20.0	10.0	50.0	20.0	100.0
Rajshhai	0.0	25.0	62.5	12.5	100.0
Barisal	83.3	16.7	0.0	0.0	100.0
Sylhet	100.0	0.0	0.0	0.0	100.0
All divisions	20.0	33.8	32.3	13.8	100.0

Table 4.1.1: Population Distribution, sex ratio (M/F), household size and household headship in rural area by division, economic condition: 2005

	% Population	Household size	Sex-ratio (M/F)	% household headed by female
Bangladesh (28239)	100.0	4.9	107	6.7
Divisions				
Chittagong (5158)	18.3	5.6	109	6.7
Dhaka (7525)	26.6	5.0	106	8.0
Khulna (3911)	13.8	4.2	106	6.1
Rajshahi (7186)	25.4	4.5	107	6.0
Barisal (2623)	9.3	4.9	110	4.5
Sylhet (1836)	6.5	6.4	103	10.4
Economic condition				
Always deficit (6114)	21.6	4.5	96	14.3
Occasional deficit (8424)	29.8	4.8	105	5.2
Neither deficit nor surplus (8412)	29.8	4.9	113	3.7
Surplus (5289)	18.7	5.5	115	4.1

Table 4.1.2: Mean number of children born alive to currently married women (15-49) by divisions and economic condition: Rural Area: 2005

	Mean number of children born alive	Mean number of children living	Proportion children died
All	3.21	2.71	15.6
Divisions			
Chittagong	3.80	3.15	17.1
Dhaka	3.41	2.84	16.7
Khulna	2.60	2.31	11.1
Rajshahi	2.91	2.45	15.8
Barisal	2.92	2.59	11.3
Sylhet	4.48	3.71	17.2
Economic Condition			
Always deficit	3.60	2.92	18.9
Sometimes deficit	3.21	2.73	15.0
Breakeven	3.10	2.64	14.8
Surplus	2.91	2.56	12.0

Table 4.1.3: Broad age structure of rural population (both sexes) by economic condition: 2005

Age group	Economic condition				Total
	Always deficit	Occasionally deficit	Breakeven	Surplus	
< 5	12.6	11.8	10.9	9.7	11.3
5-14	29.2	27.5	23.6	21.4	25.6
0-14	41.8	39.3	34.5	31.1	36.9
15-59	51.8	55.4	59.3	61.4	56.9
60+	6.4	5.3	6.2	7.6	6.2
N	6114	8424	8412	5289	28239

Table 4.1.4: Broad Age structure of rural population (both sexes) by administrative divisions: 2005

Age	Divisions					
	Ctg.	Dhaka	Khulna	Rajshahi	Barisal	Sylhet
< 5	13.1	11.6	9.4	10.6	10.0	14.1
5-14	28.2	25.8	22.0	24.0	26.7	29.5
0-14	41.3	37.4	31.3	34.5	36.7	43.6
15-59	52.9	56.1	61.9	59.9	56.5	50.1
60+	5.8	6.5	6.7	5.6	6.9	6.4
N	5158	7525	3911	7186	2623	1836

Table 4.1.5: Dependency ratio* across economic conditions and regions: 2005

	Dependency ratio (per 100)
Bangladesh	76
Divisions	
Chittagong	89
Dhaka	78
Khulna	61
Rajshahi	67
Barisal	77
Sylhet	100
Economic condition	
Always deficit	93
Occasional deficit	80
Neither deficit nor surplus	69
Surplus	63

* dependency ratio refers to {(0-14)+(60+)/15-59}

Table 4.1.6: Marital status of the rural population (15+ ages) by sex: 2005

Marital statuses	Male	Female	Both sexes
Unmarried	32.2	12.8	22.9
Married	66.9	75.6	71.1
Widowed	0.7	10.3	5.3
Divorced/abandoned/separated	0.2	1.3	0.7
	9263	8562	17825

Table 4.1.7: Marital Status of female population aged 15+ by division, economic condition: Rural Area, 2005

	Marital status				N
	unmarried	Married	widowed	Divorce/sep./ abandoned	
Divisions					
Chittagong	17.7	71.8	9.1	1.4	1451
Dhaka	13.6	76.2	9.2	1.0	2258
Khulna	8.9	80.8	9.3	1.2	1297
Rajshahi	10.4	77.6	10.5	1.5	2251
Barisal	11.0	74.5	13.2	1.2	808
Sylhet	18.9	62.4	16.9	1.8	497
Economic condition					
Always deficit	12.9	70.8	13.6	2.7	1852
Sometimes deficit	12.3	75.9	10.7	1.2	2496
Breakeven	13.1	77.2	8.9	0.9	2567
Surplus	13.1	77.8	8.5	0.5	1647

Table 4.1.8: Residence pattern of the usual household members aged 15+ by sex: 2005

Residence pattern	Male	Female	Both sexes
Same household	85.6	96.9	91.0
Another village	1.5	0.9	1.2
Dhaka city	5.0	1.1	3.1
Chittagong city	0.9	0.3	0.6
Other divisional town	0.7	0.1	0.4
Other town	2.2	0.5	1.3
Foreign country	4.0	0.1	2.2
Other	0.1	-	0.07
Total	9251	8567	17818

Table 4.1.9: Residence Pattern of the household members (15+) by Economic condition: Rural Area, 2005

Residence pattern	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
Same household	94.7	92.9	90.3	85.9	91.0
Another village	1.0	1.5	1.1	1.1	1.2
Dhaka city	2.2	2.9	3.4	3.8	3.1
Chittagong city	0.5	0.4	1.0	0.6	0.6
Other divisional town	0.1	0.5	0.4	0.7	0.4
Another town	0.8	1.0	1.5	2.0	1.3
Foreign country	0.6	0.7	2.1	5.8	2.2
Other	0.1	-	0.1	0.1	0.1
N (15+)	3556	5113	5509	3647	17825

Table 4.1.10: Residence pattern of the household members aged 15+, by division: 2005

Residence pattern	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet
	Both sexes					
Same household	89.4	87.3	95.2	93.0	90.7	92.9
Another village	1.0	1.0	1.5	1.2	2.3	0.7
Dhaka city	2.5	5.7	1.2	2.6	3.6	0.2
Chittagong city	2.0	0.2	-	0.3	1.3	-
Other divisional town	0.2	0.5	0.4	0.7	0.4	0.3
Other town	0.7	1.4	0.9	1.8	1.0	2.2
Foreign country	4.4	3.8	0.6	0.2	0.6	3.7
Other	0.2	0.06	0.04	.06	-	-
N (15+)	3023	4708	2685	4706	1659	1036

Table 4.2.1: Land holdings of the households (Homestead land only)

(Percent)

Land holding (decimal)	Division						All Divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
0	32.0	20.6	21.2	29.6	16.9	8.8	24.1
1-5	24.1	26.0	21.2	30.2	20.9	61.4	27.4
More than 5	43.9	53.4	57.6	40.2	62.2	29.7	48.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.2.2: Land holdings of the households (Cultivable land only)

(Percent)

Land holding (decimal)	Division						All Divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
0	64.1	55.8	43.3	56.7	53.6	48.0	54.8
1-49	12.7	15.5	17.0	12.8	18.6	8.8	14.5
50-99	8.0	9.7	12.2	9.3	7.5	12.5	9.7
100-249	10.4	12.1	16.8	13.0	13.9	17.1	13.2
250+	4.8	6.8	10.7	8.2	6.4	13.6	7.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.2.3: Poverty correlates: homestead land and poverty

(Percent)

Homestead land (decimal)	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
0	34.6	25.1	21.4	13.2	24.1
1-5	34.6	33.3	23.2	14.5	27.4
More than 5	30.8	41.6	55.5	72.2	48.5
Total	100.0	100.0	100.0	100.0	100.0

Table 4.2.4: Poverty correlates: cultivable land and poverty

(Percent)

Cultivable land (decimal)	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
0	80.7	61.9	46.1	22.8	54.8
1-49	11.0	17.6	15.6	11.8	14.5
50-99	4.8	9.4	12.6	11.5	9.7
100-249	2.7	9.1	18.2	26.1	13.2
250+	.8	2.1	7.5	28.0	7.8
Total	100.0	100.0	100.0	100.0	100.0

Table 4.2.5: Number of rooms in the dwelling owned by the households

(Percent)

Number of rooms in the dwelling	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
No house	4.7	0.5	0.1	1.1	0.1	0.0	1.2
One room only	52.8	53.9	23.0	46.9	27.7	68.4	45.1
Two rooms only	34.1	31.0	43.8	31.0	63.6	23.6	36.2
More than two rooms	8.4	14.6	33.1	21.0	8.6	8.0	17.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.2.6: Wall materials of the main room

(Percent)

Wall material	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Ordinary (straw, jute-sack, polythene)	2.7	12.7	3.4	15.9	11.0	23.7	10.8
Mud/Bamboo/Wood	56.8	14.9	62.6	42.0	22.0	42.2	39.2
Tin	33.2	68.3	15.1	25.8	64.3	17.0	39.0
Brick	7.3	4.2	18.9	16.3	2.7	17.1	11.0
All materials	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.2.7: Poverty correlates: number of rooms in the dwelling of the household

(Percent)

Number of rooms in the dwelling	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
No house	1.5	0.7	1.8	0.7	1.2
One room only	65.4	48.4	38.8	23.5	45.1
Two rooms only	26.9	39.1	39.1	38.1	36.2
More than two rooms	6.2	11.8	20.4	37.6	17.5
Total	100.0	100.0	100.0	100.0	100.0

Table 4.2.8: Poverty correlates: house type (wall materials) and poverty

(Percent)

House type (wall material)	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Ordinary (straw, jute-sack, polythene)	24.6	10.3	6.7	2.3	10.8
Mud/Bamboo/Wood	45.1	42.9	38.7	27.1	39.2
Tin	27.3	38.2	43.1	47.3	39.0
Brick	3.0	8.6	11.5	23.3	11.0
Total	100.0	100.0	100.0	100.0	100.0

Table 4.3.1: Source of Water for different use by Administrative Division: 2005

Source	Divisions						Total
	Chittagong.	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
	Drinking						
Tap	7.0	0.1	-	0.8	-	-	1.4
Tube-well	89.0	99.3	93.1	98.3	97.9	94.8	96.0
Well	2.5	0.4	0.3	0.8	0.4	3.8	1.0
River/pond/lake etc.	1.4	-	6.2	0.1	1.5	1.4	1.5
Other	0.1	0.1	0.3	-	0.2	-	0.1
	Cooking & cleaning						
Tap	8.0	0.1	0.1	0.9	0.2	-	1.6
Tube-well	47.5	73.7	86.9	96.3	7.1	23.9	69.3
Well	3.3	0.1	0.2	1.0	0.2	5.9	1.2
River/pond/lake etc.	40.7	26.0	12.7	1.9	92.6	70.2	27.8
Other	0.4	0.1	0.1	-	-	-	0.1
	Bathing & other						
Tap	3.3	0.1	0.1	0.6	-	-	0.8
Tube-well	18.6	39.4	50.2	69.4	3.8	15.9	41.7
Well	2.1	0.1	0.1	1.0	0.2	5.5	0.9
River/pond/lake etc.	75.5	60.0	49.5	29.0	96.1	69.9	55.9
Other	0.5	0.4	0.1	0.1	-	8.7	0.7
No. of household	926	1493	929	1613	532	289	5782

Table 4.3.2 Source of Water for different use by Economic condition: 2005

Residence pattern	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
	Drinking				
Tap	1.0	0.3	2.1	2.5	1.4
Tube-well	95.9	97.1	95.4	95.5	96.0
Well	1.9	0.9	0.6	0.7	1.0
River/pond/lake etc.	1.1	1.7	1.8	1.0	1.5
Other	-	0.1	0.2	0.3	0.1
	Cooking & cleaning				
Tap	1.0	0.5	2.6	2.4	1.6
Tube-well	70.3	66.1	68.1	75.7	69.3
Well	2.2	0.8	0.9	0.9	1.2
River/pond/lake etc.	26.3	32.5	28.1	20.9	27.8
Other	0.1	0.1	0.2	0.1	0.1
	Bathing & other				
Tap	0.3	0.3	1.1	1.5	0.8
Tube-well	38.0	40.0	42.1	49.2	41.7
Well	1.8	0.6	0.8	0.8	1.0
River/pond/lake etc.	58.8	58.6	55.6	47.9	56.0
Other	1.2	0.5	0.5	0.5	0.6
N	1351	1753	1708	970	5782

Table 4.3.3 Mean Distance of water (in yard) by Division and economic condition: 2005

Division	Distance in yard		
	Drinking water	Cooking/cleaning water	Water for other use
All	81.7	42.4	58.5
Division			
Chittagong	119.7	64.6	88.6
Dhaka	55.7	58.3	67.4
Khulna	112.3	31.7	69.5
Rajshahi	13.3	12.6	22.9
Barisal	218.0	34.5	37.8
Sylhet	126.1	104.8	116.9
Economic condition			
Always deficit	101.5	65.9	75.3
Sometimes deficit	88.6	39.4	54.3
Breakeven	78.7	36.3	56.6
Surplus	46.6	26.1	45.8

Table 4.3.4 Whether arsenic was found in the drinking water by division: 2005

Division	Whether arsenic was found		
	Yes	No	Water not tested
All	10.9	55.8	33.4
Division			
Chittagong	20.4	47.2	32.4
Dhaka	16.1	75.8	8.2
Khulna	14.6	65.2	20.1
Rajshahi	3.6	32.4	64.0
Barisal	0.8	66.7	32.5
Sylhet	0.7	59.9	39.4
Economic condition			
Always deficit	8.1	56.3	35.6
Sometimes deficit	10.8	55.1	34.1
Breakeven	13.2	55.0	31.8
Surplus	10.8	57.4	31.8

Table 4.3.5 Latrine provision of the household by economic condition: Rural Area, 2005

Latrine provision	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
Sanitary	1.1	2.1	7.1	17.8	6.0
Slab (water sealed)	7.3	6.3	12.9	17.1	10.3
Slab(not wat. Sealed	24.2	34.1	34.8	34.1	32.0
Ordinary pucca	3.6	4.3	5.4	8.2	5.1
Katchcha/hanging	33.8	34.6	28.2	16.6	29.5
Bush/open space	30.0	18.7	11.5	6.1	17.1
N	1351	1753	1708	970	5782

Table 4.3.6 Latrine Facility of the household by Division: 2005

Type of latrine	Divisions					
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet
Sanitary	9.2	7.0	7.3	4.0	1.1	6.6
Slab (water sealed)	10.8	11.9	12.5	9.5	4.0	8.3
Slab(not wat. sealed	35.6	30.2	35.7	24.8	56.0	13.1
Ordinary pucca	4.8	7.4	4.6	3.5	5.6	4.2
Kutcha/hanging	18.5	31.8	29.7	28.8	27.4	59.2
Bush/open space	21.2	11.7	10.1	29.3	4.9	8.7
N	926	1493	929	1613	532	289

Table 4.4.1: Education level of 15+ population by sex and division: Rural Area, 2005

	Education level					
	No education	Incom. Primary (I-IV)	Primary complete (V)	Incomplete secondary (VI-IX)	SSC/HSC	Graduate and above
Bangladesh	48.7	10.5	10.2	20.6	8.4	1.6
Sex						
Male	41.9	11.4	10.6	22.0	11.5	2.6
Female	56.0	9.6	9.8	19.1	5.0	0.5
Division						
Chittagong	48.5	8.7	9.9	21.6	9.1	2.2
Dhaka	47.4	9.9	11.3	20.7	8.8	1.9
Khulna	54.3	10.7	7.5	19.5	6.8	1.2
Rajshahi	50.4	9.2	9.2	21.1	8.4	1.7
Barisal	43.5	14.1	13.0	19.1	9.5	0.7
Sylhet	41.1	17.7	13.3	20.3	6.6	1.0
Economic condition						
Always deficit	67.6	8.9	8.4	11.6	3.2	0.3
Sometimes deficit	56.9	11.1	10.1	16.5	4.7	0.6
Breakeven	41.7	11.5	11.0	24.8	9.2	1.8
Surplus	29.4	9.7	10.8	28.8	17.4	4.0

* other 6.5 percent

Table 4.4.2: Percent adults (15+) ever attended school and percent completed at least primary education by age group and economic condition: 2005 (both sexes)

	Economic condition				All
	Always deficit	Sometimes deficit	Breakeven	Surplus	
	% ever attended school				
15-19	69.1	78.4	84.9	91.3	81.3
20-24	47.1	60.6	73.7	84.5	67.8
25-29	32.6	48.1	66.0	81.1	57.6
30-34	24.2	34.8	56.1	72.7	45.9
35-39	26.4	27.7	52.3	68.8	42.2
	% completed at least primary education				
15-19	52.7	63.4	73.7	82.5	68.4
20-24	39.0	48.3	64.6	77.5	58.4
25-29	23.1	36.3	52.7	72.8	46.5
30-34	15.9	23.1	41.5	63.1	34.5
35-39	16.3	18.1	39.3	55.6	30.8

Table 4.4.3: Percent ever attended school and percent completed at least primary education by age group and Divisions: 2005 (both sexes)

Age group	Divisions					
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet
	% ever attended school					
15-19	78.4	80.5	80.5	82.9	83.8	84.6
20-24	66.7	71.1	63.2	65.5	67.1	80.7
25-29	60.1	59.8	53.1	50.8	63.6	74.1
30-34	48.1	48.0	43.4	39.9	52.3	58.0
35-39	47.2	41.3	33.7	39.5	57.1	43.8
	% completed at least primary education					
15-19	66.5	67.7	66.3	72.3	68.0	66.5
20-24	57.8	63.3	53.7	56.7	53.9	65.8
25-29	51.7	50.3	40.8	40.8	49.1	51.8
30-34	40.6	36.2	29.9	31.4	36.9	35.0
35-39	36.5	30.5	23.3	29.1	41.2	28.9

Table 4.4.4: Percent currently attend school/colleges by age group, division, economic condition: Rural Area: 2005 (both sexes)

	Age group				
	6-10	11-15	**6-15**	16-20	21-25
Bangladesh	81.9	69.9		24.7	7.8
Sex					
Male	79.8	63.1		28.1	11.7
Female	84.1	77.3		21.2	3.6
Division					
Chittagong	79.8	67.2		22.3	6.3
Dhaka	79.5	69.0		24.6	8.3
Khulna	90.0	80.4		28.9	8.5
Rajshahi	84.3	71.8		26.3	9.4
Barisal	81.1	68.4		22.5	5.9
Sylhet	77.8	57.3		18.6	3.4
Economic condition					
Always deficit	70.7	50.5		14.2	3.5
Sometimes deficit	81.0	69.5		19.6	4.1
Breakeven	88.3	76.5		28.1	8.4
Surplus	91.0	84.4		35.8	14.6

Table 4.5.1: Percent suffer from acute (with ref. to past 30 days) and chronic illness by and division: Rural Area, 2005

	% suffered acute illness
Bangladesh	19.9
Sex	
Male	18.9
Female	21.0
Division	
Chittagong	27.1
Dhaka	20.0
Khulna	12.6
Rajshahi	17.5
Barisal	26.7
Sylhet	15.0
Economic condition	
Always deficit	24.0
Sometimes deficit	20.5
Breakeven	18.7
Surplus	16.2

Table 4.5.2: Percent suffer from acute illnesses* by Age and sex: 2005

Age	% suffered from sicknesses during last 30 days		
	Male	Female	Both sexes
0-4	37.5	30.1	33.9
5-9	20.6	20.1	20.4
10-14	13.9	13.6	13.7
15-19	12.4	14.0	13.1
20-24	10.0	14.1	12.1
25-29	9.3	16.6	12.9
30-34	11.2	21.4	16.2
35-39	13.0	19.7	16.3
40-44	16.3	23.1	19.4
45-49	19.6	23.3	21.3
50-54	23.9	26.0	24.9
55-59	24.9	30.9	27.7
60-64	32.4	37.8	35.1
65+	41.8	42.8	42.3
Total	18.9	21.0	19.9

* with reference to 30 days

Table 4.5.3: percent suffer from acute illness (30 days reference period) by age group and economic condition: rural area, 2005

Latrine provision	Economic conditions			
	Always deficit	Sometimes deficit	Breakeven	Surplus
0-4	36.9	35.9	32.2	28.7
5-14	19.3	17.1	17.3	13.3
15-24	14.9	13.0	12.5	10.5
25-34	16.5	17.1	13.3	10.1
35-44	25.0	17.8	15.3	13.3
45-59	30.0	25.0	21.7	20.1
60+	48.1	38.4	37.2	35.9
All	24.0	20.5	18.7	16.2

Table 4.5.4: Morbidity rate for acute illness by broad age group for regions: 2005

Age group	Divisions					
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet
0-4	42.7	34.7	21.8	29.9	41.2	29.8
5-14	26.0	15.9	10.6	12.3	26.4	11.3
15-24	19.3	12.8	7.6	10.3	17.6	7.3
25-34	17.2	14.3	10.2	14.4	19.6	10.0
35-44	23.2	17.9	11.1	16.2	24.0	13.1
45-59	29.8	24.3	17.2	23.8	31.0	13.0
60+	47.0	41.6	22.0	41.3	45.6	36.8
All	27.1	20.0	12.6	17.5	26.7	15.0

Table 4.5.5: Percent household encountered specific sicknesses/health problem during last one year by Division: 2005

Health problem	Division						All
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Minor illness	93.8	87.9	69.6	88.6	98.5	100.0	86.2
Major illness	19.7	17.3	12.1	20.1	23.7	8.7	17.8
Injury/accident	1.5	0.9	1.5	1.7	2.3	-	1.4
Pregnancy related	4.9	3.3	0.8	2.6	2.8	2.1	2.8
Child delivery	5.1	1.9	0.9	2.2	3.9	-	2.4
Mental problem	0.2	0.3	0.5	0.4	1.3	0.7	0.5
N	926	1493	929	1613	532	289	5782

Table 4.5.6: Percent household encountered specific health problem by economic condition: rural area, 2005

Latrine provision	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
Minor illness	86.2	91.5	86.1	86.3	87.8
Major illness	13.5	19.2	17.8	21.1	17.8
Injury/accident	1.2	1.5	1.3	1.6	1.4
Pregnancy related	2.0	3.0	2.8	3.9	2.8
Child delivery	1.6	3.1	2.2	2.8	2.5
Mental problem	0.2	0.3	0.6	0.7	0.5
N					

Table 4.5.7: Source of first treatment by type of illness: Rural Area, 2005

	Type of Illness				
	Minor	Major	Injury/ accident	Pregnancy related prob.	Delivery related prob.
Government Health Centres	**22.2**	**28.6**	**50.6**	**54.9**	**45.1**
Union Health Centre (UHC)	5.9	1.2	3.7	15.9	9.2
Thana Health Centre (THC)	9.5	9.8	12.3	18.3	12.7
Govt. hospital	6.8	17.6	34.6	20.7	23.2
Private/NGO hospital/clinic	**3.5**	**14.5**	**12.3**	**11.6**	**14.8**
Village doctor	**62.1**	**14.4**	**7.4**	**16.5**	**12.7**
Qualified doctor (MBBS or other specialist doctor)	**7.9**	**37.0**	**25.9**	**10.4**	**9.8**
Kabiraj/hekim	**0.6**	**2.3**	**3.7**	**4.3**	**2.8**
Totka/spiritual	**0.2**	**1.2**	**-**	**1.2**	**4.9**
Other	**3.6**	**1.9**	**-**	**1.2**	**9.9**
N	5076	1028	81	164	142

Table 4.5.8: Source of First Treatment by type of illness and economic condition: 2005

	Economic condition			
	Always deficit	Sometimes deficit	Breakeven	Surplus
	Minor Illness			
Govt. Health facilities	28.3	21.4	19.8	19.4
Private/NGO	2.3	2.1	4.9	5.3
Village doctor	54.6	66.1	63.9	61.8
Qualified doctor (MBBS or above)	5.1	7.0	8.5	11.8
Kabiraj/hekim	1.0	0.6	0.5	0.4
Totka/spiritual	0.3	0.1	0.1	-
Other	8.2	2.8	2.2	1.4
	Major illness			
Govt. Health facilities	37.3	29.1	25.0	25.3
Private/NGO	8.8	12.8	15.8	20.5
Village doctor	21.4	14.2	14.8	8.3
Qualified doctor (MBBS or above)	25.3	38.5	39.5	41.5
Kabiraj/hekim	3.3	2.1	2.0	2.4
Totka/spiritual	1.6	1.2	1.3	0.5
Other	2.2	2.1	1.6	1.5
	Accident/Injury			
Govt. Health facilities	68.8	46.1	52.2	37.6
Private/NGO	6.3	7.7	17.4	18.8
Village doctor	12.5	11.5	-	6.3
Qualified doctor (MBBS or above)	12.5	30.8	26.1	31.3
Kabiraj/hekim	-	3.8	4.3	6.3
Totka/spiritual	-	-	-	-
Other	-	-	-	-
	Pregnancy related problems			
Govt. Health facilities	81.4	55.7	49.0	42.2
Private/NGO	-	3.8	19.1	21.1
Village doctor	14.8	19.2	19.1	10.5
Qualified doctor (MBBS or above)	-	7.7	8.5	23.7
Kabiraj/hekim	14.3	7.7	2.1	2.6
Totka/spiritual	-	3.8	-	-
Other	-	1.9	2.1	-
	Delivery related			
Govt. Health facilities	59.1	49.1	42.2	29.6
Private/NGO	-	7.3	15.8	40.7
Village doctor	13.6	12.7	18.4	3.7
Qualified doctor (MBBS or above)	4.5	11.0	7.9	14.8
Kabiraj/hekim	-	5.5	2.6	-
Totka/spiritual	4.5	7.3	5.3	-
Other	18.2	7.3	7.9	11.1

Table 4.5.9: Mean distance (in kilometer) of health facilities for first treatment by type of illness and division: 2005

Type of sickness	Division						All
	chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Minor illness	4.0	3.9	3.4	3.1	6.6	2.1	3.8
Major illness	23.9	38.0	21.6	28.7	50.1	22.6	31.9
Accident/injury	13.2	32.7	26.0	36.1	75.9	-	35.7
Pregnancy related	6.6	8.9	8.0	10.1	10.1	7.8	8.6
Delivery related	7.4	3.9	3.3	9.3	9.1	-	7.8
Mental problem	20.0	30.8	85.6	35.8	152.4	13.0	71.5

Table 4.5.10: Reasons* for not approaching first the government health facilities for treatment by type of illness and economic condition: 2005

Reasons	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
	Minor illness				
Long distance	32.7	36.5	40.5	38.2	37.2
Physicians not available	11.0	8.7	8.4	9.0	9.2
Medicine not available	38.4	37.7	29.3	29.3	33.9
Long waiting time	1.8	3.8	6.2	3.7	4.1
Low quality service	12.9	10.0	11.6	15.6	12.0
Other	3.1	3.3	4.0	4.1	3.6
	Major illness				
Long distance	13.2	13.8	18.0	11.8	14.6
Physicians not available	7.0	9.2	7.0	7.8	7.9
Medicine not available	31.6	25.5	13.6	15.7	20.7
Long waiting time	6.1	7.9	11.8	11.1	9.5
Low quality service	34.2	38.1	43.4	49.0	41.4
Other	7.9	5.4	6.1	4.6	5.9
	Accident/Injury				
Long distance	20.0	28.6	18.2	-	17.5
Physicians not available	-	-	9.1	40.0	12.5
Medicine not available	40.0	42.9	18.2	20.0	30.0
Long waiting time	-	-	-	-	-
Low quality service	20.0	28.6	36.4	30.0	30.0
Other	20.0	-	18.2	10.0	10.0

* multiple reasons were recorded.

Table 4.6.1: Occupational distributions of the heads of the households

(Percent)

Occupational categories	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Farmer	29.7	26.6	44.7	31.8	25.6	33.7	31.8
Agricultural labourer	14.6	18.5	24.4	24.8	7.6	13.1	19.4
Non-agricultural labourer	11.5	6.5	6.4	9.2	12.8	24.7	9.4
Transport worker	5.0	6.1	4.3	9.0	7.2	2.3	6.4
Petty professionals	4.7	7.2	3.2	3.9	19.5	7.9	6.4
Small traders	13.6	12.8	5.8	11.0	16.4	9.2	11.4
Businessman	5.1	7.5	5.3	1.9	1.0	1.2	4.3
Salaried job / Professionals	15.7	14.9	5.9	8.5	9.8	7.8	10.9
All occupations	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.6.2: Employment status of the members of the households (10+ years) by gender

(Percent)

Employment status	Gender		Both genders
	Male	Female	
Self-employed in agriculture	28.2	0.6	15.1
Self-employed in Non-agriculture activities	32.9	3.4	18.9
Wage/salary earner	31.4	4.8	18.8
Unemployed	7.4	5.7	6.6
House wife	0.2	85.6	40.6
All status	100.0	100.0	100.0

Table 4.6.3: Employment status of the members of the households (10+ years) by division

(Percent)

Employment status	Division						All division
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Self-employed in agriculture	13.0	12.9	19.4	17.0	9.1	20.1	15.1
Self-employed in non-agriculture activities	21.9	19.2	10.7	17.9	24.5	29.0	18.9
Wage/salary earner	22.6	19.1	16.1	19.6	17.2	12.0	18.8
Unemployed	4.2	7.7	15.0	2.8	6.6	1.6	6.6
Housewife	38.3	41.1	38.9	42.7	42.7	37.2	40.6
All Status	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.6.4: Principal occupation of the members of the households (10+ years) by gender (all earners)

(Percent)

Principal occupation	Gender		Both genders
	Male	Female	
Farmer	28.4	7.8	27.2
Agricultural labourer	16.7	18.0	16.8
Non-agricultural labourer	10.9	18.0	11.3
Transport worker	6.1	.4	5.8
Petty professionals	6.7	13.5	7.1
Small traders	10.3	3.8	9.9
Businessman	4.4	.9	4.2
Salaried job / Professionals	16.5	37.7	17.7
All occupations	100.0	100.0	100.0

Table 4.6.5: Principal occupation of the members of the households (10+ years) by division (all earners)

(Percent)

Principal occupation	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Farmer	23.5	21.8	38.7	30.4	17.9	33.0	27.2
Agricultural labourer	12.7	15.4	26.3	20.2	6.1	10.8	16.8
Non-agricultural labourer	10.7	9.1	8.4	11.2	16.4	23.1	11.3
Transport worker	3.9	6.4	3.6	7.9	7.3	2.5	5.8
Petty professionals	5.7	7.9	3.6	6.0	18.2	4.5	7.1
Small traders	13.0	8.2	6.1	10.2	16.0	7.6	9.9
Businessman	4.6	6.9	5.2	2.2	0.8	2.7	4.2
Salaried job / Professionals	26.1	24.3	8.2	12.0	17.2	15.7	17.7
All occupations	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.6.6: Productive work during last 7 days of survey (10+ years only) by gender

(Percent)

In the last week, have you done any wage/salaried work or work intended for contributing to household earnings?	Gender		Both genders
	Male	Female	
Yes	83.9	45.4	70.4
No	16.1	54.6	29.6
Total	100.0	100.0	100.0

Table 4.6.7: Productive work during last 7 days of survey (10 + years only)

(Percent)

In the last week, have you done any wage/salaried work or work intended for contributing to household earnings?	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Yes	60.6	76.6	58.0	72.1	79.1	88.0	70.4
No	39.4	23.4	42.0	27.9	20.9	12.0	29.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.6.8: Poverty correlates: employments status (10+ years) and poverty (all earners)

(Percent)

Employment status	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Self-employed in agriculture	8.9	14.3	17.4	19.4	15.1
Self-employed in Non-agriculture activities	21.9	20.3	18.5	14.2	18.9
Wage/Salary earner	22.8	17.8	17.0	18.6	18.8
Unemployed	7.9	5.5	6.4	7.1	6.6
House wife	38.5	42.1	40.7	40.7	40.6
Total	100.0	100.0	100.0	100.0	100.0

Table 4.6.9: Poverty correlates: household head's occupation and poverty

(Percent)

Occupational category	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Farmer	13.2	28.0	40.3	46.4	31.8
Agricultural labourer	40.4	24.4	9.4	2.4	19.4
Non-agricultural labourer	14.0	12.3	6.9	2.9	9.4
Transport worker	10.2	8.2	4.6	1.6	6.4
Petty professionals	7.5	8.6	5.9	1.9	6.4
Small traders	9.8	11.3	14.1	8.7	11.4
Businessman	0.8	1.4	5.1	12.3	4.3
Salaried job / Professionals	3.9	5.7	13.7	23.8	10.9
All categories	100.0	100.0	100.0	100.0	100.0

Table 4.6.10: Poverty correlates: Occupational status (10 + years) and Poverty

(Percent)

Occupational category	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Farmer	12.3	24.0	32.6	38.4	27.2
Agricultural labourer	36.2	20.6	9.8	2.6	16.8
Non-agricultural labourer	13.7	16.0	9.9	4.1	11.3
Transport worker	10.3	7.4	4.4	1.3	5.8
Petty professionals	8.4	9.9	6.4	2.8	7.1
Small traders	8.4	10.0	11.9	8.2	9.9
Businessman	0.9	1.6	4.7	10.4	4.2
Salaried job / Professionals	9.9	10.4	20.2	32.2	17.7
All occupations	100.0	100.0	100.0	100.0	100.0

Table 4.7.1: Borrowing status of the households

(Percent)

In the past one year, did your household need to borrow money?	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Yes	69.9	69.6	56.2	64.5	61.1	97.6	66.7
No	30.1	30.4	43.8	35.5	38.9	2.4	33.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.7.2: Access to credits by sources and division

(Percent)

Source of borrowing loan	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Bank	10.4	11.9	16.1	11.5	12.4	7.6	11.9
NGO	22.7	27.8	26.0	43.6	49.9	9.9	31.2
Co-operative Society	4.1	2.5	7.9	5.0	2.9	5.3	4.4
Money-lender	23.1	25.0	17.4	13.9	15.6	17.1	19.6
Relatives/Friends/ Neighbours	36.3	28.8	28.6	22.2	17.3	57.9	29.4
Others	3.4	4.1	3.9	3.8	1.9	2.3	3.6
All sources	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.7.3: Amount of credit received by sources and division

(Mean in 000 Taka)

Source of borrowing loan	Division						All divisions
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Bank	19.80	25.34	27.09	13.68	21.60	8.90	20.92
NGO	11.81	8.60	6.78	7.91	7.68	7.27	8.47
Co-operative Society	11.09	11.00	5.35	6.89	9.53	8.63	8.19
Money-lender	11.89	11.38	8.47	8.27	19.30	8.52	10.95
Relatives/Friends/ Neighbours	14.60	17.55	9.59	5.11	12.89	9.63	12.26
Others	21.34	24.50	8.35	14.62	19.19	25.86	18.70
All sources	13.97	14.57	11.10	8.21	12.40	9.47	11.90

Table 4.7.4: Poverty correlates: borrowing status and poverty

(Percent)

In the past one year, did your household need to take a loan/borrow money?	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Yes	69.1	73.4	66.8	50.8	66.7
No	30.9	26.6	33.2	49.2	33.3
Total	100.0	100.0	100.0	100.0	100.0

Table 4.7.5: Poverty correlates: access to credit and poverty

(Percent)

Amount of credit received (in Taka)	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Less than 1000	6.6	4.4	3.6	1.7	4.4
Between 1000 and 5000	40.0	37.5	26.9	18.1	32.5
Between 5000 and 10000	30.5	31.1	30.2	23.0	29.7
More than 10000	22.9	27.0	39.2	57.2	33.5
Total	100.0	100.0	100.0	100.0	100.0

Table 4.7.6a: Poverty correlates: source of credit and poverty

(Percent)

Sources of credit	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Bank	7.5	9.2	13.3	23.7	11.9
NGO	28.7	33.0	33.1	27.1	31.2
Cooperative Society	5.2	5.0	3.5	3.2	4.4
Money-lender	27.1	21.0	15.4	10.8	19.6
Relatives/Friends/Neighbours	29.0	28.5	29.8	31.5	29.4
Others	2.4	3.4	4.8	3.7	3.6
All sources	100.0	100.0	100.0	100.0	100.0

Table 4.7.6b: Poverty correlates: failure to get credit and poverty

(Percent)

In the past one year, have you at anytime failed to get a loan/credit?	How would you currently rank your household in terms of availability of food throughout the year?				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Yes	46.4	39.9	27.3	17.3	33.9
No	38.8	48.3	57.9	58.5	50.6
Not applicable	14.9	11.9	14.8	24.3	15.5
Total	100.0	100.0	100.0	100.0	100.0

Table 4.8.1: Statistics on crisis experienced by rural households during last 10 years: 2005

	% households experienced crisis	Average number of crisis faced	Average duration since crisis	% crisis could be overcome so far
All	73.7	1.47	2.5	35.5
Division				
Chittagong	81.1	1.61	2.5	41.1
Dhaka	71.3	1.44	2.4	42.5
Khulna	73.3	1.22	1.9	30.9
Rajshahi	69.1	1.49	2.8	32.6
Barisal	73.3	1.39	3.5	19.5
Sylhet	90.7	1.85	2.2	34.8
Economic conditions				
Always deficit	71.2	1.38	2.5	23.2
Sometimes deficit	74.5	1.44	2.6	27.3
Breakeven	74.5	1.50	2.6	41.9
Surplus	74.2	1.58	2.5	52.7

Table 4.8.2: Percent household experienced specific crisis during last 10 years by economic condition: 2005

	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
Natural disaster					
Flood	29.2	35.4	37.9	42.6	35.9
Drought	0.1	0.7	0.8	1.2	0.7
River erosion	4.9	4.3	3.2	2.1	3.7
Cyclone/tornado	3.6	4.8	5.4	4.0	4.6
Heavy rainfall	2.6	7.0	6.5	9.6	6.3
Failure of crop	5.3	12.4	15.7	14.9	12.2
Death					
Death of earning member	3.9	2.2	1.8	1.4	2.3
Death of other member	4.4	3.1	3.3	3.2	3.5
Major illness	26.1	21.0	19.6	18.2	21.3
Socio-legal problem					
Litigation/court case	2.5	4.7	4.1	4.3	4.0
Enmity with relatives/neighbour	0.7	0.5	0.8	0.3	0.6
Victim of socio-political rivalry	0.4	0.6	0.6	0.9	0.6
Misfortune					
Loss of asset	3.8	3.4	3.0	2.9	3.3
Loss in business	1.3	1.7	1.9	2.3	1.8
Loss of job	0.8	0.4	0.7	0.6	0.6

Table 4.8.3: Percent household experienced specific crisis during last 10 years by Division: 2005

Crisis	Division					
	Ctg.	Dhaka	Khulna	Rajshahi	Barisal	Sylhet
Natural disaster						
Flood	41.1	35.2	56.3	24.4	5.6	77.2
Drought	0.1	1.8	0.8	0.3	-	-
River erosion	4.0	3.9	0.2	0.6	19.9	1.0
Cyclone/tornado	5.3	1.0	2.4	7.0	2.6	17.6
Heavy rainfall	4.3	5.8	13.1	1.7	0.2	41.9
Failure of crop	6.6	11.6	1.6	23.2	6.8	15.2
Death						
Death of earning member	1.9	3.1	1.0	2.2	3.4	2.8
Death of other member	6.2	4.8	0.9	2.1	5.5	0.7
Major illness	32.6	20.9	7.1	22.3	33.6	4.5
Socio-legal problem						
Litigation/court case	5.2	2.5	3.4	3.8	9.2	0.3
Enmity with relatives/neighbor	0.9	0.9	0.4	0.5	0.4	-
Victim of socio-political rivalry	1.4	0.5	0.1	0.3	1.7	-
Misfortune						
Loss of asset	6.0	2.7	0.4	2.8	6.2	4.1
Loss in business	3.0	1.8	0.8	0.7	4.3	2.1
Loss of job	1.4	0.9	-	0.4	0.4	-
Other	11.0	5.3	1.0	10.0	2.4	0.3

Table 4.8.4: Average Financial Loss per crisis and distribution of total loss due to crisis across different types of crisis: 2005

Type of Crisis	Loss per crisis in Tk	% distribution of total loss
Natural disaster		
Flood	13936	21.8
Drought	12200	0.4
River erosion	94960	15.6
Cyclone/tornado	16690	3.3
Heavy rainfall	15677	4.3
Failure of crop	13897	7.4
Death		
Death of earning member	51442	2.0
Death of other member	19305	1.8
Major illness	14094	13.2
Socio-legal problem		
Litigation/court case	38488	6.7
Enmity with relatives/neighbour	32743	0.7
Victim of socio-political rivalry	60975	1.5
Misfortune		
Loss of asset	24475	3.6
Loss in business	68165	5.4
Loss of job	64241	1.5
Other	36640	10.9

Table 4.8.5: Mode of Meeting financial loss due to crisis by economic condition: Rural Area, 2005

(% of crisis)

Cooping mechanism	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
Savings	6.3	9.5	16.3	34.2	15.4
Loan	41.2	42.2	38.4	25.2	37.7
Sale of land	3.1	2.5	3.1	2.8	2.9
Sale of other asset	6.6	6.2	5.4	6.2	6.1
Reducing consumption	2.3	2.2	1.0	0.8	1.6
Reducing other costs	2.9	2.1	5.2	4.6	3.6
Through discontinuation of education	0.2	0.1	0.1	-	0.1
Putting children into income earning activity	0.5	0.4	0.4	0.3	0.4
Other	6.0	5.0	3.9	3.8	4.6
Could do/ did nothing	30.0	29.8	26.2	22.2	27.6
Number of crisis	1325	1883	1915	1137	6260

Table 4.9.1: Percent household received government service during last one year by specific services and economic condition: Rural Area, 2005

	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
Education					
Primary education	36.7	46.2	41.9	45.5	42.6
Secondary education	11.3	18.4	24.7	31.8	20.8
Beyond secondary edu.	1.7	2.9	4.5	7.7	3.9
Health Services					
Child vaccination	24.6	29.3	26.8	26.3	26.9
Mother vaccination	10.2	16.4	13.4	13.4	13.6
Health care from UHC	15.8	17.7	17.1	18.6	17.2
Health care from THC	16.4	15.5	15.2	14.6	15.5
Other sectoral services					
Agr. Extn. Service	0.2	1.2	1.6	3.9	1.6
Live stock office	0.2	1.3	1.6	3.6	1.5
Fishery office	0.2	0.05	0.05	0.8	0.2
Service from Agr Bank	2.3	3.0	5.7	8.4	4.5
Training by govt. agency	0.07	0.1	0.4	0.6	0.3
Social protection					
Food for work	1.0	1.1	0.4	0.7	0.8
Food/money for edu.	10.3	18.2	13.3	14.0	14.2
VGF card	8.1	8.6	4.9	3.1	6.5
VGD	4.5	3.7	1.6	0.6	2.7
Old age/widowed allow.	6.2	3.3	1.8	0.2	3.0
Infrastructure services					
Service from REB/PDB	14.7	18.4	30.5	40.8	24.9
Road connecting local market	60.8	73.6	78.1	77.5	72.6
Road connecting districts	51.3	63.3	66.2	66.9	62.0
Total number of household	1351	1753	1708	970	5782

Table 4.9.2: Percent household received private/NGO services during last one year by specific services received and economic condition: Rural Area, 2005

	Economic conditions				All rural
	Always deficit	Sometimes deficit	Breakeven	Surplus	
NGO provided Education	2.9	3.0	2.8	3.2	2.9
Health services					
Private clinic	3.3	6.8	8.0	12.8	7.3
Private health services	41.5	45.8	42.3	47.0	43.9
NGO clinic	1.1	1.1	2.6	0.9	1.5
Communication services					
NWD/ISD telephone	4.3	4.8	11.2	20.2	9.2
Mobile phone	16.3	23.1	25.0	33.7	23.8
Financial services (micro-credit)	24.3	31.3	25.4	17.7	25.6
Transport services	43.6	48.9	46.5	53.5	47.7
Other services	15.6	13.0	11.4	13.1	13.1

Table 4.9.3: Percent household who received government services last year expressed dissatisfaction with the service received and percent of them perceives corruption a major obstacle for accessing these services by type of service: rural area, 2005

	% dissatisfied	% perceives corruption as a major problem
Education		
Primary education	5.0	16.5
Secondary education	1.7	11.2
Beyond secondary edu.	0.9	14.7
Health		
Child vaccination	0.2	5.9
Vaccination for pregnant mother	0.3	7.4
Health care from UHC	26.2	48.7
Health care from THC	33.2	54.0
Othe Sectoral Services		
Agr. Extn. Service	34.4	47.8
Service from Thana Live stock office	68.2	81.8
Service from Thana Fishery office	23.1	38.5
Service from Agr Bank	10.7	35.5
Training by govt. agency	-	-
Social Protection		
Food for work	17.4	50.0
Food/money for edu.	3.5	19.0
VGF card	20.9	42.4
VGD	39.0	59.7
Old age/widow allowance	13.2	38.5
Infrastructure services		
Service from REB/PDB	18.6	30.5
Road connecting local market	14.9	28.3
Road connecting districts	9.3	23.1

Table 4.10.1: Attitude regarding various issues by divisions:

		Divisions						Total
		Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Getting a minor	Good	4.8	2.9	1.5	3.3	10.7	1.4	3.7
girl married	Bad	94.8	96.7	98.3	95.1	87.4	98.6	95.4
	Don't know	0.4	0.5	0.2	1.5	1.9		0.8
Total		100	100	100	100	100	100	100
Higher education	Good	95.7	97.5	97.3	96	93	99.7	96.5
for girls	Bad	4	2.1	2.4	2.2	2.8	0.3	2.4
	Don't know	0.3	0.4	0.3	1.8	4.1		1.1
Total		100	100	100	100	100	100	100
Girls working outside	Good	70.7	77	70.1	87	67.1	86.9	77.3
the house for an	Bad	28.6	22.4	29.7	11.3	11.7	13.1	20
income	Don't know	0.6	0.7	0.2	1.7	21.2		2.7
Total		100	100	100	100	100	100	100
Acceptance of dowry	Good	1.2	2.7	0.8	2	1.3	0.7	1.7
during a son's wedding	Bad	98.6	96.5	99.1	96.6	97.7	99.3	97.5
	Don't know	0.2	0.7	0.1	1.4	0.9		0.7
Total		100	100	100	100	100	100	100
Equal rights between	Good	76.1	82.2	88.9	86.5	72	98.3	83.4
husband and wife	Bad	20	14	10.4	10.8	7.5	1.7	12.3
	Don't know	3.9	3.8	0.6	2.7	20.5		4.4
Total		100	100	100	100	100	100	100
Littering in open spaces	Good	0.6	0.9	0.6	0.8	0.9	0.7	0.8
	Bad	99.4	99.1	99.2	98.7	98.5	99.3	99
	Don't know		0.1	0.1	0.5	0.6		0.2
Total		100	100	100	100	100	100	100

Table 4.10.2: Attitudes regarding corruption as a major obstacle in the provisioning of public services and thecorresponding levels of satisfaction derived from these services, according to divisions

Levels of Satisfaction	Is corruption a major obstacle in the provision of public services?		Total
	Yes	No	Total
CHITTAGONG			
Satisfied	16.3	83.7	100
Neither satisfied nor unsatisfied	44.5	55.5	100
Unsatisfied	95.7	4.3	100
Total	40.2	59.8	100
DHAKA			
Satisfied	10.3	89.7	100
Neither satisfied nor unsatisfied	35.8	64.2	100
Unsatisfied	80.5	19.5	100
Total	18.5	81.5	100
KHULNA			
Satisfied	19.8	80.2	100
Neither satisfied nor unsatisfied	43.9	56.1	100
Unsatisfied	84.8	15.2	100
Total	24.9	75.1	100
RAJSHAHI			
Satisfied	12.7	87.3	100
Neither satisfied nor unsatisfied	69.4	30.6	100
Unsatisfied	89	11	100
Total	26.3	73.7	100
BARISAL			
Satisfied	1	99	100
Neither satisfied nor unsatisfied	28.1	71.9	100
Unsatisfied	70.7	29.3	100
Total	7.8	92.2	100
SYLHET			
Satisfied	14.8	85.2	100
Neither satisfied nor unsatisfied	91.3	8.7	100
Unsatisfied	98.1	1.9	100
Total	26.7	73.3	100

Table 4.10.3: Attitudes regarding corruption as a major obstacle in the provisioning of private services and the corresponding levels of satisfaction derived from these services, according to divisions

Levels of Satisfaction	Is corruption a major obstacle in the provision of public services?		Total
	Yes	No	
CHITTAGONG			
Satisfied	13.9	86.1	100
Neither satisfied nor unsatisfied	28.9	71.1	100
Unsatisfied	56.6	43.4	100
Total	20.6	79.4	100
DHAKA			
Satisfied	8.1	91.9	100
Neither satisfied nor unsatisfied	36.4	63.6	100
Unsatisfied	32.4	67.6	100
Total	11.4	88.6	100
KHULNA			
Satisfied	7.8	92.2	100
Neither satisfied nor unsatisfied	48.7	51.3	100
Unsatisfied	85.5	14.5	100
Total	14.3	85.7	100
RAJSHAHI			
Satisfied	5.6	94.4	100
Neither satisfied nor unsatisfied	31.4	68.6	100
Unsatisfied	91.7	8.3	100
Total	8.4	91.6	100
BARISAL			
Satisfied	1.2	98.8	100
Neither satisfied nor unsatisfied	9.4	90.6	100
Unsatisfied	36.4	63.6	100
Total	1.9	98.1	100
SYLHET			
Satisfied	3.9	96.1	100
Neither satisfied nor unsatisfied	92.3	7.7	100
Unsatisfied	100		100
Total	9.8	90.2	100

Table 4.11.1: Influential affiliations and social experiences of households by divisions

Current/past affiliations and experiences of the household	Divisions						Total
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Is any member of your household holding an important government post?							
Yes	0.8	2.9	2.7	3.4	2.6	0.7	2.5
No	99.2	97.1	97.3	96.6	97.4	99.3	97.5
Total	100	100	100	100	100	100	100
Is any close relatives of your household holding an important government post?							
Yes	5	8.8	11.7	14	10	3.1	10
No	95	91.2	88.3	86	90	96.9	90
Total	100	100	100	100	100	100	100
Is any member of your household holding an important post in some other establishment?							
Yes	1.2	1.3	1	2.5	3	1.4	1.7
No	98.8	98.7	99	97.5	97	98.6	98.3
Total	100	100	100	100	100	100	100
Is any close relatives of your household holding an important post in some other establishment?							
Yes	4.4	4.5	3.2	8.5	9.7	2.1	5.8
No	95.6	95.5	96.8	91.5	90.3	97.9	95.2
Total	100	100	100	100	100	100	100
Is anyone in your family a member of an NGO?							
Yes	28.3	33.2	35.3	39.3	38.2	17.6	34.1
No	71.7	66.8	64.7	60.7	61.8	82.4	65.9
Total	100	100	100	100	100	100	100
Is any member of your household currently involved in any social organization?							
Yes	6.7	3.9	7.3	4.2	8.6	0.7	5.3
No	93.3	96.1	92.7	95.8	91.4	99.3	94.7
Total	100	100	100	100	100	100	100
Is any member of your family involved in active politics?							
Yes	3.5	2.5	0.9	2.4	1.5	3.5	2.3
No	96.5	97.5	99.1	97.6	98.5	96.5	97.7
Total	100	100	100	100	100	100	100

Table 4.11.1: Access of households to influential positions in the society by divisions (Contd.)

Current/past affiliations and experiences of the household	Divisions						Total
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Is any member of your household currently involved in any lawsuit/court case?							
Yes	5.5	1.1	5.6	3.7	6.4	1.7	3.8
No	94.5	98.9	94.4	96.3	93.6	98.3	96.2
Total	100	100	100	100	100	100	100
Did you have to discontinue your daughter's education due to the nuisance of mastaans?							
Yes	0.9	0.2	1.1	0.4	0.3	0.4	0.5
No	99.1	99.8	98.9	99.6	99.7	99.6	99.5
Total	100	100	100	100	100	100	100
Did your daughter have to get married at a young age due to the nuisance of mastaans?							
Yes	0.7	0.1	1.6	0.4			0.5
No	99.3	99.9	98.4	99.6	100	100	99.5
Total	100	100	100	100	100	100	100
Did you have to give any toll to mastaans in the past one year?							
Yes	0.3	0.3	0.3	0.4	1.1		0.4
No	99.7	99.7	99.7	99.6	98.9	100	99.6
Total	100	100	100	100	100	100	100

Table 4.11.2: Influential affiliations and social experiences of households according to poverty status

Current/past affiliations and experiences of the household	Poverty Status				Total
	Extreme Poor	Moderate Poor	Moderate Non-Poor	Rich	
Is any member of your household holding an important government post?					
Yes	3.5	7	32.2	57.3	100
No	23.8	30.8	29.6	15.8	100
Total	23.3	30.2	29.7	16.8	100
Is any close relatives of your household holding an important government post?					
Yes	9.9	22.2	33.2	34.7	100
No	24.6	31.2	29.3	14.9	100
Total	100	100	100	100	100
Is any member of your household holding an important post in some other establishment?					
Yes	6.2	18.6	28.9	46.4	100
No	23.6	30.5	29.7	16.3	100
Total	23.3	30.2	29.7	16.8	100
Is any close relatives of your household holding an important post in some other establishment?					
Yes	12.4	17.8	35.6	34.1	100
No	23.8	31.1	29.3	15.8	100
Total	23.2	30.3	29.7	16.9	100
Is anyone in your family a member of an NGO?					
Yes	21.4	35.7	30.5	12.5	100
No	24.2	27.6	29.2	19.1	100
Total	23.2	30.3	29.6	16.8	100
Is any member of your household currently involved in any social organization?					
Yes	7.6	28.4	34.7	29.4	100
No	24	30.5	29.4	16.1	100
Total	23.2	30.3	29.6	16.8	100

Table 4.11.2: Influential affiliations and social experiences of households according to poverty status (Contd.)

Current/past affiliations and experiences of the household	Poverty Status				Total
	Extreme Poor	Moderate Poor	Moderate Non-Poor	Rich	
Is any member of your family involved in active politics?					
Yes	9.8	15	27.1	48.1	100
No	23.6	30.7	29.6	16.1	100
Total	23.2	30.3	29.6	16.8	100
Is any member of your household currently involved in any lawsuit/court case?					
Yes	14.3	30	34.6	21.2	100
No	23.6	30.3	29.4	16.7	100
Total	23.2	30.3	29.6	16.8	100
Did you have to discontinue your daughter's education due to the nuisance of mastaans?					
Yes	8	24	36	32	100
No	23.9	28.7	29.9	17.5	100
Total	23.8	28.7	29.9	17.6	100
Did your daughter have to get married at a young age due to the nuisance of mastaans?					
Yes	4.3	17.4	47.8	30.4	100
No	23.8	28.5	30	17.7	100
Total	23.7	28.5	30.1	17.7	100
Did you have to give any toll to mastaans in the past one year?					
Yes	4.3	26.1	39.1	30.4	100
No	23.6	30.3	29.6	16.8	100
Total	23.2	30.3	29.6	16.8	100

Table 4.12.1: Access to various types of information based on sources by divisions:

Health Issues & Sources of Information	Divisions						Total
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Child Health/Vaccination							
Radio	3.7	5.1	22.5	0.9	21.6	23.9	9
TV	8.4	9.6	7.5	3	3.2	4.8	6.4
Newspaper	0.3	0.2	0.1	0.2		0.3	0.2
Other members of the family	0.2	1.1	0.4	0.2	0.9	1.7	0.6
Relatives/friends/neighbours/colleagues	6.4	3	0.9	4.5	2.6	16.6	4.3
Health/NGO workers	75.2	73.7	66	79.1	65.2	52.6	72.4
Other members of the society	1.1	0.3	0.2	0.1			0.3
Sign board	0.1	0.1	0.1				0.1
Don't get any information	3.5	1.6	0.5	0.9	4.9		1.7
Others	1.2	5.2	1.7	11.1	1.5		5.1
Total	100	100	100	100	100	100	100
Maternal Health/Pregnancy Care							
Radio	1.8	4.2	4.4	0.3	3.8	17.3	3.4
TV	8	9.1	22.3	2.3	14.3	6.9	9.5
Newspaper	0.5	0.3		0.2	0.4	0.7	0.3
Other members of the family	0.5	1.7	0.8	0.1	0.8	1	0.8
Relatives/friends/neighbours/colleagues	3.3	4.8	1.7	4	2.4	3.8	3.6
Health/NGO workers	74.7	76.8	70.1	91.8	72.2	70.2	78.8
Other members of the society	5.5	0.7		0.1	0.2		1.1
Sign board		0.1					0
Don't get any information	4.8	1.9	0.5	0.9	6		2.1
Others	0.8	0.3	0.2	0.4			0.3
Total	100	100	100	100	100	100	100

Table 4.12.1: Access to various types of information based on sources by divisions (Contd.)

Health Issues & Sources of Information	Divisions						Total
	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	
Birth Control							
Radio	1.9	5.5	5.7	0.9	5.6	19.4	4.4
TV	6.5	15.8	7.9	2.7	4.9	5.5	7.9
Newspaper	0.6	0.4	5.4	0.2	0.2	0.3	1.2
Other members of the family	1.1	1.4	0.3	0.1	0.4		0.7
Relatives/friends/neighbours/colleagues	5.9	7.1	2	1.5	6.2	1.4	4.2
Health/NGO workers	68.4	63.1	77.7	93.1	75	72.7	76.2
Other members of the society	6.4	1.3		0.1	0.2		1.4
Sign board		0.2					0.1
Don't get any information	8.4	4.9	0.9	1.1	7.5	0.7	3.8
Others	0.8	0.3	0.1	0.2			0.3
Total	100	100	100	100	100	100	100
AIDS							
Radio	1.8	7.8	27.4	2.3	16.9	24.6	10.1
TV	21.5	28	20.9	20.5	13.9	22.1	22.1
Newspaper	1.2	1.3	1	1.1	0.6		1.1
Other members of the family	0.1	0.8	0.2	0.2	0.8	0.3	0.4
Relatives/friends/neighbours/colleagues	1	3.3	2.3	1	3.8	0.3	2
Health/NGO workers	21.8	17.5	7.8	23.2	12.2	0.7	16.9
Other members of the society	0.6	2.1	0.9	0.4	0.2	1	1
Sign board	1.1	2	7.6	0.5	0.4		2.1
Don't get any information	50.2	36.9	30.9	49.7	50.6	50.5	43.6
Others	0.6	0.3	1.1	1.2	0.8	0.3	0.8
Total	100	100	100	100	100	100	100

Table 4.12.2: Three main sources of news information according to divisions

Background Characteristics	Radio	TV	Newspaper	Letters	Telephone	Someone who had gone out of the area	Somebody else in the village	Local representative	Others	Total
First main source of news information										
Divisions										
Chittagong	14.6	42.1	2.8		1.3	13.5	25.1	0.5	0.1	100
Dhaka	34.4	40.7	2.7	0.2	4.5	9.4	7.8	0.1	0.2	100
Khulna	79	10.7	0.5	1.7	2	4.5	1.4		0.1	100
Rajshahi	39.7	27.5	1.9	0.2	2	12.2	15.1	0.4	1	100
Barisal	45.5	1.9		7.5	17.7	20.7	5.5		1.3	100
Sylhet	29.8	10.4	0.3	183	29.8	7.6	3.8			100
Total	40.7	27.3	1.8	2	5.4	11	11.2	0.2	0.5	100
Second main source of news information										
Divisions										
Chittagong	23.1	16.9	6.5	0.4	1.7	17.7	23.6	10.2		100
Dhaka	21.5	30.9	6.9	1	6.5	11.7	19.6	1.5	0.4	100
Khulna	4.2	56.8	3.6	2.2	8.3	7.5	16.3	1.1	0.1	100
Rajshahi	14.6	37	6.2	1.3	3.3	13.4	17.5	4.3	2.4	100
Barisal	4.1	21.1	0.6	19.2	15.3	15.3	17.6	0.8	6.1	100
Sylhet	16.6	20.1	0.7	29.1	13.1	9	7.6	3.8		100
Total	15.2	33.1	5.2	4.3	6.3	12.6	18.4	3.6	1.3	100
Third main source of news information										
Divisions										
Chittagong	17.1	5.5	7.9	0.4	4	15.6	31	18.2	0.3	100
Dhaka	7	5.1	9	2.7	20.8	12.2	30.7	11.2	1.3	100
Khulna	3.7	2.7	4.6	1.8	10.6	17	33.3	2.7	0.6	100
Rajshahi	6.4	6	9	0.7	5.8	22.9	37.3	6.3	5.5	100
Barisal	0.6	3.9	2.8	14.3	22.3	15.2	29.5	6.1	5.5	100
Sylhet	5.9	20.6	3.1	1.7	4.2	35.2	24.4	4.9		100
Total	7.1	5.8	7.1	2.6	11.8	17.9	32.4	13.1	2.3	100

Table 4.12.3: Access to sources of job-search according to divisions

Sources of job-search	Chittagong	Dhaka	Khulna	Rajshahi	Barisal	Sylhet	Total
Advertisement	4.5	3.6	3.9	4.8	0.9	0.6	3.9
Announcement	0	1.2	0	0.4	0	0	0.4
At the workplace	52.2	41.6	36.2	30.1	68.2	53.2	42.5
Market	2.9	7	9.4	2.6	0.9	0.6	4
Relatives/Friends/Neighbours	32.3	27.8	41.7	44.3	23.6	29.2	34.8
Local Representative/Indviduals	5.3	6.9	3.1	2.1	0.9	2.9	4.2
Previous Job-holder	0.9	0.7	0.8	5.8	1.8	0	2.4
New Employer	0.2	3.6	0	2	0	0	1.6
Agent	0.2	2.7	1.6	0.7	2.7	1.8	1.3
NGO Worker	0	0.5	0	0	0	0	0.1
Workers' Union/Association	1.2	2.2	0.8	0.3	0	11.1	1.9
Others	0.4	2.1	2.4	6.8	0.9	0.6	3
Total No. of Households	561	582	127	702	110	171	2253

Table 4.12.4: First main source of news information according to education level and poverty status

Background Characteristics	Radio	TV	Newspaper	Letters	Telephone	Someone who had gone out of the area	Somebody else in the village	Local representative	Others	Total
Education of head of household										
No education	39.7	23.5	0.7	2.1	4.3	14.3	14.3	0.3	0.8	100
Primary incomplete	49.9	24.4	0.7	2.4	4	7.9	10.5		0.2	100
Primary complete	40.6	31.5	1.4	1.8	8	8.6	8.2			100
Secondary incomplete	39.8	36.1	3.2	1.6	6.9	6	6	0.2		100
Secondary complete or higher	38.1	37.9	7.7	1.9	8.8	2.9	2.5		0.2	100
Total	40.7	27.3	1.8	2	5.4	11	11.2	0.2	0.5	100
Poverty Status										
Extreme poor	34.7	23.4	0.9	3.3	4.4	14	18.2	0.4	0.7	100
Moderate poor	42.8	19.7	1.3	2.8	6.7	14.4	11.5	0.2	0.6	100
Moderate non-poor	41.8	32.4	2.2	1	4.9	8	9.2	0.2	0.2	100
Rich	43	37.5	3.1	0.6	5.2	6	4.2		0.4	100
Total	40.7	27.3	1.8	2	5.4	11	11.2	0.2	0.5	100

Table 5.1.1: Selected household characteristics by poverty category

Household characteristics	Poverty category (food availability)				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Household Size	4.53	4.81	4.93	5.45	4.88
Number of earners	1.20	1.34	1.48	1.64	1.40
Number of agricultural workers	0.43	0.28	0.14	0.04	0.23
Cultivable land (in decimals)	13.74	30.29	68.71	209.27	67.80
Homestead land (in decimal)	5.37	8.00	11.11	15.99	9.65
Average years of schooling	2.89	3.82	4.94	6.17	4.33
Amount of bank loan (in Taka)	723.91	1121.49	2301.70	5979.69	2192.25
Amount of NGO loan (in Taka)	1976.18	2312.55	2570.26	2462.06	2335.16
Amount of Money-lender loan (in Taka)	1742.69	2358.41	1830.62	1364.64	1891.92
Amount of loan from Friends/Relative/Neighbours (in Taka)	2134.59	2492.00	3544.63	5243.40	3181.01
Amount of total loan (in Taka) per household	6577.37	8284.46	10247.20	15049.79	9600.34

Table 5.1.2: Selected household characteristics by dynamic poverty category

Household characteristics	Dynamic poverty category					All categories
	Extreme Chronic poor	Chronic poor	Never poor	Descending poor	Ascending non-poor	
Household Size	4.44	4.64	5.20	5.06	4.88	4.88
Number of earners	1.20	1.30	1.54	1.33	1.53	1.40
Number of agricultural workers	0.49	0.32	0.08	0.21	0.17	0.23
Cultivable land (in decimals)	9.65	19.07	146.03	46.39	48.90	67.80
Homestead land (in decimal)	5.02	6.42	14.31	9.83	9.06	9.65
Average years of schooling	2.73	3.45	5.71	4.16	4.52	4.33
Amount of bank loan (in Taka)	566.16	733.68	4280.31	1794.52	1902.47	2192.25
Amount of NGO loan (in Taka)	1761.50	2493.91	2462.31	2051.94	2715.22	2335.16
Amount of Money-lender loan (in Taka)	1853.45	1562.57	1733.69	3332.95	1469.37	1891.92
Amount of loan from Friends/Relative/Neighbours (in Taka)	1653.96	1959.00	4033.14	3836.01	4499.59	3181.01
Amount of total loan (in Taka) per household	5835.07	6749.16	12509.45	11015.42	10586.65	9600.34

Table 5.1.3: Proportion of household income from different sources by poverty category

(Percent)

Sources of income	Poverty category (food availability)				All categories
	Shortage throughout the year	Temporary shortage	Neither shortage nor surplus	Surplus	
Crop Agricultural Income	12.28	22.76	27.02	31.54	26.39
Non-crop Agricultural income	4.53	5.03	4.84	4.42	4.68
Total Agricultural Income	**16.82**	**27.79**	**31.87**	**35.95**	**31.06**
Agricultural wage income	33.19	16.43	6.23	1.14	9.08
Non-agricultural wage income	22.42	22.88	11.09	2.44	11.13
Total wage income	**55.61**	**39.30**	**17.32**	**3.58**	**20.21**
Income from Trading & business	17.47	19.29	23.37	20.87	20.99
Income from service	7.31	9.21	17.71	18.19	15.18
Remittance income	2.80	4.41	9.73	21.41	12.56
Total Non-agricultural income	**27.57**	**32.91**	**50.81**	**60.47**	**48.72**
Total household income	100.00	100.00	100.00	100.00	100.00

Table 5.1.4: Proportion of household income from different sources by dynamic poverty category

(Percent)

Sources of income	Dynamic poverty category					Total
	Extreme Chronic poor	Chronic poor	Never poor	Descending poor	Ascending non-poor	
Crop Agricultural Income	11.42	19.33	30.84	24.50	24.40	26.39
Non-crop Agricultural income	3.98	4.67	4.33	5.86	5.68	4.68
Total Agricultural Income	**15.40**	**24.00**	**35.17**	**30.37**	**30.09**	**31.06**
Agricultural wage income	38.56	20.11	2.52	13.18	6.85	9.08
Non-agricultural wage income	21.34	25.01	5.03	20.14	11.15	11.13
Total wage income	**59.89**	**45.12**	**7.55**	**33.32**	**17.99**	**20.21**
Income from Trading & business	16.90	18.89	22.51	19.64	19.89	20.99
Income from service	6.51	7.99	19.00	11.03	13.98	15.18
Remittance income	1.29	3.99	15.77	5.65	18.04	12.56
Total Non-agricultural income	**24.71**	**30.88**	**57.28**	**36.32**	**51.92**	**48.72**
Total household income	100.00	100.00	100.00	100.00	100.00	100.00

Table 5.1.5a: Poverty correlates: household head's occupation and dynamic poverty

(Percent)

Household head's occupation	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Farmer	10.6	22.3	35.4	36.1	44.8	31.8
Agricultural labourer	46.5	28.3	17.3	12.1	5.0	19.4
Non-agricultural labourer	12.6	14.1	11.1	7.2	4.8	9.4
Transport worker	10.5	9.9	5.4	6.9	2.3	6.4
Small Professionals	5.5	8.6	10.4	5.9	3.9	6.4
Small traders	10.3	10.8	11.0	12.8	12.0	11.4
Businessman	.5	.9	2.4	5.4	8.5	4.3
Salaried job / Professionals	3.4	5.0	6.8	13.5	18.7	10.9
All occupations	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.5b: Poverty correlates: employments status (10+ years) and dynamic poverty

(Percent)

Employment status	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Self-employed in agriculture	8.4	12.7	15.0	15.7	19.1	15.1
Self-employed in Non-agriculture activities	22.0	21.8	18.3	19.0	16.0	18.9
Wage/Salary earner	24.0	18.5	17.9	17.7	17.6	18.8
Unemployed	7.1	5.3	7.9	7.8	6.2	6.6
Housewife	38.5	41.6	41.0	39.7	41.0	40.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.5c: Poverty correlates: occupation (10+ years) and Poverty

(Percent)

Occupational category	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Farmer	10.7	19.4	28.3	29.6	36.8	27.2
Agricultural labourer	41.3	24.7	15.5	11.2	5.5	16.8
Non-agricultural labourer	12.2	16.2	16.1	9.4	7.0	11.3
Transport worker	9.8	10.1	4.5	6.7	1.9	5.8
Small Professionals	6.6	10.1	10.9	6.6	4.4	7.1
Small traders	9.8	9.1	9.3	11.2	10.3	9.9
Businessman	0.6	1.3	2.1	4.9	7.6	4.2
Salaried job / Professionals	8.9	9.2	13.3	20.4	26.5	17.7
All categories	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.6: Poverty correlates: number of rooms in the dwelling and dynamic poverty

(Percent)

Number of room in the dwelling	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
No house	1.4	0.8	1.1	0.8	1.6	1.2
One room only	68.7	52.6	45.2	33.1	33.2	45.1
Two rooms only	24.9	36.5	40.2	42.8	37.3	36.2
More than two rooms	5.0	10.2	13.5	23.3	27.8	17.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.7: Poverty correlates: house type (wall materials) and dynamic poverty

(Percent)

House type (Wall material)	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Ordinary (straw, jute-sack, polythene)	27.7	12.3	10.2	4.5	5.2	10.8
Mud/Bamboo/Wood	45.0	43.8	42.5	39.4	32.8	39.2
Tin	25.3	34.9	41.0	47.5	43.8	39.0
Brick	1.9	9.0	6.3	8.5	18.2	11.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.8a: Poverty correlates: homestead land and dynamic poverty

(Percent)

Homestead land (decimal)	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
0	36.8	26.6	24.4	20.9	17.5	24.1
0-5	33.8	36.6	28.4	24.7	18.4	27.4
More than 5	29.4	36.8	47.1	54.4	64.0	48.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.8b: Poverty correlates: cultivable land and dynamic poverty

(Percent)

Cultivable land (decimal)	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
0	84.0	68.4	54.8	51.3	32.9	54.8
0-49	10.0	15.8	18.9	19.1	12.5	14.5
50-99	3.8	8.5	10.0	13.0	11.9	9.7
100-249	1.9	6.3	12.2	12.8	23.9	13.2
250+	0.4	1.0	4.0	3.8	18.8	7.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.8c: Poverty correlates: borrowing status and dynamic poverty

(Percent)

In the past one year, did your household need to take a loan/borrow money?	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Yes	67.9	72.5	74.2	67.3	58.7	66.7
No	32.1	27.5	25.8	32.7	41.3	33.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.9a: Poverty correlates: access to credit and dynamic poverty

(Percent)

Amount of credit received (in Taka)	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Less than 1000	6.2	5.9	3.5	4.4	2.4	4.4
Between 1000 and 5000	44.3	38.0	33.3	31.6	21.1	32.5
Between 5000 and 10000	30.5	32.3	29.0	28.5	27.8	29.7
More than 10000	19.0	23.8	34.3	35.4	48.8	33.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.9b: Poverty correlates: source of credit and dynamic poverty

(Percent)

Sources of credit	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Bank	6.6	8.0	11.4	10.4	19.1	11.9
NGO	28.3	35.8	26.8	36.4	29.0	31.2
Cooperative Society	5.6	5.7	3.5	3.5	3.3	4.4
Money-lender	32.2	19.4	21.3	13.3	14.3	19.6
Relatives/Friends/Neighbours	24.9	28.0	33.9	31.9	29.6	29.4
Land l owner	1.0	.9	1.4	0.6	1.5	1.2
Employer	0.1	0.1	0.0	0.5	0.1	0.1
Others	1.2	2.1	1.9	3.4	2.9	2.3
All sources	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.1.9c: Poverty correlates: credit wanted but refused and poverty

(Percent)

In the past one year, have you at anytime failed to get a loan/credit?	Dynamic Poverty Category					All categories
	Extreme Chronic poor	Chronic poor	Descending poor	Ascending non-poor	Never poor	
Yes	47.3	40.9	40.5	27.5	22.2	33.9
No	37.7	48.6	43.6	56.1	58.9	50.6
Not applicable	15.1	10.5	15.8	16.5	18.9	15.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.2.1: Selected community characteristics by community poverty category

(Percent)

Community characteristics	Extremely poor village	Moderate poor village	Moderate non-poor village	Rich village	All categories
Have UP Chairman in the village	0.0	0.0	8.3	22.2	6.2
Have UP Member in the village	53.3	70.6	62.5	66.7	63.1
Covered by Food/Cash for Work program	26.7	58.8	50.0	55.6	47.7
Covered by Food/Cash for Education	73.3	82.4	79.2	77.8	78.5
Covered by VGF program	80.0	94.1	75.0	88.9	83.1
Covered by VGD program	73.3	82.4	79.2	77.8	78.5

Table 5.2.2: Proportions and characteristics of crop land by community poverty category

(Percent of total agricultural land in the village)

Community poverty category	Amount of single crop land	Amount of double crop land	Amount of land under manual tiller	Amount of land under power tiller	Amount of land under deep tube-well	Amount of land under shallow tube-well
Extremely poor village	54.84	45.12	49.33	34.44	5.76	33.09
Moderate poor village	59.46	46.42	22.66	69.81	0.00	75.24
Moderate non-poor village	37.12	62.04	32.48	79.02	85.35	68.51
Rich village	38.76	62.62	43.27	83.28	38.08	71.78
All categories	52.21	30.20	72.98	31.40	73.61	0.00

Table 5.2.3: Average number of poultry farms in the village by community poverty category

Community poverty category	Average number of poultry farms in the village
Extremely poor village	1.33
Moderate poor village	2.50
Moderate non-poor village	1.67
Rich village	4.00
Total	2.09

Table 5.2.4: Presence of selected infrastructural facilities, institutions and services in the villages by community poverty category

Facilities, institutions and services present in the village	Community poverty category				All categories
	Extremely poor village	Moderate poor village	Moderate non-poor village	Rich village	
Electricity	60.0	64.7	79.2	77.8	70.8
Telephone service	6.7	17.6	0.0	22.2	9.2
Mobile phone	80.0	88.2	100.0	100.0	92.3
Agriculture Bank	6.7	0.0	8.3	33.3	9.2
Commerce Bank	13.3	0.0	12.0	22.2	10.6
Market	26.7	11.8	33.3	33.3	26.2
Post Office	13.3	11.8	25.0	22.2	18.5
Police Station	6.7	0.0	8.3	22.2	7.7
Fertilizer shop	20.0	17.6	41.7	33.3	29.2
Pesticide shop	20.0	11.8	41.7	33.3	27.7
Rice Mill	60.0	94.1	79.2	77.8	78.5
Agriculture machinery repair shop	7.1	0.0	25.0	22.2	14.1

Table 5.2.5: Average number of selected facilities by community poverty category

Community poverty category	Number of mobile phones in the village	Number of televisions in the village	Number of satellite TV connections in the village
Extremely poor village	4.25	14.13	0.0
Moderate poor village	16.67	25.29	5.00
Moderate non-poor village	8.33	27.50	5.00
Rich village	11.56	41.11	37.00
Total	10.08	25.72	21.00

Table 5.2.6: Average distance from village to selected facilities by community poverty category

Community poverty category	Distance from village (in km) of the nearest Bus Station	Distance from village (in km) of the nearest Railway Station	Distance from village (in km) of the Upazila Headquarter	Distance from village (in km) of the District Headquarter
Extremely poor village	4.9286	89.6364	7.8000	25.9333
Moderate poor village	6.1059	36.7308	10.3235	34.6176
Moderate non-poor village	3.7083	21.2667	9.6250	22.9583
Rich village	3.0000	20.3333	8.6667	27.6250
Total	4.5365	42.3222	9.2538	27.3359

Table 5.2.7: Average number of hazards in past 10 years by community poverty category

Community poverty category	Type of hazards	Average number of occurrence in past 10 years
Extremely poor village	Flood	3.60
	Draught	2.20
	River erosion	10.00
	Cyclone/Tornado/Hail storm/Rainstorm	3.22
	Devastating disease epidemic	5.33
	Poultry disease epidemic	8.12
	Other hazards	1.50
	Total	4.40
Moderate poor village	Flood	4.53
	Draught	2.45
	River erosion	7.00
	Cyclone/Tornado/Hail storm/Rainstorm	4.07
	Devastating disease epidemic	5.67
	Poultry disease epidemic	6.58
	Communal dispute/plunder	10.25
	Other hazards	2.00
	Total	4.94
Moderate non-poor village	Flood	2.70
	Draught	3.00
	River erosion	6.00
	Cyclone/Tornado/Hail storm/Rainstorm	3.06
	Devastating disease epidemic	1.20
	Poultry disease epidemic	9.00
	Communal dispute/plunder	3.67
	Other hazards	4.67
	Total	4.45
Rich village	Flood	2.33
	Draught	2.50
	River erosion	8.50
	Cyclone/Tornado/Hail storm/Rainstorm	1.83
	Devastating disease epidemic	10.00
	Poultry disease epidemic	5.33
	Total	3.69
Total	Flood	3.31
	Draught	2.57
	River erosion	7.67
	Cyclone/Tornado/Hail storm/Rainstorm	3.26
	Devastating disease epidemic	4.33
	Poultry disease epidemic	7.71
	Communal dispute/plunder	7.43
	Other hazards	2.75
	Total	4.49

Table 5.2.8: Severity of affectedness by 2004 flood by community poverty category

(Percent)

Severity of affectedness	Community poverty category				All categories
	Extremely poor village	Moderate poor village	Moderate non-poor village	Rich village	
Extreme	66.7	66.7	62.5	28.6	59.1
More than usual	22.2	33.3	31.3	57.1	34.1
Normal	0.0	0.0	6.3	0.0	2.3
Slight	11.1	0.0	0.0	14.3	4.5
Total	100.0	100.0	100.0	100.0	100.0

Table 5.3.1: What is required to overcome poverty?

Response	%
Education / Support of education	4.6
Skill development Training	2.8
Provision of health services	0.9
Aspiration, motivation and hard work	9.8
Income Generation Activities	12.7
Paid employment (Salaried job or Wage labour)	4.9
Employment Diversification/Opportunity	10.4
Agricultural Product support	1.8
Access to land / Water resources	8.6
Doing Business	6.1
Small & Cottage Industries	1.5
Population Control	2.6
Expansion of Safety Nets (Both Cash & Kind)	1.4
Good Governance (no corruption) / Rule of law	0.4
Access to credit/capital	14.3
Govt. Regulation & Supervision on prices	3.0
Infrastructure (roads, electricity etc)	1.0
Housing, Water & Sanitation	1.1
Gender Empowerment Activities/Support	2.5
Social Protection/Social Responsibility	1.2
Collective Action/Cooperative Society	0.3
Economic and Technical Assistance / Relief / Subsidy	5.8
Migration (Domestic and International)	0.7
Access to Market	0.1
Savings / Retained Earnings	0.8
Environmental & Resource Protection	0.5
Don't Know	0.4
Total	100.0

Table 5.3.2: What is required to reach a comfortable and secured life?

Responses	%
Education/Support of education	13.6
Skill development Training	2.6
Provision of health services	2.1
Aspiration, motivation and hard work	7.4
Income Generation Activities	8.0
Paid employment (Salaried job or Wage labour)	9.5
Employment Diversification / Opportunity	6.2
Agricultural Product support	1.3
Access to land / Water resources	5.1
Doing Business	7.9
Small & Cottage Industries	0.7
Population Control	4.7
Expansion of Safety Nets (Both Cash and Kind)	0.2
Good Governance (no corruption)Rule of l	2.6
Access to credit/Capital	9.1
Govt. Regulation & Supervision on prices	2.7
Infrastructure (roads, electricity etc)	2.6
Housing, Water and Sanitation	0.3
Gender Empowerment Activities/Support	1.4
Social Protection/Social Responsibility	2.1
Collective Action/Cooperative Society	0.6
Economic & Tech. Assistance / Relief / Subsidy	2.9
Migration (Domestic and International)	1.2
Insurance	0.0
Access to Market	0.1
Savings / Retained Earnings	3.4
Environmental & Resource Protection	0.2
Others	0.1
Don't Know	1.5
Total	100.0