Report on

CIRDAP-BBS National Seminar on Poverty Monitoring

CIRDAP

Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP)

Dhaka, Bangladesh

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Dhaka, Bangladesh
24 March 1998

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Centre on Integrated Rural Development for Asia and the Pacific

Bangladesh Bureau of Statistics

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CIRDAP-BBS National Seminar on Poverty Monitoring

1. Introduction

The Poverty Monitoring System under the Monitoring Adjustment and Poverty (MAP) Project aims to establish a regular system at the Bangladesh Bureau of Statistics (BBS) for monitoring the multi-dimensional indicators of poverty. In this regard, a National Seminar on Poverty Monitoring was jointly organised by CIRDAP and BBS at CIRDAP Headquarters in Dhaka on 24 March, 1998. The seminar was arranged to disseminate and discuss the results of the fifth rural and the third urban poverty surveys carried out by BBS in April 1997.

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

2. Inaugural Session

Dr. Muhiuddin Khan Alamgir, Minister of State for Planning, Science and Technology, Government of the People's Republic of Bangladesh was the Chief Guest at the inaugural session. Among others, policy makers, academicians, researchers, senior government officials and representatives of the donor community, international organizations, diplomats, NGOs and other organizations attended the seminar.

Dr. Mustafa K. Mujeri, Director Research, CIRDAP welcomed the participants and informed that efforts had been initiated under the project for generation of disaggregated poverty statistics to facilitate the designing of more effective anti poverty programmes keeping local characteristics in view. Dr. A.V.S. Reddy, Director General, CIRDAP, highlighted the usefulness of the project and its major objectives in Bangladesh. Mr. Waliul Islam, Secretary, Statistics Division and Director General, BBS, mentioned some of the features of rural and urban poverty surveys in Bangladesh. He also mentioned that BBS would endeavor to produce disaggregated data on urban and rural poverty for 64 districts of the country in phases. The Chief Guest, Dr. Muhiuddin Khan Alamgir, in his speech reiterated the priority commitment of the government to remove the scourge of poverty and secure a decent living for every citizen within the shortest possible time. He also mentioned that the present government had initiated a wide array of development programmes and projects under the Fifth Five Year Plan, which included consensitization and empowerment of the poor through the educational system and development of local government institutions to address all areas of demographic, social and economic environments. The NGOs were also participating in these efforts, he added. He emphasised on the need for regular monitoring of the poverty alleviation impact of such joint government-NGO initiatives. He appreciated the joint effort of CIRDAP and BBS in generating a set of core poverty indicators on a regular basis. He hoped that the deliberation at the seminar would provide precise recommendations and suggestions for further improving and strengthening the on going regular poverty monitoring programme of CIRDAP and BBS. The text of the speeches are given at Annex-3.

3. Technical Session

The technical session of the Seminar was chaired by Mr. Waliul Islam, Secretary, Statistics Division and Director General, BBS. The summary results of the third urban survey was presented by

Mr. Md. Delwar Hossain, Consultant of the Project. The results of the fifth rural survey were presented by Mr. Faizuddin Ahmed, Project Director and Md. Shamsul Alam, Deputy Director of the Regular and Continuous Monitoring of Poverty Situation of Bangladesh Project, BBS.

Mr. Hossain, in his paper, provided important features of urban poverty situation by highlighting the statistical results of the survey. A total of 1200 households constituted the survey sample. For data collection, the questionnaire included ten separate modules covering household characteristics and poverty indicators in relation to land and other asset ownership, income and expenditure, occupation, food consumption, health and sanitation, housing, education, gender dimension, credit and crisis management and migration. The incidence of poverty was measured by food-energy-intake (FEI) method. The incidence of poverty by cost of basic needs (CBN) method was also calculated. The results of April 1997 were compared with the results of the earlier surveys of December 1995 and April 1996 conducted under the project.

The sources of household income and expenditure and distribution of income and expenditure by decile groups were analysed. The daily per capita food intake of all households in April 1997 was observed to be higher than that of the previous two surveys. The expenditure pattern was examined in terms of land ownership class, occupational status, education level of household heads, and women headed households.

The results of poverty survey in the rural areas were presented by Mr. Faizuddin Ahmed. A total of 3300 households constituted the survey sample. A semi-log model was used to estimate the poverty line expenditure. While defining the poverty line, both CBN and FEI methods were used. He compared the poverty status of different categories of households which was found to be the highest for agriculture labour. The poverty differentials among the poor were also classified for occupation, land ownership, level of education and similar other socio-economic characteristics of the household heads. The full text of the papers are given at Annex-4.

Discussion

The presentation of the two papers was followed by discussions in which three designated discussants and the participants took part.

Dr. Shaikh Maqsood Ali of Planning Commission, while appreciating the two papers, commented on the methodology and findings of the surveys. He suggested that efforts should be directed to address two important issues: (i) how to improve the methodology, and (ii) how can the findings be made more effective. The poverty measures showed slow improvement in the poverty situation over the years, he observed. He pointed out that transfer of resources were highly biased towards the higher income classes. In order to improve the poverty situation, he emphasised on designing equitable transfer mechanisms and better macro economic environment in the country. He opined that more disaggregated statistics on organised and unorganised villages were needed to reveal the dynamic process in operation in the organised villages. He noted that it was possible to achieve higher growth rates with more equitable economic policies for which strengthening of linkages between micro dynamics at the grassroots and macro policies was necessary. This would reveal the nature and extent of anti - poor bias of allocation and distribution patterns of the market mechanism, he added. He suggested that a time frame to eradicate poverty was necessary to derive the required rates of poverty alleviation, income transfer and other necessary measures.

Mr. S.M. Al Hossaini of Swanirvar Bangladesh observed that using the same norm in measuring rural and urban poverty in terms of calorie intake might not be appropriate. He also pointed out that sources of income, pattern of land ownership, and other measures suggested that poverty had only marginally declined and inequality had increased (both between groups and rural -urban). He suggested that, since this was a joint collaborative effort of CIRDAP and BBS, indexes similar to HDI and People's Quality of Life Indicators (PQLI) of Sri Lanka could be constructed. Moreover, constant prices should be used to show the trends in poverty, he added . He urged to establish a strong institutional forum/focal institution by the government ministries to implement and interprete policy implications of poverty statistics.

Dr. Rushidan Islam Rahman of BIDS, emphasized on policy issues in poverty. She observed that mere acceleration of growth and policy intervention at the micro level (e.g. micro credit, targeted programmes) were not adequate to eradicate poverty in Bangladesh. She suggested that the papers could be made more comprehensive by incorporating the causal factors along with the findings. For the purpose, she emphasised several areas e.g. regional distribution of indicators, urban-rural differentials and integration of urban-rural issues, inter temporal analysis of poverty situation, regional dimensions, rural-urban migration and gender dimension. She suggested three major issues in policy analysis e.g. (i) causes of poverty in rural/urban areas: high incidence of poverty among wage labourers (low wage rate/high rice prices), intervention in agricultural labour market etc., (ii) sale of land for crisis coping: access to institutional credit to enable the poor to retain ownership of such resources, (iii) high cost of health care: subsidised health care services for the poor. For improvement in statistical analysis, she suggested the development of composite index, use of multi variate analysis and analysis of panel data generated from the survey.

Ms. Fahmeeda Rahman Wahab of CIDA made a few comments on the definition of landlessness, intra household disparities, and characteristics of male vis-à-vis female headed households. She also pointed out that information on access to schooling, credit, roads and services should be included in the summary results. She suggested the strengthening of links of poverty surveys with other components of the project.

Mr. Tarafder Rabiul Islam, a former UN consultant suggested that the papers should focus more on analysing the trends in poverty. For the purpose, appropriate deflator for intertemporal comparison should be used, he added.

Mr. P.K. Matiur Rahman of Dhaka University suggested that the definition of female headed households should be clear (de facto/dejure). He observed that discriminant analysis might be used to identify the determinants of poverty of male and female headed households. He suggested to construct a composite index incorporating basic needs.

Ms. Riti Ibrahim from BBS suggested that separate analysis of slum and non slum areas could be undertaken if the data set permitted. She opined that it was useful to analyse gender issues in terms of household indicators.

Mr. M.A. Halim of EC Delegation, observed that the sample size should be adequate enough to collect reliable data. He suggested that the poverty indicators should be identified to facilitate policy decisions by the government agencies as well as the development partners. Regarding rural urban migration, he urged the need for developing rural townships. The study should analyze the implication of macro economic policies for resource allocation, he added.

Mr. Abdul Karim from MIDAS emphasized on more analysis on the causal relationship between poverty incidence and levels of education.

Dr. S.B. Naseem from BRRI suggested that the policy makers should explore the causal factors in rural-urban migration and devise measures to provide access to resources necessary for increasing welfare of the rural poor.

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

1. Methodology and collection of data
2. Tabulation and presentation of data
3. Analysis and interpretation of data

It was agreed that in future more efforts would be directed in analysing the data.

In his concluding remarks, the Chairperson thanked the participants, discussants and paper presenters for their useful contributions. He observed that the deliberations of the Seminar would go a long way in improving future poverty surveys in the country. He emphasised on setting up a standardized data management system in BBS to minimise the conceptual and other differences across surveys. The following recommendations emerged out of the seminar.

Recommendations

- Analyse data separately for organized and unorganized villages;
- Identify the determinants, factors and processes of grassroots level dynamism from the poverty surveys;
- Adopt adequate sample size for disaggregated analysis, consolidate the methodology and analyse the results for effective use by the policy makers;
- Integrate rural and urban poverty analysis to suggest implication on rural urban migration, access to credit, infrastructure and other basic services;
- Ensure conceptual clarity in defining landlessness, household size, female headed households, basic needs and similar other characteristics; and
- Direct statistical analysis at defining composite index of poverty and explore poverty characteristics and determinants through multi variate analysis of panel data.

Annexes

Annex-1

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Annex-2

Programme

09:30-09:55	:	Registration
10:00-10:30	:	Inauguration
10:30-11:00	:	Refreshments

Technical Session

Chairperson	:	Mr. Waliul Islam Secretary, Statistics Division and Director General Bangladesh Bureau of Statistics
11:00-11:20	:	Poverty Monitoring Survey in the Urban Areas, April 1997 - Summary Results Mr. Md. Delwar Hossain Consultant, CIRDAP/BBS
11:20-11:40	:	Poverty Monitoring Survey in the Rural Areas, April 1997 - Summary Results Mr. Faizuddin Ahmed Project Director Bangladesh Bureau of Statistics Mr. Md. Shamsul Alam Deputy Project Director Bangladesh Bureau of Statistics
11:40-12:30	:	Discussion
Discussants	:	Dr. Shaikh Maqsood Ali Task Leader Sustainable Human Development Project Bangladesh Planning Commission Mr. S.M. Al-Husainy Chairman Swanirvar Bangladesh Dr. Rushidan Islam Rahman Senior Research Fellow Bangladesh Institute of Development Studies
12:30-13:15	:	Open Discussion
13:15-13:30	:	Wrap-up by Chairperson
Rapporteurs	:	*Fawjia Tawheed, Nausheen Khaliq, Zeenat Ahmed, Moksud Belal Siddiqui*

Annex-3

Speech of the Chief Guest

Dr. Muhiuddin Khan Alamgir
Minister of State
Ministry of Planning
Ministry of Science and Technology
Government of the People's Republic of Bangladesh

Bismillahir Rahmanir Rahim

Director General, CIRDAP, Distinguished Participants, Ladies and Gentlemen

It is indeed a great pleasure for me to inaugurate the CIRDAP-BBS National Seminar on Poverty Monitoring in Bangladesh. I would like to express my deep appreciation to CIRDAP and Bangladesh Bureau of Statistics (BBS) for continuing the programme of poverty monitoring surveys and making it possible for us to use a comprehensive poverty information base for guiding our poverty eradication goals more meaningfully and more effectively.

Distinguished Participants,

As you are all aware, poverty alleviation, as a matter of fact its eradication, is our national concern. A priority commitment of the present government under the leadership of Prime Minister Sheikh Hasina is to remove the scourage of poverty and secure a decent living for every citizen of the country within the shortest possible time. A large number of people live below the poverty line and suffer from both economic and social deprivations. The fast population growth has now been contained to some extent and reduced to a rate of nearly 1.7 percent. Even at this rate of population growth we need to accelerate our rate of economic development both at the present rate or level of about 6 percent per year, if those who are poor are to be freed from the shackles of poverty and suffering. The task indeed is challenging. We have, however, faced this challenge by rationalising our national policies in order to promote and sustain the strategies for rapid socio-economic advancement and offering opportunities for a poor to take up productive and quality life. A wide array of development programmes and projects under the aegis of the fifth five year plan has been launched to address the concerns for improvements in all areas of our demographic, social, and economic environments. In addition, we have developed programmes for sensitisation and empowerment of the poor through our educational system and development of local government institutions. The government agencies as well as NGOs are participating in these programmes and projects. The poverty alleviation impact of such joint government-NGO initiatives require regular monitoring. This is compelling in view of the need for evaluating these impacts in order to give more effective and newer meanings to our programmes to this end.

Distinguished Participants,

The poverty syndrome incorporating all major aspects of its state and process characteristics can only be well understood if multidimensional poverty indicators are available for use and analysis. I am happy to note that the current CIRDAP-BBS collaborative programme is designed to generate a set of core poverty indicators on a regular basis. These indicators have remained very valuable for guiding our policies and development efforts to alleviate and eventually eradicate poverty in the shortest possible time. The joint CIRDAP-BBS work in the poverty arena deserves all our appreciation and support. I will be very pleased if this work is continued.

Ladies and Gentlemen,

It is my pleasure to note that IDRC and CIDA have been providing technical and financial support in implementation of the project not only in Bangladesh but in other member countries of CIRDAP as well. I would appreciate if both the agencies continue their support to CIRDAP for carrying out such an important activity and at the same time facilitating exchange of experiences about poverty reduction successes among the member nations.

I am confident that the seminar will be a success. The policy makers, the planners, the researchers, and experts participating in the seminar will make very fruitful deliberations and come up with precise recommendations and suggestions for further improving and strengthening the ongoing regular poverty monitoring programme of CIRDAP and BBS.

Thank you.

Joy Bangla

Joy Bangabandhu

Bangladesh Amar Hauk

Speech

by

Mr. Waliul Islam
Secretary, Statistics Division and Director General
Bangladesh Bureau of Statistics at the Inaugural Session

Dr Mohiuddin Khan Alamgir, Hon'ble Chief Guest; Dr Reddy, Director General, CIRDAP; Dr Mujeri, Director, CIRDAP; Distinguished Participants, Ladies and Gentlemen:

Assalamu Alaikum

This seminar has been jointly organised, as you know, by Bangladesh Bureau of Statistics (BBS) and CIRDAP. We are grateful to CIRDAP for collaborating with us in successfully organising a number of seminars for disseminating the results of five rural and three urban poverty surveys carried out so far. I express my sincere thanks to the State Minister for Planning, Science, and Technology for gracing this occasion as Chief Guest. I am grateful to all of you for being present in this inaugural session. Also, I am looking forward to your active participation in the seminar.

In today's seminar the findings of the survey done in April 1997 will be presented. Poverty profiles of urban and rural segments of the population will be highlighted and discussed. This will make the urban and rural poverty comparisons illuminating and educative.

There is need for a much more indepth study of urban poverty. Under the guidance of our Planning Minister, we have been able to attract support from different development partners to conduct, hopefully from July this year, the intensive urban poverty survey.

We all know that poverty has many a manifestation. The poor not only suffer from deprivations in income, expenditure, food intake, and nutrition but also denied fair access to health, education, employment, housing, security, and other amenities of a decent living. The proportion of rural poor population close to 47 percent is somewhat higher than the urban poor proportion of nearly 43 percent. The landless and small landowning rural households have remained around 80 percent. The use of public hospital services is still limited to about 11 percent rural and 5 percent urban patients. There have been, however, specific achievements which deserve our appreciation. The safe drinking water supply is now available to about 98 percent households. The goal of universal primary education has been successfully realised through country-wide government-NGO collaborations and campaigns. The child immunisation programme has made a record accomplishment. The recent economic growth rate near about 6 percent is much higher than the rate of population increase which has been brought down to 1.7 percent. The impact on poverty status of this income growth seems to have been offset to a great extent by inequalities in income distributions. The Gini-coefficient measures still persist at 0.39 in rural and 0.43 in urban areas.

We have to keep up and further intensify our targetted programmes and their implementation strategies to gain more successes in helping the poor move up above poverty and lead a better living. The poverty-eradication accomplishments need regular monitoring. This is indispensible for guiding our efforts and programmes of removing poverty more coherently and effectively.

The on-going programme of poverty survey has been providing a set of core poverty indicators on a regular basis. Currently we are giving these indicators at the national level by urban and rural disaggregation. We need to have disaggregated poverty information at least upto the district level. Until now the fund constraint has not allowed us to do so. Hopefully, within a year or two, we will be able to provide poverty data by 23 greater districts and then within another year and so by 64 districts.

I believe that the seminar will have very useful deliberations. Also, I believe that the suggestions and recommendations that will come up from such deliberations will help us further improve and strengthen our present regular poverty monitoring survey programme.

Thank you.

Speech

by

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

At the Inaugural Session

Honorable Chief Guest, Dr. Muhiuddin Khan Alamgir, Minister of State for Planning, Science & Technology, Government of the People's Republic of Bangladesh, Mr. Waliul Islam, Secretary, Statistics Division and Director General, Bangladesh Bureau of Statistics, Excellencies, Distinguished Participants, Ladies and Gentlemen:

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

As you are aware, CIRDAP is an inter-governmental organization with its mandate to assist member countries in promoting rural development. Despite substantial growth and resultant improvements in the well-being of the rural people, poverty still persists in most of our member countries. The countries are also aware of the new challenges that have emerged in the context of recent global and regional developments. The policy framework now focuses more on integrated approaches to enhance the welfare of the poor. Success in such a strategy requires adequate understanding of the poverty dynamics and causal linkages.

Ladies and Gentlemen,

In order to promote a greater understanding of the poverty dynamics and create poverty reducing policy environment in its member countries, CIRDAP initiated a project on 'Monitoring Adjustment and Poverty (MAP) in Bangladesh' in 1992 with financial assistance from the International Development Research Center (IDRC) of Canada and Canadian International Development Agency (CIDA). The major objective of this project has been to strengthen the capabilities of national institutions like the BBS and the Planning Commission to undertake monitoring of poverty and analysis of the impact of macro economic policies on poverty.

Distinguished Participants,

The poverty surveys conducted by BBS provide aggregate country level poverty measures for rural and urban areas. CIRDAP and BBS have initiated measures to further enhance the usefulness and relevance of these surveys. These include: consolidation of the survey methodology, expansion of the coverage of the indicators, disaggregation of poverty statistics over different regions of the country, training, development of computer software to link the survey results to Geographic Information System (GIS) and other measures to facilitate useful dissemination of the survey results. Efforts have also been taken to minimize the time required to publish the survey results.

I am happy to mention that, with useful experiences gained from the MAP project in Bangladesh, CIRDAP has provided useful inputs in initiating similar projects in Nepal, Pakistan, Lao PDR and Sri Lanka. In all these efforts IDRC, Canada has provided generous support to CIRDAP.

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

Distinguished Participants,

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

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

Welcome Address

by

Dr. Mustafa K. Mujeri
Director Research, CIRDAP
at the Inaugural Session

Honorable Chief Guest Dr. Muhiuddin Khan Alamgir, Minister of State for Planning, Science & Technology, Government of the People's Republic of Bangladesh, Dr. A.V.S. Reddy, Director General, CIRDAP, Mr. Waliul Islam, Secretary ,Statistics Division and Director General, BBS, Excellencies, Distinguished Participants, Ladies and Gentlemen:

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

Distinguished Participants,

This seminar has been arranged to disseminate and discuss the results of the fifth round of poverty survey carried out in rural areas and the third round of survey in urban areas of Bangladesh. Both the surveys were carried out by BBS in April 1997 under the joint collaboration of the Regular and Continuous Monitoring of Poverty Situation in Bangladesh Project of BBS and the Monitoring Adjustment and Poverty (MAP) Project of CIRDAP .It may be mentioned here that, under various rounds of the survey, the poverty situation of the same set of households are being monitored. The rural poverty survey began in October 1994 while the survey in the urban areas started in December 1995. The methodology of monitoring poverty with the same set of households permits to generate panel data to monitor the poverty status of the households in terms of multi-dimensional indicators adopted under the survey.

Ladies and Gentlemen,

The poverty monitoring system, being developed under the project is, expected to improve the coverage as well as overall design of poverty survey in Bangladesh. This year our plan is to expand the sample size to provide representative poverty statistics over the 23 regions (old districts) of the country. Over the next three years, poverty statistics will be generated for 64 districts based on representative samples at the district level. We hope the generation of disaggregated poverty statistics will help in monitoring poverty at the local level and assist in initiating more effective anti-poverty programmes keeping local characteristics in view. I am confident your deliberations during the seminar will review the findings of the surveys and provide useful guidance in conducting future surveys. I would like to take this opportunity to express our sincere appreciation to IDRC and CIDA for their support in this important endeavor.

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

Thank you all.

Annex-4

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

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

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

- *Md. Delwar Hossain*
Consultant, CIRDAP/BBS

The third round of urban poverty survey, under the Poverty Monitoring System, was conducted by the Bangladesh Bureau of Statistics (BBS) in April 1997. The earlier surveys were carried out in April 1996 and December 1995. The summary results of the April 1997 survey are presented in this paper. The results have also been compared with the findings of the earlier surveys, wherever appropriate.

Sample Design

The survey sample is based on the Integrated Multi-purpose Survey Design, adopted by BBS for its major ongoing surveys. For the urban poverty survey, a sub-sample from this integrated design has been taken. It includes 40 enumeration areas (EAs) selected at the first stage. These EAs are clusters of households, with 250 households on the average. The spatial distribution of sample EAs is shown at Annex-1. The second stage sample consists of 30 households selected from each EA. A total of 1,200 households constitute the survey sample.

Data Collection

The field work was completed within a period of 16 days: 15-30 April 1997. Three reference periods were used for collecting information: a week, a month and six months. Each period was counted preceding the day of enumeration. One week reference period was used for food items and working status of household members, one month reference period for daily consumption of non-food items, and six month reference period for durable non-food items.

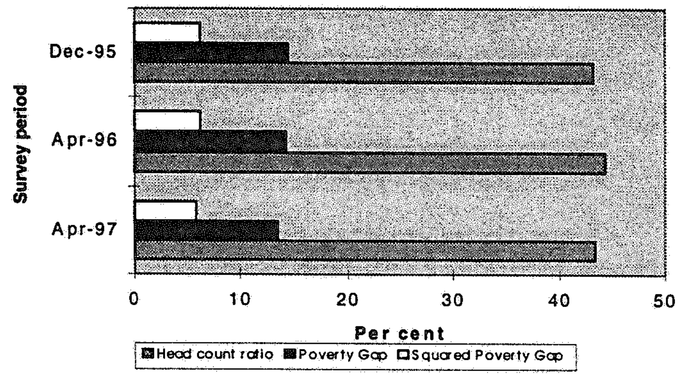
The field enumeration work was done by local enumerators with supervision provided by project officers of Dhaka head office as well as regional and thana statistical officers of BBS. The enumerators and supervisors were imparted training in two phases before undertaking the field work.

The questionnaire included ten separate modules covering household characteristics and poverty indicators in relation to land and other asset ownership, income and expenditure occupation, food consumption, health and sanitation, housing, education gender dimension, credit and crisis management and migration.

1. Incidence of Poverty

For measuring the incidence of poverty, the poverty line has been estimated using the food-energy-intake (FEI) method. For the purpose of comparison, the poverty line based on the cost-of-basic-needs (CBN) method has also been calculated.

Figure 1: Incidence of urban poverty



Poverty Line under FEI method

The FEI method determines the poverty line by deriving the expenditure (or income) level at which the expected value of calorie intake equals the pre-determined food-energy requirement.

For the purpose, the following equation is estimated:

lny	=	a + bX + e
where y	=	monthly per capita expenditure (food and non-food)
x	=	daily per capita calorie intake
e	=	disturbance term

In the equation, calorie intake is taken as the exogenous variable as it is pre-determined. For urban population, the minimum calorie requirement is taken as 2,112 K cal per capita per day. The estimated equation is

$$\ln y = 3.795376 + 0.001331\, x$$

At the specified level, the poverty line is estimated at Tk 739.85. The head-count measure of poverty as well as the depth and the severity of poverty, as measured by poverty gap and squared poverty gap, are shown in Table 1.

Figure 2: Poverty Line Expenditure in Urban Areas

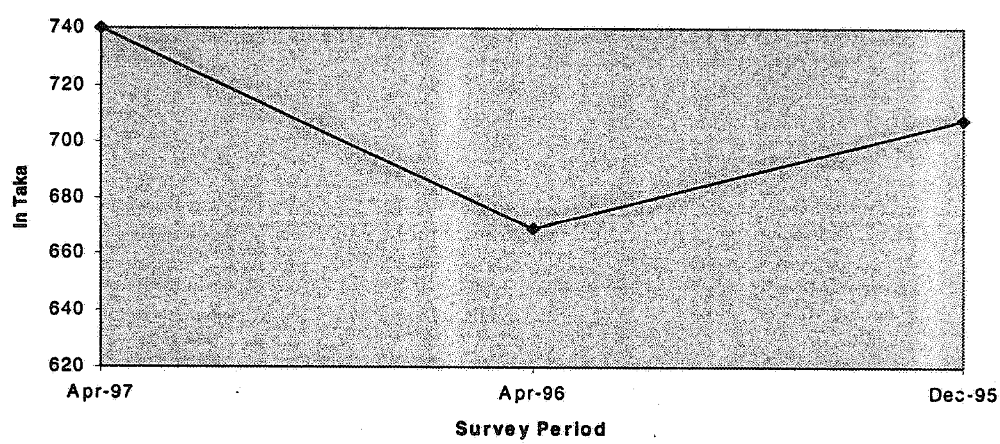


Table 1: Incidence of Urban Poverty

Poverty measure	*April 97*	*April 96*	*December 95*
Poverty line expenditure (Tk)	739.85	668.90	707.80
Head count ratio (percent)	43.4	44.4	43.3
Poverty gap (P1)	0.135	0.142	0.145
Squared poverty gap (P2)	0.058	0.061	0.061

Poverty Line under CBN Method

Under the CBN method, the poverty line is set as the cost of a normative `basic needs' bundle chosen to be adequate to reach a pre-determined calorie requirement. For food consumption, the minimum consumption bundle contains 832 gm of food corresponding to an average per capita daily intake of 2,112 K cal. and 58 gm of protein.[1] In order to account for non-food consumption expenditure and since non-food items are not fixed, the level of non-food consumption has been determined on the basis of daily per capita consumption expenditure using the following form:

$$E[Y_i - X_i \mid X_i = Z_f]$$

Where Y_i = monthly per capita total consumption expenditure of the household
X_i = monthly per capita food expenditure of the household
Z_f = monthly per capita normative poverty line food expenditure

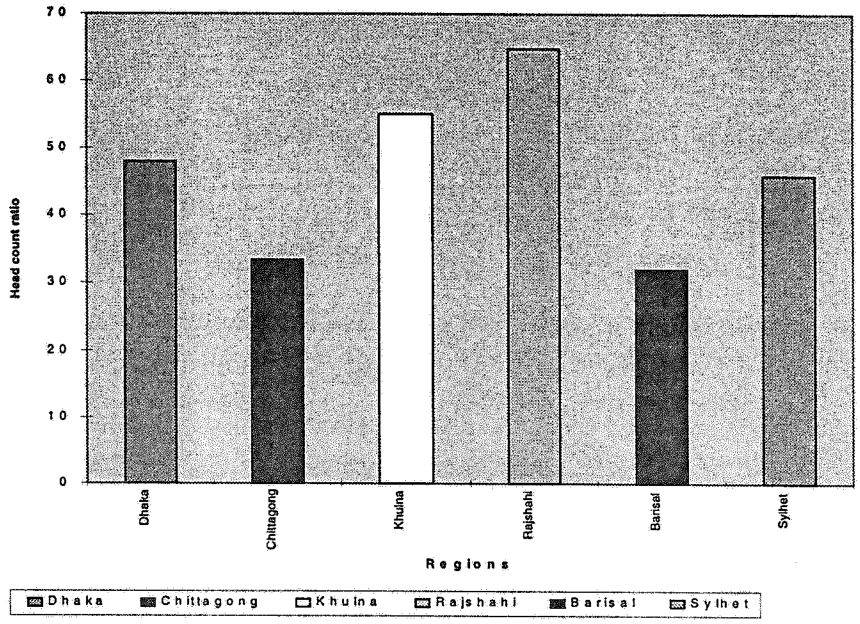
In order to account for regional differences in food prices, the poverty lines have also been computed separately for six divisions - Dhaka, Chittagong, Khulna, Rajshahi, Barisal and Sylhet. Since the food bundle is constant, daily per capita food expenditures differ across divisions due to differences in prices. The estimates of poverty line and head-count measure of poverty can be seen in Table 2.

Table-2 : Poverty Estimates by CBN Method

Location	*Poverty line (Tk)*	*Head count ratio (per cent)*
Dhaka	938.21	48.0
Chittagong	686.67	33.4
Khulna	926.97	55.1
Rajshahi	676.55	64.7
Barisal	738.31	32.1
Sylhet	811.87	45.9
Total	765.47	45.2

[1] The food consumption bundle consists of: 397 gm of rice, 40 gm of wheat, 40 gm of pulses, 48 gm of fish, 12 gm of beef, 27 gm of potato, 150 gm of other vegetables, 20 gm of oil, 20 gm of fruits, 58 gm of milk, and 20 gm of sugar.

Figure 3: Poverty Incidence by Division (CBN Method)



In the presentation of the following results, the poverty line based on FEI method has been used.

2. Income and Expenditure

Household Income

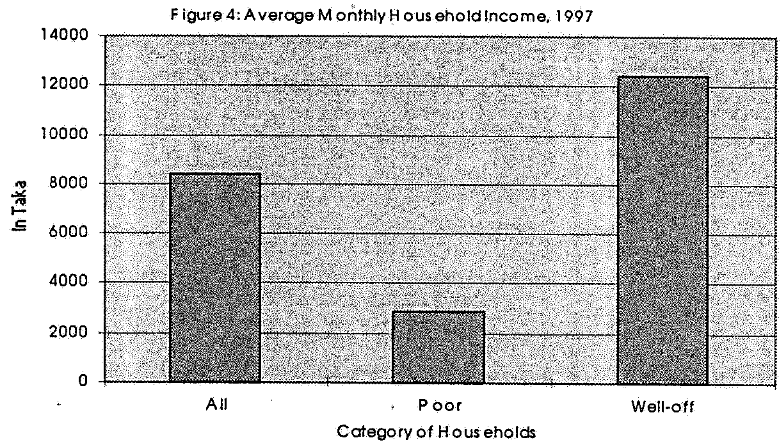
According to the survey, average monthly household income is Tk 8,405 ranging between Tk 2,847 for the poor and Tk 12,443 for the well-off (Table 3).

Table 3 : Average Monthly Household Income

Amount in Taka

Survey	*Household Income*		
	All	*Poor*	*Well-off*
April 1997	8,405	2,847	12,443
April 1996	7,667	2,510	11,571
December 1995	6,506	2,702	9,288

Figure 4: Average Monthly Household Income, 1997



Income Sources

The survey distinguishes three main sources of household income:

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

For monthly income of all households, wages and salaries including permanent assets account for Tk 2,824 (33.6 per cent), small-scale economic activities Tk 2,702 (32.1 per cent) and transfers, charity, loans etc. Tk 2,879 (34.2 per cent) of the total income.

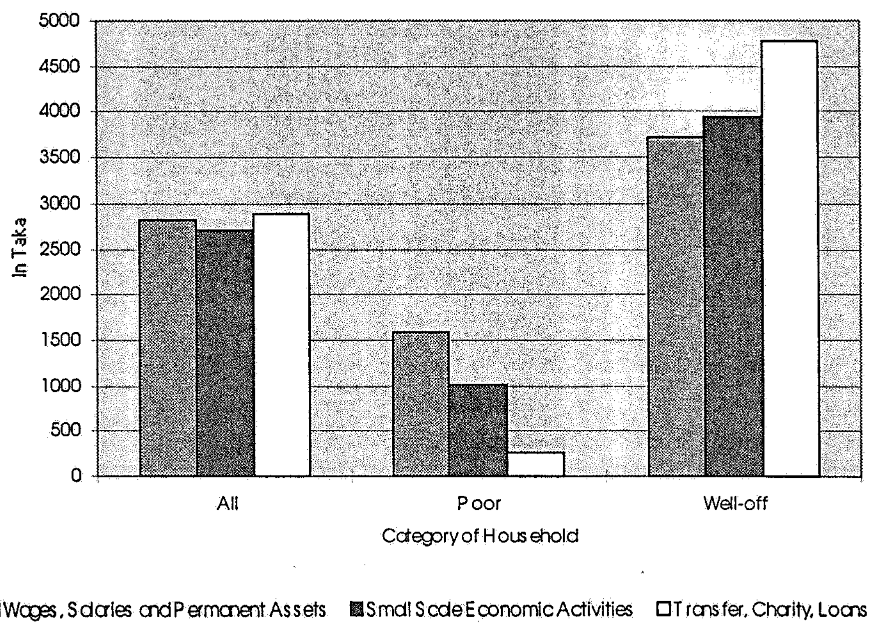
For the poor households, similar shares are Tk 1,587 (55.8 percent), Tk 1,003 (35.2 per cent) and Tk 257 (9.0 per cent) and for the well-off households Tk 3,722 (29.9 percent), Tk 3,937 (31.6 per cent) and Tk 4,784 (38.4 per cent) respectively (Table 4).

Table 4 : Major Sources of Household Income

(monthly income in Taka)

	April 1997			*April 1996*			*December 1995*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Wages, salaries and permanent assets	2,824	1,587	3,722	2,853	1,604	3,798	3,075	1,677	4,097
Small scale economic activities	2,702	1,003	3,937	2,189	693	3,322	1,713	731	2,432
Transfer, charity, loans etc.	2,879	257	4,784	2,625	213	4,451	1,718	294	2,759
Total	8,405	2,847	12,443	7,667	2,510	11,571	6,505	2,702	9,288

Figure 5: Major Sources of Household Income, 1997



Per Capita Income

For all households, the average per capita monthly income is Tk 1,645. For the poor, per capita income is Tk 539 compared to Tk 2,489 of the well-off (Table 5).

Figure 6: Per Capita Monthly Income, 1997

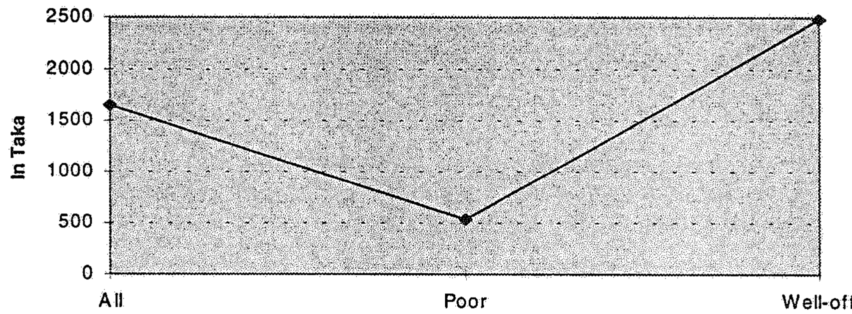


Table 5 : Per Capita Monthly Income

(Taka)

Category	*April 1997*	*April 1996*	*December 1995*
All	1,645	1,509	1,263
Poor	539	478	506
Well-off	2,489	2,328	1,854

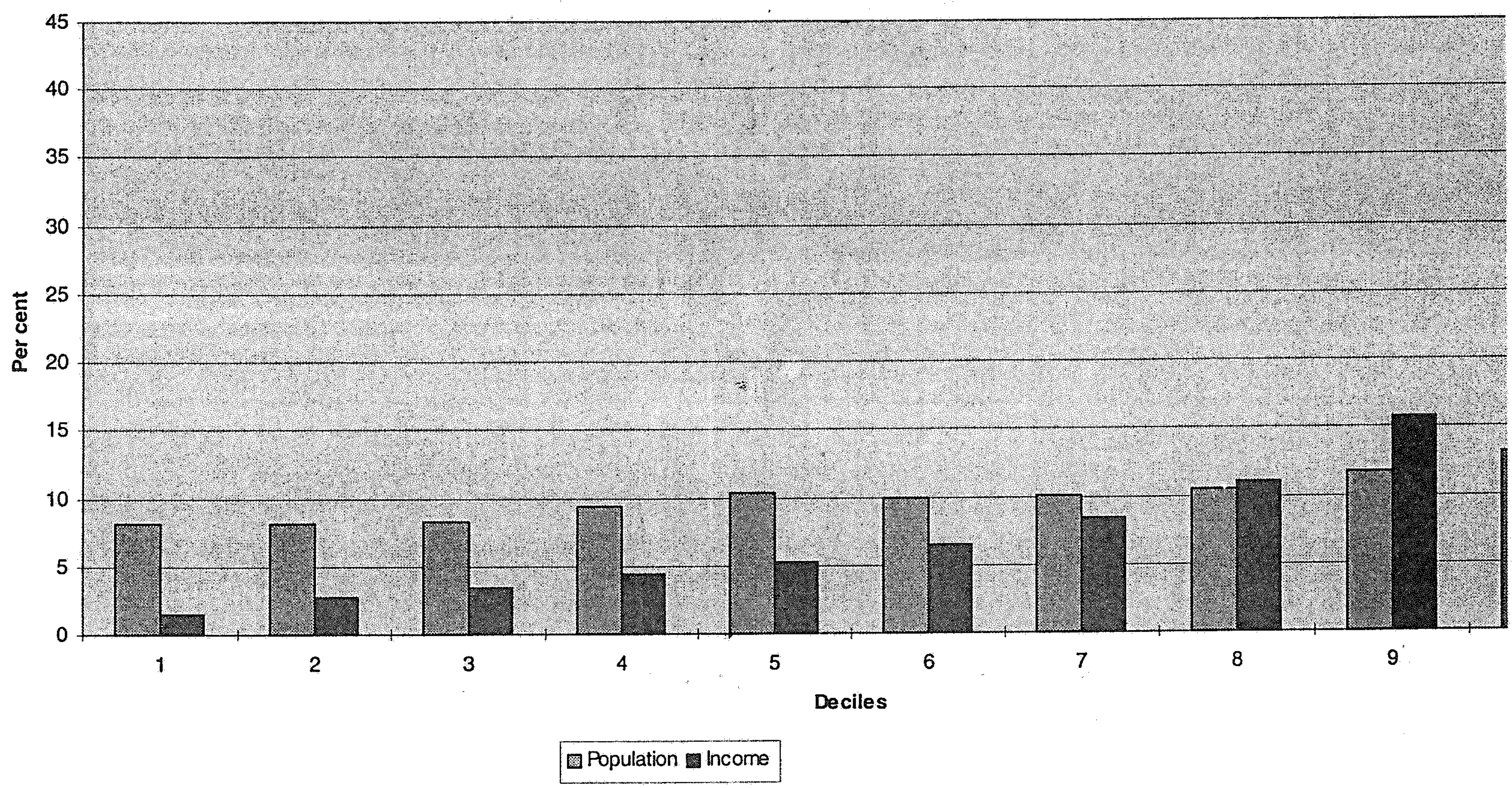
Income Distribution by Decile Groups

Household income distribution by decile groups suggests that the lowest decile, having a population share of 8.1 percent, receives 1.5 percent of the total income. In contrast, the highest decile has an income share of 40.9 percent with a population share of 13.1 percent. The Gini coefficient is estimated at 0.43 (Table 6).

Table 6: Household Income Distribution by Decile Groups

Decile Group	*April 97 %*		*April 96 %*		*December 95 %*	
	population	*income*	*population*	*income*	*population*	*income*
1	8.1	1.5	8.2	1.0	8.4	1.0
2	8.2	2.8	7.9	2.1	7.9	2.2
3	8.3	3.5	8.6	2.7	8.6	3.0
4	9.4	4.4	9.2	3.3	8.9	3.8
5	10.4	5.3	9.6	4.0	10.0	4.6
6	10.0	6.5	10.2	5.0	9.9	5.8
7	10.1	8.4	10.5	6.4	10.5	7.4
8	10.5	11.0	11.4	8.5	11.5	10.0
9	11.8	15.8	11.4	12.7	11.3	14.7
10	13.1	40.9	13.0	54.4	12.5	46.9
Gini coefficient		0.43		0.44		0.49

Figure 7: Household Income Distribution by Decile Groups, 1997



Household Expenditure

The average monthly household expenditure is Tk 5,832. It is Tk 2,632 for the poor and Tk 8,157 for the well-off (Table 7).

Table 7 : Average Monthly Household Expenditure

	Expenditure (Tk)		
Survey	*All*	*Poor*	*Well-off*
April 97	5832	2632	8157
April 96	5285	2320	7530
December 95	5601	2510	8626

Distribution of Expenditure by Decile Groups

As per the distribution of household expenditure by decile groups, the lowest decile has 6.6 per cent of the population with 2.2 percent of total expenditure. The highest decile, on the other hand, has population and expenditure shares of 14.4 percent and 35.5 percent respectively. The Gini coefficient of expenditure distribution is 0.34 (Table 8).

Table 8 : Distribution of Household Expenditure by Decile Groups

(shares in percent)

Decile	*April 97*		*April 96*		*December 95*	
Group	*populatoin*	*expenditure*	*population*	*expenditure*	*population*	*expenditure*
1	6.6	2.2	5.7	2.0	5.8	2.0
2	7.3	3.3	7.7	3.1	7.8	3.2
3	8.5	4.0	8.9	4.0	8.5	4.0
4	9.4	4.0	9.5	4.9	9.3	4.9
5	9.7	6.1	10.1	6.0	10.0	6.0
6	10.3	7.4	10.5	7.4	10.2	7.3
7	10.6	9.1	10.8	9.0	10.9	9.1
8	11.6	11.5	11.4	11.5	11.5	11.7
9	11.7	16.0	11.4	16.8	13.1	17.0
10	14.4	35.5	14.1	35.4	12.5	34.3
Gini coefficient		0.34		0.35		0.35

3. Nutrition and Welfare

Food Intake

The average per capita per day food intake of all households is 909.5 gm ---- 388.3 gm (42.7 percent) of rice; 63.7 gm (7.0 percent) of other cereals; 72.5 gm (8.0 percent) of potato; 130.4 gm (14.3 percent) of vegetables; 19.9 gm (2.2 percent) of pulses; 75.0 gm (8.2 percent) of items like meat, poultry, egg and fish; and 42.1 gm (4.6 percent) of milk and milk products.

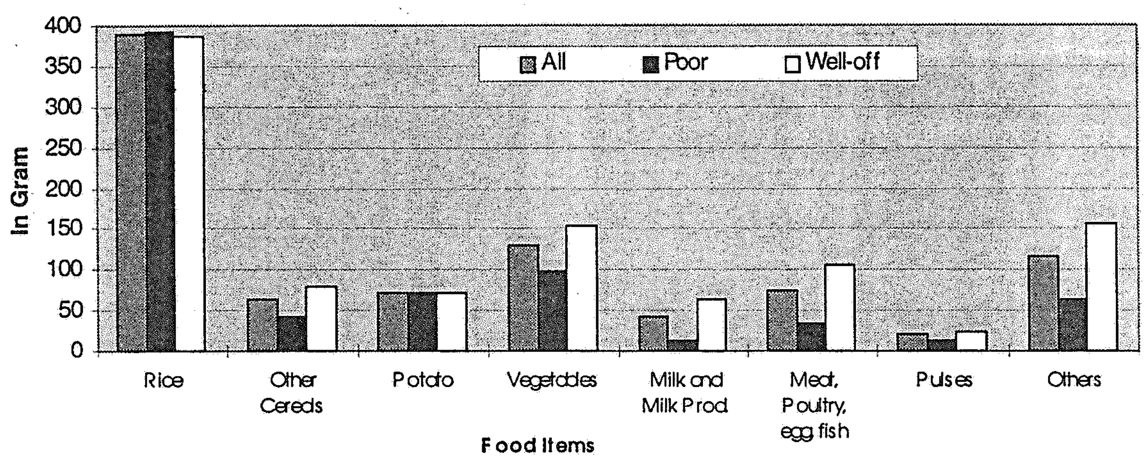
For the poor, the average daily per capita food intake is 729.7 gm, while for the well-off it is 1040.1 gm (Table 9).

Table 9 : Daily Per Capita Food Intake

(in gm)

Food Items	*Poor*			*Well-off*			*All*		
	April 1997	*April 1996*	*Dec. 1995*	*April 1997*	*April 1996*	*Dec. 1995*	*April 1997*	*April 1996*	*Dec. 1995*
Rice	392.0	378.2	373.6	385.6	374.0	386.3	388.3	375.8	380.9
Other cereals	42.8	55.2	53.6	78.9	80.9	82.7	63.7	69.8	70.4
Potato	72.3	55.6	57.0	72.6	64.5	73.7	72.5	60.7	66.6
Vegetables	97.4	111.2	105.1	154.5	148.0	176.9	130.4	132.1	146.6
Milk & milk prod.	13.2	10.9	10.1	63.1	54.3	50.2	42.1	41.3	33.3
Meat, poultry, egg, fish	33.9	39.2	54.9	104.8	100.9	126.0	75.0	74.3	96.0
Pulses	14.2	15.2	16.3	24.1	25.5	24.9	19.9	21.0	21.3
Others	63.9	64.7	40.2	156.5	164.4	104.4	117.6	121.6	78.3
Total	729.7	730.2	713.4	1040.1	1022.5	1025.1	909.5	896.6	893.4

Figure 8: Per Capita Per Day Food Intake, 1997



Calorie Intake

The average daily per capita calorie intake for all households is 2239.7 K cal ---- 61.0 percent of which is derived from rice; 9.1 percent from other cereals; 3.2 percent from vegetables; 3.1 percent from pulses; 7.9 percent from edible oils; and 4.1 percent from meat, fish and eggs.

The daily per capita calorie intake of the poor is 1925 K cal compared to 2468.4 K cal for the well-off. For the poor, 71.7 percent of the calorie is derived from rice compared to 55 percent for the well-off (Table 10).

Figure 9: Daily Per Capita Calorie Intake

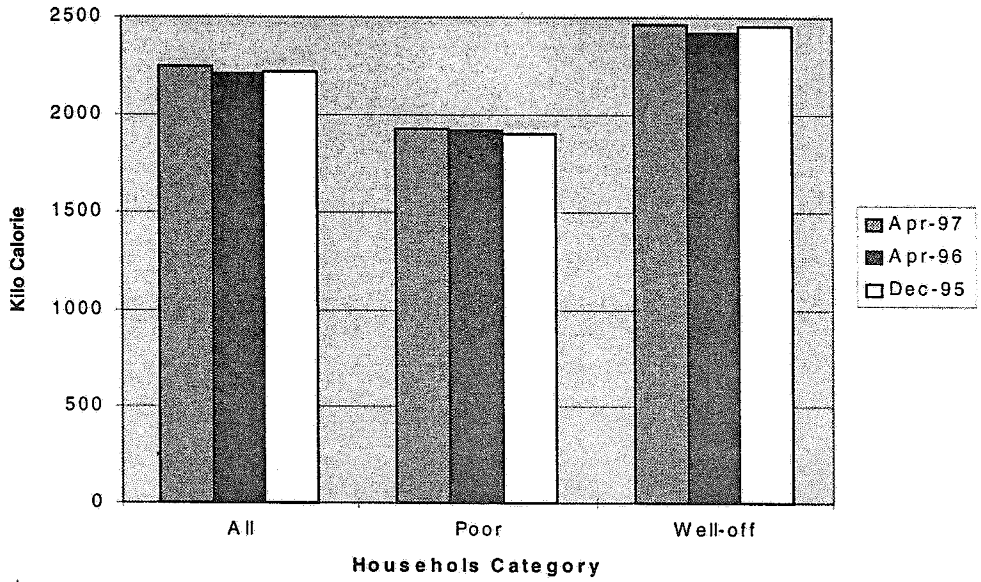


Table 10 : Daily Per Capita Calorie Intake

(K. cal)

Food items	*April 97*			*April 96*			*December 96*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Rice	1366.7	1379.8	1357.2	1322.9	1331.3	1316.6	1340.8	1315.0	1359.7
Other Cereals	204.1	141.8	249.4	218.5	173.1	252.9	217.7	169.4	253.1
Potato	70.3	70.1	70.4	58.8	54.0	62.5	64.6	55.3	71.4
Vegetables	70.6	51.6	84.4	74.3	61.6	84.0	88.4	62.6	107.2
Pulses	68.4	48.7	82.8	72.3	52.0	87.7	73.1	56.0	85.6
Milk & milkproducts	35.2	10.0	53.5	35.4	9.7	54.8	32.7	8.3	50.4
Meat, fish, egg	92.1	41.2	129.11	91.7	47.2	125.3	117.3	64.8	156.2
Edible oils	176.2	101.6	230.4	163.3	92.1	217.2	168.9	99.8	219.4
Fruits	40.8	8.1	67.3	38.5	13.6	57.3	12.6	2.5	20.1
Others	115.3	72.1	143.9	130.4	83.4	165.9	100.8	61.7	129.0
Total	2239.7	1925.0	2468.4	2206.1	1918.0	2424.2	2216.9	1895.4	2452.1

Food and Non-food Expenditures

For all households, the per capita monthly expenditure on food and non-food commodities is Tk 1141.20 ---- of which 52.1 percent is incurred on food and 47.9 percent on non-food commodities. Among food items, expenditures on cereals is 31.8 percent.

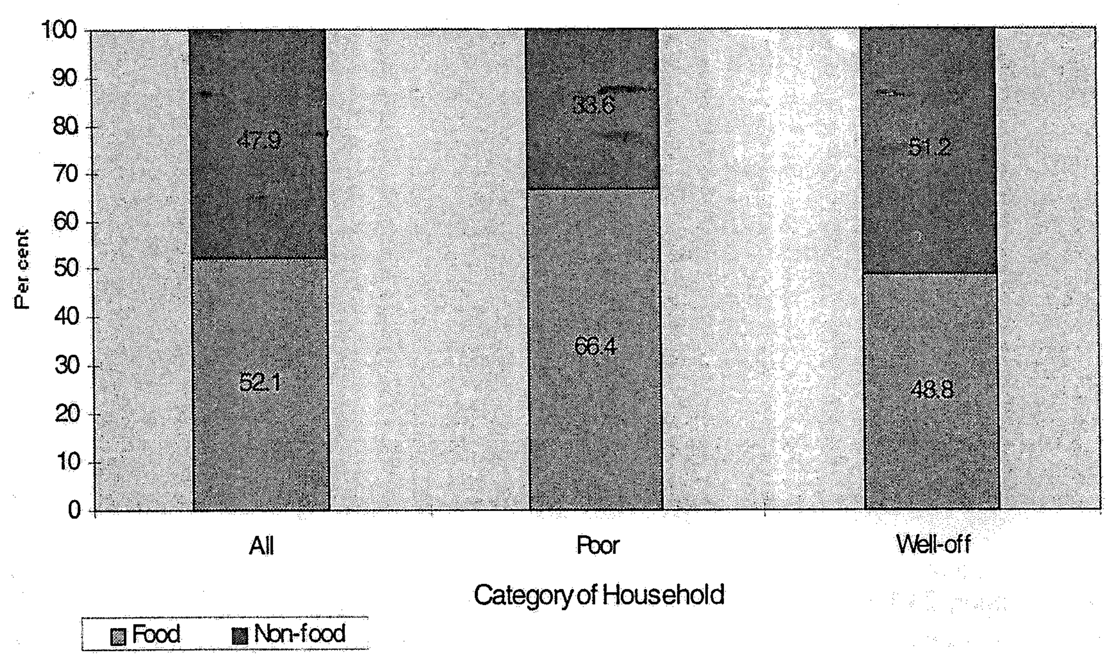
For the poor households, per capita monthly expenditure is Tk 498.50 compared to Tk 1631.40 for the well-off households. The proportion of total expenditure spent on food is 66.4 percent for the poor compared to 48.8 percent for the well-off. The poor spend 45.7 percent of their total food expenditure on cereals whereas similar share for the well-off is 27.4 percent (Table 11).

Table 11 : Monthly Per Capita Expenditures

(in Tk)

Category	*April 97*			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Food	594.7	331.0	795.4	581.6	323.7	786.6	602.7	337.2	803.0
Cereals	189.2	151.3	217.8	185.6	150.1	213.7	198.3	161.8	224.7
Others	405.5	179.7	577.6	396.0	173.6	572.9	404.4	175.4	578.3
Non-food	546.5	167.5	835.9	458.4	119.8	728.4	495.5	136.3	769.4
Education	64.4	11.8	104.6	59.5	10.0	100.00	46.4	13.7	71.3
Medicare	26.3	5.4	42.20	22.1	5.7	35.1	21.0	7.3	31.4
Others	455.8	150.3	689.1	376.8	104.1	593.3	428.1	115.3	666.7
Total	1141.2	498.5	1631.4	1040.0	443.5	1515.0	1098.2	473.5	1572.4
Percent									
Food	52.1	66.4	48.8	55.9	73.0	51.9	54.9	71.2	51.1
Non-food	47.9	33.6	51.2	44.1	27.0	48.1	45.1	28.8	48.9

Figure 10 : Household Expenditure Pattern, 1997



4. Ownership and Access to Resources

Land

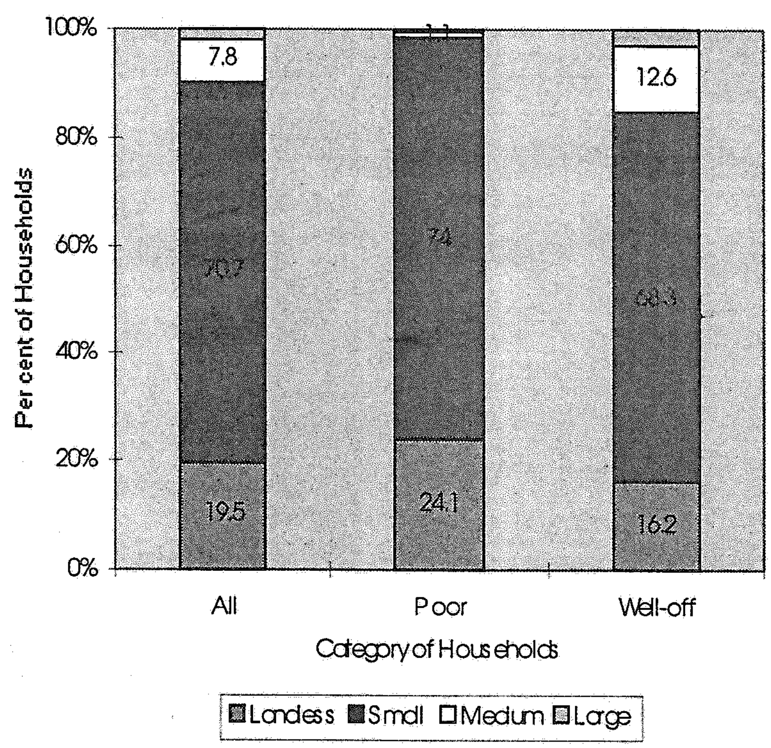
In terms of ownership of land, 19.5 percent of urban households are landless, 70.7 percent belong to small landowning households, 7.8 percent to medium and 1.8 percent are large landowners (Table 12).

Table 12 : Landownership Status of Households

Land-ownership Status	*% households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Landless	19.5	24.1	16.2	23.6	27.0	21.0	23.5	28.4	19.9
Small	70.7	74.0	68.3	67.9	71.1	65.4	67.2	68.8	65.9
Medium	7.8	1.1	12.6	6.5	0.9	10.8	7.3	2.4	11.0
Large	1.8	0.5	2.7	1.8	0.7	2.6	2.0	0.4	3.2
Total	100	100	100	100	100	100	100	100	100

Note: Small owning lands £ 2.49 ac, medium owning lands 2.50 to 7.49 ac, and large owning lands 7.50+ ac

Figure 11: Landownership Status of Households



Among the poor, 24.1 percent are landless while 16.2 percent of the well-off are landless. The small landowning households comprise of 74.0 percent of the poor and 68.3 percent of the well-off. The medium and large landowning households represent 1.1 percent and 0.5 percent of the poor and 12.6 percent and 2.7 percent of the well-off respectively.

Income and Expenditure by Landownership Class

The per capita monthly income of the landless is Tk 1,003 which increases with landownership. The large landowners have a per capita monthly income of Tk 5,466. The per capita monthly income of the landless poor is Tk 487 compared to Tk 1,677 of the landless well-off. Within the poor, large landowners have a per capita monthly income of Tk 860. In contrast, the well-off large landowners have a per capita monthly income of Tk 6,119.

The per capita monthly expenditure, like income, increases with land ownership. For the landless households, the expenditure is Tk 1,006, which increases to Tk 1,074 for the small landowners, Tk 1,760 for the medium landowners and Tk 1,986 for the large landowners.

For the poor households, per capita monthly expenditure is Tk 489 for the landless and Tk 499 for the small landowners. The well-off landless households have an expenditure of Tk 1,683. For the small and large landowners in the well-off category, the per capita monthly expenditures are Tk 1,552 and Tk 2,188 respectively (Table 13).

Table 13 : Per Capita Income and Expenditure by Landownership Class

Survey	*Landownership Class*	*Income (Tk.)*			*Expenditure (Tk.)*		
		All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
April 97	Landless	1003	487	1677	1006	489	1683
	Small	1496	548	2284	1074	499	1552
	Medium	3188	705	3388	1760	593	1854
	Large	5466	860	6119	1986	557	2188
	Total	1645	539	2489	1141	498	1632
April 96	Landless	851	456	1290	889	433	1372
	Small	1631	492	2653	1021	445	1539
	Medium	1817	380	1939	1598	485	1692
	Large	2741	857	2992	1169	503	1258
	Total	1509	479	2329	1040	443	1516
December 95	Landless	926	519	1389	950	453	1517
	Small	1220	495	1824	1059	472	1548
	Medium	2187	653	2438	1579	527	1749
	Large	2420	745	2668	14 88	678	1608
	Total	1264	506	1854	1088	470	1569

Incidence of Poverty by Landownership Class

Among the urban landless, the incidence of poverty is 51.9 percent. The poor in small, medium, and large landowning classes constitute 44.1 percent, 6.4 percent and 13.6 percent respectively (Table 14).

Table 14 : Incidence of Poverty by Landownership Class

Landownership class	*Poverty incidence (head count ratio in percent)*		
	April 97	*April 96*	*December 95*
Landless	51.9	51.4	51.1
Small	44.1	47.3	43.3
Medium	6.4	7.8	13.6
Large	13.6	11.8	8.3

5. Occupational Status

Occupation of Head of Households

For all households, 6.5 percent have agriculture as the main occupation while the remaining 93.5 percent belong to non-agriculture category. Within agriculture, 3.1 percent belong to owner farm households, 1.9 percent to agriculture labour households and 1.5 percent to other farming households.

In the case of non-agriculture occupations, trade and business constitute 24.5 percent, professional and management services 22.3 percent, wage labour 16.8 percent and other non-agriculture 29.9 percent.

In the case of poor households, agriculture is the main occupation of 8.6 percent of the household heads compared to 5.0 percent for the well-off. Owner farmers and agriculture labour constitute 3.8 percent and 2.6 percent of the poor respectively as against 2.6 percent and 1.4 percent of the well-off. Within the well-off, management and professional households and households in trade and business are relatively large at 30.4 percent and 26.8 percent respectively. In contrast, 11.1 percent of the households in management and professional occupations and 21.4 percent in trade and business are poor. The heads of 22.4 percent of the poor households work as non-agriculture labour compared to 12.4 percent of the well-off household heads (Table 15).

Table 15 : Occupation Status of Household Heads

(in percent)

Occupation	*April 97*			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
***Agriculture*:**									
Owner farmer	3.1	3.8	2.6	4.3	4.4	4.2	2.3	1.4	3.3
Agriculture labour	1.9	2.6	1.4	3.8	5.3	2.8	3.3	5.5	1.6
Other farming	1.5	2.2	1.0	2.1	3.1	1.3	1.5	2.6	0.7
Total	6.5	8.6	5.0	10.2	12.8	8.3	7.1	9.5	5.6
***Non-agriculture*:**									
Management & professional	22.3	11.1	30.4	24.1	14.3	31.6	17.8	7.3	25.5
Trade & business	24.5	21.4	26.8	23.0	18.4	26.5	25.0	22.5	26.8
Labour	16.8	22.4	12.4	13.5	20.0	8.6	14.3	18.9	10.8
Others	29.9	36.1	25.4	29.2	34.5	25.0	35.8	41.8	31.3
Total	93.5	91.4	95.0	89.8	87.2	91.7	92.9	90.5	94.4
All	100	100	100	100	100	100	100	100	100

Income and Expenditures

The per capita monthly income of owner farmers is Tk 1,365. The agriculture labour households have monthly per capita income of Tk 840. In case of management and professional households, the per capita monthly income is Tk 2508 and for the non-agriculture labour households it is Tk 752 (Table 16).

For the poor, the monthly per capita income of owner farmers is Tk 616 and of agriculture labour households Tk 533. In contrast, the well-off owner farmers and agriculture labour households have incomes of Tk 1990 and Tk 1650 respectively. The well-off management and professional households have income of Tk 2854 and trade and business households Tk 2734.

Table 16 : Income by Occupation of Household-Heads

Amount in Taka

Occupation	*Monthly per capita income*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Agriculture:									
Owner farmer	1364.8	615.5	1989.5	867.0	500.2	1207.2	891.0	503.6	1029.4
Agriculture labour	840.4	532.6	1650.2	604.5	435.6	866.4	557.9	408.9	985.3
Other farming	1179.8	504.1	2194.2	762.3	489.4	1229.2	719.2	504.6	1362.9
Non-agriculture:									
Management & professional	2507.5	669.3	2853.8	2335.4	460.0	2779.2	2099.7	749.4	2456.4
Trade & business	1955.0	612.9	2733.8	1638.6	482.8	2263.9	1444.1	522.6	2029.1
Labour	752.0	468.8	1161.7	1182.7	546.3	1680.0	827.9	465.0	1342.5
Others	955.6	576.9	1320.5	1193.9	524.5	2177.0	984.5	480.7	1494.4

The monthly per capita expenditure of owner farmers is Tk 1,294 and of agriculture labour households Tk 739. The expenditure of management and professional households is higher at Tk 1626. For trade and business households, the expenditure is Tk 1262 and for non-agriculture labour households Tk 853. In the case of households with heads having other non-agricultural occupation, the expenditure is Tk 928 (Table 17).

The poor owner farmers report a monthly per capita expenditure of Tk 486 compared to Tk 1988 of the well-off. Among agriculture labour households, monthly per capita expenditure is Tk 461 for the poor and Tk 1479 for the well-off. In case of management and professional households, the expenditure of the poor is Tk 584 and of the well-off Tk 2159. The expenditure for trade and business is Tk 528 for the poor as against Tk 1673 of the well-off.

Table 17 : Expenditure by Occupation of Household Heads

Amount in Taka

Occupation	*Monthly per capita expenditure*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Agriculture:									
Owner farmer	1294.4	486.2	1988.0	723.7	422.7	1003.1	1152.8	428.9	1413.2
Agriculture labour	739.4	460.6	1478.9	678.8	464.6	1010.8	573.4	408.2	1047.7
Other farming	859.0	469.6	1433.6	988.8	401.9	1953.5	701.5	465.4	1400.1
Non-agriculture:									
Management & professional	1625.7	584.4	2158.6	1421.4	505.8	1666.3	1639.6	556.0	1537.2
Trade & business	1262.3	528.2	1672.7	1159.5	459.8	1537.7	1148.1	478.2	1573.3
Labour	852.8	481.5	1310.3	858.4	443.6	1347.5	724.9	448.2	1150.7
Others	928.0	549.7	1416.5	895.6	438.4	1301.1	961.5	482.0	1344.1

Incidence of Poverty

The incidence of poverty is 50.5 percent among owner farmers and 59.0 percent among agriculture labour households. In case of non-agriculture labour households, the poverty incidence is 63.2 percent. For management and professional households, such incidence is 35.3 percent. The incidence of poverty for the households headed by persons having trade and business is also substantially lower at 35.8 percent (Table 18).

Table 18 : Poverty Incidence by Occupation of Household Heads

Occupation	*Head-count measure of poverty (percent)*		
	April 97	*April 96*	*December 95*
Agriculture:			
Owner farmer	50.5	48.2	26.7
Agriculture labour	59.0	60.7	74.3
Other farming	64.8	62.2	74.7
Non-agriculture:			
Management & professional	35.3	30.0	20.3
Trade & business	35.8	35.2	38.9
Labour	63.2	70.4	59.9
Others	52.5	50.6	50.4

Main Sources of Income

The major income earning sources of relatively large numbers of urban households consist of (i) wages and salaries, and (ii) self-employment. The proportion of households with wages and salaries as their main source of income is 42.0 percent and with self-employment 37.9 percent. On the other hand, daily wage earning is the main source of income for 15.2 percent households.

In the self-employment category, the proportion of poor is 42.2 percent and of well-off 34.7 percent. However, the well-off households having wages and salaries as their main income is 52.8 percent. While amongst the poor, such households constitute 27.3 percent. In daily wage earning group, the share of poor is 26.7 percent and the well-off 6.9 percent (Table 19).

Table 19 : Main Sources of Income

Source	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Wages & salaries	42.0	27.3	52.8	40.0	28.4	48.7	37.3	22.9	47.9
Self-employment	37.9	42.2	34.7	38.1	38.2	38.0	39.6	42.6	37.2
Daily wage	15.2	26.7	6.9	16.5	29.2	6.8	18.5	31.6	8.9
Others	4.9	3.8	5.6	5.4	4.2	6.5	4.6	2.7	5.9

Poverty Incidence by Income Sources

The households having "daily wage" as the main income earning source have the highest incidence of poverty, nearly 74 percent. Among self-employment, the incidence of poverty is about 47 percent (Table 20).

Table 20 : Poverty Incidence by Main Income Sources

Source	*Head-count measure of poverty (percent)*		
	April 97	*April 96*	*December 95*
Wages & salaries	27.3	35.2	25.8
Self-employment	46.9	43.0	45.6
Daily wage	73.8	80.0	72.1
Others	32.1	26.7	26.7

6. Household Characteristics

The distribution of households in terms of number of members is given in Table 21. Four and five members households are relatively common, both for poor and well-off groups. These are followed by three and six member-households. One member households are relatively uncommon: only 0.8 percent among the poor and 3.9 percent among the well-off households.

Table 21 : Households by Number of Members

Household size	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
1	2.6	0.8	3.9	2.7	1.9	3.2	2.5	1.5	3.1
2	6.3	3.6	8.2	6.8	5.2	8.0	7.2	5.9	8.0
3	13.8	13.5	14.1	15.0	13.0	16.5	14.1	10.3	16.9
4	21.1	20.2	21.4	20.2	20.5	19.9	19.8	20.3	19.5
5	21.9	22.4	21.6	19.3	20.7	18.2	18.9	19.7	18.3
6	13.6	16.0	11.8	13.6	12.8	14.2	14.2	17.2	12.0
7	7.9	10.3	6.2	9.4	11.2	8.2	9.7	11.8	8.2
8	5.1	6.1	4.3	5.4	7.0	4.3	5.2	4.9	5.4
9	3.0	3.0	3.0	3.2	3.7	2.8	3.7	4.1	3.5
10	4.8	3.7	5.5	4.4	4.0	4.7	4.5	4.1	4.9
Total	100	100	100	100	100	100	100	100	100

Activity Status

Of the total sample population of 6137, persons within the age group of 5 years and above have a share of 90.1 percent. The share of persons belonging to "in-work" group is 31.1 percent. On the other hand, 4.5 percent are unemployed and 25.0 percent are involved in household work. The proportion of student is relatively large, about 33.0 percent. The shares of males and females in age group 5 years and above are 51.1 percent and 48.9 percent respectively. For males, the "in-work" proportion is 52.3 percent as against 9.0 percent for females. Females involved in household work constitute 50.0 percent while males doing such work are only 1.0 percent. The shares of students are 33.5 percent in males and 32.4 percent in females. Among the poor, the "in-work" population is 31.4 percent and students 27.0 percent. On the other hand, within the well-off "in work" population is 31.0 percent and student 37.3 percent. The poor males who belong to "in-work" group are 53.7 percent as compared to 8.5 percent for poor females. Among the well-off, the "in-work" males and females constitute 51.3 percent and 9.4 percent respectively. In case of students, the shares are 26.9 percent for the males and 27.2 percent for the females among the poor while similar shares in case of well-off are 38.2 percent and 36.3 percent respectively (Table 22).

Table 22 : Activity Status of Population (5 years and above)

Activity	*Percent*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
In-work									
Total	31.1	31.4	31.0	29.7	29.1	30.1	29.2	28.9	29.4
male	52.3	53.7	51.3	51.0	50.9	51.1	50.7	50.9	50.6
female	9.0	8.5	9.4	6.6	5.1	7.6	6.1	5.4	6.6
Unemployed									
Total	4.5	6.1	3.3	5.0	6.5	3.8	4.6	5.1	4.3
male	6.1	7.9	4.7	7.0	8.4	5.9	6.2	7.1	5.6
female	2.9	4.2	1.9	2.7	4.3	1.5	2.9	2.9	2.9
Household work									
Total	25.0	26.1	24.2	26.1	25.6	26.3	27.1	27.6	26.7
male	1.0	0.9	1.0	1.7	1.5	1.8	2.1	2.6	1.8
female	50.0	51.8	48.9	52.7	52.6	52.8	53.8	54.3	53.4
Student									
Total	33.0	27.0	37.3	32.6	29.6	34.9	30.7	27.6	33.0
male	33.5	26.9	38.2	33.9	29.9	36.9	32.2	27.9	35.2
female	32.4	27.2	36.3	31.3	29.2	32.7	29.3	27.3	30.8
Unable to work									
Total	6.4	9.4	4.3	6.6	9.0	4.8	8.4	10.8	6.6
male	7.2	10.5	4.8	6.4	9.2	4.3	8.8	11.5	6.9
female	5.6	8.3	3.7	6.8	8.7	5.4	7.9	10.1	6.2

Roof Materials

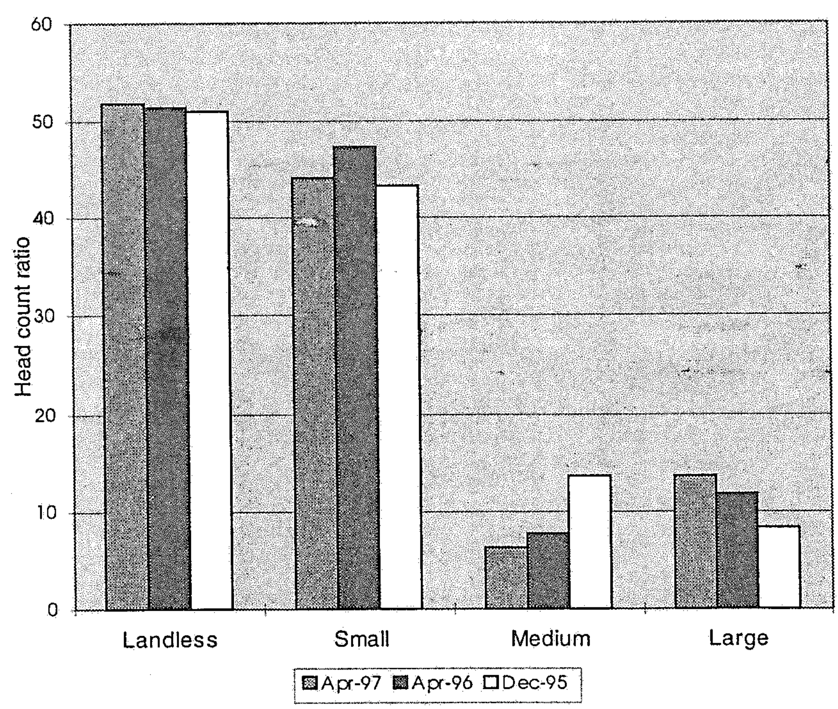
On main houses, brick/cement built roofs are found in case of 32.6 percent households. The proportions of poor and well-off households having such roofs on their main houses are 12.9 percent and 46.9 percent respectively. The c.i. sheet roofs are, however, more common; the share of households having such roofs is 54.3 percent. Among the poor, the c.i. sheet roofs are found in case of 66.1 percent of the households and among the well-off 45.8 percent households. Other cheap materials like bamboo/

straw/leaves/others are used for building roofs on main houses by 13.1 percent households with proportions of poor and well-off households being 21.0 percent and 7.3 percent respectively (Table 23).

Table 23 : Roof Materials of Main Houses

Materials	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Brick/ cement	32.6	12.9	46.9	30.0	9.9	45.4	32.6	15.8	44.9
CI sheet	54.3	66.1	45.8	52.7	64.6	43.6	52.8	62.3	45.8
Others	13.1	21.0	7.3	17.3	25.5	11.0	14.6	21.9	9.3
Total	100	100	100	100	100	100	100	100	100

Figure 12: Incidence of Poverty by Landownership Class



Fuel for Cooking

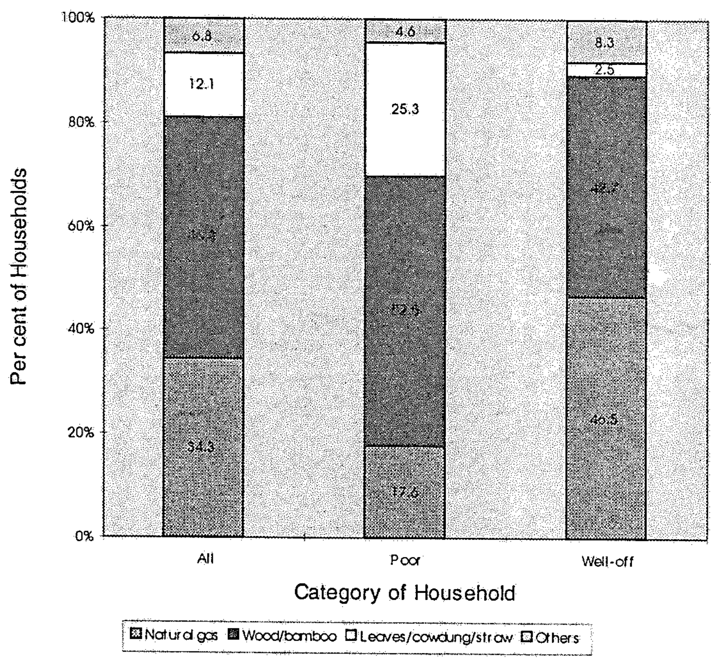
The proportion of households using wood/bamboo for cooking purposes is 46.8 percent. On the other hand, natural gas is used by 34.3 percent and leaves/cowdung/straw by 12.1 percent of the households.

The proportion of poor households using wood/bamboo for cooking is 52.5 percent as compared to 42.7 percent for well-off households. The use of natural gas is reported by 17.6 percent of poor households and 46.5 percent of well-off households (Table 24).

Table 24 : Fuel Used for Cooking

Fuel	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Natural gas	34.3	17.6	46.5	29.0	7.0	45.6	29.7	8.3	45.3
Wood/ bamboo	46.8	52.5	42.7	50.7	64.8	40.1	52.7	64.7	43.9
Leaves/ cowdung/straw	12.1	25.3	2.5	12.4	23.9	3.6	11.6	22.3	3.
Others	6.8	4.6	8.3	7.9	4.3	10.7	6.0	4.7	7.0
Total	100	100	100	100	100	100	100	100	100

Figure 14: Fuel Used for Cooking, 1997



7. Health and Sanitation

Diseases

The proportion of household members suffering from various diseases in the preceding month of the survey is 10.1 percent. Among the poor, the proportion is 11.9 percent while among the well-off, it is 8.6 percent (Table 25).

Table 25 : Household Members Suffering Diseases

Category	*% suffered during preceding month*		
	April 97	*April 96*	*December 95*
All	10.1	9.1	8.3
Poor	11.9	9.3	8.9
Well-off	8.6	8.9	7.9

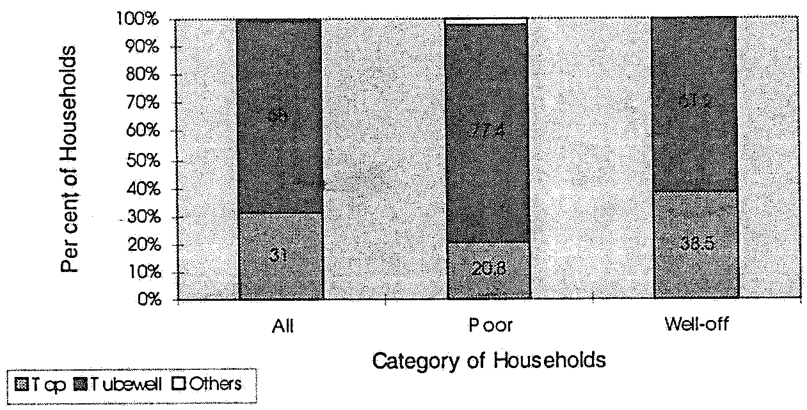
Source of Drinking Water

The tap water is used for drinking by 31.0 percent households. For the poor, the share is 20.8 percent and for the well-off 38.5 percent. The use of tube-well water is wide spread. It is used by 68.0 percent households with proportions of poor and well-off households being 77.4 percent and 61.2 percent respectively. The other sources of drinking water such as pond, canal, river are insignificant, only 1.0 percent (Table 26).

Table 26 : Drinking Water by Source

Source	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Tap	31.0	20.8	38.5	32.0	16.8	43.5	30.5	16.6	40.7
Tube-well	68.0	77.4	61.2	67.3	87.6	55.8	68.3	81.5	58.7
Others	1.0	1.8	0.3	0.7	0.6	0.7	1.2	1.9	0.6

Figure 15: Drinking Water Sources, 1997



Water for Cooking Purposes

Relatively more households use both tap and tube-well water for cooking. The tap supplies cooking water to 35.7 percent households; the share of poor households using the source for cooking water is 16.4 percent and well-off households 49.6 percent. On the other hand, tube-well is used by 44.3 percent households; shares of poor and well-off households using the source are 57.6 percent and 34.5 percent respectively. Water from ponds and rivers/canals is also used for cooking by 17.8 percent households, by 21.6 percent poor households and 15.0 percent of well-off households (Table 27).

Table 27 : Sources of Cooking Water

Source	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Tap	35.7	16.4	49.6	35.0	14.3	50.7	35.8	19.5	47.6
Tube-well	44.3	57.6	34.5	45.2	56.7	36.5	45.1	53.3	39.1
Pond & river/canal	17.8	21.6	15.0	19.0	27.9	12.3	19.1	26.8	13.3
Others	0.2	4.4	0.9	0.8	1.1	0.5	0.2	0.4	-

Sanitation

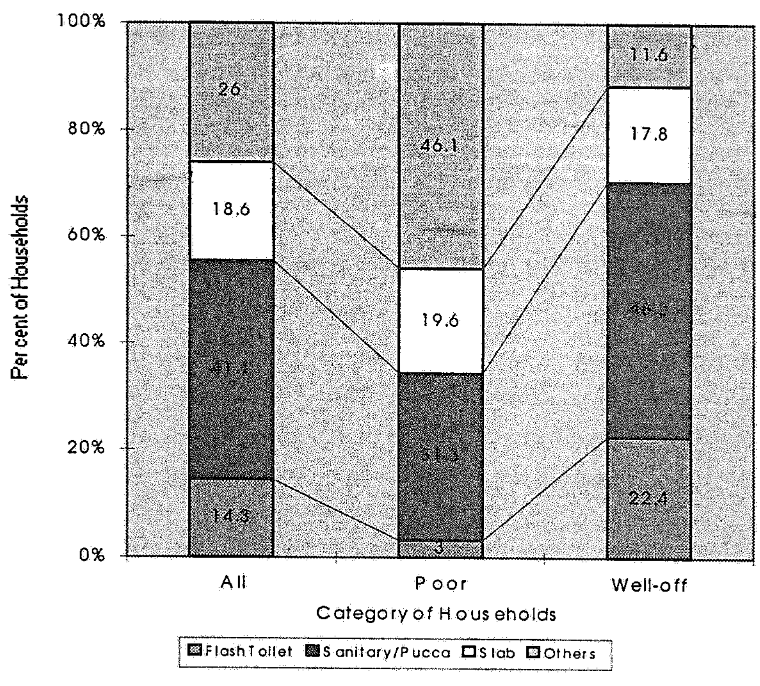
The sanitary pucca latrines are used by 41.1 percent households. The poor and the well-off who reported using such latrines are 31.3 percent and 48.2 percent respectively. There are 14.3 percent households who use flash latrines. The share of poor using flash latrines is 3.0 percent as compared to 22.4 percent for well-off households. The proportion of households using slab latrines is 18.6 percent with the proportions of poor and well-off households at 19.6 percent and 17.8 percent respectively (Table 28).

Table 28 : Sanitation Coverage by Type

Type	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Flash toilet	14.3	3.0	22.4	10.2	1.0	17.1	11.2	2.0	18.0
Sanitary/ pucca	41.1	31.3	48.2	44.0	27.3	57.5	41.6	24.7	54.0
Slab[a]	18.6	19.6	17.8	7.4	11.0	4.7	47.2	73.3	28.3
Others	26.0	46.1	11.6	37.9	60.7	20.7	-	-	-

[a] Slab also includes others during December 1995.

Figure 16: Sanitation Coverage by Type, 1997



8. Education

Education of Household Heads

The proportion of households with heads in "never read" category is 29.5 percent. Within the poor, such households have a share of 51.0 percent and in the well-off 13.8 percent. The households heads having SSC + education are found in case of 34.5 percent households, varying between 10.3 percent for the poor and 52.0 percent for the well-off (Table 29).

Table 29 : Educational Status of Household Heads

Level of education	% of households								
	April 97			April 96			December 95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Never read	29.5	51.0	13.8	26.8	44.9	13.0	28.3	47.9	13.9
Class i-v	19.8	25.9	15.4	21.4	30.2	15.4	21.1	27.2	16.6
Class v-ix	16.1	12.6	18.7	16.2	13.9	18.0	15.9	15.4	16.3
SSC+	34.5	10.3	52.0	35.3	11.0	53.6	34.7	9.5	53.2
Total	100	100	100	100	100	100	100	100	100

Income and Expenditure by Level of Education

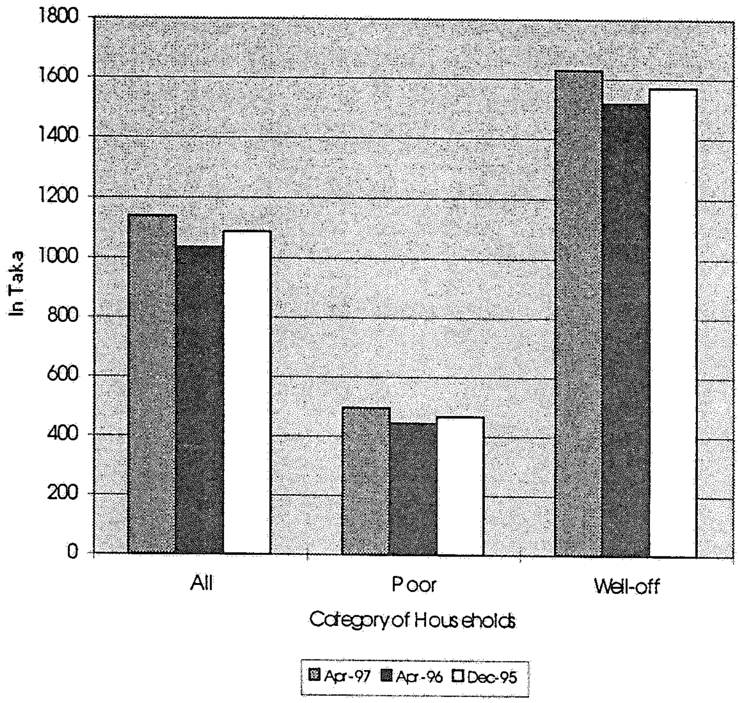
Both income and expenditure show increasing trends with the level of education. For "never read" category, monthly per capita income and expenditure are Tk 604 and Tk 607 respectively. For poor households in this category, income is Tk 485 and expenditure Tk 458 compared to Tk 1020 and Tk 1127 respectively of well-off households. On the other hand, households having heads with education of SSC + have income of Tk 2757 and expenditure of Tk 1739. The poor households with heads having education of class SSC + have income of Tk 655 and expenditure of Tk 571. On the other hand, for the same category in well-off group, income is Tk 3094 and expenditure Tk 1926 (Table 30).

Table 30 : Income and Expenditure by Education Level of Household Heads

Amount in Taka

Education Status	% of households								
	April 97			April 96			December 95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
	per capita per month income								
Never read	604	485	1020	608	438	1124	628	430	1173
Class i-v	901	546	1373	969	461	1834	885	477	1457
Class vi-ix	1817	623	2461	1589	541	2317	904	566	1171
SSC+	2757	655	3094	2386	592	2689	2112	798	2315
Total	1645	539	2489	1509	479	2329	1264	506	1854
	per capita per month expenditure								
Never read	607	458	1127	569	403	1073	597	428	1063
Class i-v	785	517	1143	732	437	1233	756	481	1142
Class v-ix	1140	545	1461	972	494	1305	912	523	1220
SSC+	1739	571	1926	1562	531	1736	1721	532	1906
Total	1141	498	1632	1040	443	1516	1088	470	1569

Figure 17: Per capita Monthly Expenditure



Poverty Incidence by Educational Status

The poor in "never read" category constitute 77.8 percent. In contrast, in households having heads with education of class SSC +, the proportion of the poor is much lower, 13.8 percent (Table 31).

Table 31 : Poverty Incidence by Education of Household Heads

(headcount measure in percent)

Education status	*April 97*	*April 96*	*December 95*
Never read	77.8	75.2	73.5
Class i-v	57.2	63.0	58.4
Class v-ix	35.0	41.0	44.1
SSC+	13.8	14.5	13.4

9. Gender Dimensions

Women headed households constitute 8.9 percent of the total households. Of these, 42.9 percent of the households have heads in "never read" category. In contrast, households with heads with education class i-v are 20.5 percent and class vi-ix 18.6 percent. The proportion of households with heads having SSC+ education, on the other hand, is 17.7 percent. The share of poor women-headed households in "ever read" category is 65.3 percent compared to 24.1 percent for well-off women-headed households. In case of SSC+ education, the poor and well-off households with women-heads are 6.1 percent and 27.5 percent respectively (Table 32).

Table 32 : Women-headed Households by Education Status

Education Status	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Never read	42.9	65.3	24.1	45.9	70.8	22.0	40.0	58.5	22.7
Class i-v	20.5	22.4	18.9	19.4	12.5	26.0	23.5	17.1	29.5
Class vi-ix	18.6	6.1	29.3	16.3	10.4	22.0	10.6	17.1	4.6
SSC+	17.7	6.1	27.5	18.4	6.3	30.0	25.9	7.3	43.2
Total	100	100	100	100	100	100	100	100	100

Income and Expenditure

The per capita monthly income of households headed by women is Tk 1,379, which is 16.2 percent lower than the overall average income of Tk 1,645. On the other hand, the per capita monthly expenditure of these households is Tk 1,222 which is 7.1 percent more than the overall average expenditure of Tk 1,141. For "never read" category, the income and expenditure are Tk 611 and Tk 591 respectively. In case of the poor in the same category, income is Tk 452 and expenditure Tk 442. In contrast, the well-off in the category have income of Tk 1,290 and expenditure Tk 1,231.

The households with heads having SSC+ education, have average income of Tk 2,501 and expenditure Tk 2,226 (Table 33).

Table 33 : Income and Expenditure of Women-headed Households

Education status of head	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
	per capita per month income								
Never read	611	452	1290	526	418	913	677	316	1362
Class i-v	1061	404	1796	1452	356	1883	1402	436	1841
Class vi-ix	2085	409	2291	1391	568	1794	746	668	1050
SSC+	2501	728	2902	1837	810	1996	1910	573	2095
Total	1379	458	2231	1146	455	1741	1253	430	1833
	per capita per month expenditure								
Never read	591	442	1231	509	391	937	674	369	1253
Class i-v	1042	548	1595	1222	400	1545	1342	501	1724
Class vi-ix	1654	598	1785	1418	508	1864	592	530	831
SSC+	2226	690	2572	3228	561	3641	1612	518	1764
Total	1222	492	1898	1385	418	2217	1126	438	1617

Poverty Incidence

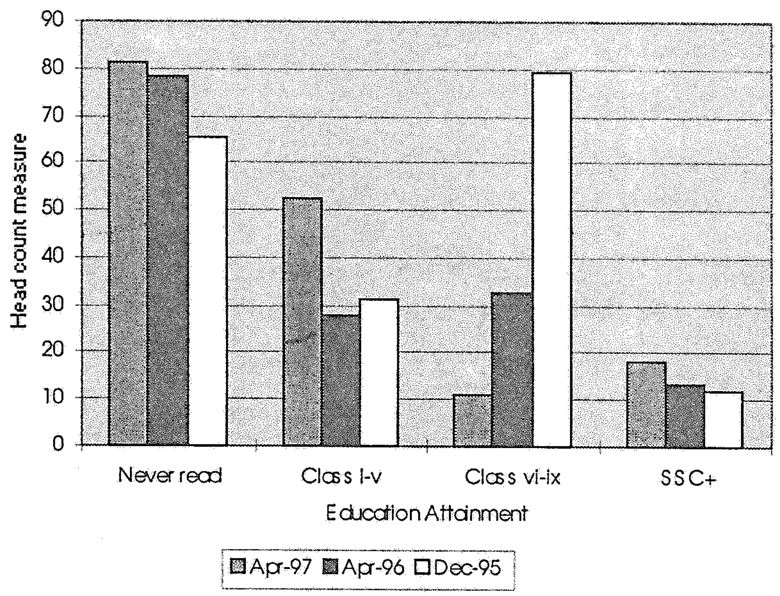
The incidence of poverty among women-headed households in "never read" category is 81.1 percent. On the other hand, the incidence for household heads with SSC+ education is low, only 18.4 percent (Table 34).

Table 34 :Poverty Incidence of Women-headed Households by Education of Households Heads

(Head count measure in percent)

Education	*April 9*	*April 96*	*December 95*
Never read	81.1	78.3	65.4
Class i-v	52.7	27.8	31.2
Class vi-ix	10.9	32.9	79.4
SSC+	18.4	13.4	12.1

Figure 18: Poverty Incidence Among Women Headed Households



10. Crisis and Crisis Coping

Of the total households, 5.5 percent report having encountered crises. Of them, those reporting crisis due to death of main income earner constitute 3.0 percent. The large scale expenditure, in particular medical expenditure, is reported by 33.3 percent households. The litigation expenditure is reported by 3.1 percent and dowry payment by 6.1 percent of the households. Among the poor those incurring large-scale medical expenditure are 28.0 percent as compared to 36.6 percent for well-off households. The death of main income earner is reported by 8.0 percent poor households; none of the well-off households, however, faced this crisis. The litigation and dowry payment are reported by 4.9 percent and 9.8 percent of the well-off households; the poor households, on the other hand, did not encounter these crises (Table 35).

Table 35 : Incidence of Crisis

Nature of crisis	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
- Death of main income earner	3.0	8.0	-	21.5	14.8	26.3	4.1	-	7.6
- Large- scale expenditure for treatment	33.3	28.0	36.6	35.4	40.7	31.6	51.4	66.7	38.0
- Litigation	3.1	-	4.9	10.8	18.5	5.3	7.4	4.4	10.1
- Dowry payment	6.1	-	9.8	9.2	11.1	7.9	3.4	4.4	2.5
- Others	54.5	64.0	48.7	23.1	14.9	28.9	33.7	24.5	41.8

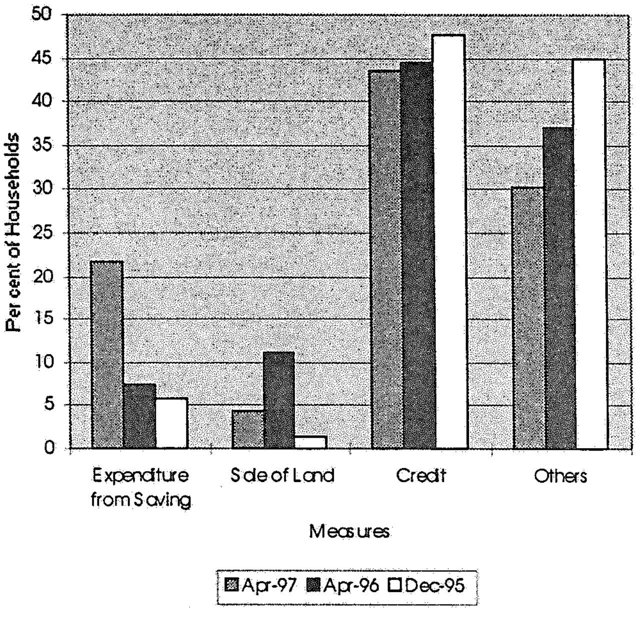
Crisis Coping

The expenditure from past saving and borrowing are the relatively common coping measures adopted by large number of households. The former measure is adopted by 23.5 percent while the latter by 50.0 percent households. Among the poor, expenditure from saving is resorted by 21.7 percent households. The well-off households who have adopted this measure constitute 24.4 percent. The households taking credit to overcome crises are 53.7 percent among the well-off and 43.5 percent among the poor (Table 36).

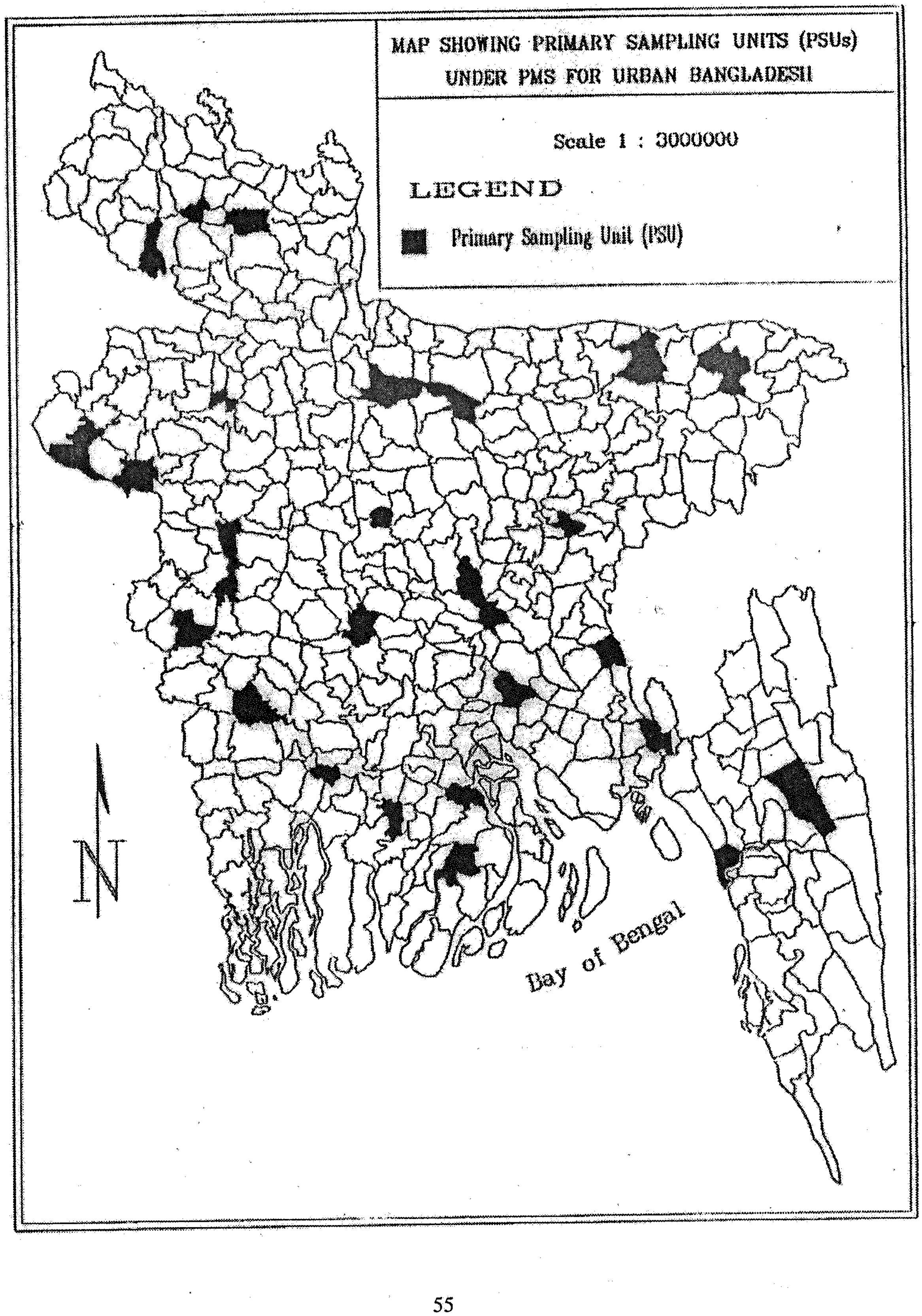
Table 36 : Crisis Coping Measures by Households

Measures	*% of households*								
	April 97			*April 96*			*December 96*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
- Expenditure from saving	23.5	21.7	24.4	26.2	7.4	39.5	16.9	5.8	26.6
- Sale of land	4.7	4.4	4.9	6.2	11.1	2.6	2.0	1.5	2.5
- Credit	50.0	43.5	53.7	35.4	44.5	28.9	43.2	47.8	39.3
- Others	21.8	30.4	17.0	32.2	37.0	29.0	37.9	44.9	31.6

Figure 19: Crisis Coping Measures of Poor Households



BANGLADESH


MAP SHOWING PRIMARY SAMPLING UNITS (PSUs)
UNDER PMS FOR URBAN BANGLADESH
Scale 1 : 3000000
LEGEND
Primary Sampling Unit (PSU)
N
Bay of Bengal

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

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The fifth round of rural poverty survey under the Poverty Monitoring System was conducted by the Bangladesh Bureau of Statistics (BBS) in April 1997. The earlier surveys were carried out in October '94, April '95, December '95 and April '96. The summary results of April 1997 survey are presented in this paper. The results have also been compared with the findings of earlier surveys, wherever appropriate.

Sample Design

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

Data Collection

The field work for data collection was completed within a period of 16 days: 15-30 April '97. Three reference periods were used for collecting information: a week, a month and six months. Each period was counted proceeding the day of enumeration. One week reference period was used for food items and working status of household members, one month reference period for daily consumption of non-food items, and six month reference period for durable non-food items.

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

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

1. Incidence of Poverty

For measuring the incidence of poverty, the poverty line has been estimated using the food-energy intake (FEI) method. For the purpose of comparison, the poverty line based on the cost-of-basic needs (CBN) method has also been calculated.

Poverty Line under FEI Method

The FEI method determines the poverty line by deriving the expenditure (or income) level at which the expected value of calorie intake equals the pre-determined food-energy requirement.

For the purpose, the following equation is estimated:

$$l_n y = a + bx + e$$

Where
y = monthly per capita expenditure (food and non-food)
x = daily per capita calorie intake
e = disturbance term

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

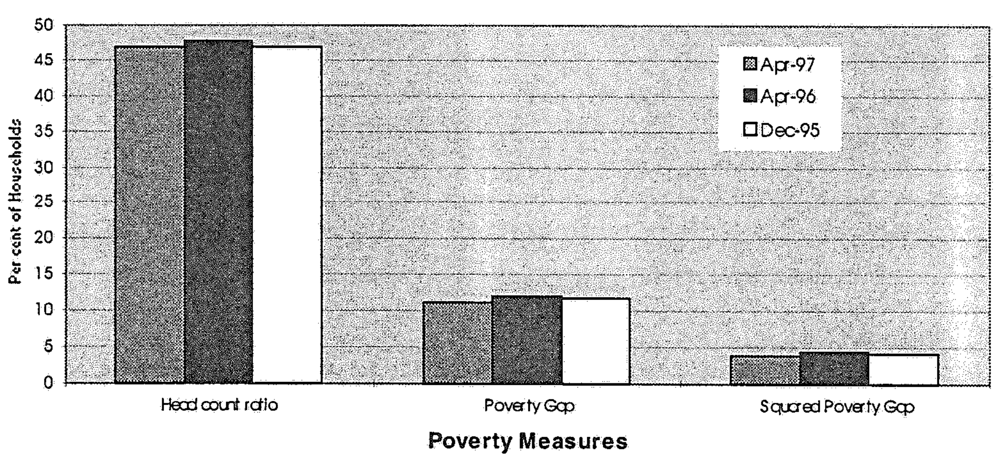
$$l_n y = 3.352511 + 0.001286x$$

At the specified level, the poverty line is estimated at Tk. 447.8. The head-count measure of poverty as well as depth and severity of poverty, as measured by poverty gap and squared poverty gap, are shown in Table 1.

Table 1: Incidence of Rural Poverty

Poverty measure	*April 97*	*April 96*	*December 95*
Poverty line expenditure (Tk.)	447.8	437.6	419.7
Head count ratio (per cent)	46.8	47.9	46.8
Poverty gap (P1)	0.112	0.120	0.116
Squared poverty gap (P2)	0.039	0.044	0.042

Figure 1: Incidence of Rural Poverty



Poverty Line under CBN Method

Under the CBN method, the poverty line is set as the cost of a normative 'basic needs' bundle chosen to be adequate to reach a pre-determined calorie requirement. For food consumption, the minimum consumption bundle contains 832 gm of food corresponding to an average per capita daily intake of 2112 K cal and 58 gm of protein.[1] In order to account for non-food consumption expenditure and since non-food items are not fixed, the level of non-food consumption has been determined on the basis of daily per capita consumption expenditure using the following form:

$$E[\,Y_i - X_i \mid X_i = Z_f\,]$$

Where Y_i = monthly per capita total consumption expenditure of the household.

X_i = monthly per capita food expenditure of the household.

Z_f = monthly per capita normative poverty line food expenditure.

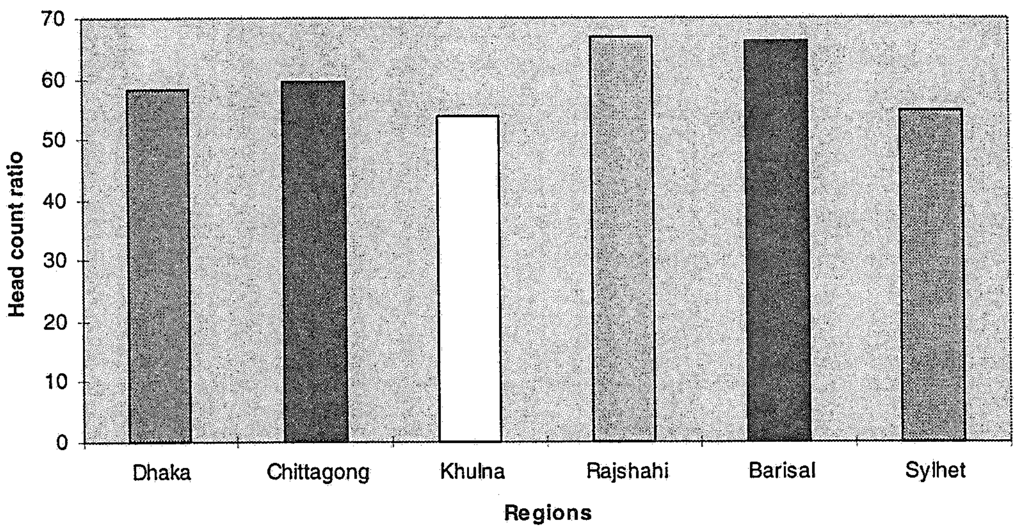
In order to account for regional differences in food prices, the poverty lines have also been computed separately for six divisions - Dhaka, Chittagong, Khulna, Rajshahi, Barisal and Sylhet. Since the food bundle is constant, daily per capita food expenditures differ across divisions due to differences in prices. The estimates of poverty line and head-count measure of poverty can be seen in Table 2.

Table 2: Poverty Estimates by CBN Method

Location	*Poverty line (Tk.)*	*Head count Ratio (per cent)*
Dhaka	537.49	58.2
Chittagong	557.29	59.6
Khulna	513.92	53.8
Rajshahi	499.23	66.8
Barisal	534.37	66.1
Sylhet	554.22	54.7
Total	519.59	58.6

In the presentation of the following results, the poverty line based on FEI method has been used.

Figure 2: Poverty Incidence by Division (CBN Method)



[1] The food consumption bundle consists of 397 gm of rice, 40 gm of wheat, 40 gm of pulses, 48 gm of fish, 12 gm of beef, 27 gm of potato, 150 gm of other vegeTables, 20 gm of oil, 20 gm of fruits, 58 gm of milk, and 20 gm of sugar.

2. Income and Expenditure

Household Income

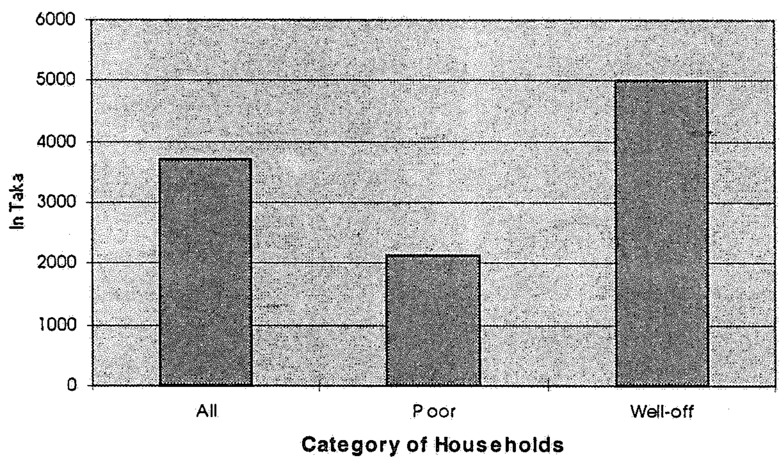
According to the latest rural survey, average monthly household income is Tk. 3721.0 ranging between Tk. 2148 for the poor and Tk. 5024 for the well-off (Table 3).

Table 3: Average Monthly Household Income

Amount in Taka

Survey	*Household Income*		
	All	*Poor*	*Well-off*
April '97	3721.0	2148.0	5024.0
April '96	3466.9	2078.8	4681.6
December '95	3327.9	2102.8	4347.1

Figure 3: Average Monthly Household Income, 1997



Income Sources

The survey distinguishes four main sources of household income:

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

For monthly income of all households agriculture accounts for Tk. 1337 (35.9 per cent), wages and salaries including permanent assets Tk. 1435 (38.6 per cent), small scale economic activities Tk 550 (14.24 per cent), and transfer, charity, loans & others Tk. 418 (11.20 per cent).

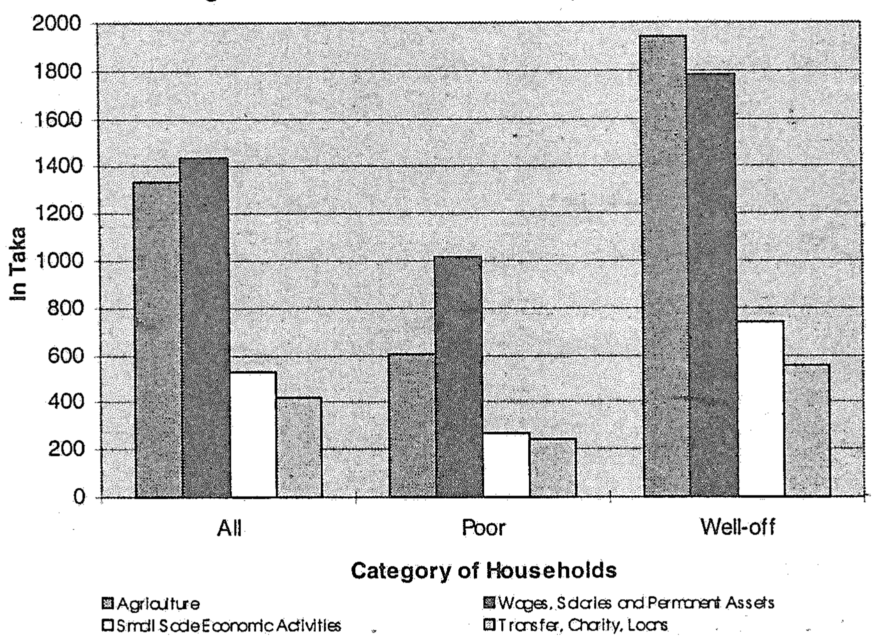
For poor households, similar shares are Tk. 605 (28.2 per cent), Tk. 1020 (47.5 per cent), Tk. 272 (12.7 per cent) and Tk. 240 (11.2 per cent) and for the well-off households Tk. 1943 (38.7 per cent) Tk 1780 (35.4 per cent) Tk. 743 (14.8 per cent) and Tk. 558 (11.1 per cent) respectively (Table 4).

Table 4: Major Sources of Household Income

(Monthly income in Taka)

	April '97			*April '96*			*December '95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Agriculture	1337	605	1943	1405	667	2052	1208	631	1695
Wages salaries and permanent assets	1435	1020	1780	1241	957	1489	1388	1048	1681
Small scale economic activities	530	272	743	428	222	608	320	184	434
transfer, charity, loans etc.	418	240	558	392	232	532	412	239	537
Total	3721	2147	5024	3466	2078	4681	3328	2102	4347

Figure 4 : Household Income by Sources



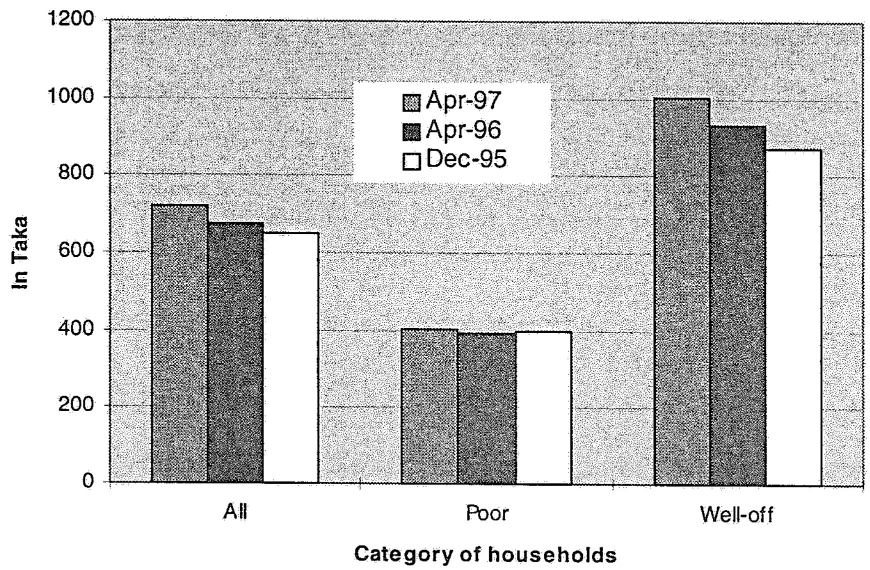
Per capita Income

For all households, the average per capita monthly income is Tk. 720.8. For the poor, per capita income is Tk 402.5 compared to Tk 1001.2 for the well-off (Table 5).

Table 5: Per Capita Monthly Income

Category	*April '97*	*April '96*	*December '95*
All	720.8	673.2	649.3
Poor	402.5	393.7	396.2
Well-off	1001.2	930.7	872.8

Figure 5: Per Capita Monthly Income in Rural Areas



Income Distribution by Decile Groups

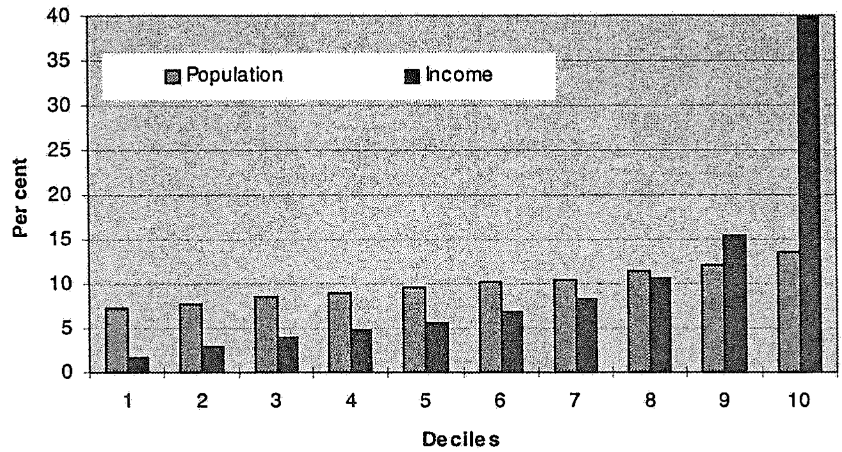
Household income distribution by decile groups suggests that the lowest decile, having a population share of 7.3 per cent, receives 1.6 per cent of the total income. In contrast, the highest decile has an income share of 39.7 per cent with a population share of 13.6 per cent. The Gini coefficient is estimated at 0.39 (Table 6).

Table 6: Household Income Distribution by Decile Groups

(per cent)

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

Figure 6: Household Income Distribution by Decile Groups, 1997



Household Expenditure

The average monthly household expenditure is Tk 2915. It is Tk 1791 for the poor and Tk. 3845 for the well-off (Table 7).

Table 7: Average Monthly Household Expenditure

Amount in Taka

Survey	*Expenditure*		
	All	*Poor*	*Well-off*
April '97	2915	1791	3845
April '96	2752	1724	3651
December '95	2819	1655	3787

Distribution of Expenditure by Decile Groups

As per the distribution of household expenditure by decile groups, the lowest decile has 5.2 per cent of the population with 2.8 per cent of total expenditure. The highest decile, on the other hand, has population and expenditure shares of 15.1 per cent and 28.5 per cent respectively. The Gini coefficient of expenditure distribution is 0.22 (Table 8).

Table 8: Distribution of Household Expenditure by Decile Groups

(per cent)

Decile	April '97		April '96		December '95	
Group	Population	Expenditure	Population	Expenditure	Population	Expenditure
1	5.2	2.8	5.4	2.7	5.8	2.6
2	7.1	4.3	7.1	4.1	7.8	4.0
3	8.3	5.2	7.9	5.2	8.5	4.9
4	9.0	6.2	9.0	6.3	9.3	5.9
5	9.8	7.3	9.4	7.4	10.1	6.9
6	10.3	8.5	10.3	8.5	10.2	8.1
7	11.3	9.9	10.9	9.9	10.9	9.6
8	11.2	11.9	11.7	12.0	11.5	11.5
9	12.7	15.4	13.0	15.2	13.1	15.0
10	15.1	28.5	15.0	28.1	12.5	31.1
Gini-coefficient	0.22		0.21		0.31	

3. Nutrition and Welfare

Food Intake

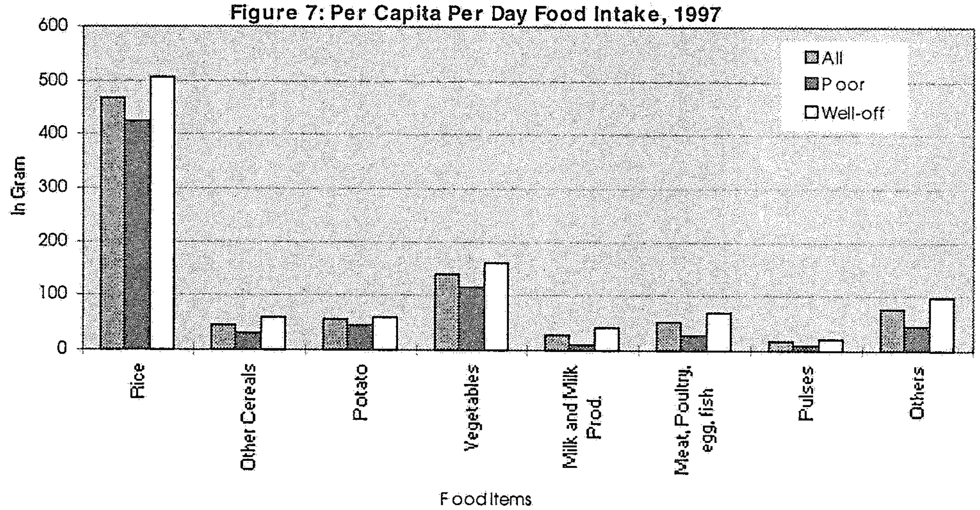
The average per capita per day food intake of all households is 877.7 gm -- 468.9 gm (53.4 per cent) of rice, 45.9 gm (5.2 per cent) of other cereals; 54.2 (6.2 per cent) of potato; 138.5 gm (15.8 per cent) of vegetables; 16.7 (1.9 per cent) of pulses; 51.0 gm (5.8 per cent) of items like meat, poultry, egg and fish; and 27.1 gm (3.1 per cent) of milk and milk products.

For the poor, the average daily per capita food intake is 709.5 gm, while for the well-off it is 1016.9 gm (Table 9).

Table 9: Daily per capita food intake (in grams)

Food items	*April 97*			*April 96*			*December 97*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Rice	468.9	424.6	505.7	467.5	433.1	497.6	466.4	429.3	497.3
Other cereals	45.9	30.2	58.8	41.8	26.9	54.9	39.0	19.9	54.9
Potato	54.2	46.0	60.9	47.7	35.8	58.1	40.6	28.0	51.0
Vegetables	138.5	113.5	159.2	126.2	112.2	138.7	148.2	124.1	168.2
Milk & Milk Prod.	27.1	10.0	41.2	26.9	12.4	39.6	21.2	8.0	32.1
Meat, Poultry egg, fish	51.0	27.3	70.7	48.3	28.2	65.8	54.4	28.5	76.0
Pulses	16.7	11.1	21.4	17.2	13.3	20.6	17.7	10.6	23.6
Other	75.4	46.8	99.0	72.3	43.7	97.2	80.2	51.4	104.2
Total	877.7	709.5	1016.9	847.9	705.6	972.5	867.7	699.8	1007.3

Figure 7: Per Capita Per Day Food Intake, 1997



Calorie Intake

The average daily per capita calorie intake for all households is 2278.6 K cal; 72.4 per cent of which is derived from rice, 6.4 per cent from other cereals; 3.1 per cent from vegetables; 2.5 per cent from pulses; 4.1 per cent from edible oils; and 2.77 per cent from meat, fish and eggs.

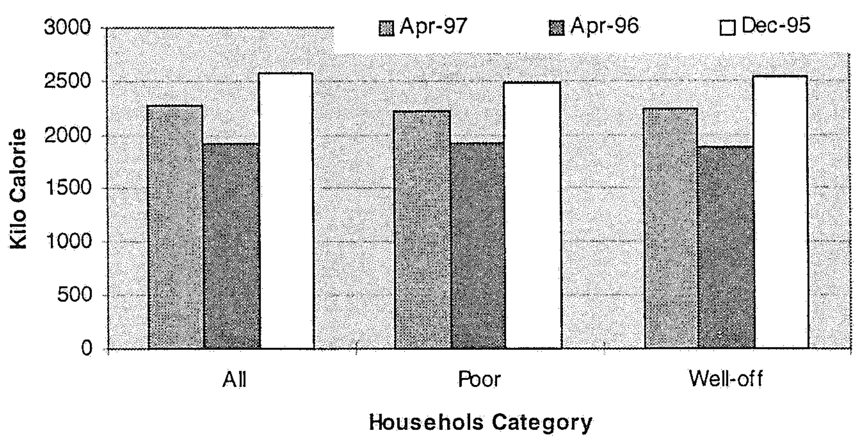
The daily per capita calorie intake of the poor is 1918.0 K cal compared to 2577.2 K cal for the well-off. For the poor, 77.9 per cent of the calorie is derived from rice compared to 69.1 per cent for the well-off (Table 10).

Table 10: Daily Per Capita Calorie Intake

(K cal)

Food items	*April'97*			*April'96*			*December '95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Rice	1650.7	1494.4	1780.2	1645.6	1524.6	1751.5	1641.8	1511.2	1750.3
Other cereals	146.8	101.2	184.6	132.5	87.8	171.5	119.2	63.9	166.3
Potato	52.5	44.6	59.1	46.3	34.7	56.4	39.4	27.1	49.6
VegeTables	70.9	57.5	82.0	65.0	56.6	72.4	89.4	75.1	101.1
Pulses	57.5	38.2	73.4	59.0	45.6	70.7	60.6	36.3	80.8
Milk & Milk Prod.	20.8	7.4	32.0	19.4	8.4	29.0	16.4	5.5	25.5
Meat, egg, fish	61.1	32.0	85.3	60.6	36.0	82.1	65.1	33.5	91.6
Edible Oils	94.1	63.6	119.3	86.3	56.6	110.4	83.4	55.4	106.6
Fruits	14.3	5.0	22.0	18.0	6.6	28.0	14.3	9.6	18.1
Others	109.9	74.1	139.3	88.5	61.6	112.2	113.9	67.0	152.9
Total	2278.6	1918.0	2577.2	2220.2	1918.5	2484.2	2244.2	1884.6	2542.8

Figure 8 : Daily Per Capita Calorie Intake



Food and Non-food Expenditures

For all households, the per capita monthly expenditure on food and non-food commodities is Tk. 571.5 of which 68.7 per cent is incurred on food and 31.3 per cent on non-food commodities. Among food items, expenditures on cereals is 45.6 per cent.

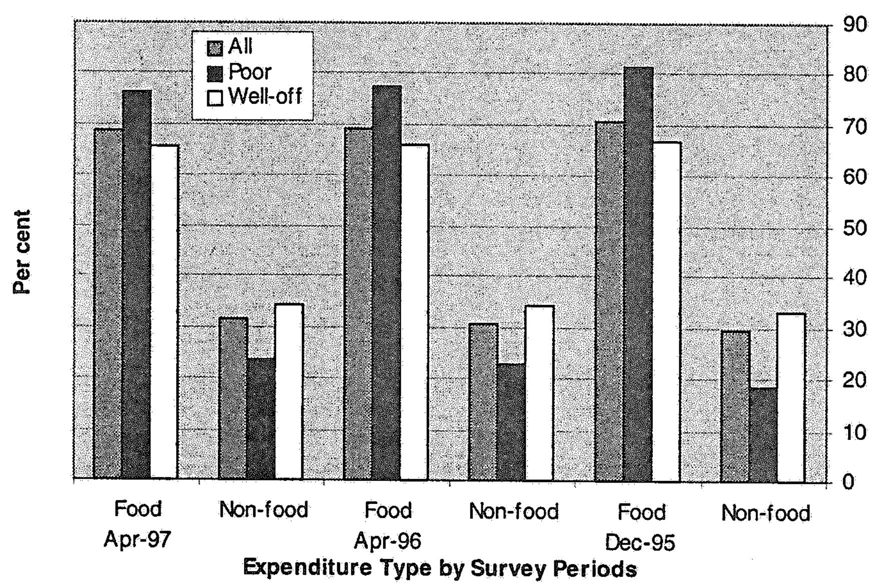
For the poor households, per capita monthly expenditure is Tk. 338.0 compared to Tk. 769.1 for the well-off households. the proportion of total expenditure spent on food is 76.1 per cent for the poor compared to 65.8 per cent for the well-off. The poor spend 57.5 per cent of their total food expenditure on cereals whereas similar share for the well-off is 40.2 per cent (Table 11).

Table 11: Monthly Per Capita Expenditure

(In Tk.)

Food items	*April '97*			*April '96*			*December '95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Food	392.7	257.8	505.9	374.0	256.3	482.1	387.9	254.7	508.1
Cereals	178.9	148.2	203.5	178.1	150.8	203.3	187.8	154.9	218.2
Others	213.8	109.6	302.4	195.9	105.5	278.8	200.1	99.8	289.9
Non-Food	178.8	80.2	263.2	165.5	75.1	248.1	160.5	57.9	252.3
Education	14.5	4.0	23.6	12.1	3.4	20.1	12.7	3.2	21.2
Medicare	9.4	4.2	13.9	12.3	4.1	19.8	13.4	4.3	21.6
Others	154.9	72.0	225.7	141.1	67.6	208.2	134.4	50.4	209.5
Total	571.5	338.0	769.1	539.5	331.4	730.2	548.4	312.6	760.4
per cent									
Food	68.7	76.1	65.8	69.3	77.3	66.0	70.7	81.5	66.8
Non-food	31.3	23.9	34.2	30.7	22.7	34.0	29.3	18.5	33.2

Figure 9: Monthly Per Capita Expenditures



4. Ownership and Access to Resources

Land

In terms of ownership of land, 3.6 per cent of rural households are landless; 76.9 per cent belong to small landowning households and 13.1 per cent to medium; and 6.4 per cent are large landowners (Table 12).

Among the poor, 5.6 per cent are landless while only 2.0 per cent of the well-off are landless. The small landowning households comprise of 85.2 per cent of the poor and 70.1 per cent of the well-off. The medium and large landowning households represent 7.0 per cent and 2.2 per cent of the poor and 18.1 per cent and 9.8 per cent of the well-off respectively.

Table 12: Landownership Status of Households

Land ownership Status	*% households*								
	April '97			*April '96*			*December '95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Landless	3.6	5.6	2.0	3.1	4.2	2.1	5.0	7.7	2.7
Small	76.9	85.2	70.1	77.4	86.8	69.3	74.8	81.5	69.2
Medium	13.1	7.0	18.1	14.1	7.6	19.9	14.6	8.7	19.5
Large	6.4	2.2	9.8	5.2	1.3	8.6	5.6	2.0	8.7
Total	100	100	100	100	100	100	100	100	100

Note: Small owning lands £1.99 acre, medium owning land ^{3}2.00 to 4.99 acre, and large owning lands ^{3}5.00 acre.

Income and Expenditure by Landownership Class

The per capita monthly income of the landless is Tk. 347 which increases with landownership. The large landowners have a per capita monthly income of Tk. 1627. The per capita monthly income of the landless poor is Tk. 273 compared to Tk. 542 of the landless well-off. Within the poor, large landowners have a per capita monthly income of Tk. 594 . In contrast, the well-off large landowners have a per capita monthly income of Tk. 1856.

The per capita monthly expenditure, like income, increases with landownership. For the landless households, the expenditure is Tk. 379, which increases to Tk. 501 for the small landowners, Tk. 726 for the medium landowners and Tk. 878 for the large landowners.

For the poor households, per capita monthly expenditure is Tk. 299 for the landless and 332 for the small landowners. The well-off landless households have an expenditure of Tk. 592. For the small and large landowners in the well-off category, the per capita monthly expenditures are Tk. 693 and Tk. 993 respectively (Table 13).

Figure 10: Landownership Status of Households

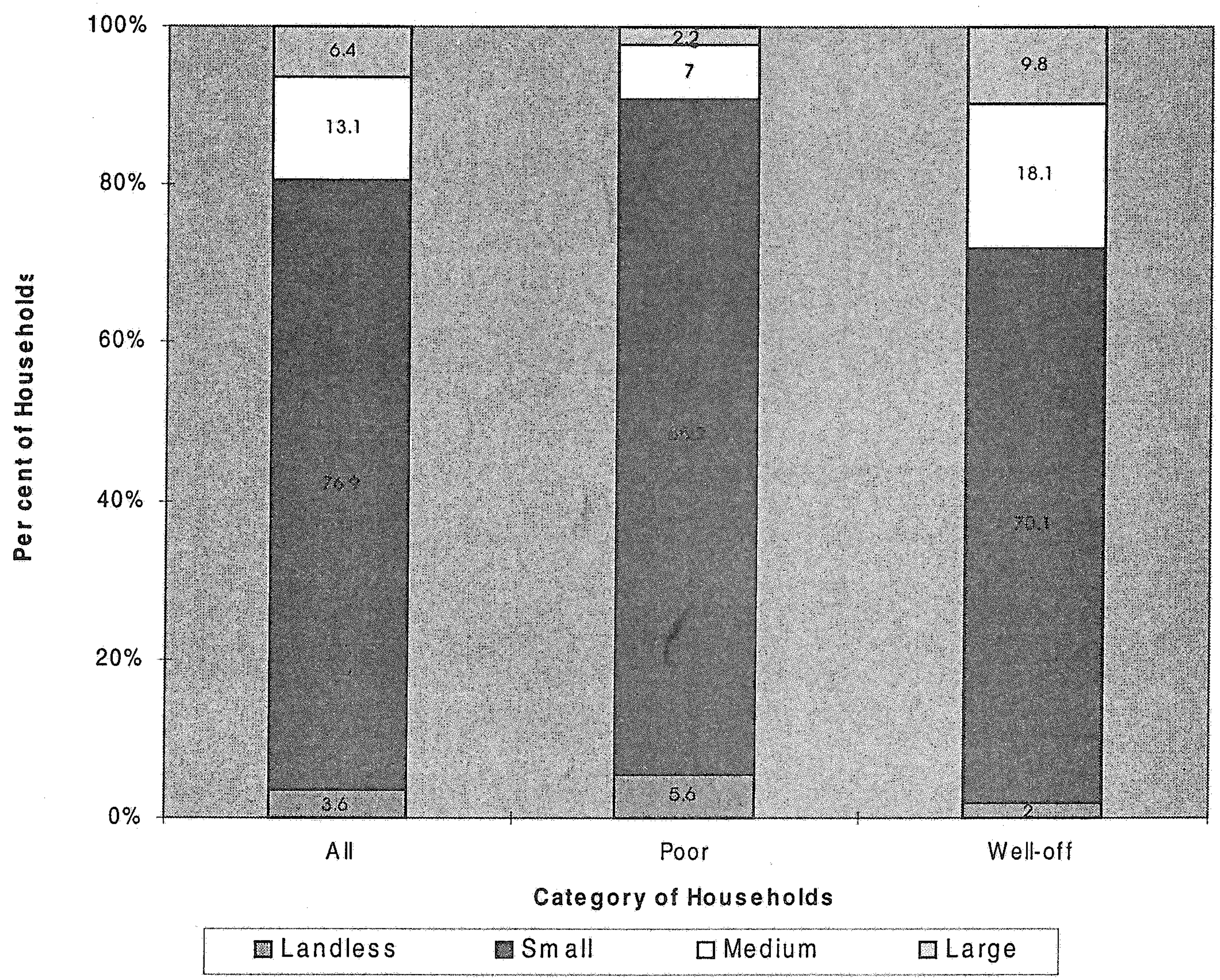


Table 13: Per capita Income and Expenditure by Landownership Class

Survey	*Land-ownership class*	*Income*			*Expenditure*		
		All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
April '97	Landless	347	273	542	379	299	592
	Small	578	391	791	501	332	693
	Medium	952	506	1119	726	377	856
	Large	1627	594	1856	878	359	993
	Total	721	403	1001	565	336	766
April '96	Landless	374	328	483	378	294	578
	Small	540	378	738	479	322	672
	Medium	973	504	1161	666	3601	790
	Large	1417	593	1161	832	374	903
	Total	673	393	931	534	326	726
Dec. '95	Landless	371	274	632	377	286	622
	Small	532	383	700	494	309	703
	Medium	875	505	1031	675	340	815
	Large	1350	629	1506	869	360	980
	Total	649	397	873	550	312	761

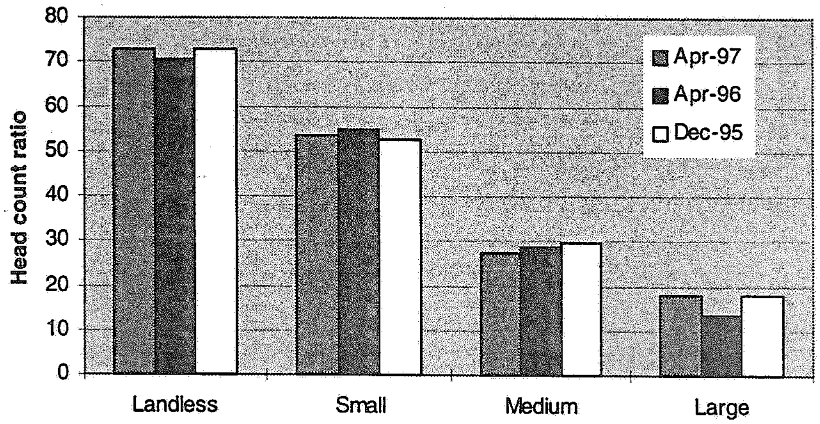
Incidence of Poverty by Landownership Class

Among the rural landless, the incidence of poverty is 72.7 per cent. The poor in small, medium, and large landowning classes constitute 53.3 per cent, 27.2 per cent and 18.1 per cent respectively (Table 14).

Table 14: Incidence of Poverty by Landownership Class

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

Figure 11: Incidence of Poverty by Landownership Class



5. Occupation Status

Occupation of Head of Households

The occupation of the head of households shows that highest percentage of households are headed by agriculture labour, the percentage being 34.6 per cent. The proportion of households having own cultivation as occupation is 26.1 per cent and other agriculture occupation 3.6 per cent. As regards non-agriculture occupations 11.5 per cent are engaged in trade, 5.0 per cent in production and transport labour category and 17.7 per cent in other non-agricultural activities.

In the poor group nearly one half of the heads (46.8 per cent) are agriculture labour followed by owner cultivators 18.1 per cent. In case of well-off households, 32.6 per cent household heads are owner cultivators followed by agriculture labour 24.7 per cent The percentage of heads having trade as occupation is 13.4 per cent. Only 1.4 per cent of all households and 1.9 per cent of poor and 0.9 per cent of well-off households are engaged as tenant farmers.

Table 15: Occupational status of Household Heads

Occupation	*April '97*			*April '96*			*December '95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Owner cultivator	26.1	18.1	32.6	27.0	19.4	33.7	23.9	17.0	27.7
tenant	1.4	1.9	0.9	1.3	1.1	1.5	1.7	1.4	2.0
agriculture labour	34.7	46.8	24.7	34.0	45.2	24.3	34.9	43.8	22.2
other agriculture	3.6	3.9	3.4	3.5	2.7	4.1	10.1	9.6	10.7
trade	11.5	9.1	13.4	11.1	9.9	12.1	9.3	7.9	10.5
production and transport worker	5.0	5.4	4.7	4.9	5.1	4.7	4.0	4.0	3.7
other non-agri	17.7	14.8	20.3	18.2	16.1	19.6	20.2	16.2	21.3

Income and Expenditure

The per capita monthly income of owner farmers is Tk. 849. The corresponding income of the poor households is Tk. 431 and well-off Tk. 1062. The per capita income of the tenant farmers is Tk. 509, poor households Tk. 381 and well-off households Tk. 747. The per capita income of the agriculture labour households is Tk. 572, poor households Tk. 374 and well-off households Tk. 923. The per capita income of the households with other agriculture occupation is Tk. 611. The corresponding income of the poor households stands at Tk. 383 and well-off households Tk. 842. The per capita income of the households having trade as their occupation is Tk. 591. Such income for the poor households is Tk. 424 and well-off households Tk. 979. Per capita income of the transport and production labour is comparatively low. The income of such households is Tk. 472, poor households Tk. 384 and well-off households Tk. 695. Per capita income of the non-agricultural households is comparatively high. The per capita income of these households is Tk. 853, poor households Tk. 453 and well-off households Tk. 1096 (Table-16).

The monthly per capita expenditure of owner farmers is Tk 652 and of tenant farmer Tk 417. The expenditure of agriculture labour household is Tk 450, other agriculture Tk 577, trade Tk 591, production and transport labour Tk 472 and other non-agriculture Tk 650.

Table-16: Income by occupation of household head

Occupation	*Income (Tk)*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Owner cultivator	849	431	1062	767	453	945	780	430	951
tenant	509	381	747	692	473	833	688	524	798
agriculture labour	572	374	923	550	345	924	452	349	644
other	611	383	842	620	430	736	622	415	793
agriculture trade	591	424	979	682	418	885	716	405	945
production and transport worker	472	384	695	534	365	715	596	431	780
other non-agriculture	853	453	1096	775	419	1045	753	400	1020
Total	721	402	1001	673	394	931	649	396	873

The poor owner cultivators have a monthly per capita expenditure of Tk 352, compared to Tk 805 for the well-off. Among agriculture labour households monthly per capita expenditure is Tk 325 for the poor as against Tk 672 for the well-off. In case of other agriculture households per capita expenditure is Tk 342 for the poor and Tk 815 for the well-off. In case of households with trade occupation, per capita expenditure of poor households is Tk 337 compared to Tk 752 for the well-off households. Per capita expenditure of the poor households in production and transport is Tk 349 compared to Tk 627 for the same occupation group for the well-off households. Per capita income of the other non-agriculture households is Tk 355 for the poor and Tk 766 for the well-off (Table 17).

Table-17: Expenditure by occupation of household head

Occupation	Expenditure (Tk)								
	April 97			April 96			December 95		
	All	Poor	Well-off	All	Poor	Well-off	All	Poor	Well-off
Owner cultivator	652	352	805	585	347	719	624	334	766
tenant	417	349	544	520	358	625	541	331	681
agriculture labour	450	325	672	437	311	667	440	298	704
other agriculture	577	342	815	540	330	669	577	315	793
trade	591	337	752	556	335	726	582	315	777
production and transport worker	472	349	627	490	343	647	577	322	743
other non-agriculture	650	335	841	621	324	845	596	312	811
Total	565	335	766	534	327	726	550	312	760

Incidence of poverty

The incidence of poverty is 33.7 per cent among owner farmers, 65.2 per cent among tenant farmers and 63.7 per cent among agriculture labour households. In case of other agriculture households, the poverty incidence is 50.2 per cent. For households in trade, such incidence is 38.8 per cent. The incidence of poverty for the households in production and transport labour is 55.6 per cent and other non-agriculture 37.8 per cent (Table 18).

Main sources of income

The major income earning sources of relatively large number of households consist of (i) self-employment in agriculture (ii) self-employment in non-agriculture (iii) agriculture labour. The proportion of households with self-employment in agriculture is 35.6 per cent, self employment in non-agriculture 23.6 per cent, agriculture labour 26.9 per cent and others 13.9 per cent.

In the agriculture labour category, the proportion of poor is 41.1 per cent and of well-off 15.2 per cent. However, the well-off households having self employment in agriculture is 42.6 per cent. While amongst the poor, such households constitute 27.0 per cent. For other category the proportion of heads having such income source is 9.3 per cent for poor households and 17.8 per cent for well-off households (Table 19).

Table-18: Poverty incidence by occupation of household heads

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

Figure 12 : Poverty Incidence by Occupation of Households Heads

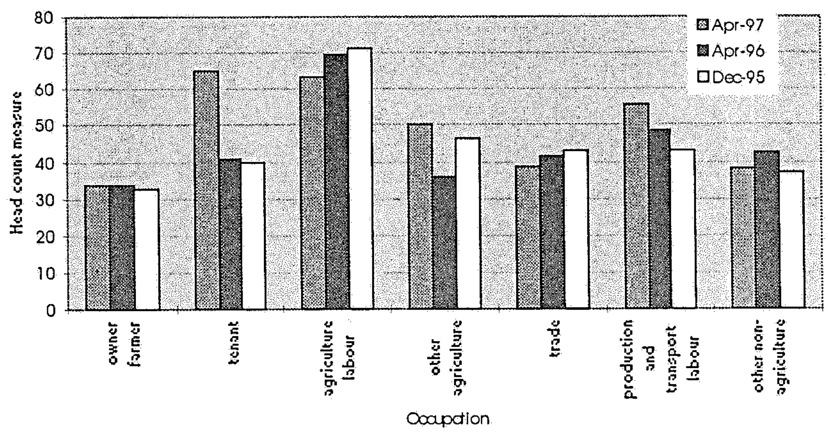


Table-19: Main sources of income

Source	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
agriculture self employment	35.6	27.0	42.6	35.1	26.5	42.6	36.6	28.1	43.9
non-agriculture self employment	23.6	22.6	24.4	25.6	26.2	25.1	26.1	25.5	26.7
agriculture labour	26.9	41.1	15.2	26.4	38.3	16.0	25.0	37.2	14.9
others	13.9	9.3	17.8	12.9	9.0	16.3	12.3	9.2	14.5

Poverty incidence by income sources

The households having "agriculture labour" as the main income earning source have the highest incidence of poverty, 73.1 per cent. Among self-employment in agriculture such incidence is 36.4 per cent (Table 20).

Table-20: Poverty incidence by main income sources

Occupation	*Head-count measure of poverty (per cent)*		
	April 97	*April 96*	*December 95*
agriculture self employment	36.4	35.2	34.9
non-agriculture self employment	46.2	47.8	44.4
agriculture labour	73.1	67.7	67.5
others	29.4	32.6	34.0

Household characteristics

The distribution of households in terms of number of members is given in Table-21. Four and five members households are relatively common, both for poor and well-off groups. These are followed by three and six member-households. One member household is relatively uncommon: only 0.9 per cent of the poor and 2.9 per cent of the well-off households.

Figure 13:Poverty Incidence by Main Income Sources

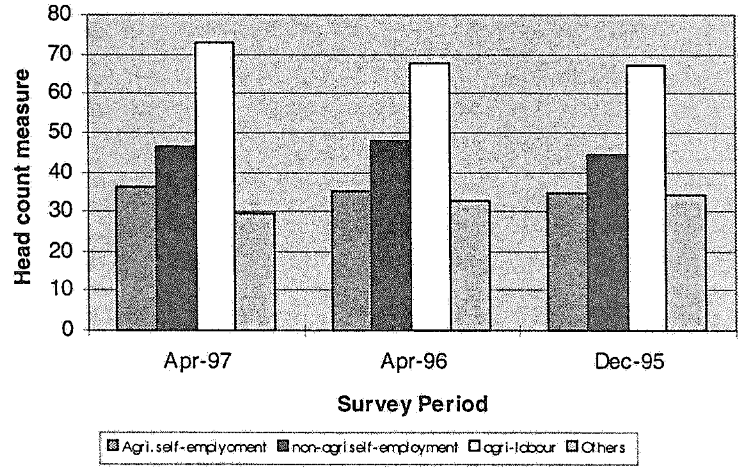


Table-21: Households by number of members

Household size	% of households								
	April 97			April 96			December 95		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
1	2.0	0.9	2.9	2.2	1.2	3.0	2.3	1.3	3.1
2	6.8	4.3	8.8	6.8	4.0	9.2	7.0	3.8	9.7
3	13.2	11.7	14.4	13.2	13.1	13.3	13.8	13.5	14.2
4	21.0	21.0	21.1	20.8	19.4	21.9	19.8	19.0	20.5
5	18.8	20.3	17.6	19.4	22.1	17.0	19.4	22.0	17.2
6	15.7	17.1	14.5	13.9	16.3	13.9	15.0	15.8	14.3
7	9.3	10.9	8.0	9.8	11.4	8.5	9.5	11.2	8.1
8	5.7	7.4	4.4	5.4	6.0	4.8	6.2	7.3	5.4
9	3.1	2.5	3.5	3.0	2.8	3.2	2.6	2.3	2.9
10	4.4	3.8	4.8	4.5	3.7	5.1	4.3	3.8	4.6
Total	100	100	100	100	100	100	100	100	100

Activity status

Of the total sample population of 14906, persons within the age group of 5 years and above have a share of 87.5 per cent. The share of persons belonging to "in-work" group is 30.5 per cent. On the other hand, 5.0 per cent are unemployed and 28.3 per cent are involved in household work. The proportion of student is relatively large, about 28.3 per cent. The shares of males and females in age group 5 years and above are 51.9 per cent and 48.1 per cent respectively. For males, the "in-work" proportion is 54.4 per cent as against 4.6 per cent for females. Females involved in household work constitute 57.3 per cent while males doing such work are only 1.3 per cent. The shares of students are 29.5 per cent in males and 27.0 per cent in females. Among the poor, the "in-work" population is 29.2 per cent and students 27.1 per cent. On the other hand, within the well-off "in-work" population is 31.4 per cent and student 29.3 per cent. The poor males who belong to "in-work" group are 53.0 per cent as compared to 4.7 per cent for poor females. Among the well-off, the "in-work" males and females constitute 55.6 per cent and 4.5 per cent respectively. In case of students, the shares are 28.2 per cent for the males and 25.9 per cent for the females among the poor while similar shares in case of well-off are 30.5 per cent and 27.9 per cent respectively (Table-22).

Table-22: Activity status of population (5 years and above)

Activity		*per cent*								
		April 97			*April 96*			*December 95*		
		All	*poor*	*well-off*	*All*	*Ppoor*	*Well-off*	*All*	*Poor*	*Well-off*
in-work	total	30.5	29.2	31.4	30.5	30.5	30.6	30.0	29.7	30.2
	male	54.4	53.0	55.6	55.4	55.6	55.3	54.5	54.4	54.6
	female	4.6	4.7	4.5	4.2	4.6	3.8	4.1	4.9	3.5
unem-ployed	total	5.0	6.0	4.3	5.1	5.6	4.7	4.3	4.5	4.0
	male	6.8	7.6	6.1	6.5	7.1	6.0	5.9	6.3	5.5
	female	3.2	4.2	2.2	3.6	4.0	3.3	2.6	2.7	2.4
house-hold work	total	28.3	28.2	28.3	29.2	29.0	29.2	29.1	29.8	28.6
	male	1.3	1.5	1.2	1.7	1.3	2.2	2.3	3.0	1.7
	female	57.3	56.0	58.6	58.0	57.6	58.5	57.3	56.6	58.1
student	total	28.3	27.1	29.3	28.0	26.2	29.5	27.2	24.5	29.5
	male	29.5	28.2	30.5	29.1	26.9	30.7	28.2	24.9	30.9
	female	27.0	25.9	27.9	27.0	25.5	28.2	26.2	24.1	27.9
unable to work	total	7.9	9.5	6.7	7.2	8.7	6.0	9.4	11.5	7.7
	male	8.0	9.7	6.6	7.3	9.1	5.8	9.1	11.4	7.3
	female	7.9	9.2	6.8	7.2	8.3	6.2	9.8	11.7	8.1

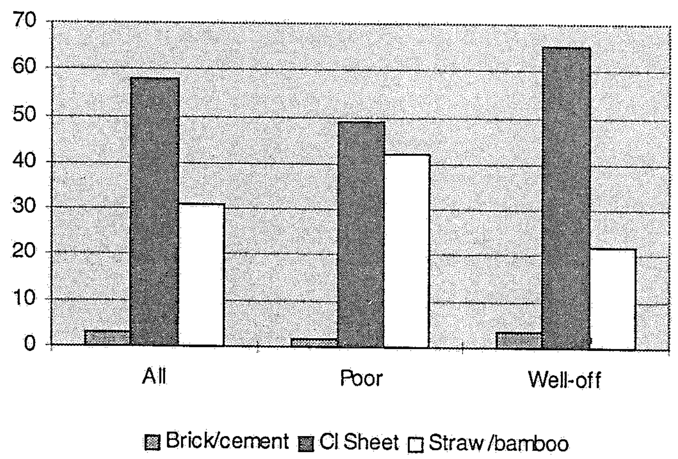
Roof Materials

On main houses, brick/cement built roofs are found in case of 2.8 per cent households. The proportion of poor and well-off households having such roofs on their main houses are 1.9 per cent and 3.5 per cent respectively. The c.i sheet roofs are, however, more common; the share of households having such roofs is 57.9 per cent. Among the poor, the c.i sheet roofs are found in case of 48.8 per cent of the households and among the well-off 65.4 per cent households. Straw roofs are found in case of 31.1 per cent households. Such roofs are reported in case of 42.2 per cent poor households and 22.0 per cent well-off households. Bamboo/wood is the roof materials of 3.2 per cent households. Such roof are found in case of 2.5 per cent poor and 3.7 per cent well-off households (Table 23).

Table-23: Roof materials of main houses

Materials	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Brick/cement	2.8	1.9	3.5	5.5	5.7	5.3	6.8	6.1	7.4
c.i. sheet	57.9	48.8	65.4	55.1	44.3	64.5	49.9	38.3	59.5
straw	31.1	42.2	22.0	31.3	42.5	21.4	35.0	49.1	24.4
bamboo/wood	3.2	2.5	3.7	3.9	2.9	4.8	2.9	2.2	3.5
others	5.0	4.6	5.4	4.2	4.6	4.0	4.8	4.3	5.2
total	100	100	100	100	100	100	100	100	100

Figure 14: Household Distribution by CI Sheet Roofs



Fuel for cooking

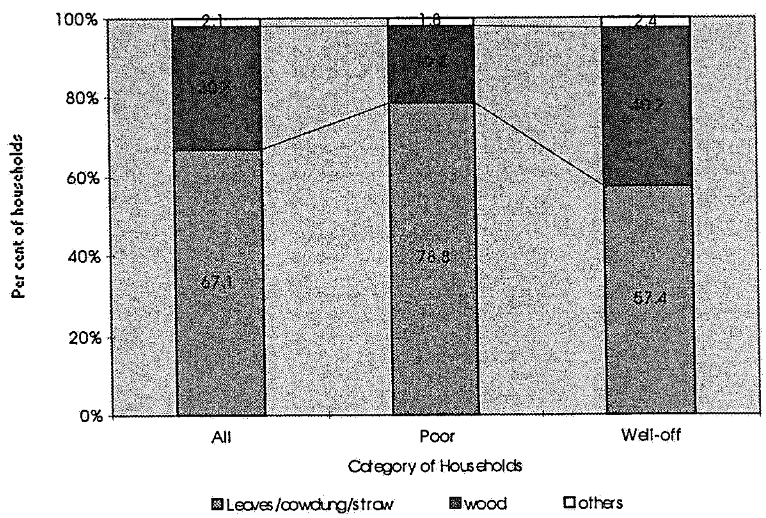
The proportion of households using leaves/cowdung for cooking purposes is 67.1 per cent. On the other hand, wood is used by 30.8 per cent and others 2.1 per cent of the households.

The proportion of poor households using leaves/cowdung for cooking is 78.8 per cent as compared to 57.4 per cent for well-off households. The use of wood has been reported by 19.4 per cent of poor households and 40.2 per cent of well-off households (Table-24).

Table-24: Fuel used for cooking

Fuel	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
leaves/cowdung	67.1	78.8	57.4	64.6	77.6	53.3	62.8	72.6	54.7
wood	30.8	19.4	40.2	32.2	19.9	43.9	33.1	24.5	40.3
others	2.1	1.8	2.4	2.7	2.5	2.8	4.1	2.9	5.0
total	100	100	100	100	100	100	100	100	100

Figure 15: Fuel Used for Cooking



Health and sanitation

Diseases

The proportion of household members suffering from various diseases in the preceding month of the survey is 8.4 per cent. Among the poor, the proportion is 7.7 per cent while among the well-off, it is 8.9 per cent (Table-25).

Table-25: Household members suffering diseases

Category	*% suffered during preceding month*		
	April 97	*April 96*	*December 95*
all	8.4	9.7	9.8
poor	7.7	8.6	9.8
well-off	8.9	10.7	9.7

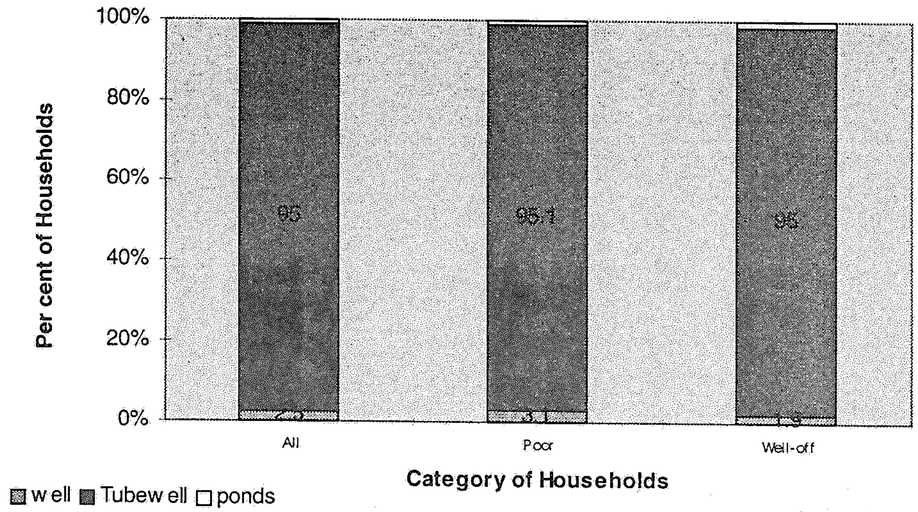
Source of Drinking water

Access to pure drinking water in the rural community is reported by most households. The use of tube-well water is found in case of 95.0 per cent of both poor and well-off households (Table 26).

Table-26: Drinking water by source

Source	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*poor*	*well-off*	*All*	*poor*	*well-off*	*All*	*poor*	*well-off*
tube-well	95.0	95.1	95.0	93.0	92.9	93.0	92.3	92.5	92.1
well	2.5	3.1	1.9	3.3	3.8	2.9	3.0	4.0	2.2
pond	1.2	1.1	1.3	2.3	3.0	1.7	2.9	3.0	2.9
others	1.3	0.7	1.8	1.4	0.3	2.4	1.8	0.5	2.7
total	100	100	100	100	100	100	100	100	100

Figure 16: Drinking Water Sources, 1997



Water for cooking purposes

Pond water is the main source of water for cooking in case of 43.7 per cent households followed by tube-well water 40.0 per cent. Water from well is used by 3.7 per cent households. 45.9 per cent well-off households and 40.9 per cent poor households use pond water for cooking. Tube-well water is used by 42.0 per cent poor and 38.4 per cent well-off households for cooking.

Table-27: Sources of cooking water

Source	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
tube-well	40.0	42.0	38.4	39.1	39.9	38.3	38.7	37.8	39.4
well	3.7	4.3	3.2	3.9	5.0	3.0	4.0	5.1	3.1
pond	43.7	40.9	45.9	44.5	43.3	45.5	46.3	46.5	46.1
others	12.6	12.8	12.5	12.5	11.8	13.2	11.0	10.6	11.4

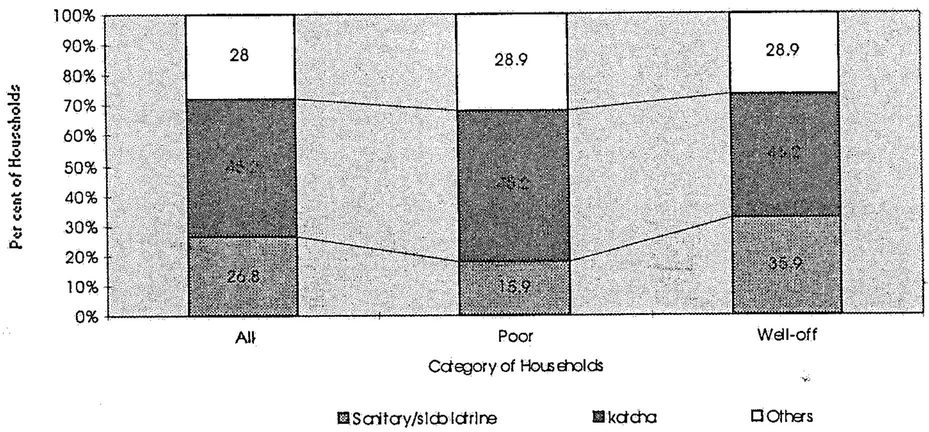
Sanitation

The sanitary and slab latrines are used by 26.8 per cent households. The poor and the well-off households reporting use of such latrines are 15.9 per cent and 35.9 per cent respectively. There are 45.2 per cent households who use katcha latrines. The share of poor using katcha latrines is about 45.0 per cent which is the same for well-off households. The proportion of households using other methods which includes open spaces is 28.0 per cent. Such proportion is 38.9 per cent for the poor and 18.9 per cent for the well-off.

Table-28: Sanitation coverage by type

Type	*% of households*								
	April 97			*April 96*			*December 95*		
	All	*poor*	*well-off*	*All*	*poor*	*well-off*	*All*	*poor*	*well-off*
sanitary and slab latrine	26.8	15.9	35.9	22.1	12.2	30.7	20.9	12.3	28.1
katcha	45.2	45.2	45.2	45.3	44.2	46.4	46.8	43.6	49.4
others	28.0	38.9	18.9	32.6	43.6	22.9	32.3	44.4	22.5

Figure 17: Sanitation by Coverage



Education

Education of household heads

The proportion of households with heads in "never read" category is 57.4 per cent. Within the poor, such households have a proportion of 69.0 per cent and in the well-off 47.8 per cent. The household heads having SSC+ education are found in case of 7.4 per cent households, varying between 2.9 per cent for the poor and 11.2 per cent for the well-off (Table-29).

Table-29: Educational status of household heads

Level of Education	*% of household*								
	April 97			*April 96*			*December 95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
never read	57.4	69.0	47.8	57.9	69.0	48.2	56.8	68.5	47.2
class i-v	23.6	21.0	25.7	23.5	21.3	25.3	25.4	22.9	27.2
class v-ix	11.6	7.1	15.3	11.0	7.1	14.5	10.6	6.4	14.2
SSC+	7.4	2.9	11.2	7.6	2.6	12.0	7.2	2.2	11.4
total	100	100	100	100	100	100	100	100	100

Income and expenditure by level of education

Both income and expenditure show increasing trends with the level of education. For "never read" category, monthly per capita income and expenditure are Tk 585 and Tk 495 respectively. For poor households in this category, income is Tk 382 and expenditure Tk 328 compared to Tk 852 and Tk 715 respectively of well-off households. On the other hand, households having heads with education of SSC+ have income of Tk 1269 and expenditure of Tk 855. The poor households with heads having education of class SSC+ have income of Tk 618 and expenditure of Tk 372. On the other hand, for the same category in well-off group, income is Tk 1419 and expenditure Tk 966 (Table-30).

Table 30: Income and Expenditure by Education Level of Household Heads

Education Status	*April '97*			*April '96*			*December '95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
	per capita per month income (Tk.)								
Never read	585	382	852	579	373	859	519	360	733
Class I-V	676	438	849	686	417	896	680	452	851
Class VI-IX	1046	381	1332	810	470	965	865	507	1008
SSC+	1269	618	1419	1077	459	1205	1135	519	1248
Total	720	402	1001	673	394	931	649	396	873
	per capita per month expenditure (Tk.)								
Never read	495	328	715	471	319	678	460	304	669
Class I-V	570	346	733	544	338	705	566	324	747
Class VI-IX	669	351	805	638	347	771	697	332	843
SSC+	855	372	966	786	331	889	905	340	1009
Total	564	335	766	534	327	726	553	312	773

Poverty Incidence by Education Status

The poor in 'never read' category constitute 56.8 per cent. In contrast, in households having heads with education of class SSC+, the proportion of the poor is much lower, 18.8 per cent (Table 31).

Table 31: Poverty Incidence by Education of Household Heads

(headcount measure in per cent)

Education Status	*April '97*	*April '96*	*December '95*
Never read	56.8	57.8	54.6
Class I-V	42.2	43.8	41.2
Class VI-IX	30.0	31.4	27.4
SSC+	18.8	17.2	13.8

9. Gender Dimensions

Women headed households constitute 8.7 per cent of the total households. Of these 72.9 per cent of the households have heads in 'never read' category. In contrast, households having heads with education class I-V are 18.1 per cent and class VI-IX 7.3 per cent. The proportion of households with heads having SSC+ education, on the other hand, is 1.7 per cent. the share of poor women-headed households in 'never read' category is 77.4 per cent compared to 69.0 per cent for well-off women-headed households. In case of SSC+ education, the poor and well-off households with women-heads are 0.8 per cent and 2.6 per cent respectively (Table 32).

Table 32: Women-headed Households by Education Status

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

Income and Expenditure

The per capita monthly income of households headed by women is Tk. 701, which is 2.8 per cent lower than the overall average income of Tk 720.8. On the other hand, the per capita monthly expenditure of these households is Tk 560 which is 2.1 per cent more than the overall average expenditure of Tk 571.5. For 'never read' category, the income and expenditure are Tk 644 and Tk 501 respectively. In case of the poor in the same category, income is Tk 405 and expenditure Tk 310. In contrast, the well-off in the category have income of Tk 943 and expenditure Tk 739.

The households with heads having SSC+ education, have average income of Tk 946 and expenditure Tk 757. Such income and expenditure for the poor households are Tk 332 and Tk 340 and for the well-off households Tk 1225 and Tk 947 respectively.

Figure 18: Per Capita Monthly Expenditure

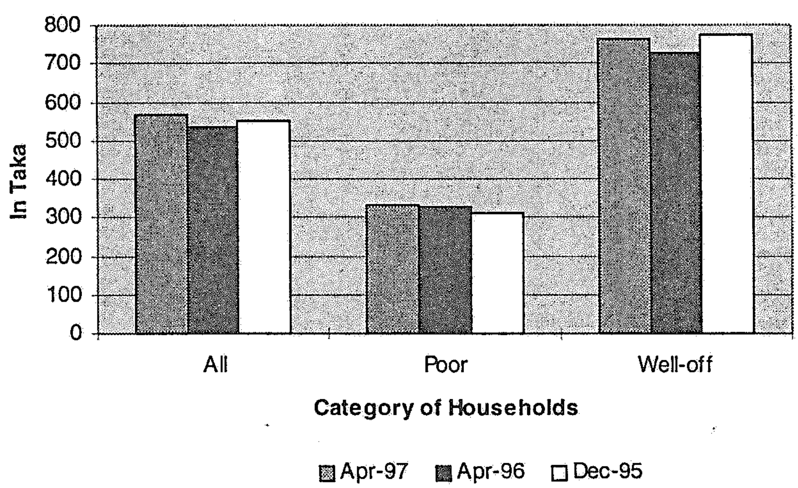


Table 33: Income and Expenditure of Women-headed Households

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

Poverty Incidence

The incidence of poverty among women-headed households in 'never read' category is 55.6 per cent. On the other hand, the incidence for household heads with SSC+ education is low, only 31.3 per cent (Table 34).

Table 34: Poverty Incidence of Women-headed Households by Education of Households Heads

(headcount measure in per cent)

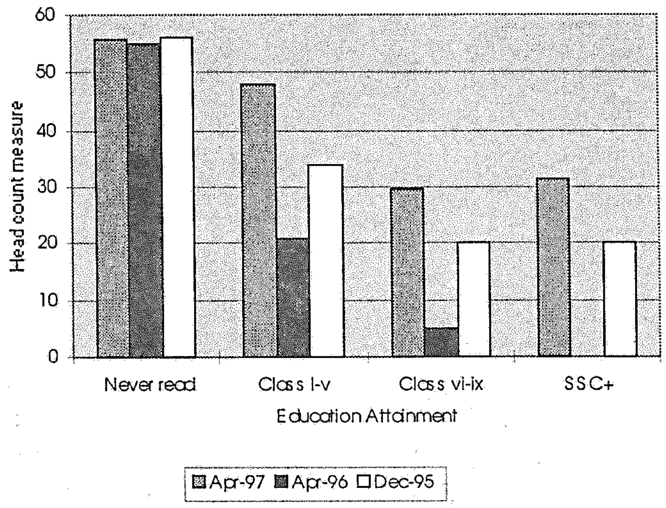
Education Status	*April '97*	*April '96*	*December '95*
Never read	55.6	55.2	56.0
Class I-V	48.1	20.8	33.8
Class VI-IX	29.8	4.9	20.0
SSC+	31.3	_	20.0

10. Crisis and Crisis Coping

Of the total households, 8.7 per cent report having encountered crises. Of them, those reporting crisis due to death of main income earner constitute 4.5 per cent. The large scale expenditure, in particular medical expenditure, is reported by 34.1 per cent households. The crisis encountered for loss of crops in reported by 17.1 per cent and dowry payment by 4.9 per cent of the households. Among the poor those incurring large-scale medical expenditure are 24.2 per cent as compared to 41.7 per cent for well-off households. The death of main income earner is reported by 4.8 per cent poor households and

4.3 per cent well-off households. Dowry payment are reported by 5.6 per cent poor households and 4.3 per cent well-off households.

Figure 19: Poverty Incidence Among Women Headed Households



Crisis Coping

Borrowing and sale of land and other assets are the common coping measures adopted by large number of households. The former measure is adopted by 38.3 per cent while the latter by 21.3 per cent households. Among the poor, borrowing is resorted to by 41.1 per cent households. The well-off households who adopted this measure constitute 36.2 per cent. Households who are forced to sell land and other assets to overcome crises are 17.7 per cent among the poor and 23.9 per cent among the well-off.

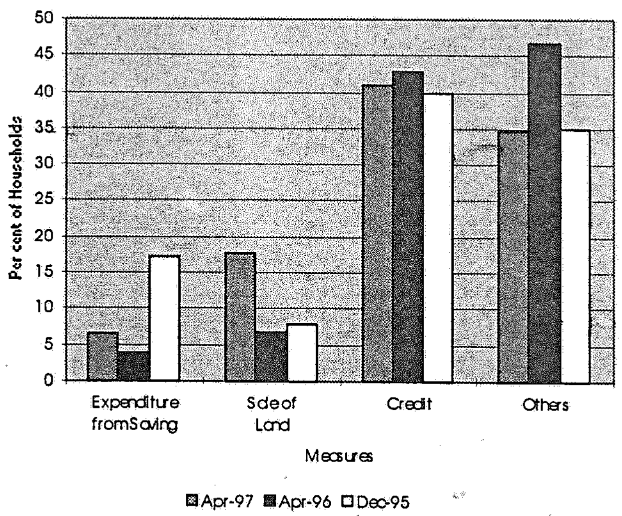
Table 35: Incidence of Crisis

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

Table 36: Crisis Coping Measures by Households

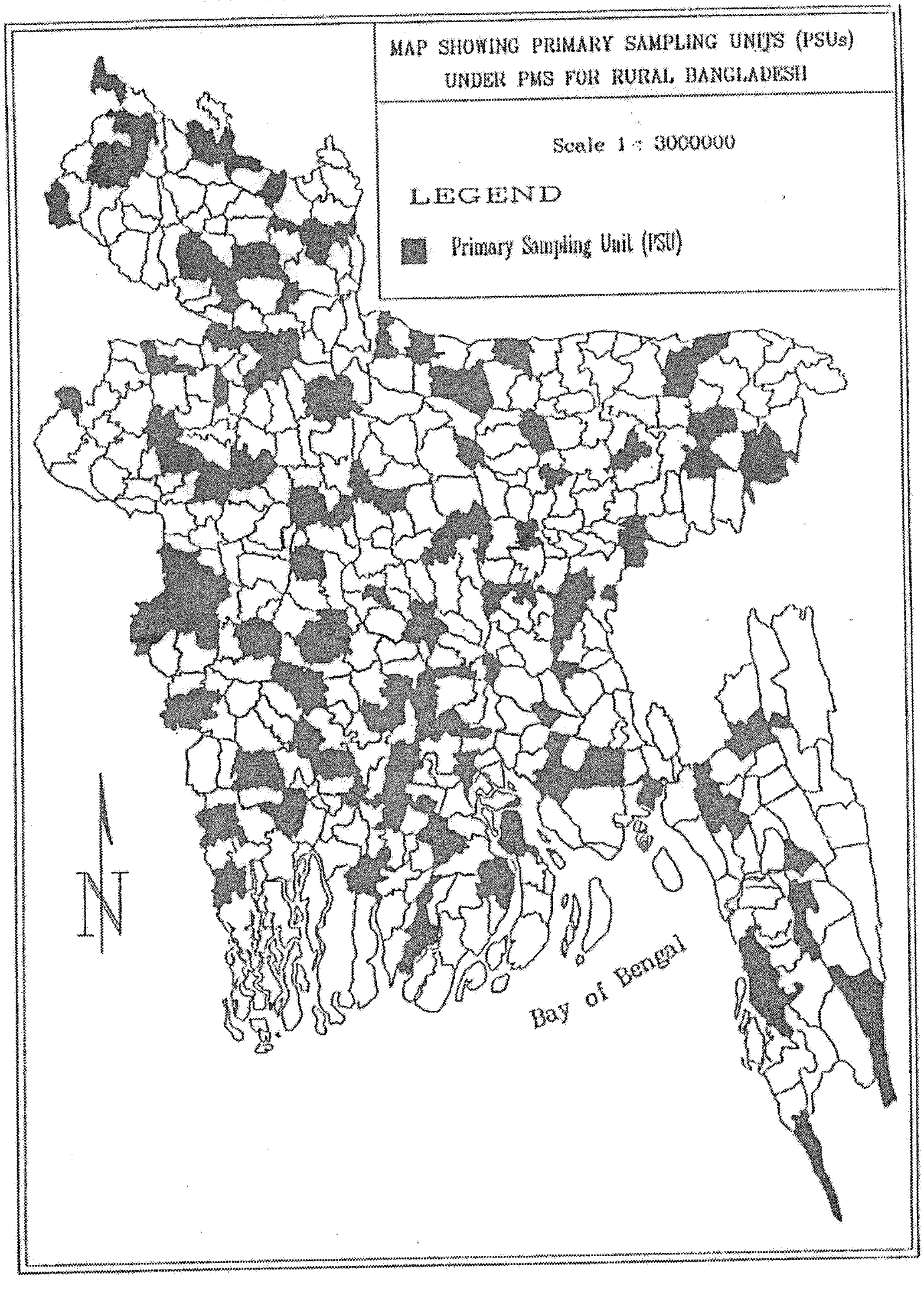
Measures	*% of households*								
	April '97			*April '96*			*December '95*		
	All	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*	*All*	*Poor*	*Well-off*
Spending from saving	10.1	6.5	12.9	10.1	3.7	14.3	18.6	17.2	19.7
borrowing	38.3	41.1	36.2	35.7	43.0	31.0	34.7	40.0	30.5
sale of land & other assets	21.3	17.7	23.9	9.3	6.7	11.0	11.5	7.9	14.3
others	30.3	34.7	27.0	44.9	46.6	43.7	35.2	34.9	35.5

Figure 20: Crisis Coping Measures of Rural Households



Annex-1

BANGLADESH



C I R D A P

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

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

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