

Baseline Study

Baseline Study Team

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List of Abbreviation and Acronyms

BIDS	Bangladesh Institute of Development Studies
CBO	Community Based Organization
CBSG	Capacity Building Service Group
CHT	Chittagong Hill Tracts
CRP	Centre for the Rehabilitation of the Paralyzed
DFID	Department for International Development
FGD	Focus Group Discussion
GPM	Governance Performance Monitoring
HH	Household
MJF	Manusher Jonno Foundation
RMG	Ready Made Garments
ROM	Rights of the Marginalized
RTI	Rights to Information
VAW	Violence against Women

EXECUTIVE SUMMARY

Background

1. Poverty, vulnerability and violation of rights are major problems in the country. About 35 million people live in extreme poverty in Bangladesh most of which have very limited access to various services provided by both government and NGOs. They are also subject to various forms of discrimination which makes them more vulnerable. This groups of people include the landless, people living in the hard to reach areas, workers in the formal and informal sectors, the disabled, ethnic and religious minorities and children in especially vulnerable situation. Poor women bear the burden of poverty the most as do minority population and those living in the Chittagong Hill Tracts (CHT).
2. Manusher Jonno Foundation (MJF) is an innovative national grant making organization established with the support of DFID, which has a unique approach to human rights and governance programming. MJF-supported projects target the ultrapoor, the marginalized, and the socially “invisible” segments of the society, try to make them aware of their rights and how to exercise them. At the same time, MJF projects also urge duty-bearers to acknowledge these rights and to increase the effectiveness of the services they provide to constituents, clients, and employees.
3. Manusher Jonno Foundation (MJF) is implementing the second phase program on “Rights and Governance” from 2008 that aims to improve well-being of poor women, men and children in the country. The main purpose of the program implemented under phase II is to ensure that “The poor and the vulnerable people, particularly the women and the children, have access to measurably better quality services and enjoy improved security”. The thematic programs that are included under second phase intervention include the following: 1) rights of marginalized population; 2) violence against women; 3) child protection and rights; 4) workers’ rights; 5) access to justice; 6) Chittagong Hill Tracts (CHT); and 7) governance and performance monitoring. Another two themes are gender and capacity building, are seen as crosscutting, and their activities are integrated within the other program areas.

Objectives

4. The board objective of the study is to develop a comprehensive baseline/data bank for MJF Program, which includes the following: (i) To establish the initial status of process and outcome indicators; (ii) To verify the relevancy of various indicators mentioned in LFA and establish baseline values of MJF indicators against which future measurements of behavioural as well as performance indicators and periodic change/ impact can be assessed; (iii) To generate pre-project (second phase of human rights and good governance project of MJF) intervention information in the light of poverty, human and child rights, worker’s rights, violence against women, hazardous working condition particularly for children, access to public services and resources particularly to the disadvantaged and marginalized population, CHT development issues and so on; and (iv) To

better understand the local context, challenges, vulnerabilities (social, physical and political) and potentials for program operations.

Methodology

5. This 'MJF Baseline Survey 2009' adopted a combination of quantitative and qualitative survey research approach to collect data on the current human rights /awareness and governance situation in MJF programme area. The processes include: (i) Review of related and similar study and reports; (ii) Household (HH) survey on the MJF programme beneficiaries; (iii) Focus Group Discussion (FGD) with various programme beneficiaries; and (iv) Community (Village) Profiling.
6. Development of survey instruments, guides, FGD guidelines were done through a rigorous process of sharing and consultations with experts and MJF program people. The M&E section of MJF, in this regard, were intensively involved and professionally contributed in the development of data collection instruments. All these tools were refined through field test in multiple locations and context.
7. As the baseline survey is to generate information on a wide variety of things, it is necessary to cover a reasonable size of sample households. On the other hand, since the survey required to be completed within a finite time and under financial constraints, it was important to reconsider the feasibility of undertaking a very large sample survey. Given that the 95 percent confidence interval is most widely used and given that the 2 percent confidence level is recognized as fairly precise, the study selected the sample of 2,400 households considering a period of 12 to 16 weeks of field work. Finally, assuming a design effect of 25%, we worked finally with a sample of 3000 households.
8. The survey sample design followed a combination of multistage and stratified sampling techniques. At the first stage, the study team selected villages of the sampled PNGOs. Equal and/ or proportionate number of samples (100 HH) was drawn from each of the PNGOs (stratum) and again they were proportionally distributed across the sample villages. Emphasis was given to select 30 HHs from each village.
9. The HH survey was carried out to capture the response from households in terms of socio-economic characteristics and enjoying rights, rights violation, level of the awareness on rights of the respondents. A structured and mostly pre-coded questionnaire was developed through a rigorous and systematic process. The tool was later piloted in a number of MJF field locations. This tool was administered among the 3000 sampled households. The HH survey covered 32 districts spread all over six divisions. All the MJF program components were covered and as such the HH survey collected information from 267 villages of 32 partner NGOs.
10. Focus Group/Group Discussions (F/GDs) were conducted to obtain qualitative baseline information on the human rights, status of poverty and well-being, current state of rights of different groups of MJF target people, accessibility to different public and private services including their perception/satisfaction on the

scope and quality of services etc. In order to capture the dynamics of the community and its structural reality, the baseline survey also tried out the community survey from where the HH survey participants were picked up. As many as 50 community (in reality they are villages) were surveyed based on the community's socio economic profile, geographical dynamics, service availability, opportunities and constrains; socio-cultural style.

11. As part of the quality control measures, around 5% respondent was re-interviewed by the respective field supervisors and required corrections were made on the spot. Field supervisors checked the completed survey questionnaire for any inconsistencies before departing from the field. The field supervisors, in turn, deposited the questionnaires to the quality controllers. The quality controller and field supervisor checked the questionnaires for the second time. A further review and cross-check was made at the team meeting that took place every day at the end of data collection to check the doubtful figures and to discuss field interviews with the participation of enumerators, field supervisors and quality controller for final check at the field level. Fieldwork was undertaken under the intensive supervision of consultant team.
12. The role of the MJF M&E Team in quality control measures could not be over emphasized. In reality, they remained very vigilant and deeply involved in the quality control process, quite independent from the survey consultants. They made extensive field visits and randomly interviewed survey participants to check reliability of field data collection. MJF monitoring team also attended at the field review meetings with the data enumerators and provided their inputs and suggestions. They also maintained a regular discussion with the survey team throughout the survey implementation.
13. It should also be mentioned in this connection that the MJF M&E Team has also been involved with the Baseline Survey Team throughout the process. They contributed significantly in conceptualization, development of methodology and survey tools, and also implementation of the survey. The entire work has progressed through an interactive process between the baseline survey team and the MJF M&E team.

Socio-Demographic Profile of the Households

14. The communities and/or the villages where the MJF programmers are being implemented are mostly poor covering a wide variety of disadvantaged and marginalized professional, religious and ethnic groups. The communities are also dispersed almost all over the country except south-eastern region (i.e., greater Comilla and Noakhali regions). Many of the communities and the villages are located in remote rural areas as well. Poverty rates are also high in those communities/villages.
15. Average family size is 4.66 for all households which is slightly lower than the national average (4.70). Male-female ratio is 100:101. However, an overwhelming majority of the households are of 'nuclear' type (72.5 percent). Age composition of the household members illustrates that almost half of the population belongs to

15-49 years of age group. They represent the work force population of the country. And another 36.7 % belong to less than 15 years of age group.

16. Educational status of the household members illustrates that 11.2 percent of the members are absolutely illiterate and another 21.6 percent can sign only. Of the rest, 26 percent of the members have below primary level education. Between male and female, educational status is better among the male members than that of the female members.
17. Petty professional activities including small traders, rickshaw/van pullers, fishermen, etc. dominate the income earning occupational categories (12.8%) followed by day labourers (9.8%). About 2.3 percent of the total members are also reported as child labourers. About 4.2 percent of adult members are reported as completely unemployed. As one would expect in the context of Bangladesh, noticeable differences are also observed between male and female members in this respect. While 49 percent of the male members are involved in income earning occupations of different types, the matched figure for female is only 18 percent.
18. Regarding perceived health status of the members of the households, most of the household members (94.5%) have been reported as physically fit to accomplish tasks. However, while asked about the incidence of sickness among the household members during the last six months, it has been reported that the household members did suffer from sicknesses of various types including general sickness (58.6%), waterborne diseases (9.2%), complex diseases (8.5%), etc. Regarding the health seeking behaviour of the household members, it has been reported that in majority of the cases (51.3%), they do go to local pharmacy for treatment and/or buying medicines. While asked about why they had chosen the respective sources of treatment, 'low cost' has been reported as the main reason by majority of the respondents (57.7%) followed by 'close proximity' (21.3%). Those who didn't go for treatment at all, 56 percent of them reported that 'negligence' is the main reason for this while 44 percent has report 'poverty' as the main reason.
19. Regarding the quality of the houses they live in, only about one-third of the respondents live in relatively better quality houses. Access to sanitary toilet is also poor among the respondent households. About one-third of the households do not have access to sanitary toilet at all. Regarding sources of water, about 8 percent of the respondents reported that they use surface water for drinking. The corresponding figure for washing is, however, 35 percent. It is also observed that only about one-third of the respondents have privately owned tube wells for their use.

Livelihood Options

20. It is observed that about 30 percent of the households do not own any homestead land and about three-fourth of the households have been reported as 'absolutely landless' in respect of owning cultivable land. This indicates that the MJF programmes have successfully been able to target the poorest in its programmatic interventions. About the land that some of the households own (homestead, cultivable or others), most of them are actually inherited land. Land bought by the households is fairly little and receipt of *khas* land is also negligible. Moreover,

about 6 percent of the households reported that they have lost land (i.e., their current possession is less than what they actually own). While asked about the reasons of losing land, 'captured by the relatives or local influential people' have been identified as the main reason (49%) followed by 'river erosion' (47%).

21. Like the land holding status, non-land asset holding is also poor among the respondent households. Average ownership of livestock (cow/buffalo or goat/sheep) is less than one per household, poultry is about 4 per household, mobile phone is .39 per household, and gold is 3 grams per household. According to the asset holding index it has been found that about two-third of the households fall either in the category of asset less (8%) or poor asset holding (54%) while the rest one-third fall in the upper two categories.
22. Those who own land and/or non-land asset, some of them have been able to buy a proportion of them in the course of time. However, about one-third of the respondents reported that they have sold and/or mortgaged out land or other asset to meet various needs. While asked about the reasons of selling or mortgaging out of land, the following have come out as the main reasons in order of importance: purchase of productive assets, daughters marriage, meeting health expenses, purchase of land, purchase of food, meeting expenses related to migration of the household members, and debt repayment.
23. Average monthly household income for the respondent households is estimated at Taka 5,341 of which a large proportion of income (60%) comes from wages and salaries followed by non-agricultural enterprises (17%) and crop agriculture. Average monthly household expenditure for the respondent households is also estimated at Taka 5,053 which is little less than the monthly income. This means, the respondent households on an average can save Taka 291 per month from their income. Regarding monthly expenditures by expenditure heads, over two-third of the expenditure is spent on food (68%) followed by paying loan installments (11.3%). This means, debt services has become an integral part of the households' monthly expenditure.
24. Estimates of poverty head-count among the respondent households shows that about 11 percent of the households are extreme poor and 42 percent of the households are moderate poor which together gives the poverty head-count among the respondent households at 53 percent in 2009, which is much higher than the national poverty head-count which was 40 percent in 2005 (and expected to be another 3 to 4 percentage point lower in 2009).
25. Regarding access to credit, about 60 percent of the respondents reported that they have taken loan from different sources of which 52 percent have taken from formal sources including commercial banks and NGOs. This means that about half of the borrowers among the respondent households still depend on informal sources for borrowing. Regarding the usage of credit, only about 38 percent of the borrowers reported that they used the credit for business investment or purchase of productive assets.

Households' Wellbeing

26. Regarding households' food consumption, over one-third of the respondents perceived that it was less than adequate in respect of household's requirement. About the same proportion of the households also reported that they cannot have 2 full meals a day round the year. Regarding housing, 43 percent of the respondents perceived that they live in poor quality houses than the requirements of the household members. Similarly, about half of the households believe that their clothing were inadequate compared to household's needs. Regarding health care and children schooling, 49 and 29 percent of the respondents respectively believe that they were less than adequate compared to households' requirements.
27. Wellbeing/ill-being of some of the marginalized groups are presented below to have an understanding of the situation of the marginalized groups of people living in different communities/locations.
28. Ethnic Minority (Dalit): This group of the people encounters severe violation of rights in the society. They are highly marginalized and are not allowed to take part in the mainstream economic, social and political activities. They are not allowed to take meal with other clients in the restaurant. In most of the cases they are not allowed to send their children to school where children from other communities participate. Health service providers are also reluctant to visit and provide services to these communities. They are also confined in their own professional activities only meaning there is very little or no scope for occupational diversity for them. This also leads them to earn little and to be confined in a very low level of living. Some of the NGOs (including MJF-PNGOs) are now working with them to make them aware about their rights and to help them to have access to services like education for their children, health care facilities, and raising their voice and organizing themselves against rights violation and discrimination.
29. Sex Workers: Sex workers are also one of the most marginalized and discriminated groups of people in the society. They live almost in isolated places and are usually not allowed to interact with the society in general. Society looks them down and that is how they live their lives. They can't send their children to school as the school authority and the local guardians do not want the sons and the daughters of a sex worker to attend the school where other children are attending. Sex workers also do not get access to proper health services as the health service providers also look them down and hesitate to extend services to them. This extremely marginalized groups of people now being helped by some of the NGOs (including MJF-PNGOs) in order to be organized to raise their voice against violation and to have access to service that they are entitled as a citizen of the country.
30. Persons with Disability: Persons with disability also face difficulties and discriminations in having access to schooling, proper healthcare and participation in economic and social activities. Obstacles for these groups of people come from both households and society depending on the types and severity of disability. Proper facilities are also absent in most of the cases (e.g., in the educational institutions, hospitals, transportations, and work places and social spheres). The overall life and living of these groups of people is usually unpleasant, and together

with social and economic discriminations, they become even more vulnerable. There are however organization working specifically with these groups of people and trying to help them overcome some of the difficulties and discriminations that they are subject to.

Crisis and Crisis Coping

31. Over half of the households reportedly have faced crisis during the last three years. The crisis that they have faced includes the following: diseases, natural disasters, loss of income/assets and social crisis including conflicts, litigation and dowry. Diseases appeared as the most important crisis (as reported by 43 percent of the households) followed by natural disasters (25%) and loss of income/assets (16%). About 10 percent of the households have faced social crisis as well.
32. About fifty percent of the households who faced crisis reported that they depended on borrowing to cope with the crisis. Fourteen percent reported that they had to curtail household's consumption expenditure. Nine percent had to sell land or other assets and 8 percent had utilized past savings. While asked whether they had been able to regain the pre-crisis financial position or not, 49 percent of the households responded negative. If we look into the crisis specific coping strategies, borrowing and trimming consumption still appear as important coping strategies for almost all crisis.

Rights, Awareness and Access to Services

33. Participation of the respondents in social organizations (e.g., clubs, associations, etc.) is noticeable. Eighty percent of the respondents are members of any group, cooperative, club or association. Of them, 59 percent are members of MJF-Partner organized groups, 25 percent are members of other NGO groups and about 13 percent are members of community based organizations. And, of those who participated in those organizations, most of them (88%) also participated actively. However, awareness about collective community activity is poor among the respondents. Only about a quarter of the respondents reported that they are aware about collective community activities that have taken place in the respective communities.
34. Diverse reasons have attracted respondents for joining the group they are involved in. They include: savings and credit; child education, ensuring worker's rights, accessing public services, and protecting VAW.
35. Proportion of households tried to get access to various types of services are fairly low except health and education. The overall level of satisfaction for those who had been able to get access is reasonably good. However, as we have observed, a large proportion of the respondents (about 50 percent for health and education and over 80 to 90 percent for other services) haven't even try to get access to the services.
36. An attempt has been made here to explore who are these groups of the respondents and why they didn't go for accessing these services. Result shows

that who didn't try to get access to services, an overwhelming majority of them are not aware enough. Similarly, those who have poor social resources, an overwhelming majority of them didn't try to get access to the services. Raising awareness and helping people to be connected with organizations and institutions are important inputs of MJF programmes and, thus, there is significant scope here to help respondents in this respect so that they can have higher willingness and better access to the various services that they require in order to have improved lives and livelihood in future.

37. Around 82 percent of the respondents reported that they are aware about their rights in the society. However, still a significant proportion of the respondents - about 18 percent - are not aware about their rights in the society.
38. About 26 percent of the respondents mentioned about the right to basic public services and 25 percent about casting vote as their principal rights as the citizen of the country. Right to food has been mentioned by around 15 percent of the respondents. Other rights that have also been mentioned include right to shelter, social safety-net, justice, physical security, equal rights of women, child rights, etc.
39. As observed, a relatively high proportion, about 31 percent, has been the victim of violation of their rights during the last one year. Among the rights violation indicators, discrimination in service delivery, discrimination in work place, and physical and mental abuse were the main ones. It is important to note here that those who were the victims of rights violation, about 66 percent of them didn't take any measure (i.e., were not in a position to take any measure) to protect violation of rights. An overwhelming majority (81 percent) of those who had taken initiatives reported that nothing had happened (i.e., do not get any remedies at all) in response to the measures that they had taken.
40. Traditionally, the village leaders (local elite) conducted *shalish* at the village levels, and in most of the cases they were not aware of the legal aspects of *shalish*. Moreover, they were biased towards the local influential and economically better-off families as well as male members of the society. The poor and the women were therefore discriminated against in respect of getting proper justice. This is still the case in many of the villages in Bangladesh. However, with the intervention of some of the NGOs in the areas of justice at the local levels, the poor and the women have now started articulating their problems and demanding for fair and impartial justice.
41. In the garments industries, the working environment is still poor despite some improvements in recent times. Space per worker, ventilation, toilet facilities, water supply in the toilets, entry and exit of the factories are still very poor in most of the cases. Workers are also required to work for longer hours without proper compensation and they hardly get any leave apart from the weekends. They are also poorly paid and the payment of monthly salary is also irregular in many cases. Workers, particularly the female workers, are also subject to verbal and physical abuse although the situation is now improving.

42. The situation of many of the migrant workers (and those who aspire to migrant as well) is also painful. Many of them are subject to exploitation at both the origin and the destinations. Due to lack of appropriate support services on part of the government for these migrant workers, they have to rely on private agents and individuals. Not only that these agents and individuals usually charge fairly large amount of money for sending workers abroad, they sometimes also cheat the poor and illiterate workers by not sending them abroad or sending them with fake visas and work permit. Also, due to lack of education, awareness, and training, many of the workers who aspire to migrate do not know where to go and how to proceed with it. In one of the survey villages, out of a total 100 migrant (including aspirants) workers, about 50 have been subject to exploitation in various forms including imprisonment abroad, coming back in empty hand, and not being able to migrate even after giving large amount of money to the agents.
43. Children are not supposed to be involved in any income earning activity, but the reality in Bangladesh is that a large proportion of children are involved as child labourer in many different activities. Many of them are involved in hazardous activities as well including rickshaw pulling, welding, motor garage, etc. In many activities they have to work for 10 to 14 hours a day. Many of them do not receive any wage in cash (they work just for food) and those who receive wage in cash also receive very little (between 20 to 40 Taka a day). Moreover, some of them are subject to both verbal and physical abuse in the work places.

Violence against Women and Women's' Mobility

44. About 59 percent of the ever married female respondents have reported that their marriage was held before they reached 15 years. In addition, another 34 percent of the ever married female respondents also reported that they got married when they were 15 to 18 years old.
45. Majority of the female members of the households are out of work. In response to the question why they refrain themselves from income earning activities, 36 percent of the female respondents reported that they are fully occupied with household work and do not have time to engage in outside economic activity. Another 27 percent has reported that they are willing to be engaged in economic activity but due to lack of proper work, they simply cannot do it. Also, around 17 percent of the respondents reported that their husbands do not allow them to engage in economic activity outside the household.
46. Regarding husbands having more than one wife, 18 percent of the respondents reported that their husbands have more than one wife and another 3 percent said that they do not know anything about it. About half of the female respondents who have polygamous husband consider lack of commitment to present wife is the main reason followed by the death of previous wife, unhappy conjugal life, demand for dowry, desire of son, etc.
47. While asked whether they have encountered any torture or abuse in the family or not, about 7 percent reported that they have encountered severe torture/abuse in the household and another 18 percent reported that they have encountered torture/abuse in the household to some extent. Verbal abuse, degradation and

denouncement; and physical and mental torture are common types of torture/abuse that take place against women in the households as reported by the victim respondents. About half of the female respondents who had encountered torture in the household reported that they were subject to verbal abuse. About one-fifth have also reported about physical violence against them and another 32 percent have reported about both physical and mental torture. Bad temper of husband is the main cause of torture followed by conjugal dissatisfaction, poverty, illegal relation with other women, and demand for dowry.

48. Regarding women's mobility, about 30 percent of female respondents reported that they didn't go to the market at all. However, 53 percent of female respondents who usually go for shopping reported that they can go to the market alone. In case of going outside the village, 60 percent of female respondents reported that they can go outside the village alone as against of 20 percent who are not allowed to go outside. The situation is similar in case of visiting health centre/hospitals for treatment though half of the female respondents never visited hospitals or health care centers during last one year.

Access to Information

49. Respondent households were not found very aware about their rights to information. They have some ideas and expectations which they have gathered from different sources about the services that various government departments should provide for them. But most of them are not aware that appropriate information should be made available to them by the respect authority.
50. Regarding agricultural services, people do expect free or subsidized inputs from government agricultural department which they have come to know mostly from friends and relatives. Regarding public education, they expect free education and stipend for the students which again they gathered from friends and relatives. Regarding health services however, they got the information mostly from government functionaries. For the local government institutions (e.g., the Union Parishad), people expect social protection (social safety-nets) which they have come to know from the Union Parishads as well as friends and relatives. On the contrary, about the arbitration services, majority of the people do not know anything (i.e., were unable to respond) about the services and who to provide the services.

Correlates of Poverty, Awareness and Social Resources

51. There is a linear association between the level of education and poverty and other outcome indicators taken into consideration in this respect. Educational attainment is higher among the non-poor than that of the poor and the extreme poor households. Similarly, those who have better education are likely to have better livelihoods, higher social resources and more awareness about rights. However, these correlations are relatively stronger for poverty and livelihood indicators than that of the social and awareness indicators.
52. For occupational categories, day labourers are high in proportion among the extreme poor households compared to the moderate and non-poor households; and

farming, small professional activities and job are higher among the non-poor than that of the poor and extreme poor households. Similar pattern is also observed between occupational categories and livelihood outcomes as well. However, no clear patterns are observed between occupational categories and social and awareness indicators.

53. The results found above have some important policy implications. If the interest is to reduce poverty and improve livelihoods, it may be possible to do this through public policy instruments like education, healthcare, housing, etc. But, if the interest is to raise the awareness about rights, promoting participation of the poor in social affairs, and providing equal opportunities and justice to the women and poor, then conventional policy instruments is not sufficient. Additional initiatives are, therefore, required to boost the level of awareness and participation and promoting justice for the people, particularly the women and the poor in the country.
54. Some further analysis have also been carried out to explore the relationship between certain outcome indicators (as proxied by human capital indicator, graduation from poverty, and livelihoods indicator) and social resources and awareness indicators which indicates the following: (i) Access to social resources have positive relationship with somewhat better livelihoods but does not necessarily influence graduation from poverty; (ii) Access to social resources does not have any relationship with having improved human capital in the households; (iii) However, higher social resource have positive relationship with better access to various services; (iv) Level of awareness have positive relationship with formation of better human capital in the household as well as graduation from poverty, level of awareness also positively related to better social resources; (v) As one would expect, there is a positive relationship between poverty graduation and livelihood, and poverty graduation and human capital development as well; (vi) It is also observed here that although social resources do not any direct relationship with poverty graduation, economic affluence (as reflected by the non-poor households) have positive relationship with better social resources. Economic affluence also has positive relationship with higher level of awareness.
55. social resources is important to ensure better access to various services in the short run, but this is not enough to help the respondents to accumulate better human capital and graduate from poverty. The role of awareness raising is very important here to help the respondents to accumulate better human capital and graduate from poverty in the medium to long run. If the respondents are able to accumulate human capital and graduate from poverty, they will be able to sustain both high level of awareness and social resources, otherwise, their social recourses will deplete once the programmatic interventions are withdrawn.

Policy Implication to the Manusher Jonno Program

56. MJ strategy to build social capital through mobilization, community participation, and association with CBOs would enhance poor people's access to public services. However, the formation of social capital needs to be sustainable as most of the social capital built so far is actually resulted from NGO facilitated interventions. If the social capital formation process is not sustainable and/or

NGO no longer support the initiative, social capital of the poor may deplete leading to losing access to services after the project period. Thus sustainability of the programme results holds the key. Therefore, MJF needs to employ adequate attention in programme delivery as well as monitoring processes to track and ensure sustainability of social capital.

57. Awareness rising comprises a significant strategic approach across MJF programmes. Therefore the quality of awareness building processes including communication strategy, material, and competency of field staff hold the key to effective communication and awareness building. MJF monitoring can periodically conduct awareness assessment and effectiveness of the processes and materials employed for awareness building.
58. Building social capital and awareness development can induce people towards public services in general and health services in particular. Therefore, MJF programme strategy not only can support people to manage crisis but also help retain economic status from saving undue expenditures.
59. Land has been a major economic asset for the poor people. About 6% households have experienced loss of land due to natural and man-made disasters. About half of the land lost by the poor people is actually forcefully grabbed by their relatives and/or local influential people. In most cases, the victim could not take any measures to regain the land from occupation. MJF programme should have specific policies to protect the assets of the poor people and assist with organizational and legal support to reclaim the lost assets.
60. The survey reveals only 52.8% of the direct programme participants have been poor and the remaining 47.2% are non-poor. While non-poor's participation in the rights and good governance programme is a positive feature as these group work as a positive force and catalytic to promote the rights of the poor and hence they are not the direct beneficiaries of the programme. High proportion of non-poor in MJF programme has a potential risk to create a new class of local power, who might have their own vested interest. Therefore, MJF programme facilitated local committees should be more balanced with poor and women participation so that a new vested interest group can't be developed with NGO support.
61. Right to information as seen within MJF programme as a cross cutting strategy is therefore not coming into play as most of the programme participants are vastly unaware of their major rights and entitlements. MJF programme structured on seven themes is currently disseminating various information on rights and entitlements in a disintegrated and isolated manner to the respective programme participants. Which is why most programme participants is unaware of some of the fundamental rights issue. There is need to have a standard programme strategy and information toolkit on rights and entitlements which should be disseminated to all programme participants regardless of programme theme to mainstream right to information as a cross cutting theme within MJF programme.

I. INTRODUCTION

1.1 Background

Poverty alleviation is the central objective of the development discourse and policy agenda of Bangladesh. The country's poor are mostly dependent on its very limited natural resource base production centered around the agriculture sector, especially in rural areas where almost three of four Bangladeshis and close to 80 percent of the Bangladeshi poor live. Despite the progress achieved in reducing the prevalence of income poverty in Bangladesh, the proportion of people still living in poverty and their absolute numbers remain exceedingly high. The extreme poor include the landless, people living in the hard to reach areas, workers in the formal and informal sectors, the disabled, ethnic and religious minorities and children in especially vulnerable situation. Poor women bear the burden of poverty the most as do minority population and those living in the Chittagong Hill Tracts (CHT).

Manusher Jonno Foundation (MJF) is an innovative national grant making organization established with the support of DFID. It became an independent, indigenous Foundation in December 2006. MJF works with the poorest and the most vulnerable population of society in order to improve their security and well being. The mission of MJF includes the following:

- Support both financially and technically, a critical mass of public and private organizations working in the areas of increasing awareness to demand fulfillment of human rights and improved governance leading to poverty reduction;
- Facilitate coherence in human rights and governance work in Bangladesh through networking and policy advocacy;
- Monitor the human rights and governance situation in the country and make this information available publicly;

Strategic Approach to Manusher Jonno Programming

Manusher Jonno Foundation has a unique approach to human rights and governance programming. The basic structure of this approach premises a group of right-holders—those who by virtue of their citizenship and humanity are endowed with a

set of rights designed to protect and promote life and livelihood. In MJF terminology, these right-holders constitute the demand side of the approach. At the same time, there are the duty-bearers—those who by virtue of their position or role in society have the responsibility to provide services and to protect their constituents. These constitute the supply side of the approach.

MJF-supported projects target the ultrapoor, the marginalized, and the socially “invisible” segments of the society, try to make them aware of their rights and how to exercise them. At the same time, MJF projects also urge duty-bearers to acknowledge these rights and to increase the effectiveness of the services they provide to constituents, clients, and employees.

MJF Programmes

Manusher Jonno Foundation (MJF) is implementing the second phase programme on “Rights and Governance” from 2008 with financial assistance from DFID that aims to improve well-being of poor women, men and children in Bangladesh. The main purpose of the programme implemented under phase II is to ensure that “The poor and the vulnerable people, particularly the women and the children, have access to measurably better quality services and enjoy improved security”.

MJF provides grant that supports the human rights and governance activities of a network of national NGOs and other stakeholder institutions. Besides, it also initiates national advocacy that set the agenda for human rights and governance policy-making in favor of the marginalized and excluded groups within Bangladesh. The individual partner projects are organized under seven major programmatic and other themes that represent the institutional priorities within the human rights and governance agenda. These thematic programs are 1) rights of marginalized population; 2) violence against women; 3) child protection and rights; 4) workers’ rights; 5) access to justice; 6) Chittagong Hill Tracts (CHT)¹; and 7) governance and performance monitoring. Another two themes are gender and capacity building, are seen as crosscutting, and their activities are integrated within the other program areas. With its network of

¹ CHT is considered a specialized programmatic focus because of the unique human rights and governance issues that affect the population of this region

partners, MJF is able to maintain a national presence throughout the regions of Bangladesh.

1.2 Objectives of the survey

Given the fact that the MJF has been working in a number of fairly new areas of intervention, it was very useful to generate independent benchmark estimates of the variables relating to sustainable improvements in socio-economic position of the participants which the MJF programme is targeting through its programmatic interventions. In this context, the present baseline survey has been planned and implemented for Manusher Jonno Programmes applying both qualitative and quantitative methods so that in the later stage, the follow-up and further survey results could easily be well compared.

The board objective of the study is to *develop a comprehensive baseline/data bank for MJF Program*, which includes:

- To establish the initial status of process and outcome indicators;
- To verify the relevancy of various indicators mentioned in LFA and establish baseline values of MJF indicators against which future measurements of behavioural as well as performance indicators and periodic change/ impact can be assessed;
- To generate pre-project (second phase of human rights and good governance project of MJF) intervention information in the light of poverty, human and child rights, worker's rights, violence against women, hazardous working condition particularly for children, access to public services and resources particularly to the disadvantaged and marginalized population, CHT development issues and so on; and
- To better understand the local context, challenges, vulnerabilities (social, physical and political) and potentials for program operations

1.3 Structure of the Report

The report has three parts. Part-I is about the main report which presents the finding of the survey. With the introduction and methodology in sections 1 and 2, it presents the socio-demographic profile of the survey households in section 3. Livelihood options, and crisis and crisis coping are presented in sections 4 and 5 respectively. Sections 6 presents the issues related to rights, awareness and access to services while section 7 presents issues related to violence against women and women's mobility. Access to information is presented in section 8. Section 9 presents correlates of poverty, awareness and social resources. Finally, policy implications are presented in section 10.

In part-II, detailed statistical tables are presented by programmes, gender, region and poverty. In part-III information on the control households are presented.

II. METHODOLOGY

2.1 Methodology and Implementation of the Survey

This ‘MJF Baseline Survey 2009’ adopted a combination of quantitative and qualitative survey research approach to collect data on the current human rights /awareness and governance situation in MJF programme area. The processes include:

- Review of related and similar study and reports
- Household (HH) survey on the MJF programme beneficiaries
- Focus Group Discussion (FGD) with various programme beneficiaries
- Community (Village) Profiling

The conceptualization of the study took quite a long period given the diversity of the MJF program and its coverage. The conceptualization started in October 2008 and the design was completed and approved in January 2009. The important events of the baseline survey in presented below.

Timeline of major events: MJF Baseline survey 2009

SL.	Major Events	Time Period
1	Conceptualization (sharing meeting, workshop, literature/ document review etc.) of MJF baseline study	<i>October – December 2008</i>
2	Design of Baseline study	December 2008- January 2009
3	Information need assessment for baseline study	January 2009
4	Drafting and finalizing data collection instruments	January and May 2009
5	Pre-testing of HH survey tools	February 2009
6	Data Entry screen development	February 2009
7	Recruitment of field staff and orientation	March and May 2009
8	Training of survey staff for HH survey	12-15 March 2009
9	Data Collection and Quality Control (HH Survey)	16 March- 26 April 2009
10	Data Editing & Coding (HH Survey)	20 March- 3 May 2009
11	Data Entry in Electronic Format	10 April- 5 May 2009
12	Data Cleaning and consistency check	7 - 15 May 2009
13	Training for the staff for FGDs	13-15 May 2009
14	Data Collection and Quality Control of FGD	18-30 May 2009
15	FGD Data Compilation	1-30 June 2009
16	Data Analysis and presentation of findings	16 May- 15 July 2009
17	Report preparation	August 2009

Development of survey instruments, guides, FGD guidelines were done through a rigorous process of sharing and consultations with experts and MJF program people. The M&E section of MJF, in this regard, were intensively involved and professionally contributed in the development of data collection instruments. All these tools were refined through field test in multiple locations and context. Before the survey work, all the field enumerators were provided with classroom and field training. Fieldwork was undertaken with intensive supervision and required quality control mechanism installed at various levels. On completion of the fieldwork, the data was coded and analyzed using computerized data management system.

2.2 Sampling and Survey Procedure

Determination of Sample Size

It goes without saying that the baseline survey coverage must be of adequate size, relative to the goals of the study. It must be big enough so that an effect of such magnitude is of scientific significance as well as statistically significant. It is just as important, however, that the coverage should not be too big, where an effect of little scientific importance is too statistically burdensome. Sample size is important for economic reasons as well. An under-sized study can be a waste of resources for not having the capability to produce useful and representative results, while an over-sized one uses more resources than are necessary.

There are several approaches to determining the sample size. However, probably the most suitable and widely used sample size determination process for household surveys considers a simple but efficient way. In this approach, one first specifies two critical considerations: (i) desired width of a confidence interval; and (ii) the level of certainty with which inference can be drawn about the population characteristics. Then, given the population size it becomes possible to determine the sample size.

Given the above, the present survey used the following formula in determining the sample size:

$$S = \frac{Z^2 * (p) * (1 - p)}{c^2} \quad (1)$$

where, S is the sample size, Z = Z value (e.g. with a normal distribution the value is 1.96 for 95% confidence level); p = percentage picking a choice (.50 in this case); and c = level of precision.

While (1) is our preferred sampling strategy, to be more precise, we introduced the correction for finite population, which is defined as:

$$S^* = \frac{S}{1 + \frac{S-1}{\text{Pop}}} \quad (2)$$

where, Pop stands for population. For the current study, we used (2) in combination of (1) in determining the sample size.

With the 99 percent confidence interval and 1 percent level of significance the required sample size comes out to be 16,628, while the same confidence level along with the 95 percent confidence interval requires a sample of 9,600 households. At 2 percent confidence level the sample sizes come down to 4,159 and 2,401 respectively for 99 percent and 95 percent confidence intervals. As the confidence level increases, (i.e. as we lose precision), the sample size decreases further.

As the baseline survey is to generate information on a wide variety of things, it is necessary to cover a reasonable size of sample households. On the other hand, since the survey required to be completed within a finite time and under financial constraints, it was important to reconsider the feasibility of undertaking a very large sample survey. Given that the 95 percent confidence interval is most widely used and given that the 2 percent confidence level is recognized as fairly precise, we selected the sample of 2,400 households considering a period of 12 to 16 weeks of field work. Finally, assuming a design effect of 25%, we worked finally with a sample of 3000 households.

Sampling Frame and Design

The programme beneficiary list available at the respective PNGOs constituted the overall sampling frame. The survey sample design followed a combination of

multistage and stratified sampling techniques. At the first stage, the study team selected villages of the sampled PNGOs. Equal and/ or proportionate number of samples (100 HH) was drawn from each of the PNGOs (stratum) and again they were proportionally distributed across the sample villages. Emphasis was given to select 30 HHs from each village.

Household survey

The HH survey was carried out to capture the response from households in terms of socio-economic characteristics and enjoying rights, rights violation, level of the awareness on rights of the respondents. A structured and mostly pre-coded questionnaire was developed through a rigorous and systematic process. The tool was later piloted in a number of MJF field locations. This tool was administered among the 3000 sampled households. A group of 36 data collection staffs (24 enumerators, 6 supervisors and 6 quality controllers) were deployed to undertake the field investigation. They were divided into 6 teams and posted in six different MJF program areas. The HH survey covered 32 districts spread all over six divisions. All the MJF program components were covered and as such the HH survey collected information from 267 villages of 32 partner NGOs. The name of the PNGOs, MJF Program and District covered in the HH survey are mentioned in the annex.

Focus Group/Group Discussions

Focus Group/Group Discussions (F/GDs) were conducted to obtain qualitative baseline information on the human rights, status of poverty and well-being, current state of rights of different groups of MJF target people, accessibility to different public and private services including their perception/satisfaction on the scope and quality of services etc. *The FGDs were specifically sought answers to “were they demanding? were they organized? were they involved in the decision making process?” from the respondents.* The information obtained from the discussions was expected to serve as qualitative benchmark in the overall baseline situation of MJF Programme and contribute/complement to the quantitative data analysis. A total 40 FGDs conducted in the program areas of 17 PNGOs in 15 districts of 5 divisions.

Community Profile survey

While the household survey provides a vivid description of the survey related issues from the individual household perspective, there are many geographic factors that have a bearing on the life of the individual households. In order to capture the dynamics of the community and its structural reality, the baseline survey tried out the community survey from where the HH survey participants were picked up. As many as 50 community (in reality they are villages) were surveyed based on the community's socio economic profile, geographical dynamics, service availability, opportunities and constrains; socio-cultural style.

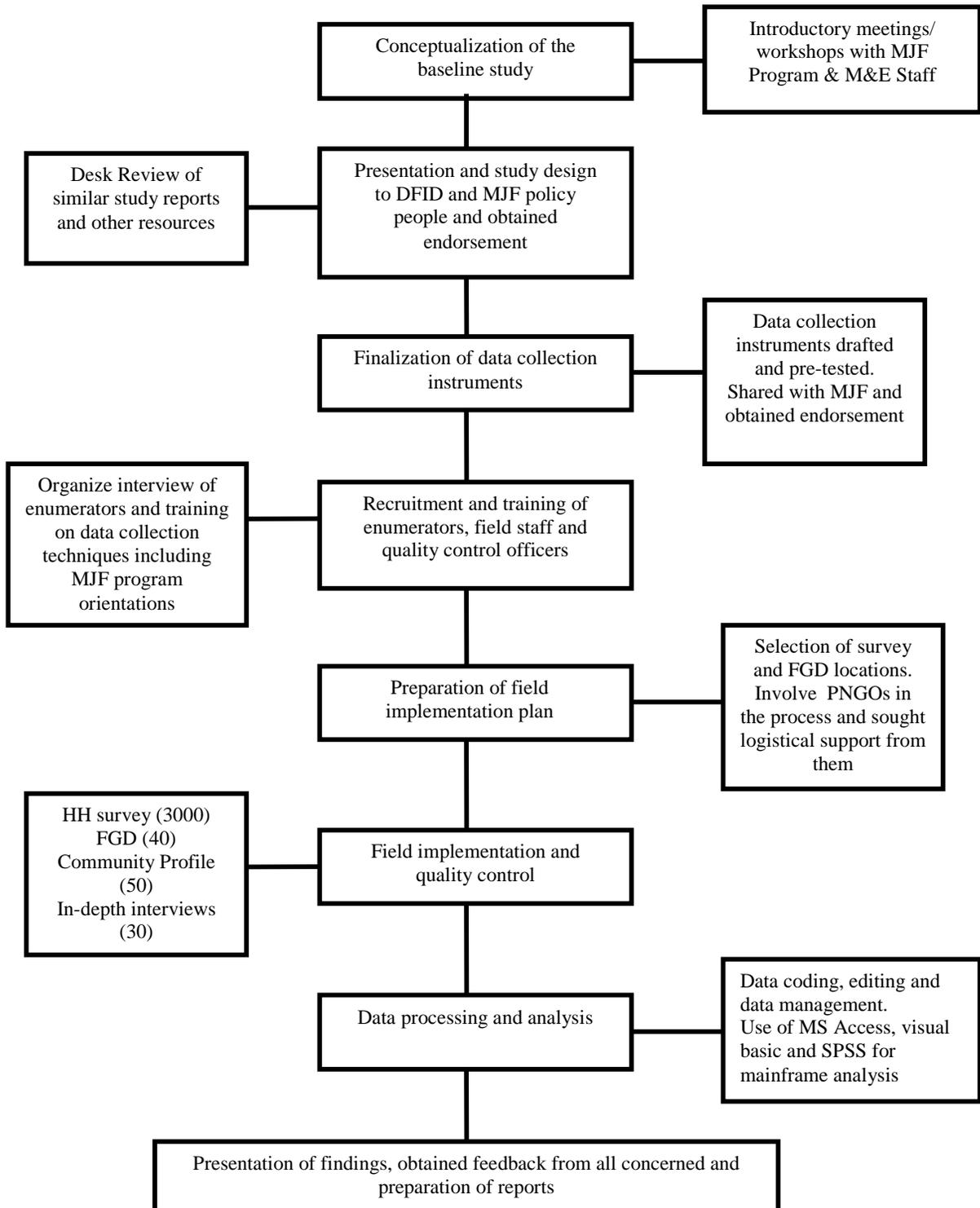
Triangulation of survey results

The survey had adopted three distinct yet interrelated methods to derive information and data related to Manusher Jonno Foundation programme. Essentially these methods were employed to bolster (to complement and supplement) the rigor and authenticity of the survey results. The survey team has the scope and opportunity to triangulate data gathered from three different sources and to assess their convergence. Towards that, the survey team has assembled results of HH survey, FGD and community profile and made a comprehensive analysis.

Quality Control and Field Editing

As part of the quality control measures, around 5% respondent was re-interviewed by the respective field supervisors and required corrections were made on the spot. Field supervisors checked the completed survey questionnaire for any inconsistencies before departing from the field. The field supervisors, in turn, deposited the questionnaires to the quality controllers. The quality controller and field supervisor checked the questionnaires for the second time. A further review and cross-check was made at the team meeting that took place every day at the end of data collection to check the doubtful figures and to discuss field interviews with the participation of enumerators, field supervisors and quality controller for final check at the field level. Fieldwork was undertaken under the intensive supervision of consultant team. A strong quality control mechanism was installed at various levels. Consultants also made number of field visits during the fieldwork.

Flow Chart of Baseline Survey



Role of MJF M&E Team

The role of the MJF M&E Team in quality control measures could not be over emphasized. In reality, they remained very vigilant and deeply involved in the quality control process, quite independent from the survey consultants. They made extensive field visits and randomly interviewed survey participants to check reliability of field data collection. MJF monitoring team also attended at the field review meetings with the data enumerators and provided their inputs and suggestions. They also maintained a regular discussion with the survey team throughout the survey implementation.

It should also be mentioned in this connection that the MJF M&E Team has also been involved with the Baseline Survey Team throughout the process. They contributed significantly in conceptualization, development of methodology and survey tools, and also implementation of the survey. The entire work has progressed through an interactive process between the baseline survey team and the MJF M&E team.

Data Management

For open-ended and pre-coded queries, data editing, coding and decoding was done at central level in Dhaka. In case of any inevitable further clarification for a particular respondent, re-investigation was carried-out.

Survey data was transferred into the electronic format using Access database, which later was transferred into SPSS (11.5 version) format that provided the main frame for data analysis. A smart and conditional data-entry software was developed using a combination of Access and Visual basic to filter quality and consistency during data entry. Coding and de-coding was done to handle the data in the electronic form. A thorough consistency check was done using logical sequence method before taking simple tables, data ranges, frequency distributions and descriptive tables. The basic tables worked as guide to develop a data analysis framework.

A detail data analysis and reporting framework was developed for quantitative and qualitative data. It combined all data, information and insights gathered from various sources and processes. Economic and statistical tests/theories were used wherever applicable, and as such the reporting structure and its scope were developed through a rigorous experiential process by bringing inputs from study team members.

Baseline control information:

The baseline survey made an attempt to provide some information about the characteristics of similar households in the MJF program area but not yet included as program beneficiary. They are termed as control group of the baseline survey.

The MJF baseline survey 2009 collected data only from program beneficiaries of MJF supported projects. In fact, primary data has been collected from the households who are members of the MJF partner NGO facilitated group and/or associations. The methodological approach of the survey, initially, did not consider control group approach for collecting data from households who are not members of MJF partner NGOs. However, in course of preliminary findings presentation, it was felt that information from a group of control household could be useful as part of baseline information. This would particularly be of technical necessity to observe contra factual effects of MJF programme inputs during any future impact assessment.

In this backdrop, the MJF management requested the survey team to present some similar control group information – collected during impact assessment 2009 by the same research team in February 2009.

The baseline survey team responded to the request and presented the summary but key information in Part-III of the report.

III. SOCIO-DEMOGRAPHIC PROFILE OF THE HOUSEHOLDS

This section introduces the local context based on the community profiles of some of the selected communities. After introducing the local context, it discusses the socio-demographic status of the respondent households including family size, age-sex composition, human capital situation, occupational diversity and housing and sanitation practices. It also presents male-female differences and variations between different regions.

3.1 Local Contexts

The communities and/or the villages where the MJF programmers are being implemented are mostly poor covering a wide variety of disadvantaged and marginalized professional, religious and ethnic groups. The communities are also dispersed almost all over the country except south-eastern region (i.e., greater Comilla and Noakhali regions). Many of the communities and the villages are located in remote rural areas as well. Poverty rates are also exceedingly high in those communities/villages. Literacy and schooling rate is reasonable in most of the villages except CHT where literacy and schooling is fairly poor. There are also variations between regions in respect of most of the indicators.

Agriculture, day labourers, and petty professional activities are the dominant economic activities in the selected communities except Chittagong Hill Tracts (CHT). In the CHT, major activities include *Jum* cultivation, fruits gardening, day labourers, and collection and sell of firewood. These activities are also same for the female members in the CHT. However, in the other regions, dominant economic activities of female include poultry and livestock rearing, sewing, and working as maid. In some regions (e.g., Dinajpur), female members also work as day labourers.

There is presence of *khas* land and open water bodies in a good number of villages in almost all regions. In the CHT, presence of *khas* and forest land is quite remarkable in all communities. Cropping intensity lies between 2 and 3 in almost all villages except CHT. In the CHT, crops are cultivated once in a year only. Combination of both traditional and modern agricultural practices is found in almost all villages. NGO

activities are common in all the communities/villages. There are retail shops in all communities/villages as well. Poultry and fisheries firms are also found in some villages (e.g., Dinajpur, Rajshahi, Jessore, Mymensing, etc.).

Access to safe drinking water is about 90 percent in almost all regions except CHT. Access to sanitary toilet is between 50-70 percent except CHT. Electricity connectivity is about 50 percent in Dinajpur, Rajshahi, Jessore and Mymensing regions and 20-30 percent in Sylhet and Chittagong regions. No electricity connectivity is found in the CHT communities. There are metalled roads in some of the villages as well. The villages are on an average 5-7 kilometers away from any facilities (including Upazila headquarter, growth centres, health facilities, Banks, etc.) except primary school and local markets (hat-bazar). Rates of migration (international) are the highest in Sylhet and Mymensing and the lowest in Dinajpur, Rajshahi, Jessore and CHT (in fact, there is no international migration in the CHT communities).

Most of the villages are under government's social safety net programmes including food/cash for work, cash for education, VGF, VGD, and elderly/widow allowance except CHT. In the CHT, while there is presence of VGF, VGD and elderly/widow allowance, there is no cash for work or education programme. There are UP members in almost all villages. There are female UP members as well in some villages (e.g., Dinajpur, Jessore and Mymensing regions). UP chairman is hardly found in any of the selected villages.

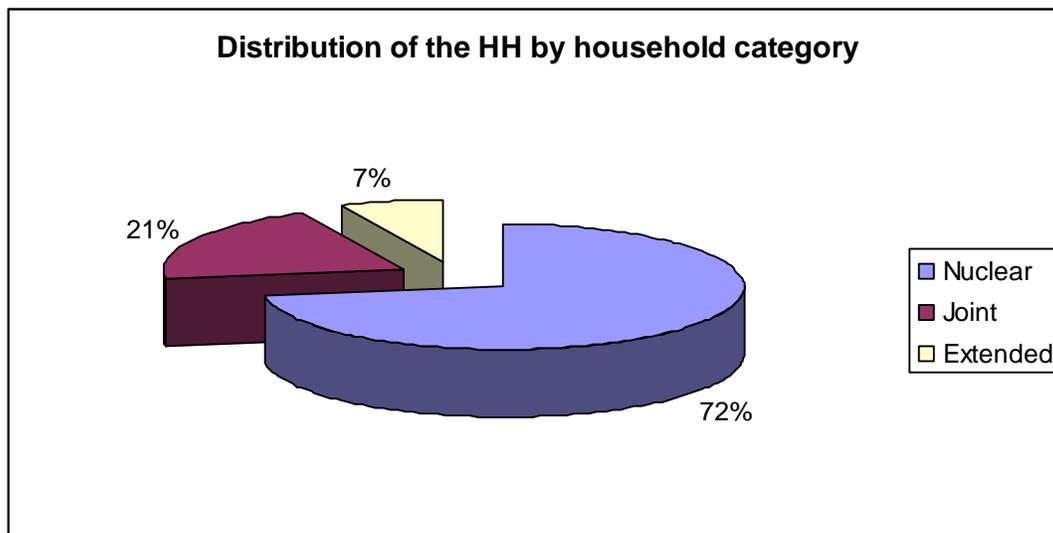
Selected communities/villages have also been rated in terms of conservatism, democracy, level of participation, being able to organize against violence and discrimination, level of awareness, and women's mobility. As observed, communities in Dinajpur, Mymensing and CHT are quite liberal, whereas, communities in Chittagong region are quite conservative. Communities in Rajshahi, Jessore and Sylhet are found in between these two. Level of democracy is relatively better in most of the regions except Sylhet where in about 50 percent of the villages, few people dominate the decisions. Level of participation in social events is also relatively better in most of the villages except Chittagong. However, the situation in terms of the level of awareness, being able to organize against violence and discrimination, and

women's mobility are fairly poor in most of the communities except some communities in Jessore and Mymensing. In CHT, women's mobility is much better than the other regions.

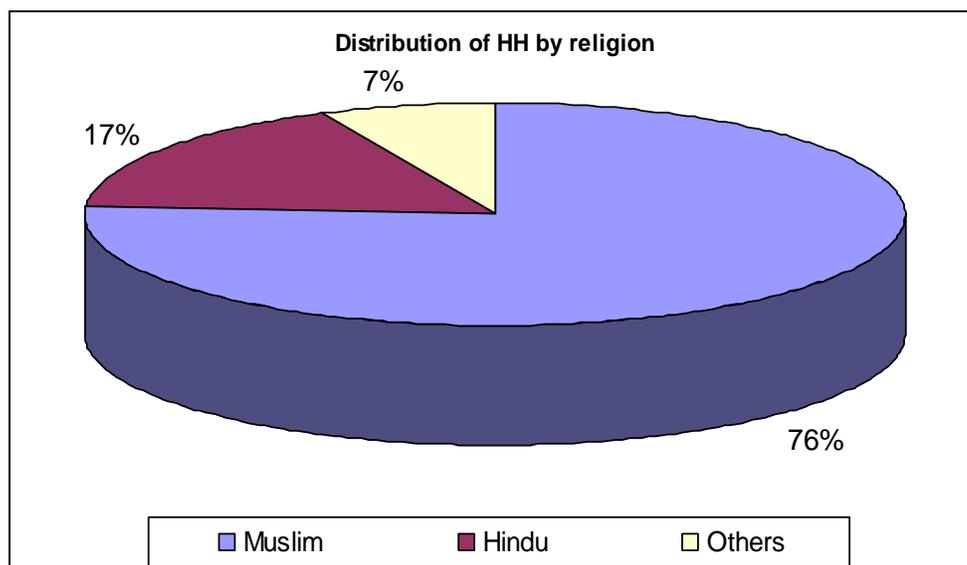
3.2 Household Demography

An overwhelming majority of the households are of 'nuclear' type (72.5 percent). Among the rest, 20.5 percent are 'joint' and 7 percent are 'extended' families. Regarding religious identity, 76 percent of the households are 'Muslim', 17 percent 'Hindu' and the rest are from other religions (Graph 1 and 2). There is presence of various ethnic minority groups among the respondents' households as well. Average family size is 4.66 for all households which is slightly lower than the national average (4.70). Male-female ratio is 100:101 (see Tables 1-5 in the Statistical Profile for details).

Graph-1: Distribution of Household by Household Category



Graph-2: Distribution of Household by Religion

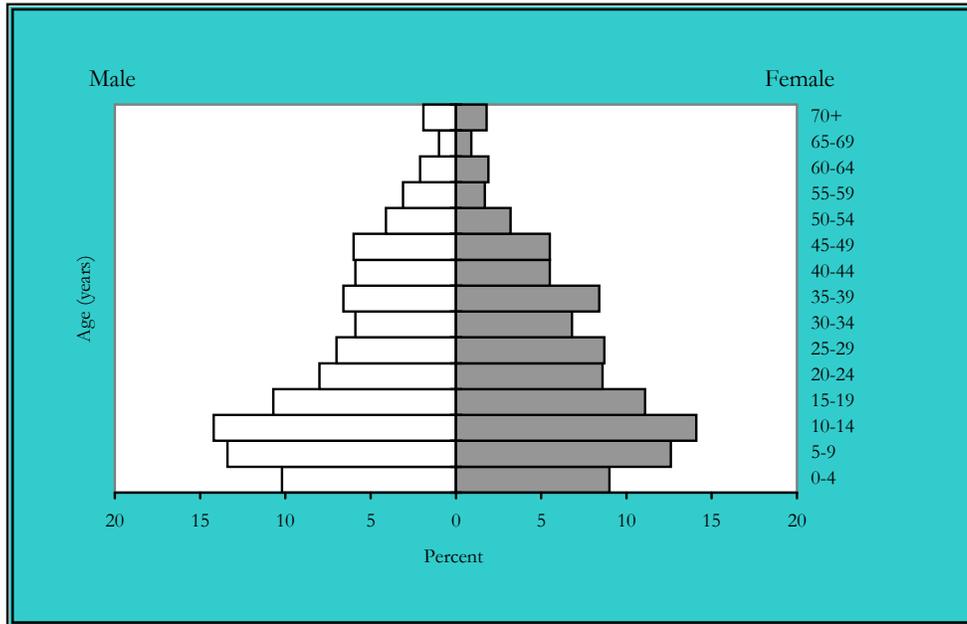


Age composition of the household members illustrates that 9.6 percent of the total population is children under five years of age, 27.2% are children aged 5-14 years and about 2.8 percent are elderly (over 64 years). Not much difference is, however, observed between male and female in this respect (Table 1).

Table-1: Age and sex specific distribution of HH members

Indicator/Variable	Sex		Total
	Male	Female	
0-4 years	10.2	9.0	9.6
5-14 years	27.6	26.7	27.2
15-49 years	50.0	54.7	52.3
50-64 years	9.4	6.8	8.1
65+ years	2.8	2.8	2.8
Total	100	100	100

Population pyramid of the surveyed population



The above population pyramid shows the age sex structure of the population. The pyramid is wider at the base than the top and narrows slightly at the youngest age group. This pattern is typical of a historically high fertility regime that has recently started to stabilize or decline.

Almost half of the population belongs to 15-49 years of age group. They represent the work force population of the country. And another 36.7 % belong to less than 15 years of age group. The baseline survey enumerated a total of 13,988 persons, with females outnumbering males at 50.3 percent. The sex ratio is 99 males per 100 females, which is better than the situation revealed in the 2007 BDHS survey (95 males per 100 females).

3.3 Educational Status

Educational status of the household members illustrates that 11.2 percent of the members are absolutely illiterate and another 21.6 percent can sign only. Of the rest, 26 percent of the members have below primary level education. Between male and

female, educational status is better among the male members than that of the female members (Graph 3 and Table 2).

Graph-3: Distribution of Household Members by Education

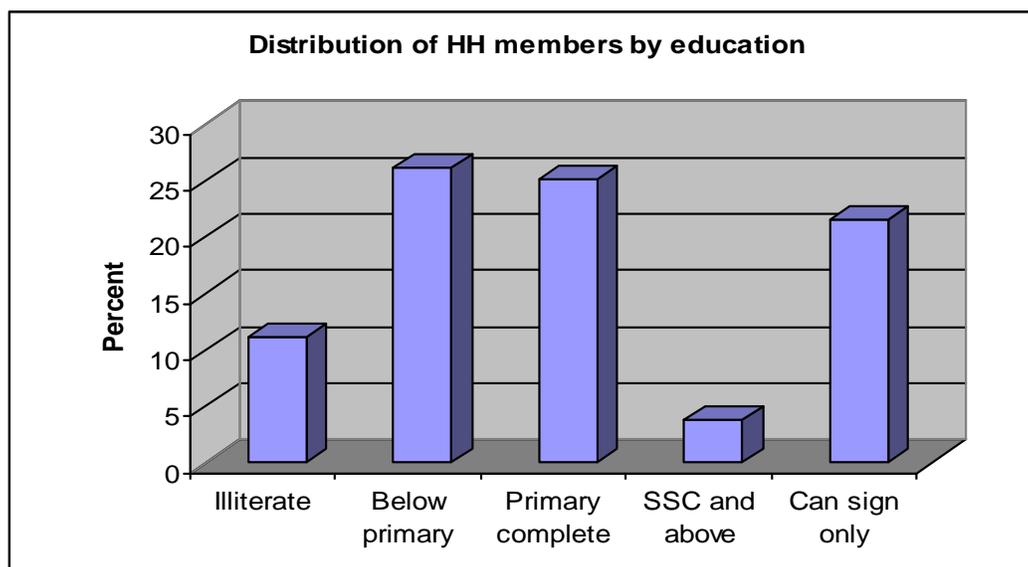


Table-2: Distribution of HH members by their education and gender

[Per cent]

Indicator/Variable	Sex		Total
	Male	Female	
Illiterate	9.7	12.7	11.2
Below primary	27.3	25.2	26.2
Primary complete	25.6	24.9	25.2
SSC pass	3.8	1.7	2.7
HSC pass	1.0	0.5	0.8
Higher education	0.5	0.0	0.3
Can sign only	19.3	23.8	21.6
N/A (Below 6 years)	12.8	11.2	12.0
Total	100	100	100

A comparison has also been made here between the regions in respect of the educational status of the respondents. Results illustrate some differences between the regions with south-west region showing better compared to the other two regions (Table 3).

Table-3: Distribution of survey respondents by education and by region
[Per cent]

Indicator/Variable	Region		
	South-West	North-West	East & Central
Illiterate	8.2	12.0	14.8
Below primary	16.4	8.9	15.7
Primary complete	31.5	22.7	30.8
SSC	3.1	2.5	3.1
HSC	0.5	0.6	1.1
Higher education	0.2	0.0	0.3
Can sign only	40.1	53.2	34.2
Total	100.0	100.0	100.0

3.4 Occupational Status

Petty professional activities including small traders, rickshaw/van pullers, fishermen, etc. dominate the income earning occupational categories (12.8%) followed by day labourers (9.8%). About 2.3 percent of the total members are also reported as child labourers. About 4.2 percent of adult members are reported as completely unemployed. As one would expect in the context of Bangladesh, noticeable differences are also observed between male and female members in this respect. While 49 percent of the male members are involved in income earning occupations of different types, the matched figure for female is only 18 percent. An overwhelming majority of the female members are involved in household work (31% against 0.3% for male) which is not regarded as income earning activity. Rate of unemployment is also higher among the female than that of the male members (Tables 4).

Table-4: Distribution of HH members by their main occupation and gender*[Per cent]*

Indicator/Variable	Sex		Total
	Male	Female	
Farming	10.2	2.7	6.4
Agricultural laborers	7.2	3.1	5.1
Non-agri laborers	6.8	2.7	4.7
Para professional	19.0	6.8	12.7
Job	5.5	2.3	3.9
Household work	0.3	30.8	15.7
Student	23.3	23.4	23.4
Disabled	2.2	3.9	3.0
Child	14.2	12.4	13.3
Unemployed	3.5	4.8	4.2
Child labor	3.0	1.6	2.3
Garments worker	1.5	1.6	1.7
Others	3.3	3.9	3.6
Total	100	100	100

There exist significant occupational differences between the regions as well. As the results show, north-west is also lagging behind the other two regions in respect of occupational diversities. An overwhelming majority of the respondents in the north-west are dependents on agricultural day-labourers compared to the other two regions (Table 5).

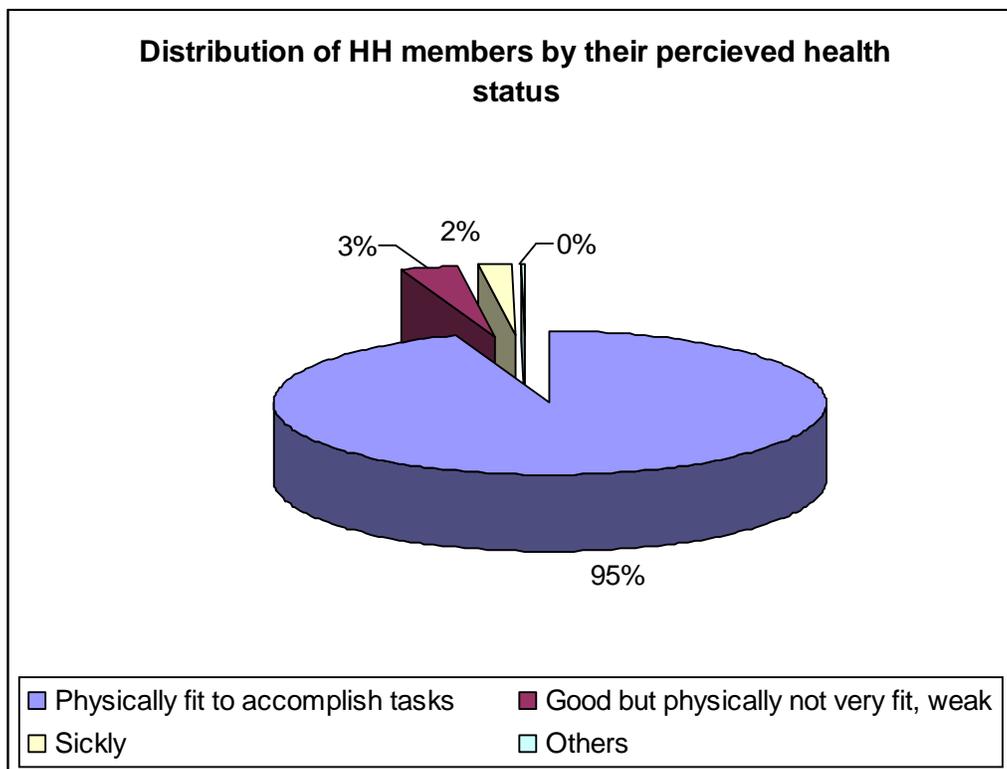
Table-5: Distribution of survey respondents by occupation and by region*[Per cent]*

Indicator/Variable	Region		
	South-West	North-West	East & Central
Farming	8.4	4.0	20.2
Agricultural Laborers	1.3	14.5	2.8
Non-Agri Laborers	10.6	3.1	2.4
Para professional	20.6	12.5	13.3
Job	8.0	1.3	2.0
Household work	36.2	55.5	28.8
Student	1.2	1.8	1.1
Disabled	0.3	0.4	1.4
Child	0.1	0.1	0.1
Unemployed	0.6	0.6	1.4
Child Labor	0.3	0.4	10.4
Garments Worker	0.2	0.3	11.2
Others	12.3	5.5	4.7
Total	100.0	100.0	100.0

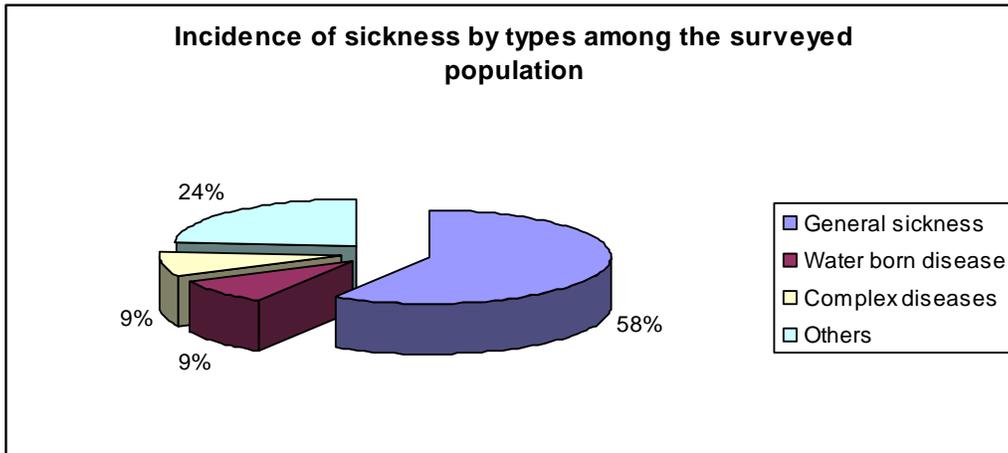
3.5 Health and Health Seeking Behaviour

Regarding perceived health status of the members of the households, most of the household members (94.5%) have been reported as physically fit to accomplish tasks. However, while asked about the incidence of sickness among the household members during the last six months, it has been reported that the household members did suffer from sicknesses of various types including general sickness (58.6%), waterborne diseases (9.2%), complex diseases (8.5%), etc (Graphs 4 and 5). Regarding the disability status of the household members, 1.8 percent of the members have been reported as physically/mentally challenged (Tables 22-25 in the Statistical Profile).

Graph-4: Distribution of HH members by their perceived health status

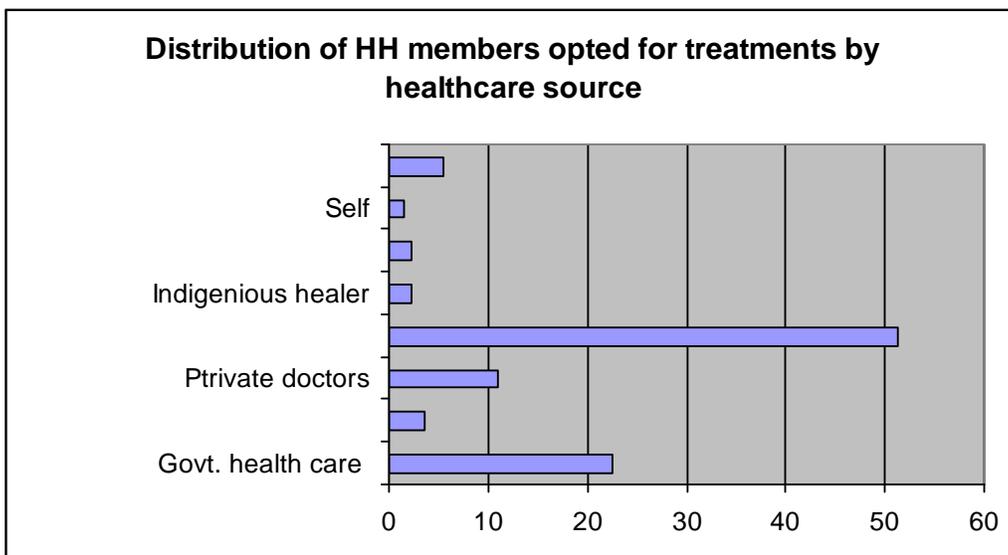


Graph-5: Incidence of Sickness among the Surveyed Population

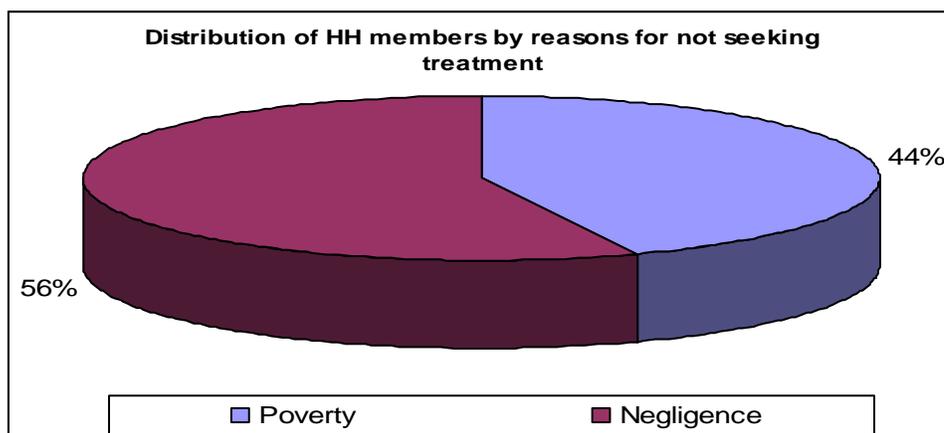


Regarding the health seeking behaviour of the household members, it has been reported that in majority of the cases (51.3%), they do go to local pharmacy for treatment and/or buying medicines. In only about one-third of the cases, they receive treatment from either government health centres or NGO clinics or private physicians. While asked about why they had chosen the respective sources of treatment, ‘low cost’ has been reported as the main reason by majority of the respondents (57.7%) followed by ‘close proximity’ (21.3%). Those who didn’t go for treatment at all, 56 percent of them reported that ‘negligence’ is the main reason for this while 44 percent has report ‘poverty’ as the main reason (Graphs 6 and 7).

Graph-6: Distribution of HH members by opted treatment source during sickness



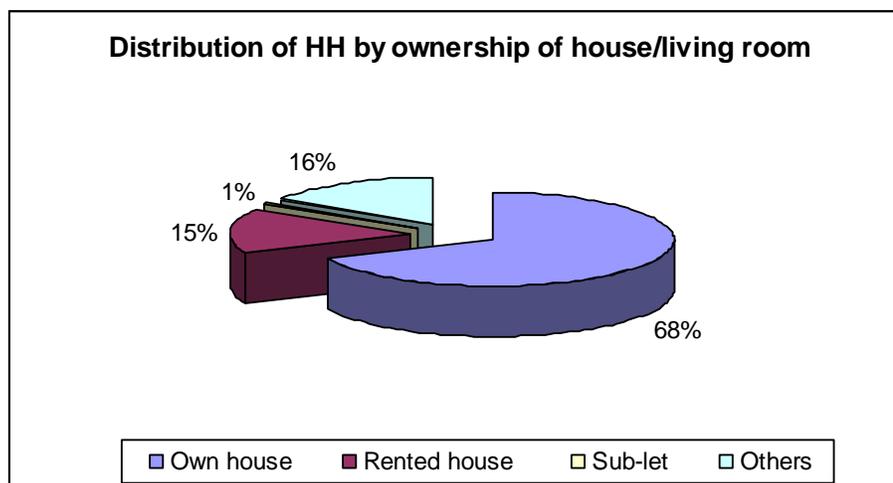
Graph-7: Reasons for Not Seeking Treatment



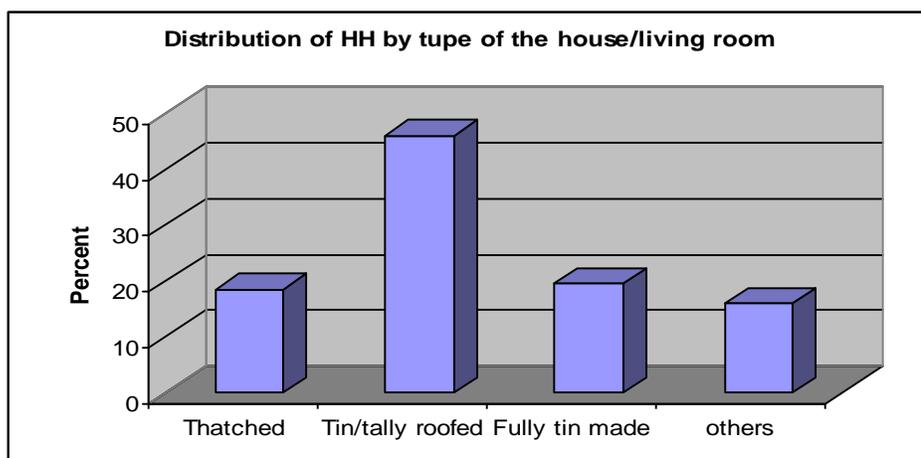
3.6 Housing and Sanitation

About 68 percent of the respondents reported that they live in their own houses whereas about 16 percent reported that they live in others' houses. Regarding the quality of the houses they live in (as proxied by the construction materials of the houses), about 19 percent of the respondents live in poor quality houses (i.e., thatched) and 46 percent live in the houses that have tin/tally roof only. This means, only about one-third of the respondents live in relatively better quality houses (Graphs 8 and 9 and Tables 77-78 in the Statistical Profile).

Graph-8: Distribution of HH by ownership of housing/living room

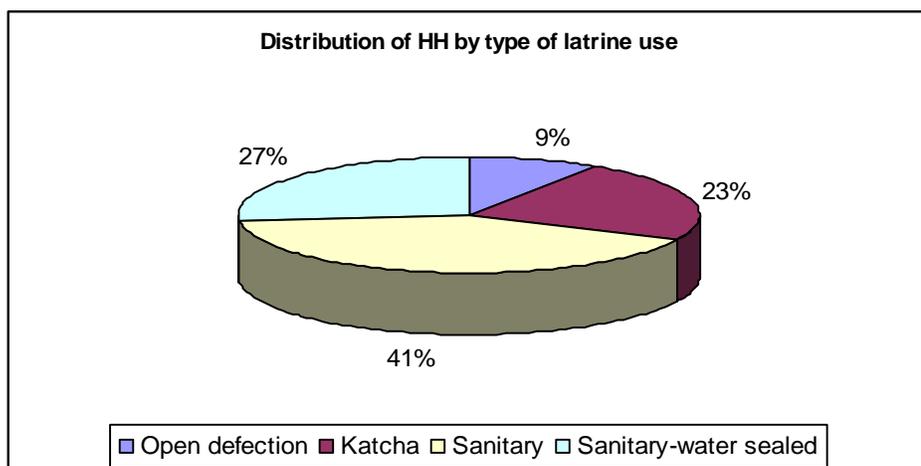


Graph-9: Distribution of Household by Type of the House/Living Room

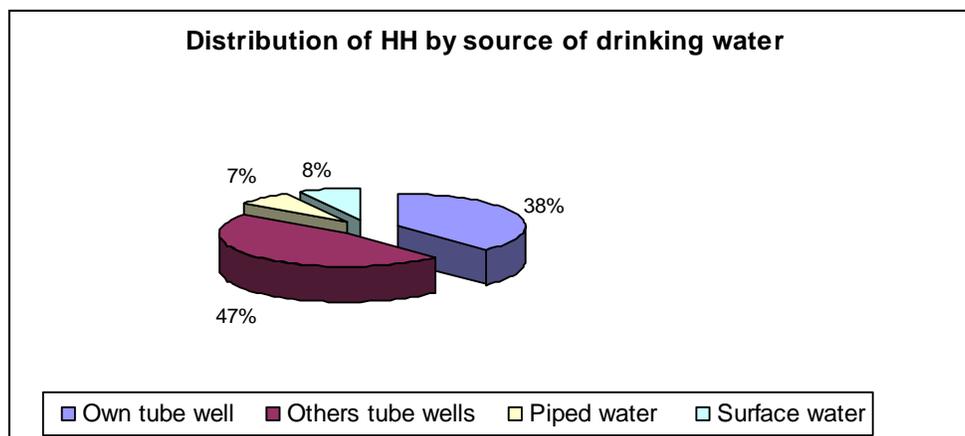


Access to sanitary toilet is also poor among the respondent households. About one-third of the households do not have access to sanitary toilet at all. Of those who have access to sanitary toilets, majority of them (41%) use those toilets without proper sanitary specification (i.e., not water-sealed) as against of only 27 percent who have complete sanitary access. Regarding sources of water, about 8 percent of the respondents reported that they use surface water for drinking. The corresponding figure for washing is 35 percent. It is also observed that only about one-third of the respondents have privately owned tube wells for their use (Graphs 10 and 11).

Graph-10: Distribution of Household by Type of Toilet



Graph-11: Distribution of Household by Source of Drinking Water



IV. LIVELIHOOD OPTIONS

This section presents households’ asset ownership status; buying and selling of assets; income, expenditure and poverty; and savings and credit behaviour. This also presents overall wellbeing/ill-being situation of the households as well as various social groups.

4.1 Land Holding

About the land holding status of the households, it is observed that about 30 percent of the households do not own any homestead land and about three-fourth of the households have been reported as ‘absolutely landless’ in respect of owning cultivable land. This indicates that the MJF programmes have successfully been able to target the poorest in its programmatic interventions (Tables 6 and 7).

Table-6: Distribution of HH by holding of homestead land

[Per cent]

Indicator/Variable	Region		
	South-West	North-West	East & Central
Absolutely landless	34.7	28.3	24.3
1-49 decimal	64.8	71.5	74.3
50-99 decimal	0.4	0.2	0.7
100-249 decimal	0.1	0.0	0.7
Total	100.0	100.0	100.0

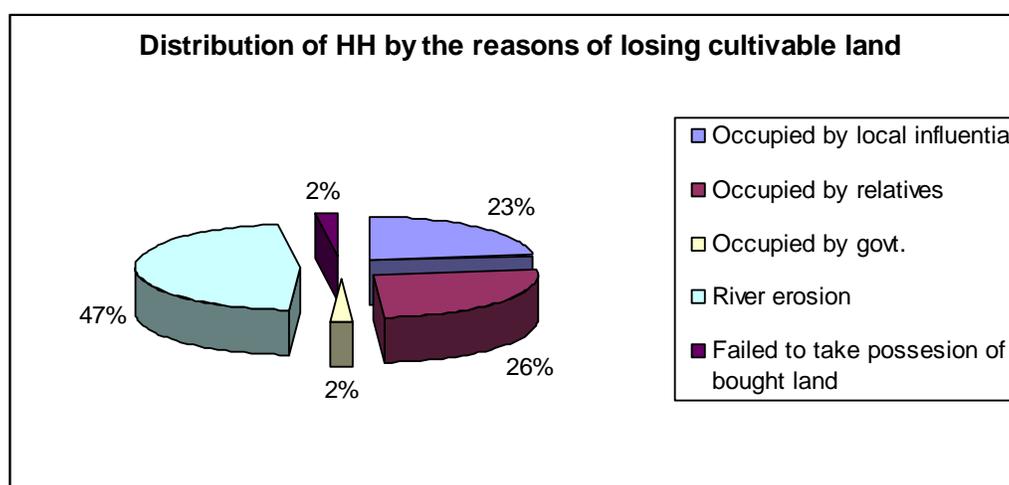
Table-7: Distribution of HH by holding of agricultural land

[Per cent]

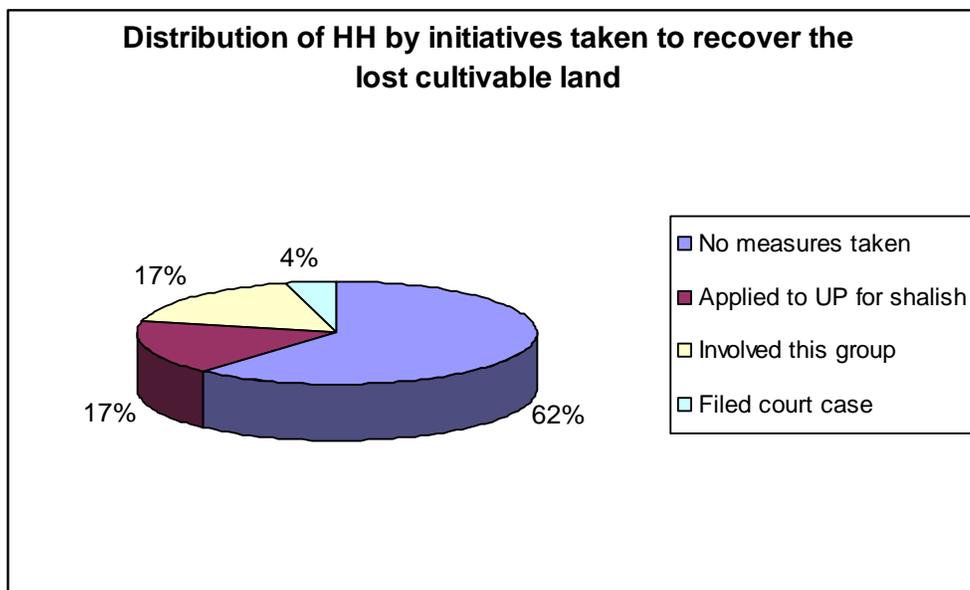
Indicator/Variable	Region		
	South-West	North-West	East & Central
Absolutely landless	71.6	77.8	73.2
1-49 decimal	9.9	10.8	9.8
50-99 decimal	9.2	6.0	4.8
100-249 decimal	6.9	3.9	8.7
250+ decimal	2.4	1.5	3.6
Total	100.0	100.0	100.0

About the land that some of the households own (homestead, cultivable or others), most of them are actually inherited land. Land bought by the households is fairly little and receipt of *khas* land is negligible. Moreover, about 6 percent of the households reported that they have lost land (i.e., their current possession is less than what they actually own). While asked about the reasons of losing land, ‘captured by the relatives or local influential people’ have been identified as the main reason (49%) followed by ‘river erosion’ (47%). Respondents were also asked whether they had taken any initiatives to recover the lost land or not, an over whelming majority (62%) reported that they had not taken any initiative (or not in a position to take any initiative). Of the rest, 17 percent have tried through Union Parishad and another 17 percent tried through MJF-Partner groups. Only about 4 percent of the victims reported that they have filed court cases to recover the land (Graphs 12 and 13 and Tables 33 through 46 in the Statistical Profile).

Graph-12: Distribution of HH by reasons of losing cultivable land



Graph-13: Distribution of HH by initiatives taken to recover the lost land

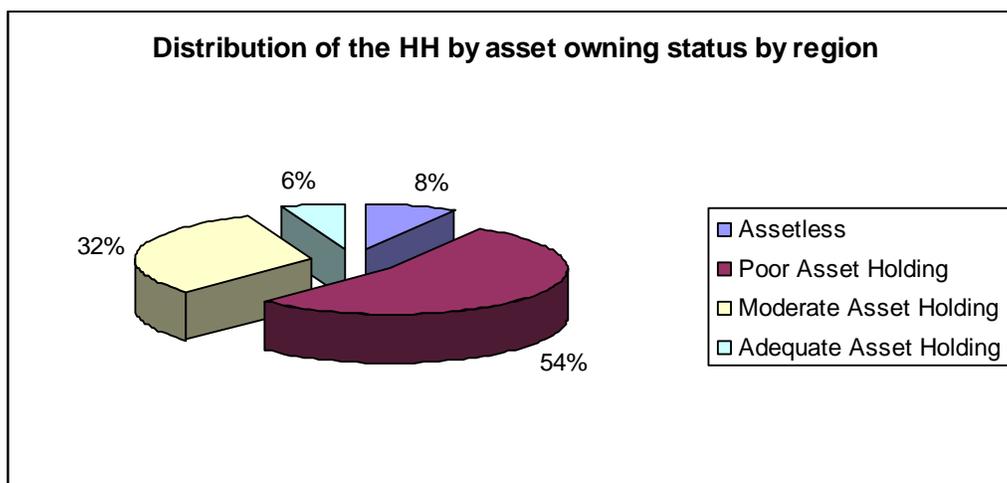


4.2 Non-land Asset Holding

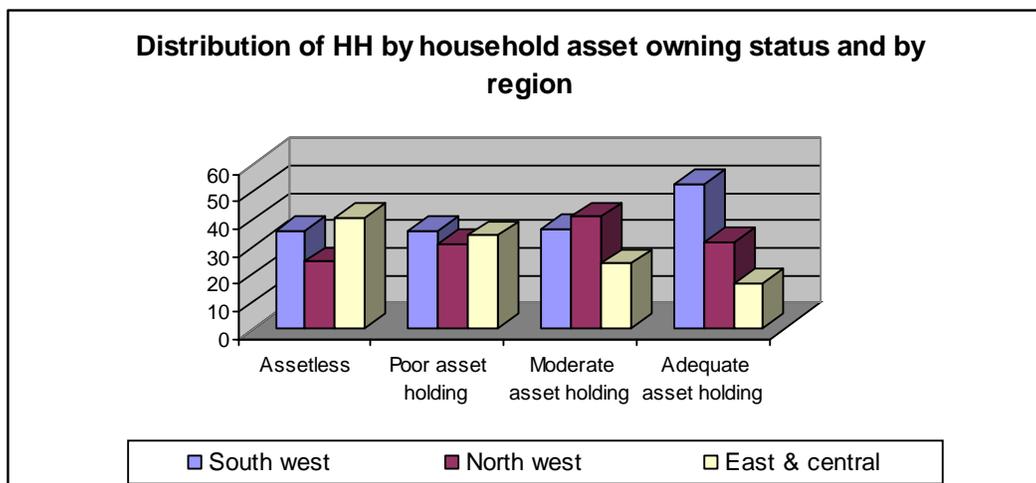
Like the land holding status, non-land asset holding is also poor among the respondent households. Average ownership of livestock (cow/buffalo or goat/sheep) is less than one per household, poultry is about 4 per household, mobile phone is .39 per household, and gold is 3 grams per household (Tables 47 through 55 in the Statistical Profile). An asset holding index² has been constructed taking important non-land assets into consideration and the values of the index have been categorized into four sub groups as ‘asset less’, ‘poor asset holding’, ‘moderate asset holding’, and ‘adequate asset holding’. Results show that about two-third of the households fall either in the category of asset less (8%) or poor asset holding (54%) while the rest one-third fall in the upper two categories (Graph 14). There also exist noticeable variations between regions in respect of asset ownership. East and central has poor asset base compared to the rest of the regions (Graph 15).

² See statistical annex for technical details of the construction of asset and other composite index and its categorization.

Graph-14: Distribution of Household by Household Asset Ownership Status



Graph-15: Distribution of Household by household asset ownership status and region

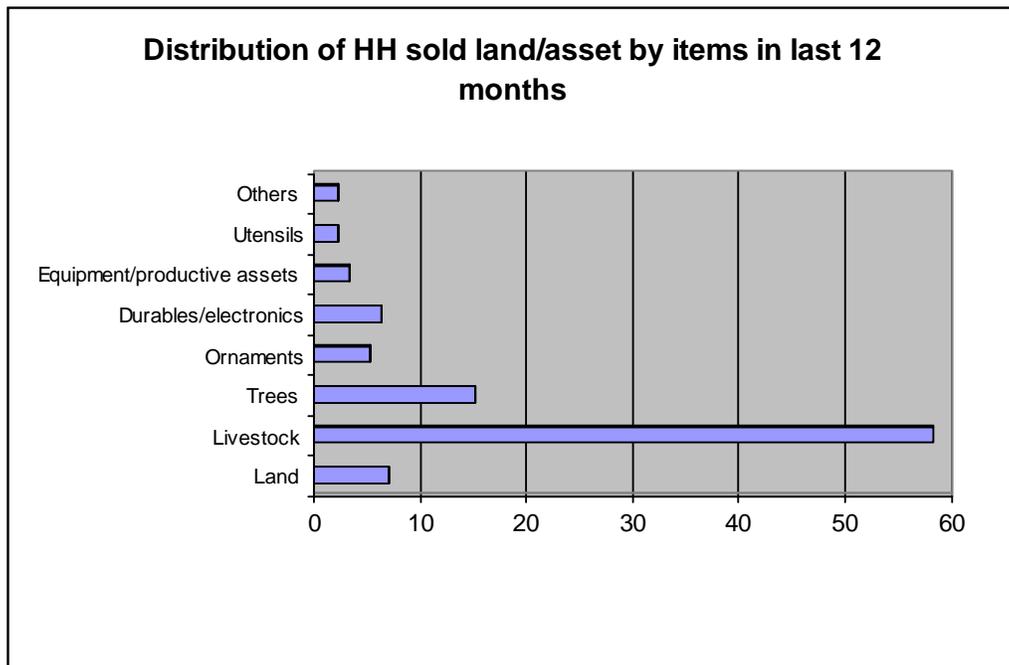


4.3 Buying and Selling of Land and Other Assets

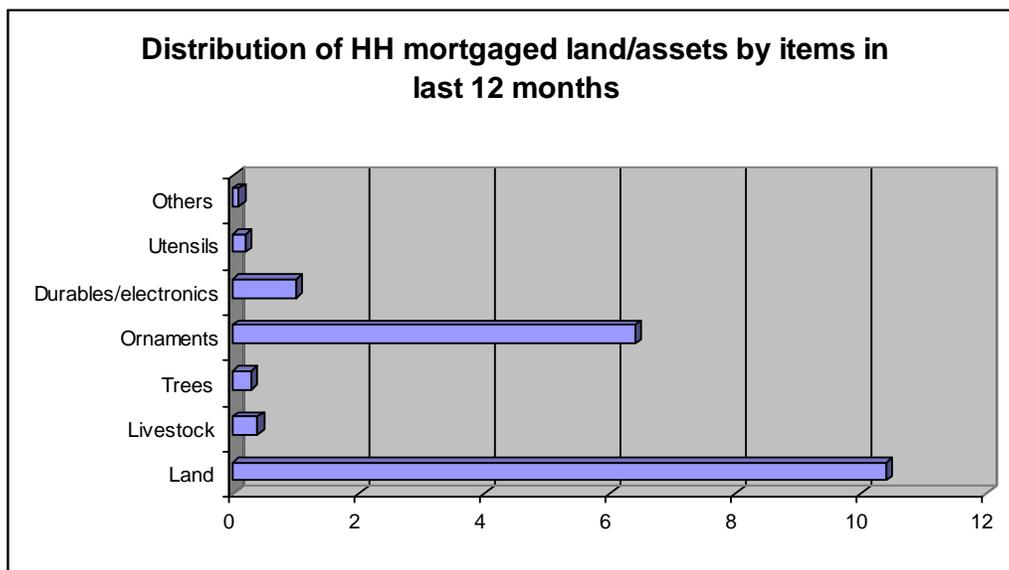
As mentioned previously, those who own land and/or non-land asset, some of them have been able to buy a proportion of them in the course of time. However, about one-third of the respondents reported that they have sold and/or mortgaged out land or other asset to meet various needs. About 7 percent of the households reported that they have sold out land during the last one year and another 10 percent reported that they have mortgaged out land during the same time. Regarding non-land asset, over

half of the households (58%) reported selling of livestock, 15 percent of the households reported selling of trees, and another 15 percent of the households reported selling of ornaments, durables or productive assets during the last one year (Graphs 16 and 17).

Graph-16: Distribution of HH by selling of land/asset during last 12 months

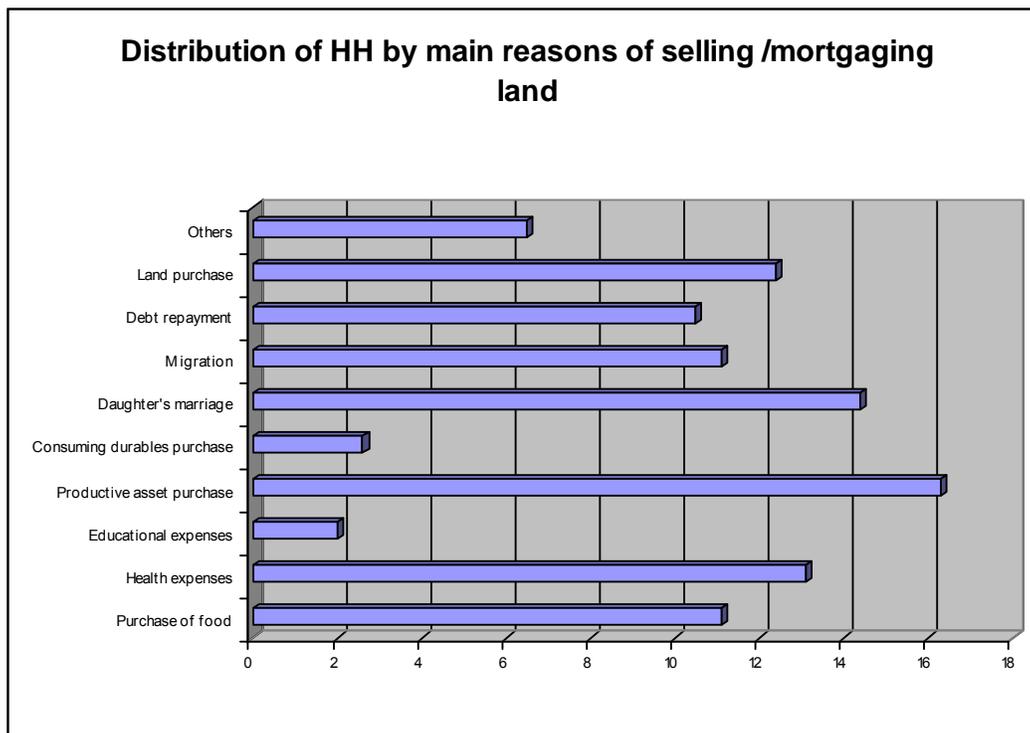


Graph-17: Distribution of HH by mortgaging of land/asset during last 12 months



While asked about the reasons of selling or mortgaging out of land, the following have come out as the main reasons in order of importance: purchase of productive assets, daughters marriage, meeting health expenses, purchase of land, purchase of food, meeting expenses related to migration of the household members, and debt repayment. In response to a similar question for non-land asset, about one-third of the households have reported purchase of food as the principal cause of selling non-land asset followed by purchase of productive asset and land, meeting health expenses and repaying previous loans (Graph 18 and Tables 58 through 61 in the Statistical Profile).

Graph-18: Distribution of Household by the Main Reasons of Selling/ Mortgaging out of the Land



4.4 Income, Expenditure and Poverty

Average monthly household income for the respondent households is estimated at Taka 5,341 of which a large proportion of income (60%) comes from wages and salaries followed by non-agricultural enterprises (17%) and crop agriculture. Average monthly household expenditure for the respondent households is also estimated at Taka 5,053 which is little less than the monthly income. This means, the respondent

households on an average can save Taka 291 per month from their income. Regarding monthly expenditures by expenditure heads, over two-third of the expenditure is spent on food (68%) followed by paying loan installments (11.3%). This means, debt services has become an integral part of the households' monthly expenditure. There also exist some differences between regions with regard to the sources of income as observed earlier for the occupational status as well. However, not much difference is observed between regions for expenditures except loan repayment (Tables 8-9).

Table-8: Proportion of income by sources and region

[Per cent]

Sources of Income	Region			
	South-west	North-west	East & Central	Total
Income from wages and salaries	62.2	62.5	53.6	59.8
Income from (non-agricultural) enterprises / business	18.9	16.2	14.1	16.6
Income from crop agriculture	11.3	10.5	21.7	14.1
Income from non-crop agricultural activities	3.2	4.7	5.5	4.3
Remittance income (international)	1.2	1.2	0.9	1.2
Income from rents and transfers	1.3	2.0	2.1	1.8
Safety net	0.7	0.5	0.6	0.5
Others	1.2	2.4	1.5	1.7
Total	100	100	100	100

Table-9: Proportion of expenditure by different expenditure heads and region

[Per cent]

Indicator/Variable	Program			
	South-west	North-west	East & Central	Total
Food	64.4	68.8	70.9	67.8
Clothing	4.8	4.7	5.1	4.9
Education	3.5	2.8	2.7	3.0
Health	4.5	3.7	3.7	4.0
Housing/rent	4.3	2.8	5.3	4.1
Loan installment	14.5	11.9	6.6	11.3
Others	4.0	5.3	5.7	4.9
Total	100	100	100	100

Using the national poverty line income estimated in the Household Income and Expenditure Survey 2005 of the Bangladesh Bureau of Statistics with necessary

adjustments for the subsequent years, poverty head-count has been estimated here for the respondent households. As the result shows, about 11 percent of the households are extreme poor and 42 percent of the households are moderate poor which together gives the poverty head-count among the respondent households at 53 percent in 2009 (Table 10) which is much higher than the national poverty head-count which was 40 percent in 2005 (and expected to be another 3 to 4 percentage point lower in 2009). Significant regional differences are also observed in terms of poverty head-count with the north-west representing higher poverty compared to the other regions.

Table-10: Distribution of HH by poverty category

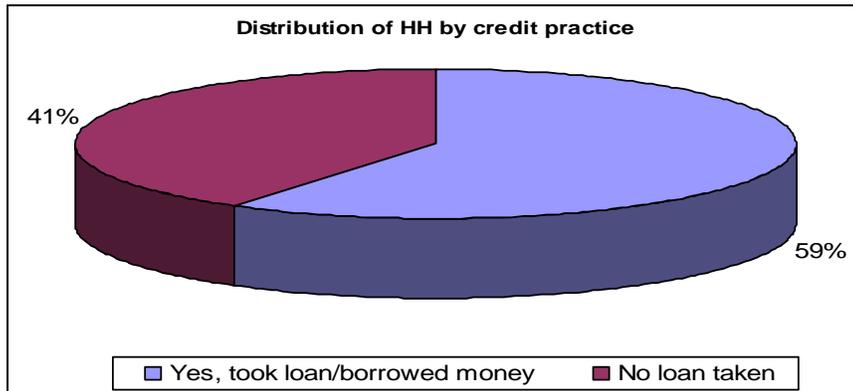
[Per cent]

Indicator/Variable	Region			
	South-West	North-West	East & Central	Total
Extreme poor	8.5	13.5	11.7	11.1
Moderate poor	40.4	46.6	37.9	41.7
Non-poor	51.2	39.9	50.4	47.2
Total	100	100	100	100

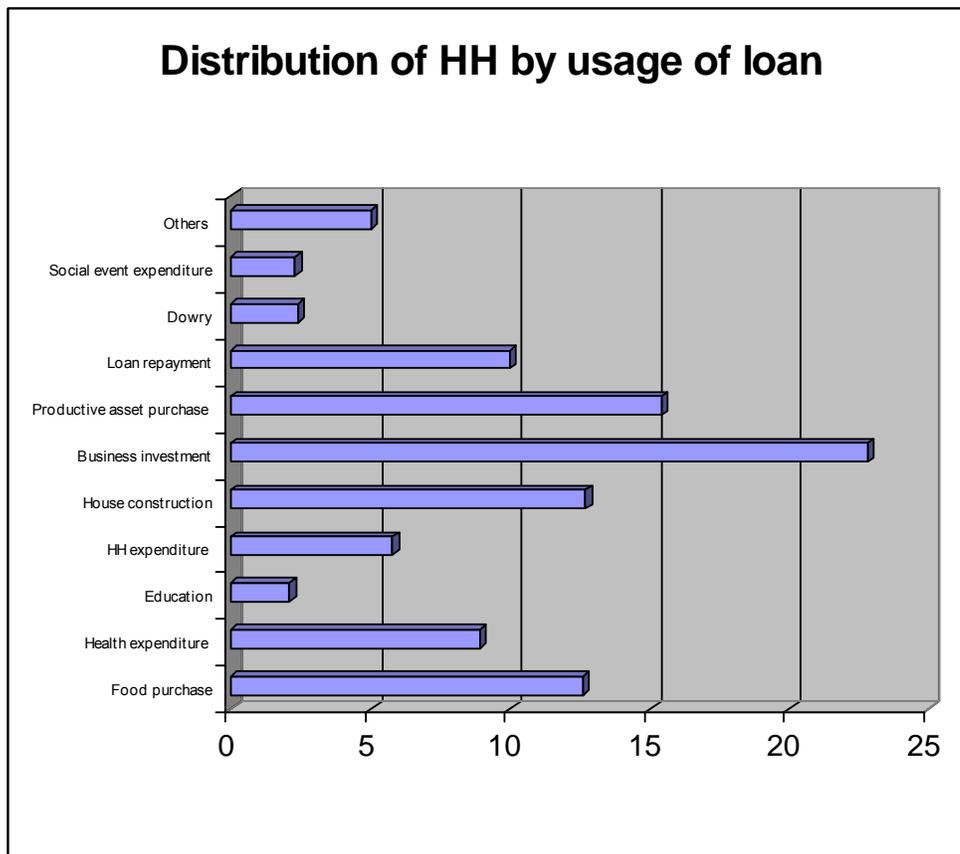
4.5 Savings and Credit

Regarding access to credit, about 60 percent of the respondents reported that they have taken loan from different sources of which 52 percent have taken from formal sources including commercial banks and NGOs. This means that about half of the borrowers among the respondent households still depend on informal sources for borrowing. Regarding the usage of credit, only about 38 percent of the borrowers reported that they used the credit for business investment or purchase of productive assets. Of the rest, 12.7 percent used the money for house construction, 12.6 percent for buying food for the household, 10 percent for repayment of previous loan, and 9 percent for meeting health expenses. About making decisions of using the loan, loan receivers alone decides in only 9 percent of the cases. In 68 percent of the cases, both the receivers and spouse jointly make the decision. However, in about 12 percent of the cases, the decisions are actually taken by husband or other male members of the household (Graphs 19 and 20 and Tables 90 through 94 in the Statistical Profile).

Graph-19: Distribution of Household by Credit Practice



Graph-20: Distribution of HH by usage of loan



As observed earlier, households on an average can also save some money each month small amount though. Here it has been observed that about three-fourth of the households have actually been able to save some money each month which gives total

savings at Taka 3,105 during last one year per household. The savings are mostly deposited with NGOs (65%) followed by cash in hand (18%) (Tables 95 through 98 in the Statistical Profile).

4.6 Households' Wellbeing

Households' overall wellbeing status have been assessed here through households' perception about some selected wellbeing indicators including food consumption, food security, housing, clothing, and health and education.

Regarding households' food consumption, over one-third of the respondents perceived that it was less than adequate in respect of household's requirement. About the same proportion of the households also reported that they cannot have 2 full meals a day round the year. Regarding housing, 43 percent of the respondents perceived that they live in poor quality houses than the requirements of the household members. Similarly, about half of the households believe that their clothing were inadequate compared to household's needs. Regarding health care and children schooling, 49 and 29 percent of the respondents respectively believe that they were less than adequate compared to households' requirements. There are regional variations as well in respect of these wellbeing outcomes (Tables 11-16).

Table-11: Distribution of HH by food consumption status by region

Indicator/Variable	Region		
	South-West	North-West	East & Central
Less than adequate for the family's needs	22.7	44.7	45.2
Just adequate for the family's needs	71.5	50.9	51.9
More than adequate for the family's needs	5.7	4.4	2.9
Total	100.0	100.0	100.0

[Per cent]

Table-12: Distribution of HH by food security status and by region*[Per cent]*

Indicator/Variable	Region		
	South-West	North-West	East & Central
0-6 Month	4.7	6.7	10.4
7-9 Month	7.5	15.1	14.1
10-11 Month	8.9	22.3	15.4
12 Month	79.0	56.0	60.0
Total	100.0	100.0	100.0

Table-13: Distribution of HH by respondents family's housing and by region*[Per cent]*

Indicator/Variable	Region		
	South-West	North-West	East & Central
Living in others house-place	3.9	8.7	6.1
Low quality than what family requires	35.1	44.8	51.7
Just what family needs	58.7	45.5	40.3
More than what family needs	2.3	1.0	1.9
Total	100.0	100.0	100.0

Table-14: Distribution of HH by respondents family's clothing and by region*[Per cent]*

Indicator/Variable	Region		
	South-West	North-West	East & Central
Inadequate compared to family's needs	35.5	53.3	52.7
Just what family needs	63.5	45.2	45.2
More than adequate what family needs	1.0	1.5	2.1
Total	100.0	100.0	100.0

Table-15: Distribution of HH by respondents family's health care and by region*[Per cent]*

Indicator/Variable	Region		
	South-West	North-West	East & Central
Adequate for the family's needs	43.0	54.1	49.6
Just adequate for the family needs	56.5	45.5	49.6
Not applicable	0.5	0.4	0.9
Total	100.0	100.0	100.0

Table-16: Distribution of HH by children’s schooling by region*[Per cent]*

Indicator/Variable	Region		
	South-West	North-West	East & Central
Less than adequate for the families children’s needs	26.1	31.9	29.1
Just adequate for the families children’s needs	47.1	39.0	37.9
Not applicable	26.8	29.1	33.0
Total	100.0	100.0	100.0

Wellbeing of the respondents is also assessed through carrying out focus group discussions with different groups of respondents in different communities/villages. Wellbeing/ill-being of some of the marginalized groups are presented below to have an understanding of the situation of the marginalized groups of people living in different communities/locations.

Ethnic Minority (Dalit)

This group of the people encounters severe violation of rights in the society. They are highly marginalized and are not allowed to take part in the mainstream economic, social and political activities. They are not allowed to take meal with other clients in the restaurant. In most of the cases they are not allowed to send their children to school where children from other communities participate. Health service providers are also reluctant to visit and provide services to these communities. They are also confined in their own professional activities only meaning there is very little or no scope for occupational diversity for them. This also leads them to earn little and to be confined in a very low level of living.

Some of the NGOs (including MJF-PNGOs) are now working with them to make them aware about their rights and to help them to have access to services like education for their children, health care facilities, and raising their voice and organizing themselves against rights violation and discrimination.

Sex Workers

Sex workers are also one of the most marginalized and discriminated groups of people in the society. They live almost in isolated places and are usually not allowed to interact with the society in general. Society looks them down and that is how they live their lives. They can't send their children to school as the school authority and the local guardians do not want the sons and the daughters of a sex worker to attend the school where other children are attending. Sex workers also do not get access to proper health services as the health service providers also look them down and hesitate to extend services to them. In addition, they live in a very poor and unhealthy location having very little infrastructural facilities and utility services. This also has bearing on their earnings particularly during bad weather condition. Despite very poor state of their lives and living, they are often subject to distortion and rent seeking by local muscle power. They have to pay rents to these forces to run their professional activities.

This extremely marginalized groups of people now being helped by some of the NGOs (including MJF-PNGOs) in order to be organized to raise their voice against violation and to have access to service that they are entitled as a citizen of the country.

Persons with Disability

Persons with disability also face difficulties and discriminations in having access to schooling, proper healthcare and participation in economic and social activities. Obstacles for these groups of people come from both households and society depending on the types and severity of disability. Proper facilities are also absent in most of the cases (e.g., in the educational institutions, hospitals, transportations, and work places and social spheres). Despite these limitations, some persons with disability still try to attend schools and participate in social and economic activities, but, in many cases other people do not treat them equally and in some instances they even make fun out of the disability of these disadvantaged groups of people.

The overall life and living of these groups of people is usually unpleasant, and together with social and economic discriminations, they become even more

vulnerable. There are however organization working specifically with these groups of people and trying to help them overcome some of the difficulties and discriminations that they are subject to. These efforts need to be intensified to enable to uphold their rights for better life.

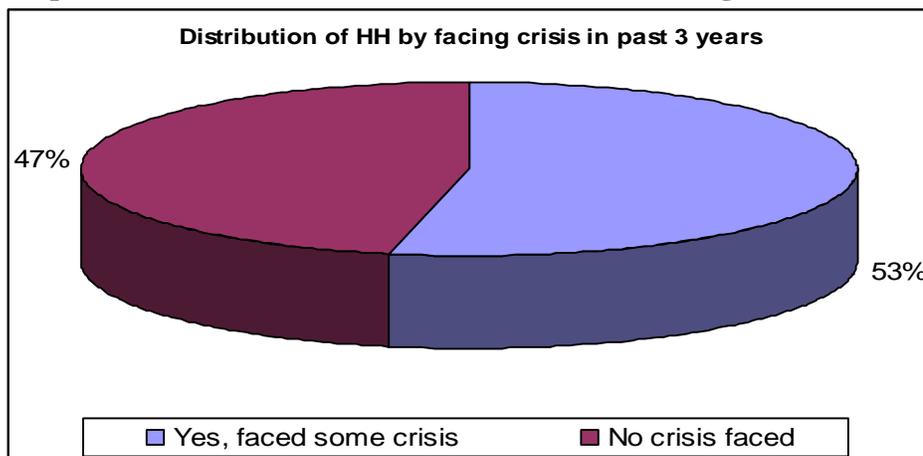
V. CRISIS AND CRISIS COPING

Crisis is very common that people in general and the poor in particular face quite frequently in Bangladesh. It also has a strong bearing on the lives and livelihoods of the people in the country. This section presents the types of crisis that the respondents of this study faced during last three years and the coping strategies that they adopted in responses to those crises.

5.1 Crisis Faced

Over half of the households reportedly have faced crisis during the last three years (Graph 21). The crisis that they have faced includes the following: diseases, natural disasters, loss of income/assets and social crisis including conflicts, litigation and dowry. Diseases appeared as the most important crisis (as reported by 43 percent of the households) followed by natural disasters (25%) and loss of income/assets (16%). About 10 percent of the households have faced social crisis as well (Table 17).

Graph-21: Distribution of Household Faced Crisis during Past 3 Years



There are some commonalities and differences between regions in respect of facing various types of crisis. Prevalence of diseases is the most important crisis in all regions. After diseases, natural disasters have also been appeared as important crisis in the south-west and the north-west regions. In the east and central regions, loss of income/assets has been appeared as important crisis after diseases. Social crisis (including social conflicts, dowry and litigation) has also been found in all regions almost equally (Table 17).

Table-17: Distribution of HH by type of crisis faced during past 3 years

[Per cent]

Types of crisis	Region			
	South-west	North-west	East and Central	Total (n=1596)
Natural disasters	41.4	23.4	8.6	25.7
Death of family member	2.5	3.6	7.3	4.3
Loss of income/assets	7.7	9.8	31.4	15.7
Disease	41.5	46.9	40.0	42.7
Litigation	4.3	3.4	4.9	4.2
Social conflicts	1.5	5.4	4.7	3.7
Dowry	0.5	6.2	0.0	2.1
Others	0.7	1.2	3.1	1.6
Total	100	100	100	100

5.2 Coping with the Crisis

The households who have faced crisis have also tried to utilize the recourses (material or social) that they have in their possession to cope with the crisis. About fifty percent of the households who faced crisis reported that they depended on borrowing to cope with the crisis. Fourteen percent reported that they had to curtail household's consumption expenditure. Nine percent had to sell land or other assets and 8 percent had utilized past savings. Some of the households also reported that they have received support from government, NGOs and relatives, but that was much less in proportion (around 4 percent in each cases) compared the other sources (Table 18). While asked whether they had been able to regain the pre-crisis financial position or not, 49 percent of the households responded negative.

If we look into the crisis specific coping strategies, borrowing and trimming consumption still appear as important coping strategies for almost all crisis. After these, GO-NGO support for natural disaster; utilization of savings for death of family members; utilization of savings and sell of assets for diseases; and sell of asset for dowry also appear as important coping strategies (Table 18).

Table-18: Distribution of HH by the ways of tackling crisis during past 3 years

[Per cent]

Types of crisis	Ways of tackling crisis							
	Utilizing savings	Borrowing	Selling asset	Trimming consumption	NGO support	GO support	Others	Didn't do anything
Natural disaster	6.8	34.6	4.1	20.7	12.0	12.2	1.5	8.0
Death of family members	17.4	33.3	5.8	11.6	0.0	4.3	5.8	15.9
Loss of income/asset	4.4	44.8	5.6	27.6	1.2	0.4	1.2	10.8
Disease	10.0	60.7	7.9	8.1	0.3	0.3	1.9	1.0
Litigation	14.9	55.2	3.0	9.0	0.0	3.0	1.5	3.0
Social conflict	5.1	37.3	3.4	1.7	6.8	5.1	13.6	10.2
dowry	0.0	67.6	14.7	0.0	0.0	0.0	8.8	0.0
Others	4.0	36.0	4.0	8.0	0.0	0.0	8.0	16.0
All Crisis	8.3	49.1	6.2	14.2	3.6	3.8	2.5	5.6

VI. RIGHTS, AWARENESS AND ACCESS TO SERVICES

As mentioned earlier, the main purpose of MJF's programmatic interventions is to help raise awareness of a vast majority of the poor in this country to demand fulfillment of their human and professional rights and also help improve governance leading to poverty reduction. Keeping this view in mind, this section presents the level of awareness; rights and rights violation; and access to services and the level of satisfaction with the services of the respondents as well as various social groups.

6.1 Access to Natural/Common Property Resources

As reported by the respondents, in about 40 percent of locations, there is availability of khas land and in about 50 percent of the locations, there is availability of open water body. It may, however, be mentioned here that about one-fourth of the

respondents reported that they do not have any idea about the availability of common property resources in their locality (Table 19).

Table-19: Distribution of the respondents by their knowledge about the availability of common property resources (CPR) and/or natural resources in their respective areas

Awareness about Availability	<i>[Per cent]</i>				
	Availability of khas land (non-leased)	Availability of water body (haor/baor/beel etc.)	Availability of forestry/forest land	Availability of hill/hill land	Availability of other CPR/natural resources
Yes	40.4	50.3	7.5	5.0	3.9
No	34.1	33.9	68.5	71.2	62.8
Don't know	25.5	15.8	24.0	23.8	33.3
Total	100	100	100	100	100

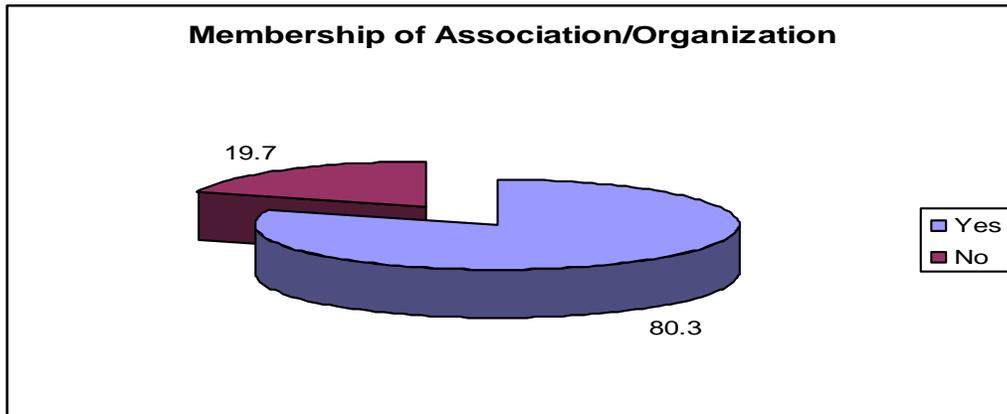
Regarding the using rights/status on the khas lands, 60 percent of the users use khas lands for residences followed by cultivation (27%) and grazing (8.5%). Among the users, 42 percent reported that they use khas lands without any terms and conditions, and 39 percent of the users reported that they are doing it illegally. Only 11 percent reported that they are having this access through proving legal fees and another 6 percent through both legal fees and bribes. For the water bodies, an overwhelming majority of the users use them for fishing and they are also having this access without any terms and conditions as reported by the respondents (Statistical Annex Tables 134-143). It may be pointed out here that while the users have reported that they are having this access without any terms and conditions, this may either be temporary arrangement or illegal occupation. Legal permission is desirable for the local people, particularly the poor people, to have access to these common property resources.

6.2 Participation and Collective Action

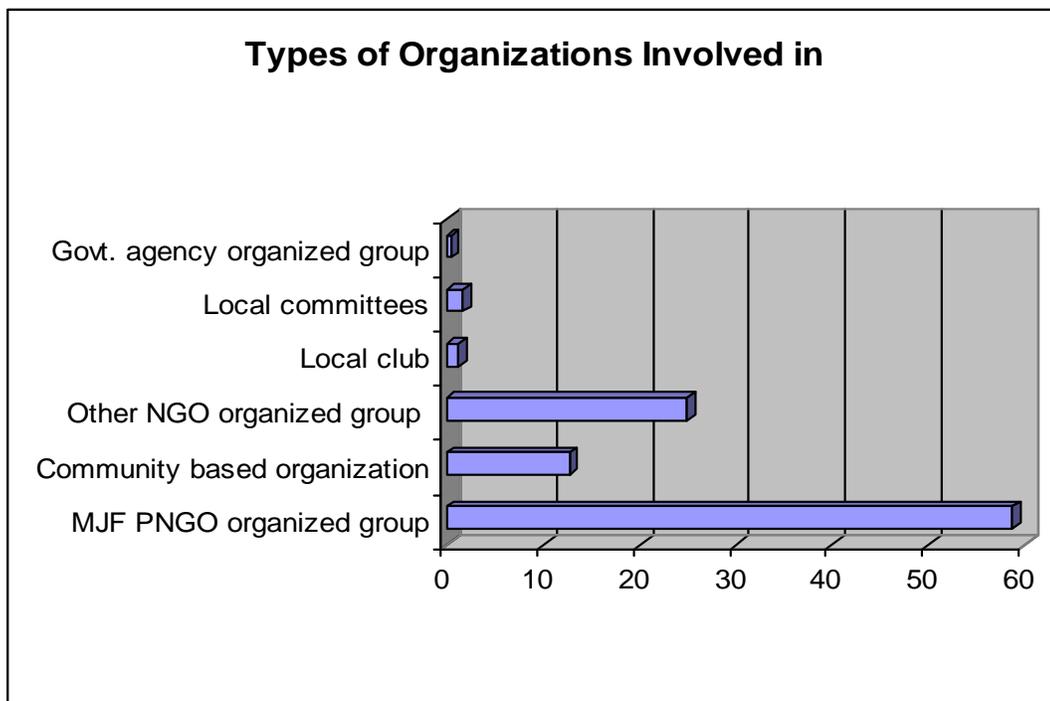
Participation of the respondents in social organizations (e.g., clubs, associations, etc.) is noticeable. Eighty percent of the respondents are members of any group, cooperative, club or association. Of them, 59 percent are members of MJF-Partner organized groups, 25 percent are members of other NGO groups and about 13 percent

are members of community based organizations. And, of those who participated in those organizations, most of them (88%) also participated actively (Graphs 22-24).

Graph-22: Distribution of the respondents by membership of any club, association, society, co-operative or other form of organization/committee in the community including UP membership/standing committee



Graph-23: Distribution of the respondents by the type of organizations they are involved in

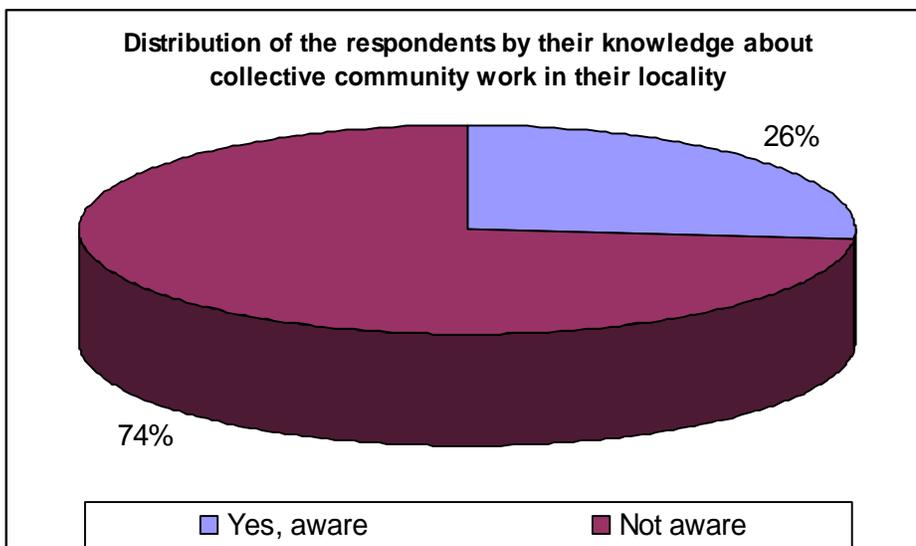


Graph-24: Distribution of the respondents by their participation level in the social organizations



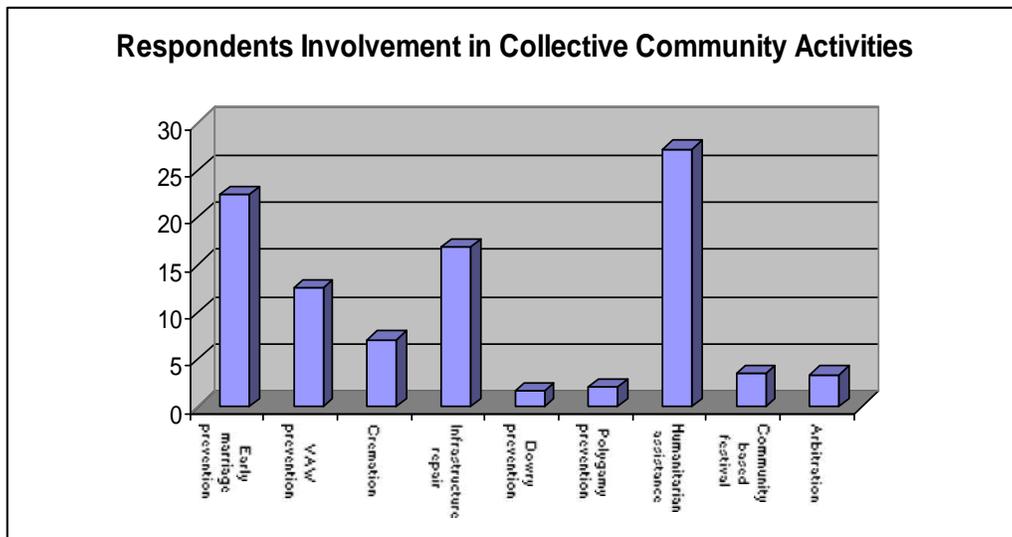
However, awareness about collective community activity is poor among the respondents. Only about a quarter of the respondents reported that they are aware about collective community activities that have taken place in the respective communities (Graph 25).

Graph-25: Distribution of the Respondents by their Knowledge about Collective Community Activity in their Locality



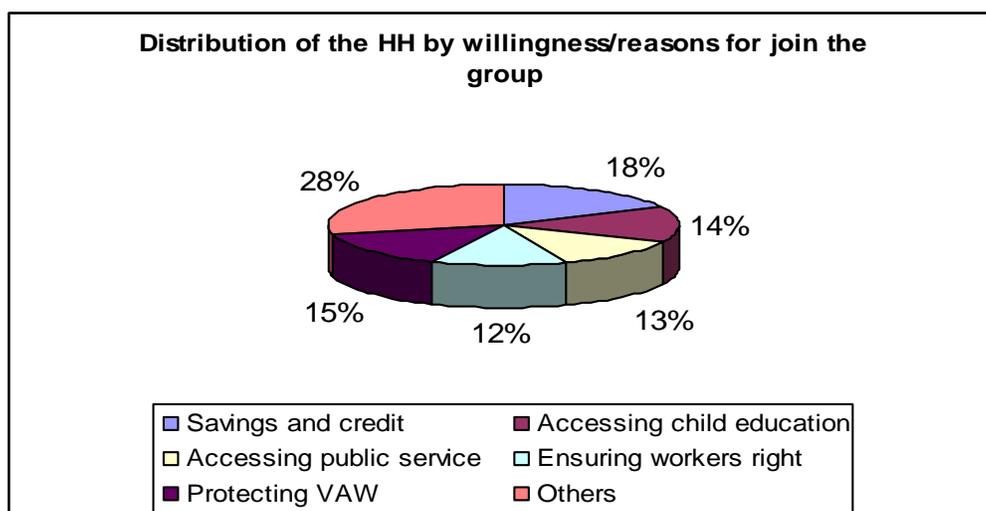
Graph 26 demonstrates the involvement of the respondents in several types of collective community activities including early marriage prevention, dowry prevention, VAW prevention, polygamy prevention etc. The frequency of involvement is very high in case of humanitarian assistance followed by early marriage prevention, infrastructure repair, and prevention of violence against women. About 27 percent respondent reported that they were involved in humanitarian assistance through collective initiative in their locality; while about 22 percent respondents were involved in early marriage prevention. The proportion of respondents who are playing active role in collective community activity is also encouraging. Around 63 percent respondents reported that they have active role in the collective community activities (Table 150-152 in the Statistical Profile).

Graph-26: Distribution of the respondents by their involvement in several types of activities through collective initiatives in their locality



Diverse reasons have attracted respondents for joining the group they are involved in. Savings and credit is the most important cause that influenced respondents to join the group. About 18 percent of the respondents have reported that access to the savings and credit motivated them to join the group. Accessing child education, ensuring worker's rights, accessing public services, and protecting VAW have also played important role in motivating the respondents to participate in the group (Graph 27).

Graph-27: Distribution of the Households by Reasons for Joining the Group



6.3 Access to Services

Access to GO, NGO services is very critical for the poor people. Table 20 illustrates the access to GO, NGO services in the last six month. Proportion of households tried to get access to various types of services are fairly low except health and education. In case of health care services, about 53 percent of respondents reported that they have tried to get the government health care services and the corresponding figure for NGO health care services is another 16 percent. Similarly, 52 percent of the respondents reported that they tried to get access to government educational services and another 14 percent reported for NGO educational services. The overall level of satisfaction for those who had been able to get access is reasonably good. However, as we have observed, a large proportion of the respondents (about 50 percent for health and education and over 80 to 90 percent for other services) haven't even try to get access to the services. It is therefore important to look into this large proportion of the respondents and to try to find out why they haven't tried for these services.

An attempt has been made here to explore who are these groups of the respondents and why they didn't go for accessing these services. In order to do this, we have chosen five important services including health, education, safety-net, UP services and legal assistance (combining village court, thana/police, legal aid and court). Tables 21 through 25 illustrate the characteristics of those who didn't try to get access

to the above services. If we look into their human capital situation, we do not find any systematic relationship between non-willingness to get access to services and the level of human capital. It is also important to mention here that improving of human capital is not the direct and immediate objectives of MJF programmes.

Table-20: Distribution of the HH by their access to GO, NGO services during last 6 months (all)

<i>[Per cent]</i>			
Indicator/Variable	(%)	Indicator/Variable	(%)
Health care-govt.		Health care-NGO	
Percentage (%) of HH tried to get access to this service (n=3000)	52.7	Percentage (%) of HH tried to get access to this service	16.1
% of HH got the service	50.9	% of HH got the service	15.9
% of HH are satisfied with the service	36.4	% of HH are satisfied with the service	15.13
% of HH got adequate attention from the service provider	35.7	% of HH got adequate attention from the service provider	14.57
Education-govt.		Education-NGO	
Percentage (%) of HH tried to get access to this service (n=3000)	51.7	Percentage (%) of HH tried to get access to this service (n=3000)	13.8
% of HH got the service	51.2	% of HH got the service (n=414)	13.7
% of HH are satisfied with the service	48.4	% of HH are satisfied with the service (n=411)	13.5
% of HH got adequate attention from the service provider	47.5	% of HH got adequate attention from the service provider	13.2
Education-community		Land office	
Percentage (%) of HH tried to get access to this service (n=3000)	5.3	Percentage (%) of HH tried to get access to this service (n=3000)	3.5
% of HH got the service	5.2	% of HH got the service	2.9
% of HH are satisfied with the service	4.9	% of HH are satisfied with the service	2.2
% of HH got adequate attention from the service provider	4.7	% of HH got adequate attention from the service provider	2.1
Agriculture/fishery/livestock office		Bank	
Percentage (%) of HH tried to get access to this service (n=3000)	3.5	Percentage (%) of HH tried to get access to this service (n=3000)	10.1
% of HH got the service	3.4	% of HH got the service	10.0
% of HH are satisfied with the service	3.2	% of HH are satisfied with the service	9.7
% of HH got adequate attention from the service provider	3.1	% of HH got adequate attention from the service provider	9.6
MFI		Safety net	
Percentage (%) of HH tried to get access to this service (n=3000)	53.0	Percentage (%) of HH tried to get access to this service (n=3000)	20.4
% of HH got the service	52.6	% of HH got the service	14.3
% of HH are satisfied with the service	50.7	% of HH are satisfied with the service	12.4
% of HH got adequate attention from the service provider	50.6	% of HH got adequate attention from the service provider	12.3
Legal Assistance		UP Services	
Percentage (%) of HH tried to get access to this service (n=3000)	12.1	Percentage (%) of HH tried to get access to this service (n=3000)	28.6
% of HH got the service	11.4	% of HH got the service (n=857)	22.2
% of HH are satisfied with the service	10.0	% of HH are satisfied with the service (n=667)	17.5
% of HH got adequate attention from the service provider	9.9	% of HH got adequate attention from the service provider (n=667)	16.9

If we look through the awareness level of the respondents, we find a systematic relationship between the level of respondents' awareness and willingness or non-willingness to get access to various services. Result shows that who didn't try to get access to services, an overwhelming majority of them are not aware enough. Similarly, social resources (connections, networks, etc.) also have a systematic relationship with willingness or non-willingness to get access to services. Those who have poor social resources, an overwhelming majority of them didn't try to get access to the services. Raising awareness and helping people to be connected with organizations and institutions are important inputs of MJF programmes and, thus, there is significant scope here to help respondents in this respect so that they can have higher willingness and better access to the various services that they require in order to have improved lives and livelihood in future.

We have also look into the poverty and livelihood situation of those who didn't try to get access to the services and we observed that non-poor respondents largely depend on market for these services.

Table-21: Distribution of Respondents Who Didn't Try to Get Access to Services by the Level of Human Capital Development

Service Category	Human Capital Indicator			Total
	Weak	Average	Adequate	
Health Govt.	16.5	49.4	34.1	100
Education Govt.	19.8	48.8	31.4	100
Safety-Net Programme	14.4	52.3	34.3	100
UP services	14.4	51.3	34.3	100
Legal Assistance	13.2	50.3	36.5	100

Table-22: Distribution of Respondents Who Didn't Try to Get Access to Services by the Level of Their Awareness

Service Category	Awareness Indicator			Total
	Weak	Average	Adequate	
Health Govt.	43.6	37.2	19.2	100
Education Govt.	44.7	36.8	18.6	100
Safety-Net Programme	46	37.2	16.7	100
UP services	47.6	36	16.4	100
Legal Assistance	29.7	50	20.3	100

Table-23: Distribution of Respondents Who Didn't Try to Get Access to Services by the Level of Social Resources that They Have

Service Category	Social Resources Indicator				Total
	Very Weak	Weak	Average	Adequate	
Health Govt.	43	51.1	5.9	2.9	100
Education Govt.	28.8	54.3	15.9	1	100
Safety-Net Programme	30.9	56.7	12.1	0.3	100
UP services	32.9	58.5	8.6	0	100
Legal Assistance	20.6	42.9	31	5.5	100

Table-24: Distribution of Respondents Who Didn't Try to Get Access to Services by Poverty Category

Service Category	Poverty Category			Total
	Extreme Poor	Moderate Poor	Non-Poor	
Health Govt.	9.2	39.2	51.6	100
Education Govt.	9.7	39.2	51.1	100
Safety-Net Programme	10.3	40.3	49.4	100
UP services	9.4	41.1	49.5	100
Legal Assistance	7.4	38.5	54.1	100

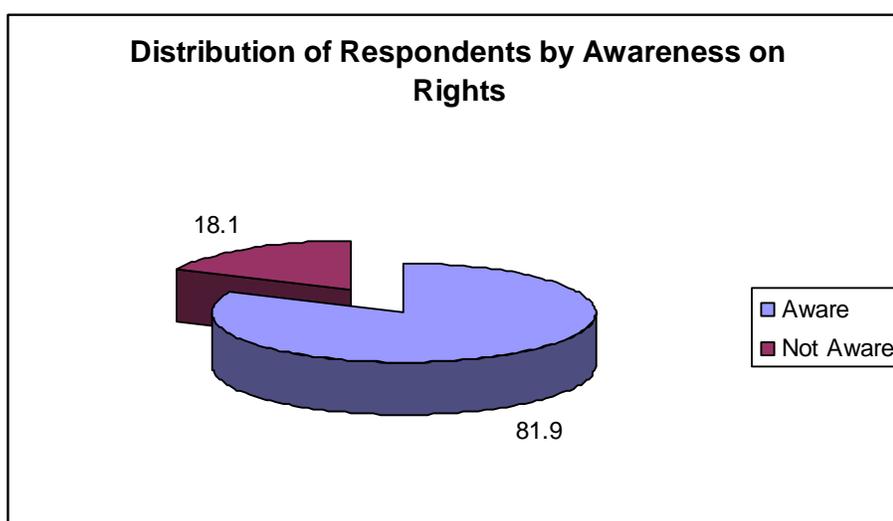
Table-25: Distribution of Respondents Who Didn't Try to Get Access to Services by Livelihood Category

Service Category	Livelihood Category			Total
	Weak	Average	Adequate	
Health Govt.	7.1	31.7	61.2	100
Education Govt.	8.8	34.6	56.6	100
Safety-Net Programme	7.2	30.6	62.2	100
UP services	6.5	31	62.5	100
Legal Assistance	6	34.9	59.1	100

6.4 Awareness about Rights and Rights Violation

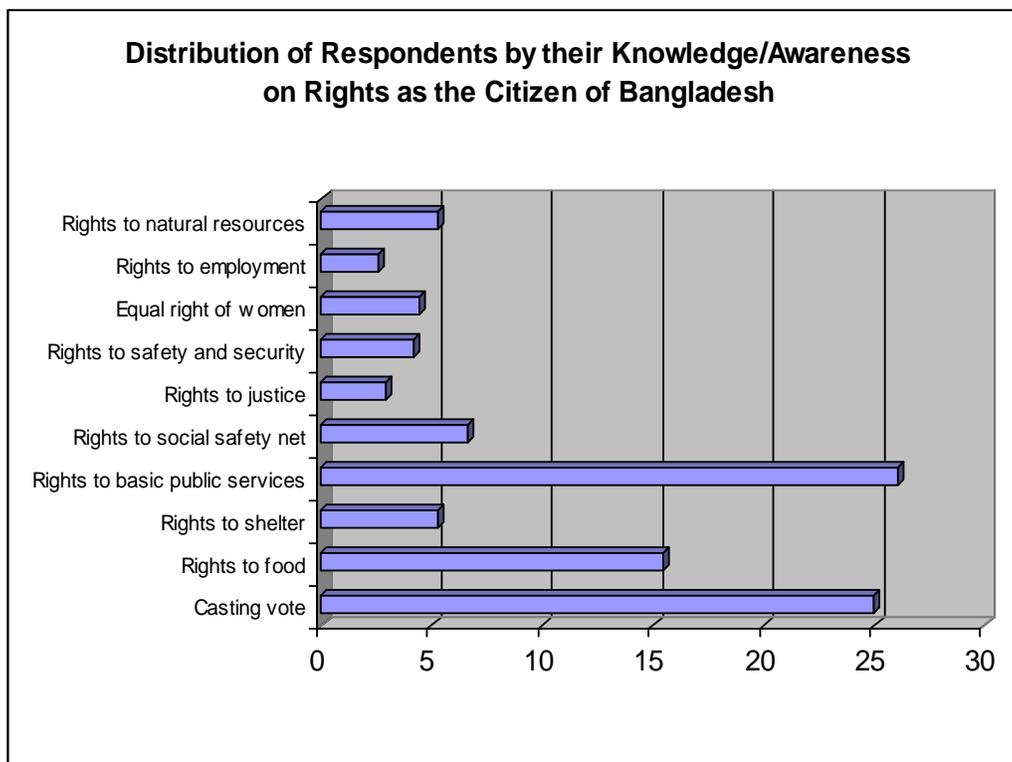
The awareness about rights among the respondents has been assessed and Graph 28 depicts the results. Around 82 percent of the respondents reported that they are aware about their rights in the society. However, still a significant proportion of the respondents - about 18 percent - are not aware about their rights in the society.

Graph-28: Distribution of respondents by awareness on rights



Graph 29 reports the status of the respondents about knowledge/awareness on their rights as the citizen of Bangladesh. About 26 percent of the respondents mentioned about the right to basic public services and 25 percent about casting vote as their principal rights as the citizen of the country. Right to food has been mentioned by around 15 percent of the respondents. Other rights that have also been mentioned include right to shelter, social safety-net, justice, physical security, equal rights of women, child rights, etc.

Graph-29: Distribution of respondents by their knowledge/awareness on rights as the citizen of Bangladesh

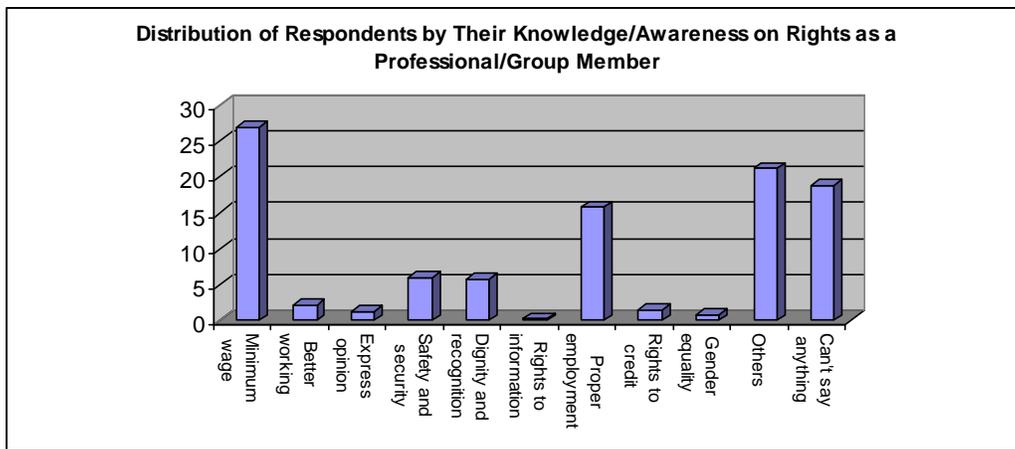


Graph 30 reports the status of the respondents about knowledge/awareness on their rights as a professional or group member. Around 27 percent of the respondents have mentioned that they are aware about minimum wage in workplace; while 16 percent have reported their awareness about proper employment. However, relatively a small proportion of the respondents mentioned about better working environment, expressing opinion, safety and security, dignity and recognition, rights to information and gender equality as their professional rights.

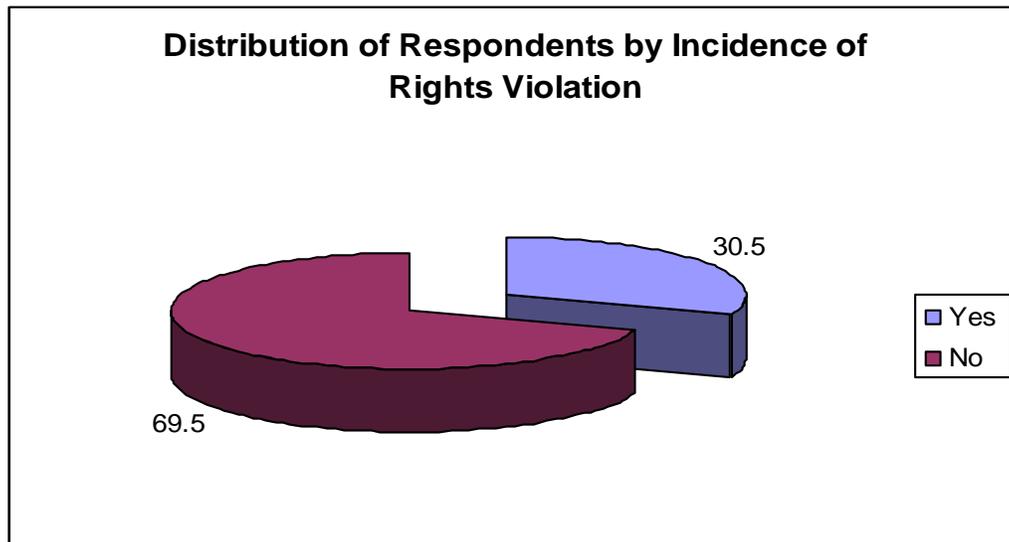
Graph 31 provides a picture about the frequency of rights violation during the last one year that the respondents encountered. As observed, a relatively high proportion, about 31 percent, has been the victim of violation of their rights during the last one year. Among the rights violation indicators, discrimination in service delivery, discrimination in work place, and physical and mental abuse were the main ones (Table 201 in the Statistical Profile). It is important to note here that those who were the victims of rights violation, about 66 percent of them didn't take any measure (i.e.,

were not in a position to take any measure) to protect violation of rights (Graph 32). The frequent practice of taking measures against rights violation is to go for UP Shalish (14 percent) followed by group initiative (8 percent). Table 203 depicts the results of the measures taken against rights violation to the respondents. An overwhelming majority (81 percent) of those who had taken initiatives reported that nothing had happened (i.e., do not get any remedies at all) in response to the measures that they had taken (Graph 33).

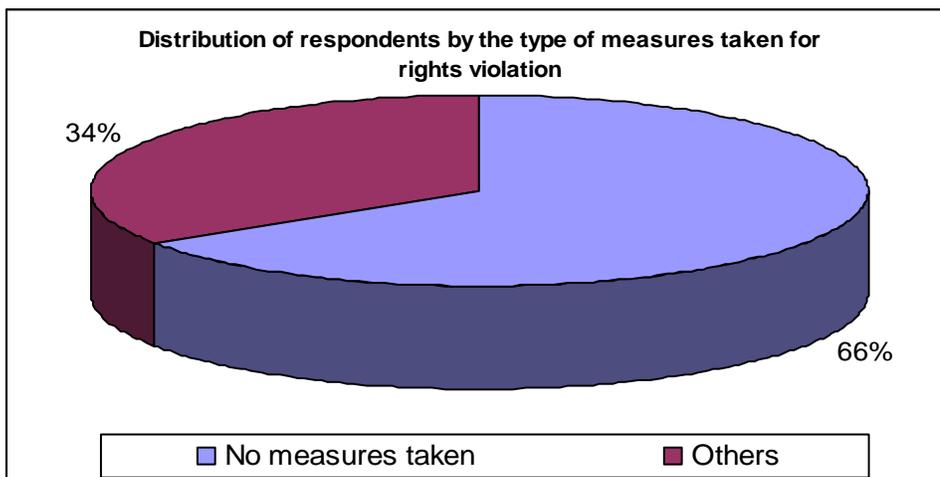
Graph-30: Distribution of respondents by their knowledge/awareness on rights as a professional/group member



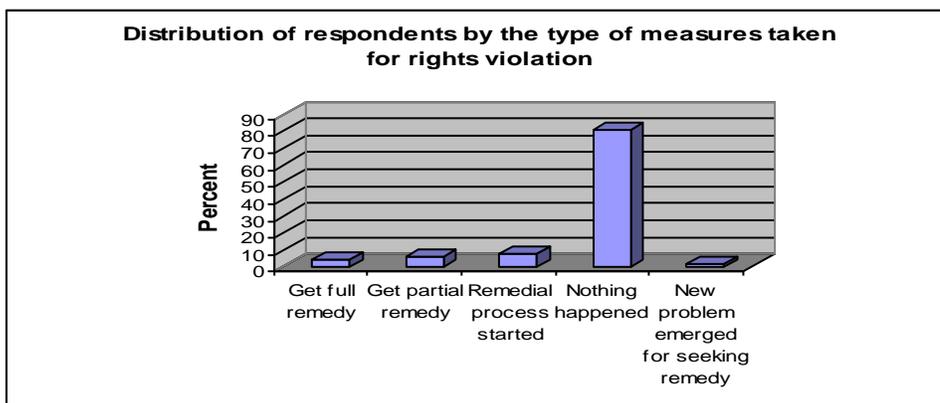
Graph-31: Distribution of respondents by incidence of rights violation during last one year



Graph-32: Distribution of Respondents by the Type of Measures Taken for Protecting Rights Violation



Graph-33: Distribution of Respondents by the Remedies They Get



6.5 Access to Justice

The survey team has carried out focus group discussions with the community people to understand the types of disputes that they usually encounter and the nature of resolutions that they arrive at. Particular attention has been given here to assess the situation of the women and the poor in terms of having access to fair justice.

Traditionally, the village leaders (local elite) conducted *shalish* at the village levels, and in most of the cases they were not aware of the legal aspects of *shalish*.

Moreover, they were biased towards the local influential and economically better-off families as well as male members of the society. The poor and the women were therefore discriminated against in respect of getting proper justice. This is still the case in many of the villages in Bangladesh. However, with the intervention of some of the NGOs in the areas of justice at the local levels, the poor and the women have now started articulating their problems and demanding for fair and impartial justice. The members of the society who conduct *shalish* are also provided with some training on legal aspects so that they can deliver fair judgment. Moreover, support services are also provided to take up the critical disputes either at the Union Parishad or even higher levels (e.g., Thana or Court). However, it is still long way to go to create an environment where all sections of the people of the society, particularly the poor and the women, will have equal access to fair justice.

6.6 Workers' Rights

Focus group discussions have also been carried out with garments and migrant workers to assess the issues related to the rights of the workers. In the garments industries, the working environment is still poor despite some improvements in recent times. Space per worker, ventilation, toilet facilities, water supply in the toilets, entry and exit of the factories are still very poor in most of the cases. Workers are also required to work for longer hours without proper compensation and they hardly get any leave apart from the weekends. They are also poorly paid and the payment of monthly salary is also irregular in many cases. Workers, particularly the female workers, are also subject to verbal and physical abuse although the situation is now improving.

The situation of many of the migrant workers (and those who aspire to migrant as well) is also painful. Many of them are subject to exploitation at both the origin and the destinations. Due to lack of appropriate support services on part of the government for these migrant workers, they have to rely on private agents and individuals. Not only that these agents and individuals usually charge fairly large amount of money for sending workers abroad, they sometimes also cheat the poor and illiterate workers by not sending them abroad or sending them with fake visas and work permit. Also, due to lack of education, awareness, and training, many of the workers who aspire to

migrate do not know where to go and how to proceed with it. In one of the survey villages, out of a total 100 migrant (including aspirants) workers, about 50 have been subject to exploitation in various forms including imprisonment abroad, coming back in empty hand, and not being able to migrate even after giving large amount of money to the agents.

6.7 Child Rights and Protection

Children are not supposed to be involved in any income earning activity, but the reality in Bangladesh is that a large proportion of children are involved as child labourer in many different activities. Many of them are involved in hazardous activities as well. They are involved in a wide range of activities some of which are quite hazardous for them including rickshaw pulling, welding, motor garage, etc. In many activities they have to work for 10 to 14 hours a day. Many of them do not receive any wage in cash (they work just for food) and those who receive wage in cash also receive very little (between 20 to 40 Taka a day). Moreover, some of them are subject to both verbal and physical abuse in the work places.

There is hardly any programme in place for protecting the rights of the children and helping them for not being involved in child labour. MJF Partners are trying to mobilize some of the child labour in some locations in order to aware them about their rights and facilitating better working environment for them.

VII. VIOLENCE AGAINST WOMEN AND WOMENS' MOBILITY

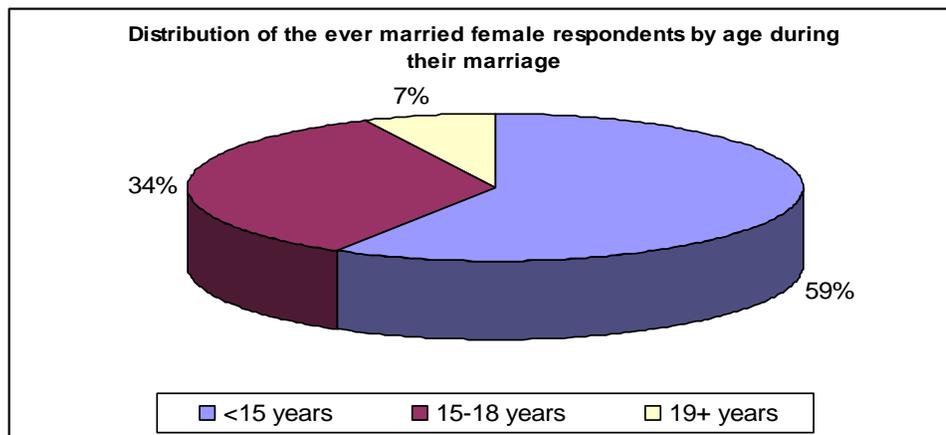
Women in Bangladesh, particularly the illiterate and poor women, are subject to various forms of discrimination and violence. This section presents the issues related to violence against women and women's empowerment among the respondents of this study.

7.1 Incidence of Early Marriage

Child marriage - marriage below 18 years of age for girls - is prohibited according to the existing laws. Moreover, several programs are being carried out to increase the

level of awareness about the adverse consequences of child marriage. However, it is still prevailing at a high rate. About 59 percent of the ever married female respondents have reported that their marriage was held before they reached 15 years (Graph 34). In addition, another 34 percent of the ever married female respondents also reported that they got married when they were 15 to 18 years old. Only 7 percent got married at the range of legally acceptable ages (Table 204 in the Statistical Profile).

Graph-34: Distribution of the Ever Married Female Respondents by Age during Their Marriage

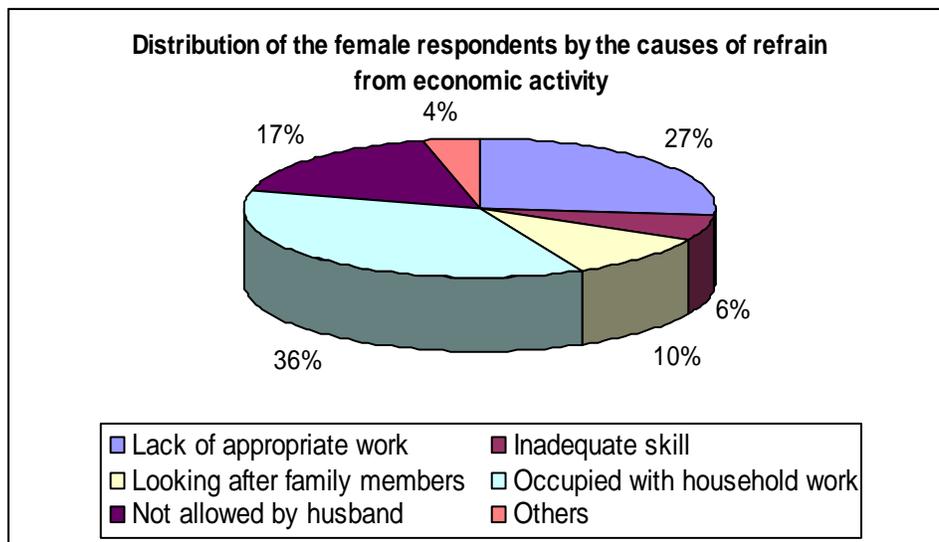


7.2 Women’s Empowerment

Women empowerment is an essential ingredient of family and social welfare. Several indicators were taken into consideration here including decision making capacity on household spending; participation in economic activity; contraception use; etc. to assess the level of women empowerment in the community. Table 205 (in the Statistical Profile) gives a picture about the decision making over household spending. About 56 percent of the female respondents reported that the decision making about household spending has been made jointly, 18 percent respondents reported that husband is the main decision maker in the household; and 12 percent of the female respondents reported that they can make decisions over household spending themselves. In case of saving money form own income, 23 percent of the female respondents reported that they can save money from their own income, and at the same time another 22 percent reported their inability in saving money from their own income (Table 206 in the Statistical Profile). As observed earlier, majority of the

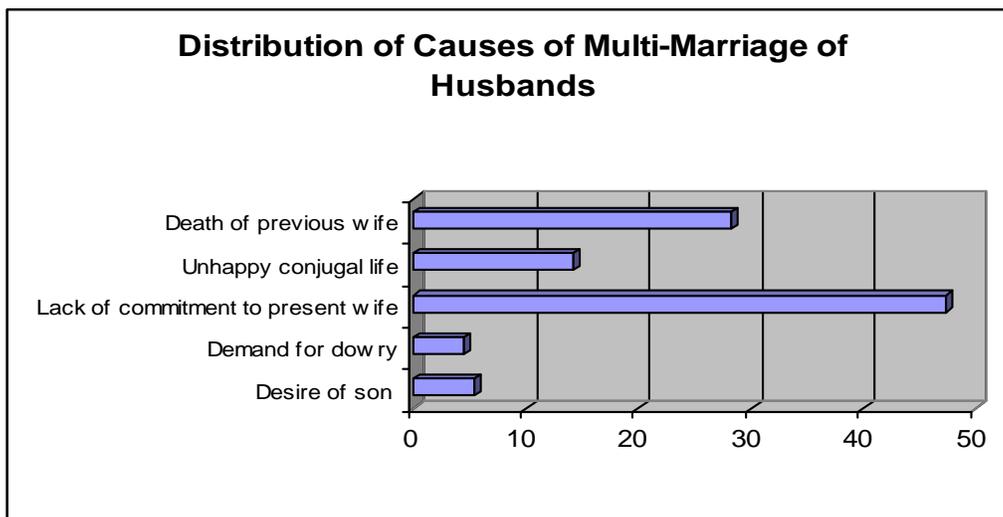
female members of the households are out of work. Question was therefore asked to identify the reasons why they refrain themselves from income earning activities. In response, 36 percent of the female respondents reported that they are fully occupied with household work and do not have time to engage in outside economic activity (Graph 35). Another 27 percent has reported that they are willing to be engaged in economic activity but due to lack of proper work, they simply cannot do it. Also, around 17 percent of the respondents reported that their husbands do not allow them to engage in economic activity outside the household. Regarding decisions about taking child, about 91 percent of female respondents have reported that these decisions are taken jointly with their husbands (Table 209 in the Statistical Profile).

Graph-35: Distribution of the Female Respondents by the Causes of Refrain from Economic Activity



Regarding husbands having more than one wife, 18 percent of the respondents reported that their husbands have more than one wife and another 3 percent said that they do not know anything about it. The main causes for the polygamous behavior of their husband have been represented in Graph 36. About half of the female respondents who have polygamous husband consider lack of commitment to present wife is the main reason followed by the death of previous wife, unhappy conjugal life, demand for dowry, desire of son, etc.

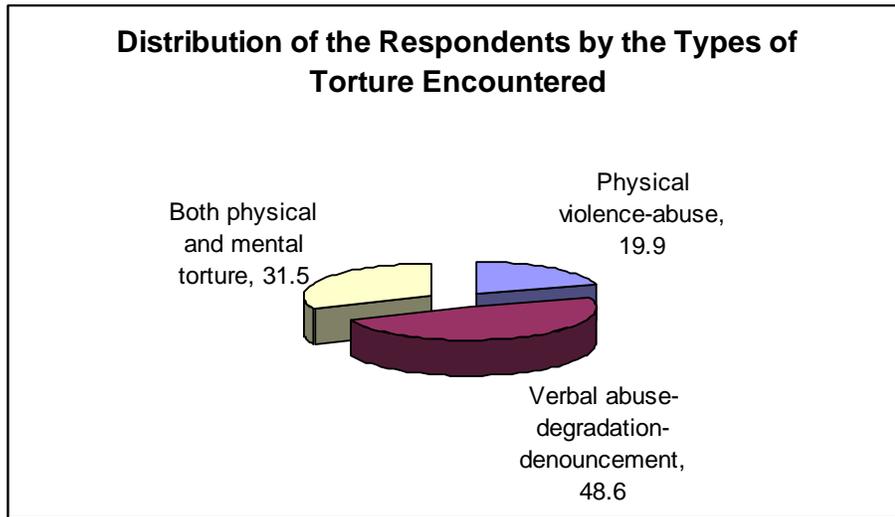
Graph 36: Distribution of the Female (Married and Divorced) Respondents by the Causes of Multi Marriage of their Husband



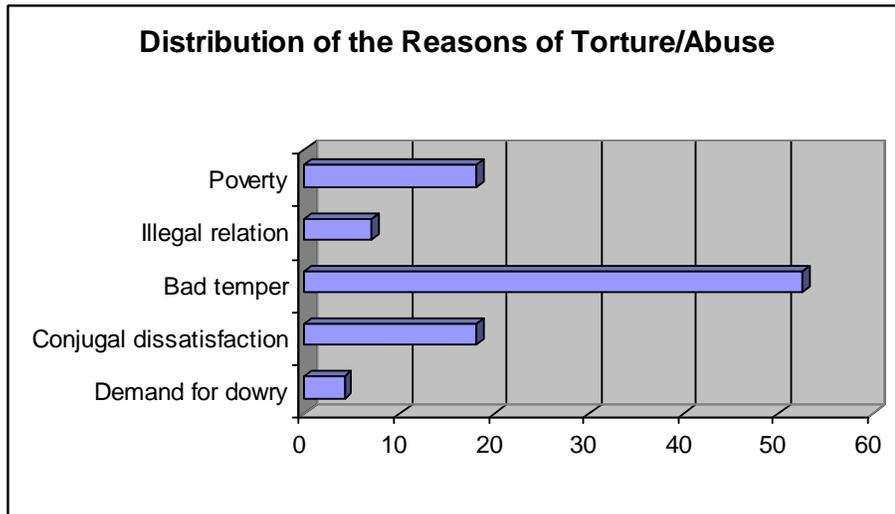
While asked whether husbands' behaviour towards their wives, about 68 percent of the respondents reported that their husbands treat them with respect and give importance, 14 percent reported that their husband respect them but do not give any importance, and the rest of the respondents (19 percent) reported that their husbands do not treat them well (Table 213 in the Statistical Profile). Nevertheless, 82 percent of the female respondents have reported that they have no feelings of suppression or depression or discrimination in the family (Table 214 in the Statistical Profile).

While asked whether they have encountered any torture or abuse in the family or not, about 7 percent reported that they have encountered torture/abuse in the household and another 18 percent reported that they have encountered torture/abuse in the household to some extent. Verbal abuse, degradation and denouncement; and physical and mental torture are common types of torture/abuse that take place against women in the households as reported by the victim respondents. About half of the female respondents who had encountered torture in the household reported that they were subject to verbal abuse. About one-fifth have also reported about physical violence against them and another 32 percent have reported about both physical and mental torture (Graph 37). Bad temper of husband is the main cause of torture followed by conjugal dissatisfaction, poverty, illegal relation with other women, and demand for dowry (Graph 38).

Graph-37: Distribution of the respondents by the type of torture encountered in the household



Graph-38: Distribution of the respondents by the reasons of torture/abuse in the household



7.3 Participation in Decision Making

Regarding decision making in the household affairs including health care, children's education, marriage of the household members, and household purchase, majority of the respondents reported that they do make decisions jointly with their husbands. In

some cases, husbands alone make the decision and in other cases wives also take the decision alone (Tables 219-226 in the Statistical Profile).

7.4 Women's Mobility

Regarding women's mobility, about 30 percent of female respondents reported that they didn't go to the market at all (Table 227 in the Statistical Profile). However, 53 percent of female respondents who usually go for shopping reported that they can go to the market alone. In case of going outside the village, 60 percent of female respondents reported that they can go outside the village alone as against of 20 percent who are not allowed to go outside. The situation is similar in case of visiting health centre/hospitals for treatment though half of the female respondents never visited hospitals or health care centers during last one year (Tables 228-231 in the Statistical Profile).

VIII. ACCESS TO INFORMATION

Having access to information is important to have access to services, better livelihoods and justice. However, required information is not usually available to most people, particularly the poor people. Issues related to access to information are discussed in this section.

8.1 Awareness about Rights to Information

Respondent households were not found very aware about their rights to information. They have some ideas and expectations which they have gathered from different sources about the services that various government departments should provide for them. But most of them are not aware that appropriate information should be made available to them by the respect authority.

Regarding agricultural services, people do expect free or subsidized inputs from government agricultural department which they have come to know mostly from friends and relatives. Regarding public education, they expect free education and

stipend for the students which again they gathered from friends and relatives. Regarding health services however, they got the information mostly from government functionaries. People expect that government health service providers should provide free treatment and medicine and immunization for the people. For the local government institutions (e.g., the Union Parishad), people expect social protection (social safety-nets) which they have come to know from the Union Parishads as well as friends and relatives. On the contrary, about the arbitration services, majority of the people do not know anything (i.e., were unable to respond) about the services and who to provide the services (Tables 44-58 in the Statistical Profile).

8.2 Sources of Problems of Having Access to Information

Since the respondents are not fully aware about their rights to information on various public services, they couldn't properly identify the problems of having access to information and its sources. While asked whether they had faced any problem in getting information about various public services or not, they immediately related that to the information that they already received and expressed the opinion that they didn't face any problem. However, some of the respondents did report that the respective government officials do not want to provide information about the services that they are supposed to provide to the people. Some of the respondents also reported that they are not aware about the sources of that information (Tables 44-58 in the Statistical Profile). This is also substantiated by the fact that about a quarter of the respondents do not even know whether there is any common property resource (khas land, water body or forest land) in their locality (Table 86 in the Statistical Profile).

IX. CORRELATES OF POVERTY, AWARENESS AND SOCIAL RESOURCES

Some analyses have been carried out in this section in order to examine the proximate causes of poverty, awareness and social resources. It also discusses the role and significance of awareness and social resources in ensuring access to services, accumulation of human capital and finally graduation from poverty.

9.1 Correlates of Poverty

As mentioned previously, poverty rates have been estimated for the respondents and based on these estimates they are categorized as extreme, moderate and non-poor. Similarly, three other composite indices have also been constructed to assess the current status of the respondents in terms of certain outcome indicators. These are: livelihood index, social resources index, and rights and awareness index. In each of the cases, several relevant individual indicators have been taken into consideration to construct the composite index. The values of the composite index have then been categorized into three to four sub groups as ‘very weak’, ‘weak’, ‘average’ or ‘adequate’. Respondent households have been assessed based on this categorization and some further analyses have also been carried out in a bi-variate framework to explore the correlates of these outcome indicators.

Table 232 through 241 (in the Statistical Profile) show the distribution of respondent households by poverty status as well as other composite indicators. About 32 percent of the respondent households have ‘weak’ livelihood status; while 7 percents have ‘very weak’ livelihood status. However, 42 percents have ‘average’ livelihood status; while 19 percents have adequate livelihood status. In case of access to social resources, 53 percent respondent households have ‘weak’ access to social resources; while 25 percent have ‘very weak’ status in accessing social resources. About 20 percent of respondent households have ‘average’ access to social resources; while only 2 percent have adequate access to social resources. The awareness status has been measured through a composite indicator based on several indicators of awareness. About 46 percents of the respondents’ households have ‘very weak’ awareness status, while about 37 percent households have ‘weak’ awareness status. Only 16 percent of respondents’ households are living with adequate awareness level.

As observed from the analysis, there is a linear association between the level of education and poverty and other outcome indicators taken into consideration in this respect. Educational attainment is higher among the non-poor than that of the poor and the extreme poor households. Similarly, those who have better education are likely to have better livelihoods, higher social resources and more awareness about

rights (Tables 26-29). However, these correlations are relatively stronger for poverty and livelihood indicators than that of the social and awareness indicators.

Table-26: Distribution of the Respondents by education status and poverty category
[Per cent]

Indicator/Variable		Poverty category			
		Extreme poor	Moderate poor	Non-poor	Total
Illiterate	Row	28.2	21.4	11.1	17.3
	Col	18.1	51.6	30.3	100
Below primary	Row	10.2	11.2	12.7	11.8
	Col	9.6	39.7	50.7	100
Primary complete	Row	14.7	20.9	31.4	25.2
	Col	6.5	34.7	58.8	100
SSC pass	Row	0.3	2.7	6.9	4.4
	Col	0.8	25.6	73.6	100
HSC pass	Row	0.0	0.2	1.8	1.0
	Col	0.0	10.3	89.7	100
Higher education	Row	0.0	0.1	0.9	0.5
	Col	0.0	7.1	92.9	100
Can sign only	Row	46.6	43.5	35.2	39.8
	Col	13.0	45.4	41.6	100

Table-27: Distribution of the Respondents by educational status and livelihood category
[Per cent]

Indicator/Variable		Livelihood category				
		Very Weak	Weak	Average	Adequate	Total
Illiterate	Row%	35.3	19.8	15.9	9.3	17.3
	Col%	14.8	36.0	38.9	10.3	100
Below primary	Row%	15.1	12.3	11.0	11.4	11.8
	Col%	9.3	32.9	39.4	18.4	100
Primary complete	Row%	12.4	20.3	27.9	32.1	25.2
	Col%	3.6	25.4	46.8	24.2	100
SSC	Row%	0.9	3.2	3.6	9.6	4.4
	Col%	1.5	22.6	34.6	41.3	100
HSC	Row%	0.5	0.4	1.0	1.9	1.0
	Col%	3.4	13.8	44.9	37.9	100
Higher education	Row%	0.0	0.1	0.3	1.6	0.5
	Col%	0.0	7.1	28.6	64.3	100
Can sign only	Row%	35.8	43.9	40.3	34.1	39.8
	Col%	6.5	34.6	42.7	16.2	100

Table-28: Distribution of the respondents educational status and social resource (SRI)
[Per cent]

Indicator/Variable		Categorization of social resource indicators				
		Very Weak	Weak	Average	Adequate	Total
Illiterate	Row%	18.5	17.9	14.7	8.7	17.3
	Col%	26.8	55.6	16.8	0.8	100
Below primary	Row%	12.5	12.3	9.8	4.3	11.8
	Col%	26.6	56.4	16.4	0.6	100
Primary complete	Row%	26.1	22.5	29.7	50.0	25.2
	Col%	25.9	47.9	23.2	3.0	100
SSC	Row%	4.3	4.0	6.3	0.0	4.4
	Col%	24.1	48.1	27.8	0.0	100
HSC	Row%	0.5	1.2	0.8	0.0	1.0
	Col%	13.8	69.0	17.2	0.0	100
Higher education	Row%	0.4	0.5	0.5	0.0	0.5
	Col%	21.4	57.2	21.4	0.0	100
Can sign only	Row%	37.7	41.6	38.2	37.0	39.8
	Col%	23.8	56.1	18.7	1.4	100
N/A (Below 6 years)	Row%	-	-	-	-	-
	Col%	-	-	-	-	-

Table-29: Distribution of the respondents by educational status and awareness status
[Per cent]

Indicator/Variable		Categorization of awareness indicators			
		Weak	Average	Adequate	Total
Illiterate	Row%	21.2	15.3	11.1	17.3
	Col%	56.5	32.9	10.6	100
Below primary	Row%	9.3	13.6	14.5	11.8
	Col%	36.5	43.1	20.4	100
Primary complete	Row%	21.7	27.5	29.8	25.2
	Col%	39.7	40.7	19.6	100
SSC pass	Row%	3.3	5.4	5.4	4.4
	Col%	34.6	45.1	20.3	100
HSC pass	Row%	0.5	1.2	1.8	1.0
	Col%	24.1	44.8	31.0	100
Higher education	Row%	0.4	0.4	0.8	0.5
	Col%	35.7	35.7	28.6	100
Can sign only	Row%	43.6	36.6	36.6	39.8
	Col%	50.5	34.2	15.2	100
N/A (Below 6 years)	Row%	-	-	-	-
	Col%	-	-	-	-

For occupational categories, day labourers are high in proportion among the extreme poor households compared to the moderate and non-poor households; and farming, small professional activities and job are higher among the non-poor than that of the poor and extreme poor households. Similar pattern is also observed between occupational categories and livelihood outcomes as well. However, no clear patterns are observed between occupational categories and social and awareness indicators (Tables 17-20 in the Statistical Profile). It is also observed that there is a linear association between perceived health status and poverty outcomes. Health status is better among the non-poor than that of the poor and extreme poor households.

The results found above have some important policy implications. If the interest is to reduce poverty and improve livelihoods, it may be possible to do this through public policy instruments like education, healthcare, housing, etc. But, if the interest is to raise the awareness about rights, promoting participation of the poor in social affairs, and providing equal opportunities and justice to the women and the poor, then conventional policy instruments is not sufficient. Additional initiatives are, therefore, required to boost the level of awareness and participation and promoting justice for the people, particularly the women and the poor in the country.

9.2 Correlates of Social Resources and Awareness Indicators

Some further analyses have also been carried out at this stage to explore the relationship between certain outcome indicators (as proxied by human capital indicator, poverty, and livelihoods indicators) and social resources and awareness indicators. Results are presented in Tables 30-39 which indicates the following:

- (i) Access to social resources is somewhat positively related to better livelihoods but does not any direct relationship with (escaping) moving out of poverty.
- (ii) Similarly, access to social resources also does not have any direct relationship with improved human capital in the households.
- (iii) However, higher social resource are positively related with better access to various services as observed earlier.

- (iv) On the other and, there is a positive relationship between the level of awareness and formation of better human capital in the household as well as escaping poverty. Level of awareness also positively related to better social resources.
- (v) As one would expect, there is a positive relationship between escaping poverty and livelihood, and escaping poverty and human capital development.
- (vi) It is also observed here that although social resources do not have any direct relationship with escaping poverty, economic affluence (as reflected by the non-poor households) is positively related with better social resources. Economic affluence also positively related with higher level of awareness.

Table-30: Social Resources by Poverty category

Social Resources Indicator	Poverty category		
	Extreme Poor	Moderate Poor	Non-Poor
Very Weak	24.6	22.1	27.8
Weak	55.3	58.5	49.2
Average	18.9	18.2	21.1
Adequate	1.2	1.1	2
Total	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=25.755.

Table-31: Social Resources by Livelihood Category

Social Resources Indicator	Livelihood Category			
	Very Weak	Weak	Average	Adequate
Very Weak	44	27.7	23	17.9
Weak	45.9	53.1	54.5	56
Average	10.1	17.9	20.4	24.6
Adequate	0	1.3	2	1.6
Total	100	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=75.372.

Table-32: Social Resources by Human Capital Indicators

Social Resources Indicator	Human Capital Indicator		
	Weak	Average	Adequate
Very Weak	28.7	24.5	24.4
Weak	55.9	53.1	53.8
Average	14.2	20.7	20.3
Adequate	1.2	1.6	1.6
Total	100	100	100

Not Statistically Significant. Pearson Chi-square=10.919

Table-33: Level of Awareness by Poverty Category

Awareness Indicator	Poverty category		
	Extreme Poor	Moderate Poor	Non-Poor
Weak	58.9	49.4	40.3
Average	33	35.3	40
Adequate	8.1	15.3	19.7
Total	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=54.624

Table-34: Level of Awareness by Human Capital Indicator

Awareness Indicator	Human Capital Indicator		
	Weak	Average	Adequate
Weak	52.4	51.9	34.9
Average	35.5	33.7	43.4
Adequate	12.1	14.4	21.7
Total	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=84.778

Table-35: Level of Awareness by Social Resources Indicator

Awareness Indicator	Social Resources Indicator			
	Very Weak	Weak	Average	Adequate
Weak	51.2	47.3	37.3	37
Average	35.5	35.5	44.1	39.1
Adequate	13.3	17.1	18.6	23.9
Total	100	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=32.973

Table-36: Poverty Category by Livelihood Indicators

Poverty category	Livelihood Category			
	Very Weak	Weak	Average	Adequate
Extreme Poor	31.2	15.7	7.3	4.4
Moderate Poor	50.5	48.8	40.6	28.9
Non-Poor	18.3	35.6	52.1	66.7
Total	100	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=292.696

Table-37: Poverty Category by Human Capital Indicators

Poverty category	Human Capital Indicator		
	Weak	Average	Adequate
Extreme Poor	10.2	11.5	10.9
Moderate Poor	36.3	43.6	41
Non-Poor	53.6	44.9	48.1
Total	100	100	100

Significant at less than 5 percent level. Pearson Chi-square=10.587

Table-38 Poverty Category by Social Resources Indicator

Poverty category	Social Resources Indicator			
	Very Weak	Weak	Average	Adequate
Extreme Poor	10.9	11.4	10.7	8.7
Moderate Poor	36.8	45.4	38.6	30.4
Non-Poor	52.3	43.2	50.7	60.9
Total	100	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=25.755

Table-39: Poverty Category by Awareness Indicators

Poverty category	Awareness Indicator		
	Weak	Average	Adequate
Extreme Poor	14.2	9.8	5.4
Moderate Poor	44.6	39.5	38.4
Non-Poor	41.2	50.6	56.1
Total	100	100	100

Significant at less than 1 percent level. Pearson Chi-square=54.624

What we can conclude from the above analysis is that social resources is important to ensure better access to various services in the short run, but this is not enough to help the respondents to accumulate better human capital and escaping poverty. The role of awareness raising is very important here to help the respondents to accumulate better human capital and escaping poverty in the medium to long run. If the respondents are able to accumulate human capital and move out of poverty, they will be able to sustain both high level of awareness and social resources, otherwise, their social recourses will deplete once the programmatic interventions are withdrawn.

X. POLICY IMPLICATION TO THE MANUSHER JONNO PROGRAM

Based on the analyses presented in the previous sections, this section outlines some of the policy implications that MJF may consider in implementing its programmatic interventions in the near future.

Strong Social capital formation is a prelude to improve access to public services

The survey has found that social capital have implication on access to public services. This is particularly prominent on services related to safely net programme, UP

services and education programme. Poor social resources almost exclude people from getting public services. With poor social capital, even the poor people could not access safety net programme. Therefore, MJ strategy to build social capital through mobilization, community participation, and association with CBOs would enhance poor people's access to public services. However, the formation of social capital needs to be sustainable as most of the social capital built so far are actually resulted from NGO facilitated interventions. If the social capital formation process is not sustainable and/or NGO no longer support the initiative, social capital of the poor may deplete leading to losing access to services after the project period. Thus sustainability of the programme results holds the key. Therefore, MJ needs to employ adequate attention in programme delivery as well as monitoring processes to track and ensure sustainability of social capital.

Awareness is the trigger to improve poverty situation

The survey revealed that awareness does have a positive relation with poverty condition and thus it can stimulate moving out of poverty. MJ programme strategy does not directly work on poverty theme as such but it has the potential to impact on poverty through effective awareness development of poor and marginalized people.

Awareness rising comprises a significant strategic approach across MJF programmes. Therefore the quality of awareness building processes including communication strategy, material, and competency of field staff hold the key to effective communication and awareness building. MJF monitoring can periodically conduct awareness assessment and effectiveness of the processes and materials employed for awareness building.

Crisis works as the major stumbling block for escaping poverty

The survey revealed that almost half of the respondents fell in crisis still could not revert to their pre crisis financial status even after three years. Not only their saving has been eroded, they also fall back into debt trap. Disease has been the key inflictor for crisis even when health is a public rights. About half of the respondent did not

make any attempt to get access to public health services; instead they resorted to costly private health services.

Building social capital and awareness development can induce people towards public services in general and health services in particular. Therefore, MJF programme strategy not only can support people to manage crisis but also help retain economic status from saving undue expenditures.

Efforts of the poor people to regain their lost land needs a big push to succeed

Land has been a major economic asset for the poor people. About 6% households have experienced loss of land due to natural and man-made disasters. About half of the land lost by the poor people is actually forcefully grabbed by their relatives and/or local influential people. In most cases, the victim could not take any measures to regain the land from occupation. Only a small fraction of the victims have actually raised their issues in the group as well as to local UP but without much success. Their efforts seemed to be inadequate in the face of stronger opponents. External support is important for the poor people to effectively deal with unscrupulous local culprits. MJF programme should have specific policies to protect the assets of the poor people and assist with organizational and legal support to reclaim the lost assets.

Targeting the poor

MJF programme supports poor and marginalized people to improve their livelihood. The survey reveals only 52.8% of the direct programme participants have been poor and the remaining 47.2% are non-poor. While non-poor's participation in the rights and good governance programme is a positive feature as these group work as a positive force and catalytic to promote the rights of the poor and hence they are not the direct beneficiaries of the programme. High proportion of non-poor in MJF programme has a potential risk to create a new class of local power, who might have their own vested interest. In the long run, MJF programme may turn a new ruling class in the villages with their own agenda and interest. Therefore, MJF programme facilitated local committees should be more balanced with poor and women

participation so that a new vested interest group can't be developed with NGO support.

Information and awareness on rights

MJF programme is embarking on a strategy to aware programme participants on rights and entitlements. The survey reveals about 82% respondents are aware of at least one of the rights that s/he is entitled. When it comes to rights on specific issues, the level of awareness came down significantly. Right to information as seen within MJF programme as a cross cutting strategy is therefore not coming into play as most of the programme participants are vastly unaware of their major rights and entitlements. MJF programme structured on seven themes is currently disseminating various information on rights and entitlements in a disintegrated and isolated manner to the respective programme participants. Which is why most programme participants is unaware of some of the fundamental rights issue. There is need to have a standard programme strategy and information toolkit on rights and entitlements which should be disseminated to all programme participants regardless of programme theme to mainstream right to information as a cross cutting theme within MJF programme.