

LOCAL LEVEL POVERTY MONITORING SYSTEM

Technical Paper 02

Report on

Local Level Poverty Monitoring System: Process and Poverty Situation in Muhammadpur (West) Union of Daudkandi Upazila

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1. Introduction

In Bangladesh nearly 77 percent of the population lives in rural areas and poverty is one of the main problems. For that reason policies prepared for different sectors concentrate more on poverty alleviation. As poverty is multidimensional, its causes also vary from one area to another so arresting poverty needs identifying the root causes of poverty properly. Bangladesh is considered a test case of development as some of the innovative ideas of development have been evolved in this country. The successful model, Comilla Approach to Rural Development was developed by Bangladesh Academy for Rural Development (BARD) emphasizing on integrated development through administrative, physical and institutional infrastructure development in early sixties. The concept of micro credit was also evolved in this country that shows the modus operandi of collateral free credit to the poor for involving them in productive activities. But, poverty still remains the central piece of research agenda in Bangladesh as 40.9 percent people in Bangladesh live below the poverty line in 2004 under the Direct Calorie Intake (DCI) method while it is 43.6 percent in the urban and 40.1 percent in the rural areas. Around 19% people are hard-core poor with a break up of 20.8 percent in the urban and 18.2 percent in the rural areas. The depth and severity of poverty are 10.9 percent and 3.9 percent respectively. The incidence of poverty differs from one region to another; the highest incidence of poverty recorded in the northern region (GOB 2005). The human poverty index declined to 34.8% in the year of 1998-2000 from 61.3% in 1981-83 (BIDS, 2001). Monitoring the dynamics of poverty is helpful to take policy measures in reducing the poverty.

Poverty monitoring is a task of periodic review of dynamics of poverty as well as a mechanism to see the effects of various plans and programmes by analyzing and comparing the result of indicators. In Bangladesh, Household Income and Expenditure Survey is conducted every four years to see the dynamics of poverty situation. To know the changes of poverty situation, Bangladesh also conducts Poverty Monitoring Survey on yearly basis although this is not a regular phenomena and the latest was done in the year 2004. The result obtained through this initiative is very helpful to know the poverty situation at the macro level, henceforth it helps to undertake policy at macro level. In most cases aggregate information are incorporated and data desegregation up to divisional level is found from this initiative. There is lack of initiative to collect and classify information at the micro level, which is helpful for knowing rural situation, and taking necessary

action by using the information. To bridge the gap of information specially poverty information in rural areas, an initiative has been taken under the project Local Level Poverty Monitoring System (LLPMS) with a view to playing a complementary role with the national level initiative.

2. Background of LLPMS

Under MIMAP-Bangladesh, the Poverty Monitoring System developed and pilot-tested the methodology and the indicators for a Local Level Poverty Monitoring System. The experimentation was carried out by the Bangladesh Academy for Rural Development (BARD) in consultation with the Bangladesh Institute of Development Studies (BIDS) in the year of 2001-2002. The pilot testing was kept limited in four villages of Sreepur Union of Choudagram Upazila to acquire the required insights prior to its wider replication. With the successful outcomes of the pilot phase, the experimental phase is expanded in a Union named Muhammadpur (West) under Daudkandi Upazila covering all villages to examine its effectiveness at the Ward and Union levels. It is expected that an operational LLPMS at the Union level will play a complementary role with the national initiatives of poverty monitoring in providing both poverty and development related information and policy guidelines. The experimentation is carried out by BARD with the financial and technical support of IDRC, Canada through Community Based Monitoring System (CBMS), an international network during 2003-2005 with a view to creating a community based poverty monitoring system at the local level in Bangladesh and ensuring active participation of and effective use of relevant information by the local government functionaries. The specific objectives are as follows:

- i) Implement the methodology and the indicators of the LLPMS, tested under MIMAP-Bangladesh on a regular basis at the local level;
- ii) Create a data base of the local level poverty and development indicators and a mechanism for regular updating of the data base by the users themselves; and
- iii) Motivate and assist the local government functionaries to use the information in initiating local level plans and develop sustainable linkages with the government organisations, NGOs and the development partners for implementing the plan (BARD, 2003).

3. Conceptual Framework of Poverty Monitoring at Local Level

Reliable information at the grassroots level helps to prepare pragmatic plan, and on the other hand, exploring information related to different fields of deprivation knocks the unconscious mind of people and inspires them to do something for the deprived people. The local government institutions are responsible to look after the welfare of the people and these institutions are powerful, as those are formed under the constitutional framework. The local government institutions at the grassroots level are not able to appreciate and monitor rural poverty due to the complexity of its measurement, and lack of understanding about its potential benefits. On the contrary, lack of information at the grassroots level and lack of users friendly and cost effective mechanism for information generation inhibits their potential role in poverty alleviation. The people living at the grassroots level might suffer from getting institutional education but exploring their wisdom that they had gained from their own environment is a great resource for taking any development initiatives. If the functionaries of local government can be motivated on the importance of reliable information and the local people are trained on information generation, the local government would be able to appreciate the rural poverty, and if the information were used for planning purpose, the effort of poverty alleviation would be fruitful. For reducing the problem of poverty, a cost effective system for capacity building of the local people in data collection and data processing, motivation of the functionaries of local government to continue this effort and use such information for their planning purpose would ultimately ensure expected services to the target population. So, this system helps to take positive measures in implementation as well as changing policy for delivering service to people. In that way, the service delivery agencies become capable of identifying priorities in delivering adequate support services to the rural poor. For developing a cost effective and user-friendly poverty monitoring system at local level, following steps are very much essential:

- a. Identify and prioritise the indicators in consultation with the different stakeholders;
- b. Identify the nature of data requirements and recognize the instruments of data collection for measuring indicators;
- c. Simple mechanism for data collection, processing and validation by ensuring participation of local people;
- d. Quick dissemination of the information in presence of local people and the officials of service delivery agencies to ensure its effective use. Collected

- information may be compared with the national/regional level result for sensitizing the people about their vulnerability;
- e. Finally, involvement of local government institution and local people for developing a sense of ownership in information for sustaining the initiatives.

4. Principles of LLPMS

Several principles have been adopted in developing the system of LLPMS:

- I. Community Participation:** General people specially disadvantaged section of people are generally bypassed during the time of taking any development initiatives although these are designed for changing their fate. As a result, policy prepared for their development sometimes fails to articulate their demands and aspiration and ultimately it is very difficult to knock the most potential areas of development. On the contrary, local people facilitate in conducting different national level surveys and census but often they have no access to information. In the process of LLPMS, all sections of people are informed, consulted and involved in different stages of the project activities.
- II. Involvement of Local Government as Key Actor:** Any collective effort is better than the individual effort and it is easier to influence policy planner if the need is identified from any collective initiative. The elected representatives of the people run the local government and they have better understanding about the local situation and better influencing capacity. These two inherent capacities of local government are used for accelerating the process.
- III. Quick Dissemination of Information:** Quick dissemination of information is another principle of LLPMS. Some of the information e.g. total number of households in a village and poverty situation on the basis of their own perception is disseminated within a few hours of conducting the wealth-ranking exercise of PRA. Finally, a comprehensive idea about the situation of their development is given within six months of the household survey.
- IV. Validation of Information:** The system itself possesses the techniques of validation of information generated through community participation. Every person living in the rural areas has perception about the situation of their own village. Ward Information Book (WIB) prepared under LLPMS has incorporated some aggregate information of village level and some information of each household. During the training of functionaries of local government and Ward meeting, the WIB was kept open to check the information generated along with

dissemination of the information of different indicators. So, validation of information is ensured through a challenging mechanism.

V. Create a Sense of Ownership in Gathering Information: Any attempt is sustained if the result derived from any initiative is owned by its potential stakeholders and its end use is assured. Attempt to generate information will be valued given the information are used for planning purpose. In the process of LLPMS, a system has been followed to prepare plan by analyzing the information as well as prioritizing the sectoral problems. More emphasis is laid on the existing support service structure and optimal use of existing resources rather than developing additional institutions or fund for implementing the plan. The functionaries of local government are motivated and trained to use the WIB for taking evidence based decision for delivering support services. Attempts are also taken to get commitment from the service delivery agencies for channeling need based support services through local government bodies.

5. Methodologies and Implementation Mechanism

The LLPMS has four components:

- ❑ Participatory Poverty and Development Monitoring (PPDM);
- ❑ Resource Profile Mechanism (RPM);
- ❑ Ward Development Planning (WDP);
- ❑ Dissemination of Information (DI).

The PPDM indicators are designed to see the socio-economic changes with selected indicators. The indicators are selected in consultation with different stakeholders and determined in a participatory manner. RPM identifies the resources and potential usages of these resources. The WDP uses the information generated through PPDM and RPM. For capturing the indicators of PPDM both Participatory Rural Appraisal (PRA) and household survey are conducted. PRA techniques related to social mapping, wealth ranking, problem identification and prioritization, Focused Group Discussion (FGD) and household survey are conducted. For identification of the resources and knowing the existing pattern of their usages resource mapping is done. After knowing the situation of the Union and resources, the information are disseminated to different stakeholders. Finally, WDP is prepared by articulating one-year plan on the basis of their existing base and potential resource flow (Mujeri). The status of the Ward and salient feature of the plan is disseminated through organising meeting at the grassroots level.

6. Process of LLPMS

The process of LLPMS consists of several interrelated and interdependent activities. Following activities are incorporated to develop the system of LLPMS:

- I. **Selection of Study Area:** Experimental area is selected in consultation with the Upazila Nirbahi Officer based on some pre-determined criteria i.e. disadvantaged area in terms of human and income poverty and remoteness of the area.
- II. **Awareness Building of the Functionaries of the Union Parishad:** A meeting is organised with the functionaries of local government at the lowest level and the field functionaries of the nation building departments serving at the grassroots level. The functionaries of Union Parishad are asked to identify their problems in performing their regular activities. One of the important problems identified is lack of information to take accurate and prompt decision. They also expressed that they are mandated to collect data but due to shortage of manpower as well as lack of capacity, they can't do this work properly. So, attempts are taken to create demand of information from their side. Finally, they are informed that they would be provided technical support for creating a database at the local level if they come forward to help the research team. The functionaries of Union Parishad committed themselves to provide all sorts of support in the process of collecting information by motivating people to provide accurate information. For data collection, they demanded some financial support from the project. Finally, BARD and functionaries of Union Parishad reached a consensus that technical support, stationery and some financial support for data collection would be provided from the project while the functionaries of Union Parishad would provide voluntary service and a room of the Union Parishad would be provided free of cost to be used as office at the local level. The field workers of different nation building departments are also advised by the Chairman of the Union Parishad to facilitate the process by extending their hands of cooperation.
- III. **Organise Local Level Workshop:** A local level workshop is organised by ensuring participation of the functionaries of local government, officials of the nation building departments located at the Upazila and some professionals in the field of poverty alleviation and local government. In this workshop, the participants are divided into three groups to identify the nature of information required for the Union Parishad and *Upazila Parishad*. The third group works

on the proposed questionnaire and methodology. The indicators (Annexure: 01) and the questionnaires are finalized in this workshop considering their views.

IV. Selection and Training of the Field Enumerator: Four investigators and three supervisors are selected from the local level in consultation with the functionaries of local government for data collection and data processing. Then they are imparted training on data collection and data processing at the field level. The duration of the training course is kept limited to two days only; first day of the training course concentrated on discussion on the project activities, PRA techniques and household survey questionnaire and second day is devoted to the practical exercise of data collection. By incorporating some of the suggestions of the field workers, the questionnaires are finalized to make them user friendly.

V. Data Collection: Data collection from the field level is a very cumbersome task. For data collection, the following steps are followed.

a) A village map is drawn identifying the boundary of the village by the people of that area. Then the villagers are requested to show the physical resources (roads, culverts, bridges etc.) and social resources (school, mosques etc.) in the map. Finally they are requested to show natural resources in the map. The investigators and the supervisors play pivotal role whereas the researchers of BARD facilitate the process.

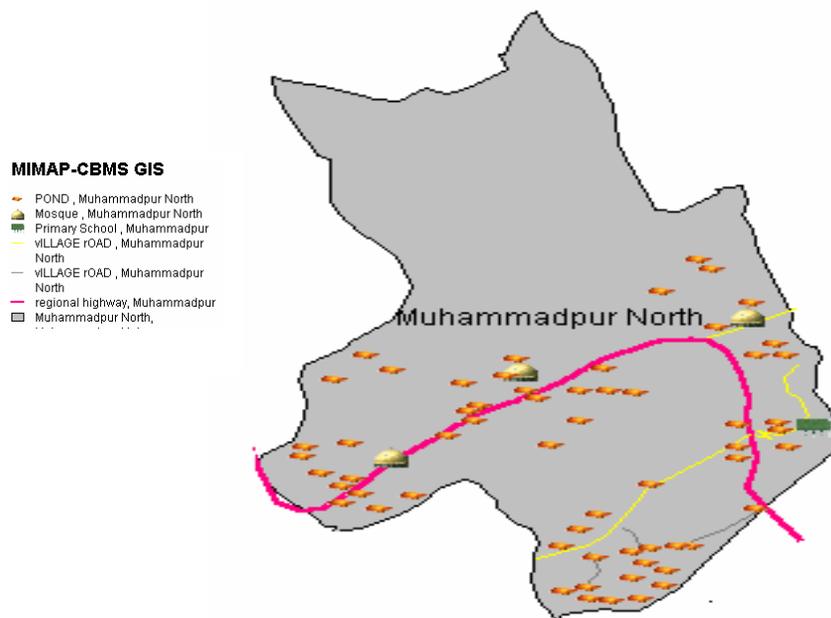


Fig 01: Identification of Resources

b) Community questionnaire is filled up by incorporating the information on number of schools, ponds, health centre, bazar, local shops, poultry farm and nature of land use (Annexure:02). Then they are requested to identify the *Baris* (cluster of households).

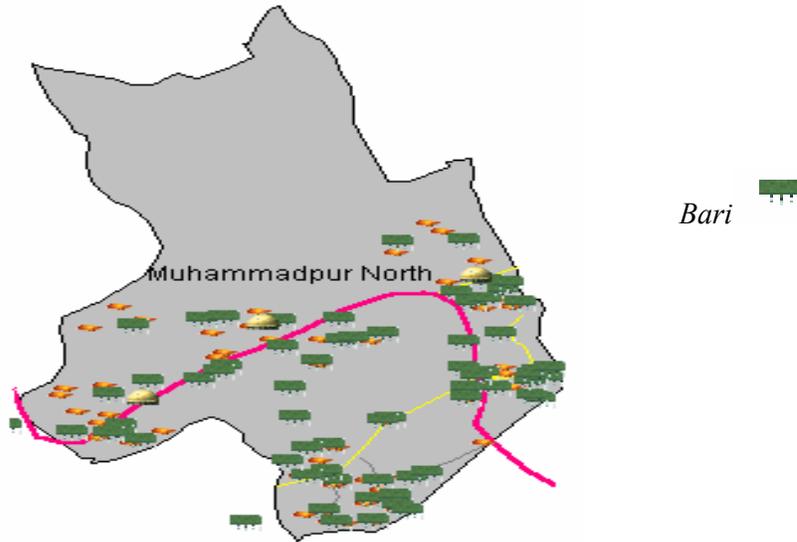


Fig 02: Identification of Cluster of Households (*Bari*)

c) Subsequently, they identify the households of each *Bari*. Each household is given an identification number. Following this wealth-ranking card is filled up for each household and every household is identified as non-poor, poor or very poor according to their perception. It is observed that the villagers know the status of the people and they usually identify villagers as rich, middle class, lower middle class, poor and very poor. For simplification of their status, it is expressed as non-poor (the rich, middle class and lower middle class) poor and very poor. However, the lower middle class is at risk as they can slip into poverty at any moment if they fail to cope with the unexpected shock.

Wealth Ranking Card

Village Name and Ward Number:

Name of Bari	Household Code	Name of the Household Head (HH)	Main Profession of HH	Number of Population	Number of Person Living Abroad
Number of in country migrated people	Number of Earned Member	Number of Disabled Person	Roof Materials of main house (1- straw, 2- CI Sheet, 3- Cement	Having Tube well (Yes-1 No-0)	Household Category A= Non- Poor B= Poor c= Very Poor

Detail of the Card is enclosed in Annexure 04

d). Finally the household survey is conducted by the local level investigators. For household survey same questionnaire (Annexure 05) having different colour is used for data collection. While for poor and very poor households red cards and for non-poor households white cards are prepared. Normally an investigator can fill up five questionnaires per day but there is flexibility; if the household head is not able to give time on that day, the investigators visit the house another day as per their convenience. The supervisors and the research team check some information on a random basis.

VI. Data Processing: Data processing is done at two stages. Partial tabulation¹ is done by the supervisors at the local level while tabulation is done by the researchers using the Excel and SPSS.

VII. Preparation of Ward Information Book (WIB) : Ward Information Book is prepared for each Ward by incorporating some basic information of each household and aggregate information of some indicators at the Ward and Village level. The first part of the WIB includes some basic information of the villages under Ward, resources of the villages under the Ward and aggregate information of demographic conditions (number of households, number of population, literacy rate, enrollment rate, drop out rate, access to safe drinking water, use of hygienic latrine, head count index according to the perception of people, food security, different characteristics of household heads, housing condition and electricity use). Second part includes information of each

¹As for example for calculating enrolment rate at the primary level, total number of children at 6 to 10 years and number of children of that age group who are enrolled at the primary level are calculated by the supervisor.

household on age, profession, educational qualification of household head, number of people, households having drop out children, households having no electricity, households having no tube well, households using unhygienic latrine and landless households.

VIII. Capacity Building of the Local Government: For developing capacity of the functionaries of local government in taking database decision, training is organized to orient them with the WIB. Having duration of three days, training is organized for the functionaries of local government and some villagers. During the training, the trainees are oriented with the functions of local government, project activities of LLPMS, poverty situation of rural Bangladesh and they are motivated to analyze the poverty situation of their respective Wards by analyzing WIB. They are also exposed to the field activities of an action research project of BARD titled Comprehensive Village Development Programme (CVDP). It is worth mentioning here that under this programme there is an umbrella organization in the village, and all sorts of development efforts at village level are undertaken by the organisation through formulating village development plan. Finally, they are motivated to prepare a plan of action by identifying and prioritizing problems of different sectors. After presentation of the plan of action, the training programme is ended.

IX. Organise Ward Meeting: A ward meeting is organised at each Ward to disseminate the information articulated at the WIB as well as plan prepared during the training. The meeting is organised under the leadership of functionaries of local government. One of the participants who participates in the training course is assigned to disseminate the aggregate information incorporated in the WIB and salient features of the plan.

X. Organise Planning Workshop: Planning workshop is organized at the Upazila level in presence of the officials of different development organisations and functionaries of neighboring Union Parishad. Functionaries of the Union Parishad prepare a partial Union Plan² summarizing the Ward plans of different Wards with a view to getting need based support services from the development partners as well as the nation building departments. The Chairman of the Union Parishad presents the plan and some commitments are received from the development partners and nation-building departments as

² Two plans are prepared and presented in two planning workshops. First workshop deals with preparing and presenting plans of Wards 1-5 and the second workshop concentrated on the plan of 6-9 wards.

per their demand. Finally, the plan is finalized by incorporating the suggestions of the participants.

XI. Create a Database: Using Natural Resources Database (NRDB), a computer-based database has been developed for disseminating the information in a quick as well as more understandable way. The database is recognized as a useful tool for disseminating the basic information of Union, Ward, Village and Household. The database is able to give some basic information at various stages from Union to household. It has also been able to create some pictorial images through different colors on the map for showing the vulnerability of specific indicator. From the following map it is clear that Ward number five is lagging behind in having electricity facility while number 1 and 2 are in an advantageous position. It is also possible to show the position of villages and which households don't have electricity facility from the database. The information used in the database has been enclosed in Annexure: 3.

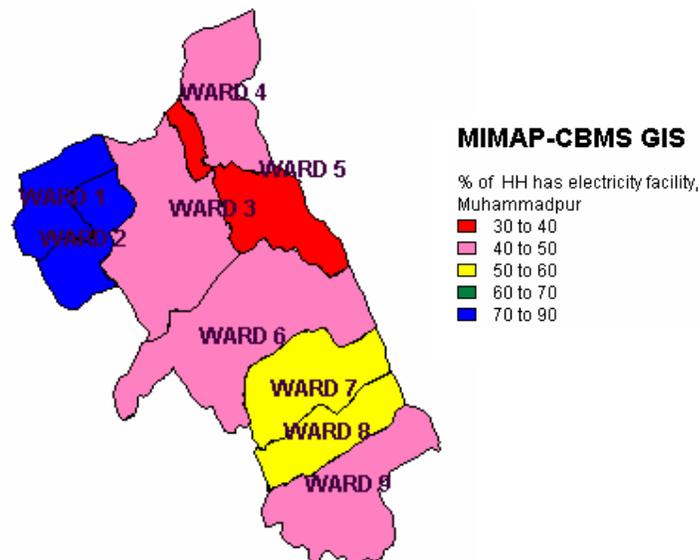


Fig 3 Percentage of households having electricity facility in different Wards

7. Research Findings

7.1 Background information of the Project Area

Muhammadpur (West) Union is one of the 15 Unions in Daudkandi Upazila under Comilla district. The total area of the Union is 14.91 square kilometer having 20 villages. The Union Parishad is situated at a distance of 8 and 50 kilometers

away from the Upazila and District Headquarters respectively. The Union is well-connected by the regional highway of Daudkandi Kachua road . Almost every year, the people of the *Union Parishad* are to experience natural flood. The major crops of this area are paddy and potato and a good portion of people are still involved in Agriculture. Some poultry firms are found to be run commercially and most of the ponds are under pisciculture.

7.2 Demographic Characteristics

The total number of households is 3,761 and the number of total population is 21,411 that bring average household size to 5.69. The sex ratio is 110 that is higher than the national average. Most of the households are Muslim (91.3%) and rest of the households belongs to the Hindu community. Nearly 38 % of the total population belongs to the age group of 0-14 years and around 4% of total population belongs to the age group up to 65 years, which indicates that more than two fifths of the population are found to be dependent on the three fifths of the active labour force. On an average every active member has to look after nearly 0.67 dependent members.

Table 01: Demographic Characteristics of Population

Household and Population Characteristics	
Number of Households	3,761
Sex of the household heads	
Male (% of total households)	98.3%
Female (% of total households)	1.7%
Number of Population	
Male	11,223
Female	10,188
Average Household size	5.69
Sex Ratio (males per 100 females)	110.15
Religious Status	
Muslim (Families %)	91.3%
Hindu (Families %)	8.7%

Table 02 : Age Structure of the population

Age groups (years)	Male	Female	Both Sex
0-4	1,178	1,219	2,397 (11.21)
5-9	1,335	1,340	2,675 (12.49)
10-14	1,546	1,397	2,943 (13.75)
15-49	5,715	5,151	10,866 (50.75)
50-64	944	780	1,724 (8.05)
65 and above	505	301	806 (3.76)
Total	11,223	10,188	21,411 (100)

7.3 Poverty Situation

7.3.1 Income Poverty:

Three methods are used simultaneously to assess the poverty situation. The methods are villagers' perception method, Food Energy Intake method and self-perception method. Under villagers perception method, the households are classified as poor, very poor and non-poor. By calculating the cost of food and non-food items Tk. 594.60 per person per month is considered the poverty line under FEI method. Under self-perception method, the household heads classify themselves as surplus, break-even, occasional deficit and chronic deficit in terms of fulfilling the need of food requirements on the basis of their purchasing power as well as own production. The households classified as break-even and surplus are considered non-poor while the households having chronic and occasional deficit, are considered as poor households. Under the villagers perception method, poor households are classified following criteria of dependence on selling physical labour, having inadequate number of earning members in relation to number of household's members, absence of ability to meet the crisis, absence of ownership in productive assets including cultivated land, lack of skill to survive and use of children in works. The criteria followed for identification of very poor are dependency on relief, begging and having no or very minimal land for homestead and involving wife in others' houses for works.

Table 03: Income Poverty Scenario of the Union

	Poor	Non- Poor
Head Count Rate under FEI	51.92	48.08
Head Count Rate under Self Perception Method	27.71	72.29
Head Count Rate under Villagers perception Method	52.01	47.09

Incidence of poverty is found to be higher under FEI method and villager's perception method. More than one half of the people are found to be poor in the FEI and Villagers perception method. The self-perception method implies that only 30 percent of the people are poor. It may be mentioned here that under villagers perception method, poverty line has been considered by adding cost of food and non food items while in self perception method, emphasis has been laid on food consumption only. This is one of the reasons for variation of incidence of poverty in different methods.

7.3.2 Human Poverty

For calculating human poverty, deprivation in knowledge, deprivation in health facilities and deprivation in overall economic provisioning are considered. Some proxy indicators are used for measuring each of the indicators mentioned earlier. Infant mortality rate and maternal mortality rate are used for considering deprivation in health. Deprivation in knowledge captured the indicators: percentage of adults who are illiterate and percentage of primary school age children not enrolled. Percentage of households not using sanitary latrines, having no access to safe drinking water, deliveries not done under the supervision of trained birth attendants or health center, and households having no electricity facility are considered under deprivation in overall economic provisioning.

Table 04: Human Poverty in the Muhammdpur (West) Union

Issues under Human Poverty	
Infant Mortality Rate (per thousand live births)	8.84
Maternal Morality Rate (per thousand live births)	2.52
% of children of primary school age not enrolled (6-10 year)	19.72
Percentage of adults who are illiterate (15 years and above)	49.16
Percentage of households not using sanitary latrine	31.20
Percentage of tube wells contaminated by arsenic	87.50
Parentage of deliveries not by the Trained Birth Attendant or in health center	69.57
Percentage of HH not having electricity facility	48.40

Infant mortality and maternal mortality rates are recorded 9 and 3 per thousand live births, which is lower than the national average. In case of delivery of newborn babies in most cases they are handled by untrained Traditional Birth Attendant (TBA) whereas only 30 percent of the newly born children are born under the supervision of health assistant or trained TBA. Two thirds of the households are using sanitary latrine. It may be mentioned here that the government has distributed more than 700 latrines after the data collection for giving full coverage of sanitation in the Union through the Union Parishad. The health hazard in this area is contamination of arsenic in the tube wells as nearly 88 % tube wells water are contaminated by arsenic. There are some arsenic free tube wells in the Union but there is frequent disorder of the tube wells. Besides, people are habituated to fetch water from the tube-wells at their doorsteps. This problem is situational specific as in other parts of Bangladesh the achievement of access to safe drinking water is very good. The coverage of electricity is also very good as more than one half of the households are covered under facility of electricity.

7.4 Education and Poverty

There are nine primary schools and no high school in this Union. Also there are nine madrasas (religious school), a kindergarten and two non formal schools run by BRAC in this Union. An initiative has taken to establish a secondary school in this Union. Net enrolment rate at primary and secondary level are recorded at 81 and 37 percent respectively. Literacy rate at 7 years plus and 15 years plus are found 46 and 51 percent respectively. The poor are lagging behind the non-poor in every aspect of education. Fifteen percent of the population of 15 years and above has the qualification of SSC and above.

Table 05 : Educational profile of poor and non poor

	Poor	Non Poor	All
Net Enrolment Rate (Primary)	76.98	88.64	81.23
Net Enrolment Rate (Secondary)	31.39	43.51	37.19
Drop out Rate (Primary)	1.53	.96	1.30
Drop out Rate (Secondary)	9.48	6.05	7.56
Literacy Rate (7 years and above)	33.89	58.79	46.28
Adult Literacy Rate (15 years and above)	37.20	62.68	50.84
Percentage of People have SSC or above qualification (15 years +)	6.64	21.75	14.74

The poor families are lagging behind the non-poor in every indicator of education. The poor families find it profitable to involve children in works for supplementing their family income or cost savings by involving them as family labour. The non-poor families try to send their children abroad as they believe it would not be practical to educate them as they would not get any job. In case of enrolment rate, some of the Wards are found to have recorded lower performance due to lack of demand factor because except the Ward number 06, there is no problem of primary school.

7.5 Ownership of Assets and Living Environment

In rural areas, ownership of land is still considered as a basis of social stratification as they considered land as the most secured asset. There are some assets in the households which are productive in nature and indicate welfare of the households. This section analyses the asset base of the households:

7.5.1 Land Ownership

The average area of own land and operated land is found 0.76 acres. But considering the poor and non-poor, it is clear that the average ownership operated area of the poor is higher than his average own holding while the non poor holds lower operated land area than the own area which implies that the poor are benefited from the tenancy market.

Table 06: Land Ownership Pattern

	Poor	Non Poor	All
Average owned land per households (acres)	.42	1.08	.76
Average operated land (acres)	.55	.96	.76
% of HH involved in renting-in of land	32.57	24.95	28.74
% of Households involved in renting-out of land	9.40	25.42	17.44
Average rented-in Land (In acres)	.55	.84	.67
Average rented out-land (In acres)	.80	1.30	1.20

One third of the total poor and one fourth of the total non-poor are renting-in 0.55 and 0.84 acres of land on an average respectively. On the contrary, only 9 percent poor and one out of four non-poor are involved in renting out 0.8 and 1.3 acres of cultivated land on an average respectively. So, monitoring terms and condition of the land tenancy market is needed to see the real benefit of the poor from the tenancy market.

7.5.2 Other Productive Assets

Bovine animals are considered as productive assets as some of the families are getting income regularly and some families meet the crisis by selling these bovine animals. More than one third and 83 percent of the households rear on an average 1.3 and 10.04 cows and poultry respectively. More poor households rear poultry while more non-poor households rear cows. There are some poultry farms in the Muhammad Union, which are running commercially.

Table 07: Ownership of Productive Assets

	Poor	Non Poor	All
Percentage of households having ox	5.39	5.67	5.53
Average number of ox	1.21	1.31	1.26
Percentage of households having cows	31.98	36.02	34.01
Average number of cows	1.25	1.32	1.30
Percentage of households having goats	9.34	6.83	8.08
Average number of goats	1.8	2.02	1.89
Percentage of households having duck/poultry	88	78	83
Average number of Duck /Poultry	6.37	14.13	10.04

The people informed that shortage of fodder due to lack of grazing lands and regular flood and stealing of cows in that area inhibits them to rear poultry or cow on a higher intensity.

7.5.3 Household's Assets

Ninety nine percent of the houses are made of CI sheet or cement, which is a sign of well-being of the households in the area. More than one fourth and nearly four-fifths of the households have radio and television respectively. The most important thing is that 5 percent of the households have mobile telephones that are being used individually or commercially.

Table 08: Ownership of Household Assets

	Poor	Non Poor	(%) All
Percentage of households having houses made of CI sheet or pucca building	98.7	99.3	99.0
Percentage of households having electricity	39.92	63.17	51.56
Having Tape recorder or Radio (% of HH)	17.30	36.97	27.10
Having Television (% of HH)	9.93	27.22	18.61
Having Mobile telephone (% of HH)	1.17	8.58	4.89

Considering the poor and non-poor, it is clear that the poor are lagging behind in possessing households assets compared to the non poor but the deprivation is minimal in case of housing structure. Foreign remittance and NGO intervention are found to be real causes of developing good household structure. Introduction of mobile telephone has made their life tensionless and easy as the people can communicate with their family members living abroad regularly and businessmen can serve their needs by simply a telephone call without going outside.

7.5.4 Ownership of Furniture

Households furniture are considered only as cot, chair, table, cupboard and sewing machine. These assets describe the living standard of the households.

Table 09 : Ownership of household Furniture

	Poor	Non Poor	All
Percentage of households having Chair	49.60	75.90	62.80
Percentage of households having Cot	95.14	97.67	96.41
Percentage of households having Cupboard	31.34	62.18	46.82
% of households having Sewing Machine	0.48	1.96	1.22
Percentage of households having Table	48.00	74.47	61.29

More than two thirds of the households have chair and table with a variation among poor and non-poor households. Three fourths of the non-poor households have table and chair in comparison to nearly half of the poor households. The most important thing is that more than ninety five percent households with a small variation among poor and non poor have at least one cot in their households which is a positive sign of well being as most of them sleep on cot instead of floor.

7.6 Employment and Income

Labour force is defined as a person 15 years and above who may be employed or unemployed during preceding week of the survey excluding students, full time housewives, disabled and retired person. The person in the labour force who didn't work, worked as unpaid family labour or without a motive of profit or worked less than 15 hours during the preceding week is considered as unemployed while the persons whose number of working hours is less than 35 hours in the preceding weeks, is considered as underemployed. Working children with pay of 5 to 14 years of age with reference to the number of children in that age group are considered as % of child labor. Considering the profession of household head it is found that, nearly one-fourth households are dependent on agriculture. Day labourer (19%), Small Business (15%), Service (11%) and Rickshaw pulling (8%) followed this profession. Around 6 percent of the household heads live abroad as remittance earner.

Table 10: Income and Employment status of Poor and Non- Poor

(%)

	Poor	Non Poor	All
Labour Force Participation Rate	74.48	68.87	71.48
Unemployment Rate	21.40	17.94	19.62
Under employment Rate	20.93	17.25	19.06
Child Labour	1.69	1.08	1.46
Per household per month average income (Tk.)	2,301	6,521	4,421
Per household per month average expenditure (Tk.)	2,892	4,130	3, 513

Labour force participation rate stands at 72 percent with a break up of 75 percent for poor and 69 percent for non-poor. Unemployment and under employment are recorded high that is around 19 percent. High unemployment and under employment rate of the females is reflected in the overall unemployment and under employment rate and it is the only reason for higher rate. On an average,

1.5% children (5-14 years) are found to be involved as child labourer. In each above-mentioned case, the poor are lagging behind the non-poor although labour force participation rate is higher among the poor groups. Capturing the information of households income and expenditure is very tedious job. It is found that the households try to conceal their real income with a fear of levying of income tax. On the other hand, multiple source of income and irregular flow of income also inhibit them to give real information. However, an initiative is taken to get some ideas about the family income by cross checking the yearly income with the monthly expenditure. The average household income and expenditure are Tk.4,421 and Tk.4,130 respectively. The non-poor income is 2.8 times and expenditure is 1.4 times higher than that of the poor households.

7.7. Involvement in Development Organisations and Access to Credit

7.7.1 Involvement in Development Organisations

The organisations at village level which are involved in development of the livelihood of the people through awareness development, providing support services, helping each others are called development organisations. The involvement of a person in a development organisation increases his/her networking capacity and helps to strengthen social capital. There are lot of development organisations at the village level. These are mostly clubs, small groups sponsored by Government and Non Government Organisations and Cooperatives.

Table: Households Involved in development Organisations

	Poor	Non Poor	Total
HHs involved in development organisations	705	527	1232
Total number of HHs	1872	1889	3761
Percentage of HHs involved in development organisations	37.66	27.90	32.76
Average number of people per HHs involved in development organisations	1.03	1.03	1.03

7.7.2 Access to Credit and Sources of credit

Access to credit is one of the most important determine nets to know the opportunity of a person to fight against poverty . As it observed, the people of rural areas especially poor people face problem to take any imitative due to shortage of capital. Access to credit helps to remove the problem of shortage of capital for undertaking any Income Generating Activities (IGAs) and meet the crisis.

Table Households Having Access to credit

	Poor	Non Poor	Total
Number of HHs has taken loan	646	467	1114
Total number of HHs	1872	1889	3761
Percentage of HHs taken loan	34.51	24.72	29.62
Average number of loanees in HHs	1.02	1.25	1.12

It is found that 30 percent of the households have taken loan from different sources. The average number of loanees of these households is 1.12. Considering the socio economic background, it is observed that 35 percent of the poor households has taken loan against 24 percent of the non-poor households. Average number of loanees per households implies that in some cases there is more than one loanee in same households.

Table : Sources of Credit for Different Socio Economic Groups

Sources of Loan	Poor	Non Poor	Total
NGO	90.00	79.11	85.41
Bank	2.92	9.49	5.69
GB	4.00	4.85	4.36
Others	2.77	5.91	4.09
Cooperatives	0.31	0.63	0.44
Total	100	100	100

As regards the sources of credit, it is found that most of the credit comes from the NGO sector. It is followed by the Bank, Grameen Bank and other sectors. It is also notable that the non-poor have more access to formal sector of financial institutions as the source of 10 percent credit is Bank for non poor compared to only 3 percent for the poor households.

7.8 Gender and Poverty

7.8.1 Education

In education, gender disparity has been reduced in case of enrolment rate. Still females are lagging behind the male in case of literacy rate and getting higher education. Early marriage of the girls and tendency of the boys to go abroad are main problems in the secondary education.

Table 11: Gender and Education (%)

	Male	Female	Total
Net Enrolment Rate (Primary)	80.28	82.21	81.36
Net Enrolment Rate (Secondary)	31.37	43.50	37.18
Drop-out Rate (Primary)	1.83	.76	1.30
Drop-out Rate (Secondary)	8.62	6.76	7.58
Literacy Rate (7years and above)	51.13	40.79	46.28
Adult Literacy Rate (15 years and above)	57.97	42.57	50.84
Percentage of People have SSC or above qualification (15+)	19.66	9.05	14.75

The net enrolment rate at primary level is recorded at 81.36% with a break up of 80.28 for male and 82.21 for female. In secondary level, the net enrolment rate is 37.18 whereas for male it is 31.37 percent and for female it is 43.50 percent. The drop-out rate at primary and secondary levels are found to be 1.30 and 7.58 percent respectively. Girls are found to be in a better position in enrolment and their dropout is lower than the boys. But in case of literacy rate, the females are lagging behind the males, as in both cases, i.e. the 7 years and 15 years plus, females are found to be less literate than the male. Females stipend programme is found to have positive impact on increasing the enrolment of girls at the secondary level although people have opined to increase the quality of education in the rural areas.

7.8.2 Employment

In case of employment, women are found to be in a more disadvantageous position than men due to lack of opportunity, social norms etc. The labour force participation rate for male is higher than of the female. Child labour are found to be more among the boys than the girls. Lack of social security and fear of harassment are main causes for low child labour among the girls. But most of the girls help their family members by working as unpaid family labour in the homestead area.

Table 12 : Gender and Employment

	Male	Female	All (%)
Labour Force Participation Rate	80.59	61.10	71.55
Unemployment Rate	6.72	42.83	19.64
Under employment Rate	5.19	40.05	19.00
Child Labour (%)	4.72	0.44	1.46

Unemployment and under employment rate are found to be higher among the female than the male people. The main causes are lower mobility of the female members and due to flood they are not encouraged very much to rear cow or poultry. Moreover, potato is one of the main crops in this area and the opportunity to work in the field of potato is less than the paddy cultivation. Another cause is that household survey of some villages was done during the rainy season when the male members tried to be involved in work in other areas while females had to be busy looking after family affairs.

7.9 Vulnerability

Vulnerability implies the capacity of person to face the shocks and unforeseen events that requires extra amount of money which eventually declines the well being of the households. Around 6 percent households with a variance of 5.8 percent poor and 5.5 percent non- poor households faced crisis during the preceding year of data collection.

Table 13 : Nature of Crisis Faced during the Preceding Year

Nature of Crisis	(%)		
	Poor	Non poor	All
Death of earning member	1.0		.5
Expenditure for treatment	32.4	45.2	38.8
Crop damage	53.3	41.3	47.4
Theft	3.8	2.9	3.3
Litigation	1.9	1.9	1.9
Loses of work		2.9	1.4
Dowry	1.9	1.9	1.9
Others	5.7	3.8	4.8
Total	100.0	100.0	100.0

Nearly half of the crisis is related to crop damage by floodwater in the year of 2004 and the second most important crisis is sudden expenditure for treatment of the household members. Among the poor the major crisis is crop damage, while for the non-poor, it is related to disease of household members. The other crises are death of earning member, litigation, dowry, cost for litigation, stealing etc.

Crisis coping mechanism implies the strategy of the households in meeting the crisis. If the households can meet the crisis without loosing any assets or being indebted, it is called a positive mechanism and others are negative mechanism. The positive mechanism creates a burden for the household but implication of declining well-being is small, while in case of negative mechanism the well-being of the household worsens. In case of negative mechanism there is tendency to slip into poor from the non-poor and very poor from the poor and severity of the experience of poverty increases for the very poor households.

Table 14 : Crisis Coping Mechanism of the Households

Crisis Coping Mechanism	(%)		
	Poor	Non poor	Total
Using Savings	12.1	62.7	36.8
Borrowing from relatives, friends and well wishers	15.0	4.9	10.0
Sale of permanent assets	9.4	3.0	6.2
Taking Credit	55.1	26.5	41.2

Giving Mortgage of Asset	.9	1.0	1.0
Other	7.5	2.0	4.8
	100.0	100.0	100.0

It is found that in the study villages the positive mechanism of crisis coping includes: using saving, borrowing from the well wishers while negative mechanism includes sales of permanent assets, taking credit and giving mortgage of land. The non-poor are found to be using more positive mechanism than the poor households to face crisis.

7.10 Poverty and its Correlation

The characteristics of the household heads have some implications with the situation of poverty. From the findings it can be said that there is no basic differences of sex of the household heads as nearly half of the female headed as well as male-headed households are found to be poor. But there is no confusion that the severity of poverty faced by the female-headed households if given there is no support from the paternal side as well as from the family members cannot be described in quantitative manner. The incidence of poverty is found to be higher in case of early life cycle of HH head. In course of time, the experience of the household head as well as support from other household members help to reduce the poverty. Labour, and rickshaw pulling as a profession of household heads are main causes of poverty. Poverty situation is lessened with the increase of farm holding size, but a good portion of landless households are non-poor. So their strategy of moving up to the poverty level needs to be investigated. Household heads without schooling are severely affected by poverty. The incidence of poverty is declining along with the increase of number of schooling of the household heads.

Table15 : Selected Profile of Household Head and its Relation with Poverty

		(%)		
		Poor	Non-Poor	All
Sex of the HH Head	Male Headed	49.2	50.8	100
	Female Headed	50.8	49.2	100
Age of HH Head	Lowest to 30	54.0	46.0	100.0
	30-40 years	56.1	43.9	100.0
	40-50 Years	48.6	51.4	100.0
	50-64 years	41.0	59.0	100.0
	64 and above	40.7	59.3	100.0
	Mean Age (Years)	42.91	45.91	44.42
Educational Qualification of	No Institutional education	62.07	37.93	100
	Primary	44.00	56.00	100

		Poor	Non-Poor	All
HH Head	Secondary	39.27	60.73	100
	SSC	32.89	67.11	100
	HSC	14.29	85.71	100
	Graduate	5.97	94.03	100
	Post Graduate	26.09	73.91	100
	Others	50	50	100
Profession Of the HH Head	Agriculture	54.45	45.55	100.00
	Labourer	70.38	29.62	100.00
	Service	27.62	72.38	100.00
	Business	37.37	62.63	100.00
	Rickshaw Pulling	75.59	24.41	100.00
	Inherent Profession (Barber, Washer man, Fisher man, Carpentry)	53.90	46.10	100.00
	Remittance Earner	11.27	88.73	100.00
	Others	44.16	55.84	100.00
Farm Size	Landless (58.8)	61.4	38.6	100.0
	Marginal (15.1%)	47.0	53.0	100.0
	Small (18.8%)	28.5	71.5	100.0
	Medium (7%)	16.5	83.5%	100.0
	Large (.3%)	15.4	84.6%	100.0

8 Problems Encountered

- I. For data collection as well as data processing the sincerity and capacity of all field workers are very important. Insincerity of a single investigator may interrupt the whole process, even the reliability of generated data may be questioned. Sincerity of one investigator was not up to the mark, which created a burden for the supervisors. So, attitude of the investigator should be examined and supervision should be done properly on a regular basis.
- II. People prefer to get short-term benefit rather than long-term benefits. So, they usually ask for providing loan after the household survey. Motivating people to organise themselves into a self-propelling organization and channelising the resources according to their need may satisfy their demand.
- III. The Union Parishad suffers from adequate supporting staff. The only person is the Secretary who assists in taking decision of the functionaries of Union Parishad. The field level workers posted at the Union level may be engaged in this process for its sustainability.
- IV. The functionaries of Union Parishad become habituated with the traditional form of activities. So, motivation of the functionaries to use the Ward Information Book is a tedious job. In case of Muhammadpur (West), the

former Chairman of the Union Parishad was motivated but unexpected death of the Chairman has hampered the initiative and it took some time to make the goal of the project understandable to the new Chairman.

- V. The Union Parishad has a computer but there is no such person to handle the computer. For that reason, ensuring the use of computer-based data at the grassroots level is very difficult. In such case, a decision has been taken to train some local people who have some computer background and are living at the rural areas having mentality to give voluntary services if they are requested.

9. Use of Information

Poverty monitoring at the local level is at the infant stage. The use of information generation is very limited on some aspects. Some of the examples are given below:

- I. One road is constructed in a disadvantaged village following the plan articulated in the Ward plan. It is confessed that the Chairman usually prefers to provide projects to the areas, where they have their adequate supporters. But after analyzing the plan, the Chairman realized that one of the villages has been deprived for a long time and eventually he approved a project for that area in consultation with the members of the Union Parishad.
- II. One training programme is organised under the initiative of Union Parishad with the help of District Cooperative Office for meeting the demand of the people to organise themselves.
- III. The information generated through this process helped to bridge the gap between service delivery agencies and the local government. During planning workshop it is observed that the service delivery agencies demanded that cent percent ponds are under fish cultivation while the local people categorically mentioned that few ponds still remain fallow. It is also recognized that there are some arsenic free tube-wells in the Union but the respective service delivery agencies don't have any information that most of the arsenic free tube wells have gone out of order. Subsequently, it is decided that the Chairman of the *Union Parishad* should inform the problems in the monthly coordination meeting of the *Upazila Parishad*.
- IV. During the planning workshop the Chairman of the Union Parishad was requested to provide some names for delivering hygienic latrine to them.

Ultimately around 700 hygienic latrines were provided to the Union Parishad through the service delivery agencies for distribution among the most disadvantaged. The Functionaries of Union Parishad consulted the Ward Information Book (WIB) for performing this activity.

- V. Six self-propelling organizations have been developed in the Union to fight against poverty. In the mean time, some of the organizations have accumulated capital to the amount of nearly .5 million taka. They are providing loan with a lower rate of interest to the disadvantaged people from their accumulated fund.

10. Lessons Learnt

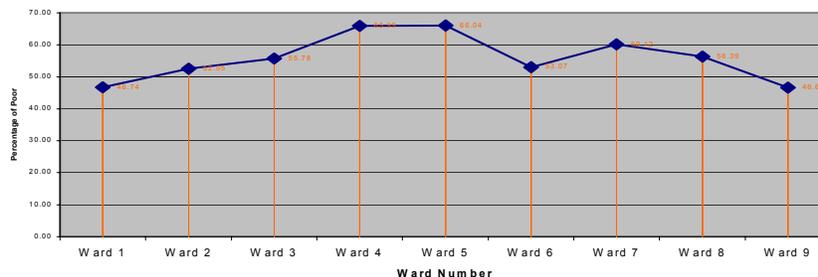
Poverty monitoring at the local level is gaining importance theoretically and practically. The service delivery agencies and different stakeholders have appreciated the process. Following lessons are learned from the experiment:

- I. Involvement of different stakeholders in identifying the indicators has great importance but it should be properly handled, otherwise lot of indicators would create a burden which causes frustration to the implementing agencies. On the other hand, a short list of core indicators should be identified for sustaining the system at local level.
- II. The cost involved in data generation as well data processing should be minimized and for using reference year, data should be collected at a time within a short span of time. Students may be involved in the process of data collection as well as processing during their free time after public examination for reducing the cost of data collection.
- III. For proper use of Ward Information Book, the size of the information book should be in a miniature form. The mini WIB should be distributed to the members of respective Wards for facilitating their decision-making capacity. A decision has been taken to distribute the mini WIB to the members of *Union Parishad* by incorporating the name of household heads and their status.
- IV. There should be an inbuilt system to monitor the plan in the monthly meeting of Union Parishad as well as monthly coordination meeting of Upazila for ensuring proper implementation of the plan.
- V. Some of the members are found to be very reluctant in using the WIB for taking decision. They prefer to consult with some influential persons especially the persons who are a determinant factor of the election. In that case, influential persons need to be motivated and asked to take help from WIB.

VI. A manual is necessary describing the instructions of filling the questionnaires for reducing the confusion as well as developing common understanding among the investigators and supervisors.

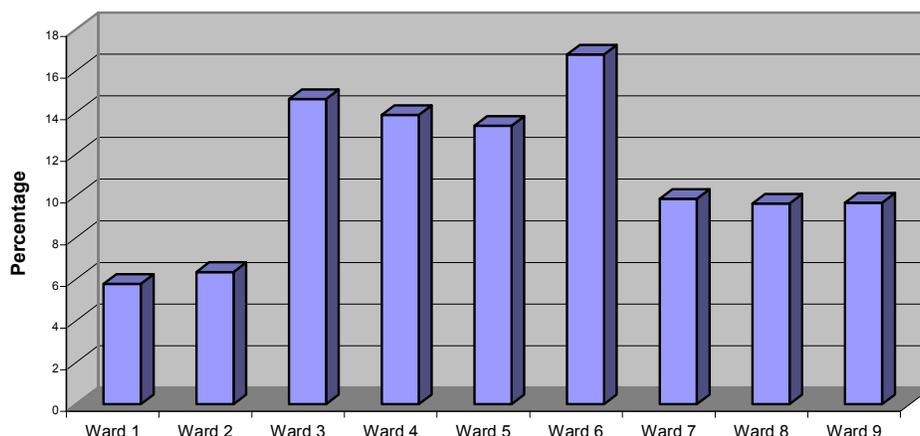
VII. In measuring poverty, Head count rate³ provides an idea of incidence of poverty. But at the local level, specially for providing need based support services, the concentration of poor households needs to be calculated. During dissemination of the findings, the local people did not agree with the ranking of Ward in terms of incidence of poverty as it explained by Ward number 05, having the highest incidence of poverty and this Ward is followed by Ward numbers 4,7,8,3,6,2,1 and 9 respectively. The research team realized that as number of population varies from one Ward to another, it is really difficult to know the severity of the problem through using head count ratio and thereby fix priorities in distributing resources. Then the concentration of poor in different Wards is calculated by dividing the number of the poor in the respective Wards by the total number of the poor of the Union. While presenting the concentration of the poor in different Wards, the villagers agreed with the situation as it reflects their perception. The concentration ratio shows that the people of Ward number 06 are affected more than other Wards as nearly one fifths households of the total poor households live in this Ward. This Ward is followed by Ward numbers 3,4,5 7,9,8 1 and 2 respectively. The functionaries of Union Parishad also viewed that this figure would be helpful to take decision in distributing benefits especially to the poor.

Fig 04: Head Count Index in Different Wards



³ For simplification of poverty analysis at local level, people's perception was used to identify household as poor or non-poor.

Figure 5: Concentration of Poor in Different Wards on the Basis of Total Poor



- VIII. In determining the profession, autonomy of the respondents should be given priority instead of any pre-determined definition. In case of Bangladesh, the source of income yield maximum amount is considered to identify the main profession. But during the data validation, some of the respondents reacted not to be recognized as day labourer although maximum of his income accrues from selling the labour. They prefer to be recognized as sharecropper as sometimes they are involved in sharecropping.
- IX. To measure the poverty at the village level, peoples' perception and the perception of the household head can be used for its simplicity. But organizing at least two different discussions in different areas can validate villagers' perception.
- X. For effective implementation of the Union Plan, emphasis should be given on initiation of implementing, preferably a small and single sectoral plan. If they become acquainted with and understand potential benefits of plan by practice then a comprehensive plan can be formulated.
- XI. There is a great potentiality of using this system in other areas as some of the neighbouring Union Parishads showed their keen interest. In that case, cost of stationery, imparting training and a portion of cost for data collection and processing can be provided as support to the system for its useful replication in other Unions. The people also opined that voluntary services can be received from the community but this may affect the quality of data.

11. Recommendations:

11.1. Feasibility of institutionalizing the methodology: Different stakeholders have appreciated the methodology developed under local level poverty monitoring system. But for institutionalizing the system needs demonstration of its use in a wider scale. New scope has been created due to the government decision for allocation of **BLOCK GRANT** directly to the Union Parishad. The functionaries of the local government suppose to be preparing their own plan to utilise the amount of Block Grant. In preparing the plan they would require reliable information. So LLPMS can easily feed to this current situation. For institutionalizing the system several things are essential. Among these capacity of the functionaries of Union Parishad, capacity of the local people for data collection and data analysis, fund for data collection, data processing, and political commitments and administrative directives. To build up the capacity of the functionaries of Union Parishad and other stakeholders training may be arranged on a regular intervention. If they are motivated, certain portion of their block grant can be utilised for meeting the cost of data collection. However, necessary political commitment as well as administrative directives may be ensured by getting effective result through covering more areas under the banner of demonstrative phase. BARD is trying with its all-out means to develop a project for covering more areas from the experiences of LLPMS. Some organisations, which are working for strengthening the capacity of local government can be sensitized to use the methodology developed under LLPMS. Strong advocacy will be needed to influence the policy planners to recognize its utility. The Poverty Reduction Strategy Paper has also recognized the importance of monitoring poverty reduction. Initiatives from different stakeholders have been recognized to this end. So, potentiality for institutionalizing the system of LLPMS is enormous. Advocacy is going on to influence the policy planners with a view to ensure its wider use. Above all a publication and the visual documentation on the process and experiences may accelerate the effective advocacy.

11.2. Details of expression of interest for expansion: In recognition of strong advocacy some successes have already been achieved. Power and Participation Research Center (PPRC) a private organization has shown their keen interest in the process of LLPMS specially database prepared through using CBMS-NRDB. In the mean time a tri partite Memorandum of Understanding has been signed among CBMS- Network-Philippines, Bangladesh Academy for Rural Development (BARD) and Power and Participation Research Center (PPRC), Dhaka to experiment the feasibility of developing database in some poverty stricken districts of northern

Bangladesh. As part of its efforts more than 500 vulnerable villages have been identified in one district on the basis of flood prone, drought prone, river erosion etc. Then household survey would be conducted in each village for identifying the socio-economic conditions of the people. Eventually, a database will be developed covering the information of all households in a village. After a specific period of time the indicators will be compared for monitoring purpose. The database will also be used for identifying the most vulnerable households and their need. At the end, some programmes will be developed on the basis of the findings of survey conducted.

In finalizing the database a model has been developed by incorporating the information of a village covering all households and it has been demonstrated in the DFID Bangladesh and a local workshop organized at district level. The Database got lot of appreciation and several suggestions were made for developing the database. BARD is providing technical support for developing this database. Besides these, some non-government organizations (NGOs) also showed their keen interest to implement the mechanism in the local workshop. Further discussions are needed to develop the modus operandi of technology transfer. The officials of national statistical department attended in the national workshop also appreciated the process and advised to search a way for working jointly during the national workshop. Elaborate dialogue is required for testing the feasibility of that kind of collaboration.

11.3. Suggested Final Design: The process of Local Level Poverty Monitoring System (LLPMS) includes data collection, data processing by the local people, dissemination the information at the local level and policy planners. The indicators selected in consultation with different stakeholders. For, disseminating the information Ward Meeting played a vital role for sensitizing the implementers and policy planners. As a process it is quite ok. But for sustainability of the process the extension workers of different nation building departments can be involved with the local people for data collection and data processing. This may bring ownership of the process and information. To make the process more user friendly and effective some of the indicators used for PRA survey can be articulated for the household survey. Some core indicators need to be identified from the indicators developed by LLPMS in consultation with the functionaries of local government. The Ward Information Book has very importance to the local level policy planner. For ensuring its wider use the size should be in miniature form. A small book compiling the information of name of household head, occupation, land ownership, number of

household members and status of household can be distributed to the respective member of each Ward. This would in turn help them to take evidence-based judicious decision for ensuring support services to the target people. Some information was not up to the mark, specially information relating to the participation in safety net programmes, family planning. People consciously attempt to conceal this information assuming that they would be dropped from other benefits and out of shame ness respectively. Such kind of information can be collected from the respective department instead of the household. Making a linkage with programme support can ensure its wider use. In absence of such arrangements people can be motivated to organised themselves under self propelling organisations. Some support in the form of training can be provided to them.

12. Conclusion

Different stakeholders including service delivery agencies, functionaries of local government and development partners recognized the necessity of poverty monitoring at the local level. The Poverty Reduction Strategy Paper (PRSP) prepared by the government also recognizes this. For developing a system, a decent initiative has been taken and tested in a limited way. The system developed through this experiment is not final rather the insights developed through this unique experiment would facilitate to develop a user-friendly system of poverty monitoring at local level. The experimentation would also be helpful to prepare local level planning in Bangladesh. Finally, the database developed through Natural Resource Database (NRDB) has ample potentiality in Bangladesh to know the local situation and facilitate serving the people in an effective way. For its wider replication, an initiative can be taken through some partner organizations on a cost-sharing basis. In that case, reduced number of indicators as well as cost of data collection may be taken into consideration.

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List Of Indicators

Broad Areas	Indicator	Number
Demographic	<ul style="list-style-type: none"> <input type="checkbox"/> Number of Households <input type="checkbox"/> Number of Population <input type="checkbox"/> Average Household size <input type="checkbox"/> Sex Ratio (males per 100 females) <input type="checkbox"/> Percentage of HH in Different Religion <input type="checkbox"/> Age Structure of the population 	06
Income Poverty	<ul style="list-style-type: none"> <input type="checkbox"/> Head Count Rate under Self Perception Method <input type="checkbox"/> Head Count Rate under Villagers perception Method 	02
Health	<ul style="list-style-type: none"> <input type="checkbox"/> Infant Mortality Rate (per thousand live births) <input type="checkbox"/> Maternal Morality Rate (per thousand live births) <input type="checkbox"/> Percentage of households not using sanitary latrine <input type="checkbox"/> Percentage of tube wells contaminated by arsenic <input type="checkbox"/> Parentage of deliveries not by the Trained Birth Attendant or in health center 	05
Education	<ul style="list-style-type: none"> <input type="checkbox"/> Net Enrolment Rate (Primary) <input type="checkbox"/> Net Enrolment Rate (Secondary) <input type="checkbox"/> Drop out Rate (Primary) <input type="checkbox"/> Drop out Rate (Secondary) <input type="checkbox"/> Literacy Rate (7 years and above) <input type="checkbox"/> Adult Literacy Rate (15 years and above) <input type="checkbox"/> Percentage of People have SSC or above qualification (15 years +) 	07
Productive Asset (Land)	<ul style="list-style-type: none"> <input type="checkbox"/> Average owned land per households (acres) <input type="checkbox"/> Average operated land (acres) <input type="checkbox"/> % of HH involved in renting-in of land <input type="checkbox"/> % of Households involved in renting-out of land <input type="checkbox"/> Average rented-in Land (In acres) <input type="checkbox"/> Average rented out-land (In acres) 	06
Productive Assets	<ul style="list-style-type: none"> <input type="checkbox"/> Percentage of households having ox <input type="checkbox"/> Average number of ox <input type="checkbox"/> Percentage of households having cows <input type="checkbox"/> Average number of cows <input type="checkbox"/> Percentage of households having goats <input type="checkbox"/> Average number of goats <input type="checkbox"/> Percentage of households having duck/poultry <input type="checkbox"/> Average number of Duck /Poultry 	08
	<ul style="list-style-type: none"> <input type="checkbox"/> Percentage of households having houses made of CI sheet or pucca building <input type="checkbox"/> Percentage of households having electricity 	02

Broad Areas	Indicator	Number
Household Assets	<input type="checkbox"/> Having Tape recorder or Radio (% of HH) <input type="checkbox"/> Having Television (% of HH) <input type="checkbox"/> Having Mobile telephone (% of HH) <input type="checkbox"/> Percentage of households having Chair <input type="checkbox"/> Percentage of households having Cot <input type="checkbox"/> Percentage of households having Cupboard <input type="checkbox"/> % of households having Sewing Machine <input type="checkbox"/> Percentage of households having Table	08
Employment and Income	<input type="checkbox"/> Labour Force Participation Rate <input type="checkbox"/> Unemployment Rate <input type="checkbox"/> Under employment Rate <input type="checkbox"/> Child Labour <input type="checkbox"/> Per household per month average income (Tk.) <input type="checkbox"/> Per household per month average expenditure (Tk.) <input type="checkbox"/> Wage Rate	07
Access to Development Organisation and Credit Market	<input type="checkbox"/> Percentage of HHs involved in development organisations <input type="checkbox"/> Average number of people per HHs involved in development organisations <input type="checkbox"/> Percentage of HHs taken loan <input type="checkbox"/> Average number of loanees in HHs	04
Vulnerability	<input type="checkbox"/> Nature of Crisis <input type="checkbox"/> Crisis Coping Mechanism	02

Wherever appropriate, the indicators are disaggregated in terms of gender, age, religion and similar other socio-cultural characteristics .

Annexure 02

Resource Profile

	Number	Comments
Natural Resource		
Ponds		
Agricultural Land (in acres)		
River		
Ditch		
Social Resources		
Primary School		
High School		
College		
Mosque		
Graveyard		
Madrasa (religious educational institution)		
Village organisation		
Number of Health Center and distance		
Number of EPI Center		
Having Electricity (Yes/no)		

Financial Resource		
Number of Deep Tube- Well		
Number of Shallow Tube- Well		
Number of Tractor/ Power tiller		
Number of NGOs working in the community		
Number of Market (Village Market)		
Number of village shops		
Number of Commercial poultry firm		
Number of Bank and distance of it		
Physical Resource		
Distance of nearest Pucca road		
Distance of Union Parishad		
Distance from the Upazila Headquarter		
Human Resource		
Major Profession of the household heads/ any special profession		
Number of People Living abroad		
Number of People Living outside the village		
Number of disabled person		

Annexure 03

Information articulated in the Data Base

	Level of Hierarchy	
	Union/Ward/Vilage Level	HH Level

<p style="text-align: center;">Information</p>	<p>Area (in Sqkl) Number & location of ponds, school, madrasa, roads etc Number of Household (HH) Number of Male Number of Female Total Population Number of children 6-10 years Number of children going primary school (6-10 yr) Number of children discontinuing after enrollment (6-10) Number of Children 11-15 years Number of children never enrolled in school (11-15) Number of Population 7+ Number of Population literate 7+ Number of Population 15+ Number of Population Literate 15+ Number of children borne last one year Number of infants died during last one year Number of mothers died due to pregnancy complication Number of HH have electricity facility Number of HH Have access to safe drinking water Number of HH using sanitary latrine Number of HH is Poor Number of HH is facing food insecurity</p>	<p>Name of HH Head Age of HH Head Occupation of HH Head Total Population Number of Population</p>
<p style="text-align: center;">Indicators</p>	<p>Population density per square kilometer Sex ratio Household size Net enrollment Rate at Primary level Net Enrollment rate at Secondary level Drop Out Rate at primary Level Drop Out Rate at secondary level Literacy Rate 7+ Literacy rate 15+ Infant mortality Rate Maternal Mortality Rate % of HH has electricity facility Access to Safe drinking Water Access to sanitary latrine Incidence of poverty % of household facing food insecurity % of HH are landless</p>	<p>Is HH Poor? Does HH have access to safe drinking water? Is HH landless? Is HH facing food insecurity? Does HH has electricity facility? Does HH use sanitary latrine?</p>

Annexure 04

CARD USE FOR HH RESOURCE MAPING OF PRA

HH Code Number:

Name of Bari

Village :

Name of HH Head:

Number of HH Member			Ownership of Transport	Ownership of Productive Asset	Nature of House (Roof Materials)	Nature of ownership in electronic Media
Male	Female	Total	Boat=1	Weedier = 1	Chan /Thatch =1	Radio= 1
			Rickshaw=2	Thresher = 2	CI Sheet =2	Television= 2
			Cycle=3	Tractor = 3	Cement= 3	Mobile= 3
			Motor Cycle=4	Power tiller = 4		Two in One= 4
Do the HH has Electricity Connectivity			Bus=5	Sprayer = 5		
Do the HH has Hand Tube well			Truck=6	STW = 6		
Number of Disabled Person				DTW =7		
Number of Person living Abroad				LLP= 8		
Number of person living outside the village				Langal = 9		
				Power Pump = 10		
Status of HH			Very Poor	poor	Middle class	Rich

Household code	Information about Employment								Number of person involved in Organisation	Nature of development organization		Number of person taken loan		Sources of loan		Amount of Loan		
	Active Labour force (Number)		Un-employed (Number)		Under employed (Number)		Child Labour (6-14) (Number)											
	Male	Female	Male	Female	Male	Female	Boy	Girl										Male

Active Labour force : Fifteen years and above employed or unemployed excluding student, disabled, pension holder, full time house wife

Un Employed: Did not work, worked in family enterprise without any wage or Worked less than 15 hours in the proceeding week , **Under Employed :** Worked less than 35hours in the proceeding week

Nature of Organisation : 1=Club, 2=Cooperatives,3=NGO, 4=Development organisation supported by Government 5= Others

Source of Credit : 1= NGO, 2=Bank, 3= Reatives, 4 = Money Lender , 5=Cooperative, 6= BRDB, DYD, 7 = Others

Household code	Information about Land (in Acre)				Nature of Land (in Acre)						Use of Land (in Acres)				Monthly Expenditure	
	Total Own Land (With water body) (1)	Taking Lease/ share cropping (2)	Giving land for lease/share cropping (3)	Total I operated land	Homestead	Pond		Ditches		Land Under irrigation	Natural Cultivable Land	Fallow	Water body used for fish cultivation	Water body not used for fish cultivation	Food	Non-food
						Cultivable land	Garden	Number/ Portion	Area							
1																
2																

Household code	Animal & forest Resources (in Number)						Household Asset (Number)					Capacity to Meeting requirements of food	Sources of Water		Nature of Latrine (1-Open, 2-Ring Slab, 3-Sanitary, 4 -Others	
	Poultry		Cow/ Buffo-low		Goat		Trees		Cot	Cupboard	Chair		Table	Sewing Machine		Washing Utensils
	Local Breed	High Breed	Local Breed	High Breed	Local Breed	High Breed	Wood	Fruit								
	Number	Number	Number	Number	Number	Number										
1																
2																

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Household code	Number of Eligible Couple		Adoption of Family Planning Method	During Last one Year											Mortality Preceding Year			
				Number of new born babies		Information about Disease (without considering cold, cough, and fever)												
	Permanent	Temporary	Traditional Birth Attendant	Skill Birth Attendant/Clinic	Number of patient			Nature of Disease			Nature of Treatment			Number	Age	Cause		
					Male	Female	Children	Male	Female	Children	Male	Female	Children					

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Crisis and Crisis Coping Mechanism		Participation in Safety Net Programme Yes-1, No-0	Yearly Income	Comments of the Investigator		How Poverty Can be Eradicated (Perception of Poor HH)
Nature of Crisis	Crisis s coping mechanism			Status of family (1-Non poor, 2-Poor, 3-very poor)	Causes of poverty	

Nature of Crisis: 1=Death of earned member, 2= Expenditure for treatment , 3=Crop damage, 4 = theft, 5 =litigation, 6 =lose work, 7 =dowry , 8= others
Nature of crisis coping: 1= saving, 2= sale land , 3 = sale permanent asset, 4 = Credit money lender, 5= borrowing int. free, 6= credit from other source
7= Asset Mortgage, 8=others

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