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Poverty Profile of Mohammadpur (West) Union Parishad of Bangladesh: Comparative analysis of a decade

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Poverty Profile of Mohammadpur (West) Union Parishad of Bangladesh: Comparative analysis of a decade¹

CBMS Research Paper 3

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Over the years, from 2004 to 2016 we have observed a transparent and accountable system of policy to identify evidence based poverty monitoring and reducing the poverty for social security and obviously it should be user friendly. CBMS is such a system where the local people can collect the data through user friendly Tab and can upload it to the server. Then the local government bodies can download the database for using this for decision making specially for selecting the beneficiaries of government safety net program for social security.

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The Authors

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List of Acronyms

UP	-	Union Parishad
APP	-	CBMS Accelerated Poverty Profile
RNF	-	Rural Non-Farm
GoB	-	Government of Bangladesh
TBA	-	Traditional Birth Attendant
IGA	-	Income Generating Activities
SSC	-	Secondary School Certificate
HSC	-	Higher Secondary Certificate
NGO	-	Non Government Organization
CBN	-	Cost of Basic Needs

Abstract

In Bangladesh, the lowest tier of local government is Union Parishad (UP). This UP is consisted of 10-20 villages under 9 Wards. The UP plays the important role of different social security program and especially the representatives of UP directly involve the beneficiaries selection of social security programs of the government. This Union Level census is one of the important tools to select the evidence- based beneficiaries especially the poor household members. In this paper the demographic situation as well as the poverty situation of the people of Mohammadpur (west) Union under Doudkandi Upazila of Bangladesh was articulated by using the CBMS Accelerated Poverty Profile (APP) in 2016 and paper based questionnaire census in 2004. The comparison of different indicators of poverty was provided accordingly.

Key Words: Poverty, vulnerability, self-assessment

1. Background information of the Project Area

Bangladesh economy has experienced a structural change over the years; the contribution of agriculture to the GDP has decreased gradually from 33 percent in 1980-81 to 16.33 percent in 2013-14². Simultaneously, the structure of the rural economy has also changed and it is found that the share of labor force employed in Rural Non-Farm (RNF) sector has increased to 45.5% in 2010 compared to 39.9% in 1996. The share of agriculture income in rural areas has reduced from 49.9 percent to 47.8 percent during 2000 to 2010 period and it was offset by the increase of RNF sector's income at 52.2 percent from 50.1 percent during the same period. Other than the agriculture, trade and manufacturing of RNF sector contribute 11.2 percent and 8.9 percent respectively to the rural income while the share of service sector is only 7.2 percent. Landless and marginal farmers among the people who are involved in RNF are found higher than the medium and large farmers (Rahman R. I., 2014).

Bangladesh is expecting to get potential benefit from demographic dividend-shifts of population age structure i.e. surplus of the working populations against the non-working populations. Almost three fifths of total populations belong to the working age group while more than one fourth of the same is youth (15-29 years). Youth constitute one-third of the labour force in 2010. Almost half of the youth labor is involved in agriculture. Around 7 percent of them are unemployed (GoB, 2011). Employment in low productive and non-formal sectors like, agriculture has very little

² Bangladesh Economic Survey 2014

potential to get the expected gain from the population age structure advantage. In that case entrepreneurship development can play a vital role for self-employment and generating paid employment in rural areas. (Bakht, 1984), found that there is dearth of high level entrepreneurial talent in rural areas in innovation of process or products. He also found that performance of initiation of entrepreneurial activity and management activity among the entrepreneurs are moderate.

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 fish farming.

1.1 Objectives of the Study

The general objective of the study is to assess the social condition focusing on the poverty profile of rural areas of a local area (Union Parishad) in Bangladesh. The specific objectives encompassed the following:

- to investigate the demographic characteristics of Mohammadpur (west) Union Parishad of Bangladesh;
- to assess the poverty situation of each household; and
- to make policy recommendations based on the study findings.

1.2 Study Methods

The report was written on the basis of CBMS Accelerated Poverty Profiling (APP) census information of a Union namely Mohammedpur (west) Union of Daudkandi Upazila, Comilla. CBMS-Bangladesh has introduced APP based census with the help of CBMS Network in the project area for capturing information related to human and income poverty. Earlier in 2004, almost the same questionnaires were used in the same villages under same Union Parishad to collect the data. Only that in 2004, paper-based questionnaires were used.

2. Demographic Characteristics

From the CBMS census in 2004 and 2016 it was found that the total number of households was 3,761 in 2004 and in 2016 it reached to 4987. The number of total population in 2004 was 21,411 that bring average household size to 5.69 whereas these figures in 2016 were 22,656 and 4.55 respectively. The sex ratio is increased from 110 to 114 that were higher than the national average (102) (Table 1).

Table 1: Demographic Characteristics of Population

Household and Population Characteristics (Two Different Years)	2004	2016
Number of Households	3,761	4,987
Sex of the household heads		
Male (% of total households)	98.3%	94.6%
Female (% of total households)	1.7%	5.4%
Number of Population	21,411	22,656
Male	11,223	12,058
Female	10,188	10,598
Average Household size	5.69	4.55
Percentage of Household in Different Religion		
Hindu	9.0	8.7
Muslim	91.0	91.3
Sex Ratio (males per 100 females)	110.15	113.87

Source: CBMS Census 2004 and 2016

In 2004 nearly 38 % of the total population belong 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 labor force. On an average every active member has to look after nearly 0.67 dependent members (Table 2a). But in 2016, nearly 31 % of the total population belongs to the age group of 0-14 years and around 5% of total population belongs to the age group up to 65 years, which indicates that 36% of the population are found to be dependent on the 64% of the active labor force. On an average every active member has to look after nearly 0.56 dependent members. Therefore, the dependency ratio decreased by about 1% every year (Table 2b).

Table 2a: Age Structure of the population (2004)

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)

Source: CBMS Census 2004

Table 2b: Age Structure of the population (2016)

Category	Male		Female		Both Sex	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
0-4 years	851	7.1	770	7.3	1621	7.2
5-9 years	1234	10.2	1136	10.7	2370	10.5
10-14 years	1587	13.2	1527	14.4	3114	13.7
15-34 years	4141	34.3	3694	34.9	7835	34.6
35-64 years	3593	29.8	3045	28.7	6638	29.3
65+ years	652	5.4	426	4.0	1078	4.8
Total	12058	100.0	10598	100.0	22656	100.0

Source:

Source: CBMS Census 2016

Table 2.C: Ward wise Number of Households and Populations (2004 and 2016)

Ward	Number of Households				Number of Population			
	2004		2016		2004		2016	
	No.	%	No.	%	No.	%	No.	%
1	245	6.5	316	6.3	1380	6.4	1434	6.3
2	247	6.6	321	6.4	1547	7.2	1599	7.1
3	560	14.9	754	15.1	3251	15.2	3170	14.0
4	405	10.8	530	10.6	2547	11.9	2664	11.8
5	401	10.7	547	11.0	2450	11.4	2613	11.5
6	685	18.2	905	18.1	2586	12.1	3559	15.7
7	355	9.4	458	9.2	2354	11.0	2370	10.5
8	412	11.0	544	10.9	2384	11.1	2338	10.3
9	451	12.0	612	12.3	2912	13.6	2909	12.8
Total	3761	100.0	4987	100.0	21411	100.0	22656	100.0

Source: CBMS Census 2004 and 2016

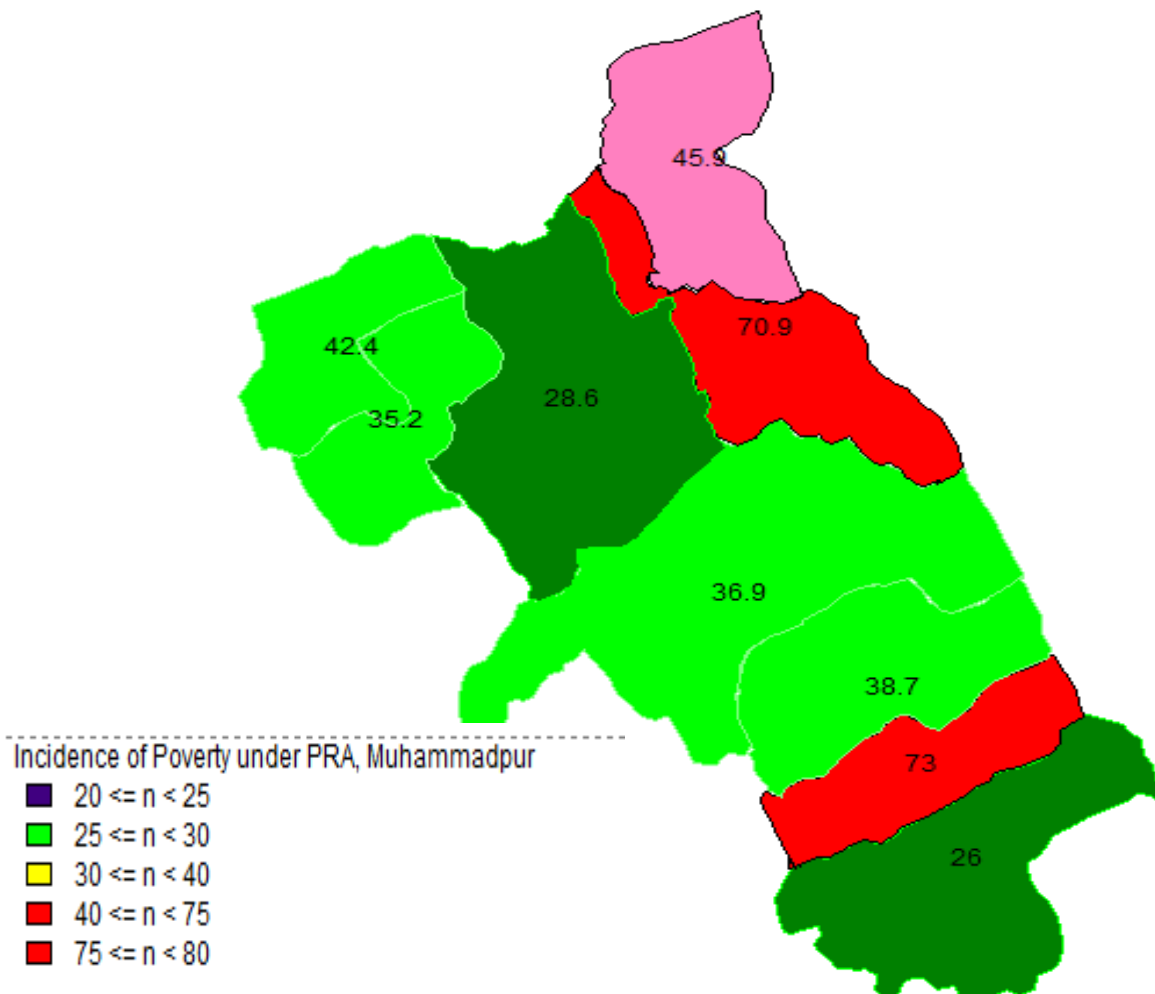
It was found that during the 12 years the total number of households was increased by 1226 which is about 32.6% but the number of population increased by 1245 which is about 5.8%. It is due to fact that families were divided without so much increased by population. People preferred to live with low family members which were not similar before 10 to 12 years.

3 Poverty Situation

3.1 Income Poverty:

Two methods were used simultaneously to assess the poverty situation. The methods are villagers' perception method and self-perception method. Under

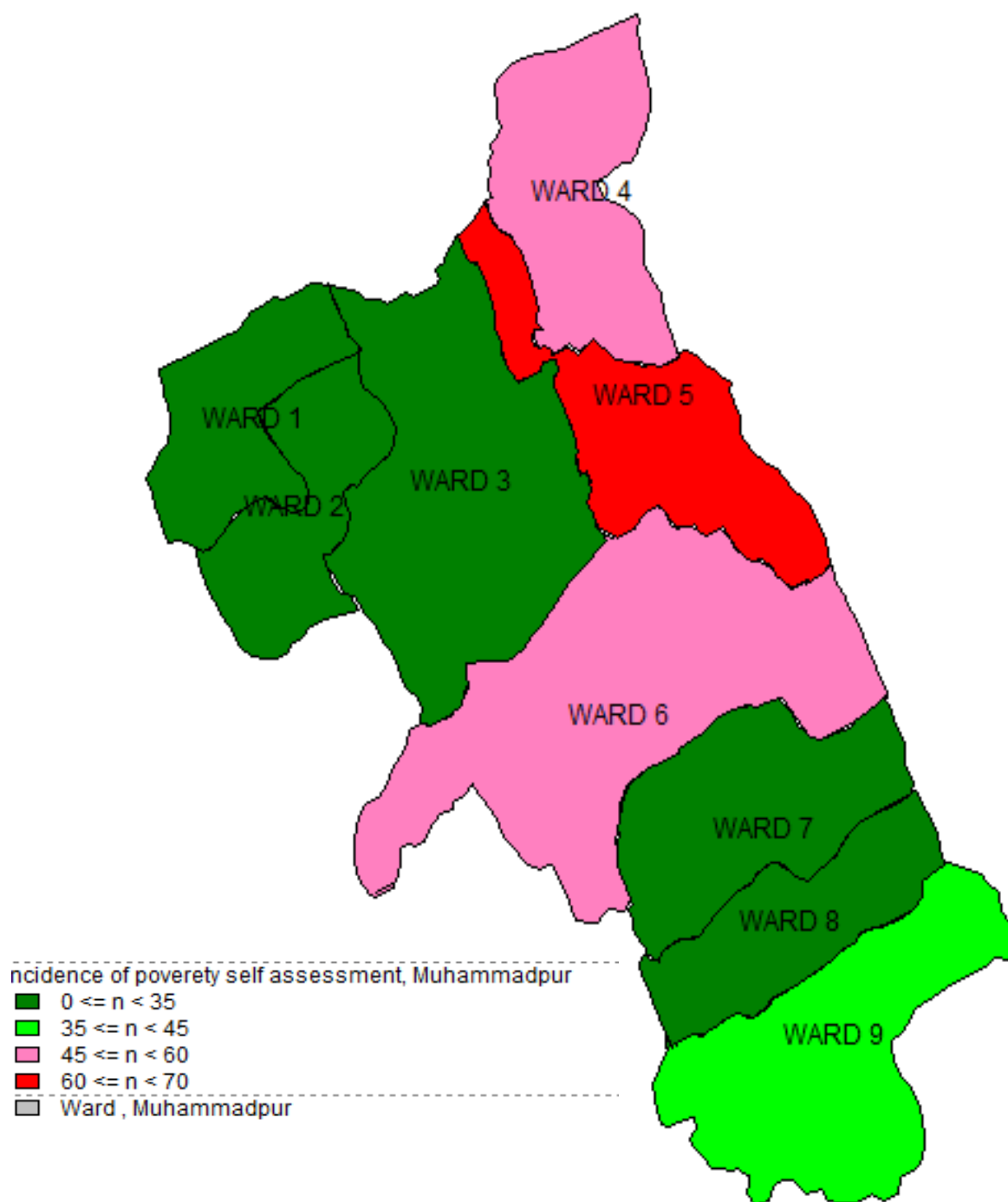
Poverty Map 1: Incidence of Poverty (2016) under village perception or PRA Method



villagers' perception method, the households are classified as poor, very poor, middle rich and rich. Under self-perception method, the household heads classify themselves as surplus, break-even, 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 labor, having

Poverty Map 2: Incidence of Poverty (2016) under Self Assessment Method



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 3a: Income Poverty Scenario of the Mohammadpur (West) Union (2004)

	Poor (%)		Non- Poor (%)		Total Poor	Total Non-poor	Total Population
	Male	Female	Male	Female			
Head Count Rate under Self Perception Method	25.85	29.62	74.14	70.38	27.54	72.65	21411
Head Count Rate under Villagers perception Method	48.32	56.47	51.68	43.53	52.23	46.24	

Source: CBMS Census 2004

Table 3b: Income Poverty Scenario of the Mohammadpur (West) Union (2016)

	Poor (%)		Non- Poor (%)		Total Poor	Total Non-poor	Total Population
	Male	Female	Male	Female			
Head Count Rate under Self Perception Method	37.35	41.21	62.65	58.79	38.95	60.28	22656
Head Count Rate under Villagers perception Method	54.54	58.95	45.46	41.05	56.86	43.95	

Source: CBMS Census 2016

The self-perception method implied that only 28% of the people were poor in 2004 and in 2016 this figure increased at 39%. Both these figures have been increased from 2004 to 2016 as 52% and 57% respectively. It may be mentioned here that under villagers' perception method, This is one of the reasons for variation of incidence of poverty in different methods. During focus group discussion it was asked to the villagers why the poor people increased in self and villager's perception methods. People explained that the peoples expectation have been changed to the poverty.

3.2 Cost of Basic Need Methods

Under Cost of Basic needs generally food and non food requirements are considered for calculating poverty line. First a food bundle consists of rice, wheat, pulses, milk, oil, meat, fresh water fish, potato, other vegetables, sugar, and fruits having 2122 K.Clorie are identified. Then the price of these items in the local areas is determined. Cost of non food items are collected in two ways: For calculating lower poverty line the expenditure pattern of the people whose total consumption is equal to food poverty line is considered and for calculating upper poverty line the expenditure pattern of the people whose food expenditure is equal to food poverty line is considered. Finally food and non food costs are added to get the poverty line. Adjusting the price index with the upper poverty line for rural areas of respective

areas that has been mentioned in Household Income and Expenditure Survey 2010 the poverty line is measured. Per person per month income is less than Tk. 1665 was considered as poor. Based on this income level the poverty status was assessed which is given in Table 3.c. The poverty status was higher in Ward number 4 and Ward number 6 out of 9 wards. These figure was lower in ward no. 3.

Table 3.c: Poverty Level under CBN Method in 9 Wards of Mohammedpur (West) Union Parishad, 2016

Ward No.	Poor		Non Poor		Whole UP	
	Male	Female	Male	Female	Poor	Non Poor
01	22.05	24.86	77.95	75.14	23.51	76.32
02	23.04	26.32	76.96	73.68	24.85	74.96
03	21.98	23.54	78.02	76.46	22.22	77.14
04	23.54	24.51	76.46	75.49	23.91	75.96
05	22.39	23.16	77.61	76.84	22.96	77.02
06	24.21	25.32	75.79	74.68	24.65	75.25
07	22.34	23.84	77.66	76.16	22.98	77.15
08	21.08	23.21	78.92	76.79	22.53	77.82
09	22.82	24.31	77.18	75.69	23.54	76.23
Whole UP	22.51	24.36	77.49	75.64	23.49	76.51

Source: CBMS Census 2016

3.3 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 4a: Human Poverty in Muhammdpur (West) Union (2004)

Issues under Human Poverty	2004
Infant Mortality Rate (per thousand live births)	8.84
Maternal Mortality 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
Percentage of deliveries not by the Trained Birth Attendant or in health center	69.57
Percentage of HH not having electricity facility	48.40

Source: CBMS Census 2004

Table 4b: Human Poverty in Muhammdpur (West) Union (2016)

Issues under Human Poverty	2016
Number of infant died in last one year	1
Number of children died in last one year	2
Number of women died in pregnancy related complications	6
% of children of primary school age not enrolled (6-10 year)	2.3
Percentage of adults who are illiterate (15 years and above)	24.2
Percentage of households not using sanitary latrine	10.4
Percentage of tube wells contaminated by arsenic	78.6
Percentage of HH not having electricity facility	33.33

Source: CBMS Census 2016

In 2016, Infant mortality and maternal mortality rates were recorded 1 and 6 per thousand live births, which was lower than the national average during this period (3.29 and 17.6 respectively). More than 90% of the households were using sanitary latrine. The health hazard in this area was contamination of arsenic in the tube wells as nearly 78 % 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 were habituated to fetch water from the tube-wells at their doorsteps. This problem was situational specific as in other parts of Bangladesh the achievement of access to safe drinking water is very good. The coverage of electricity was also very good as two third of the households are covered under facility of electricity (Table 4b). But in 2004, situation of almost all those indicators of human poverty were worse (Table 4a).

4. Education and Poverty

In 2004 there were nine primary schools and no high school in this Union. Also there were nine madrasas (Muslim religious school), a kindergarten and two

non formal schools run by BRAC in this Union. An initiative had been taken to establish a secondary school in this Union. Net enrolment rate at primary and secondary level were recorded at 81 and 37 percent respectively. Literacy rate at 7 years plus and 15 years plus were found 46 and 51 percent respectively. The poor were lagging behind the non-poor in every aspect of education. Fifteen percent of the population of 15 years and above had the qualification of SSC and above (table 5a). During last 12 years no new educational institution was establish in this Union. The drop –out rate (table 5b) from primary and secondary level were 3 and 8 percent in 2016. The villager’s opinion in this regard is that some children are forced to engage in child labor in different shops, small scale repairing industries and household activities.

Table 5a: Educational profile of poor and non-poor (2004)

	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	0.96	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

Source: CBMS Census 2004

Table 5b: Educational profile of poor and non-poor (2016)

	Poor	Non Poor	All
Net Enrolment Rate (Primary)	87.5	90.8	89.5
Net Enrolment Rate (Secondary)	49.3	60.9	56.4
Dropout Rate (Primary)	4.6	1.7	2.9
Dropout Rate (Secondary)	12.0	5.1	7.8
% of children of primary school age not enrolled (6-10 year)	4.1	1.0	2.3
Literacy Rate (7 years and above)	63.3	79.8	73.9
Adult Literacy Rate (15 years and above)	53.8	75.4	68.0
Percentage of People have SSC or above qualification (15 years +)	9.6	31.9	24.2

Source: CBMS Census 2016

The poor families based on the CBN method were 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 labor. 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 were 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.

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:

5.1 Land Ownership

The average area of own land and operated land is found 0.76 acres in 2004 and 0.39 acres in 2016. The owned land was decreased because of increase of household numbers. But considering the poor and non-poor based on the CBN method, 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. But the percent of the household for renting in and renting out of land tremendously decreased in 2016 because of crop production is not profitable and so much cost involved for crop production. Another reason is that people are interested to abroad for earning remittances.

Table 6a: Land Ownership Pattern (2004)

	Poor	Non Poor	All
Average owned land per households (acres)	0.42	1.08	0.76
Average operated land (acres)	0.55	0.96	0.76
% 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)	0.55	0.84	0.67
Average rented out-land (In acres)	0.80	1.30	1.20

Source: CBMS Census 2004

Table 6b: Land Ownership Pattern (2016)

	Poor	Non Poor	All
Average owned land per households (acres)	0.12	0.55	0.39
Average operated land (acres)	0.38	0.75	0.69
% of HH involved in renting-in of land	2.1	6.4	4.8
% of Households involved in renting-out of land	0.6	1.1	0.9
Average rented-in Land (acres)	0.25	0.50	0.46
Average rented out-land (acres)	0.46	0.72	0.65

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 in 2004 but these figures were 1.7 and 8.5 in 2016. More poor households rear poultry while more non-poor households rear cows. There are some poultry firms in the Muhammad Union, which are running commercially.

Table 7a: Ownership of Productive Assets (2004)

	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

Source: CBMS Census 2004

Table 7b: Ownership of Productive Assets (2016)

	Poor	Non Poor	All
Percentage of households having ox	3.3	2.4	2.7
Average number of ox	2.22	2.23	2.23
Percentage of households having cows	8.6	9.5	9.2
Average number of cows	1.57	1.80	1.72
Percentage of households having buffalos	0.8	3.2	2.3
Average number of buffalos	1.61	1.72	1.71
Percentage of households having goats	2.5	2.4	2.4
Average number of goats	2.10	2.43	2.30
Percentage of households having duck/poultry	14.8	13.4	13.9
Average number of Duck /Poultry	7.85	9.01	8.53

Source: CBMS Census 2016

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.

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. About 27% households used tape recorder or radio during 2004 but now in 2016 people are using mobile phone for recording or listening music. Therefore, this figure sharply decreased as only 1.4% in 2016. The most important thing is that 5 percent of the households had mobile telephones that are being used individually or commercially in 2004 but in 2016 mobile phone users sharply increased to about 79%.

Table 8a: Ownership of Household Assets (2004)

	(%)		
	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

Source: CBMS Census 2004

Table 8b: Ownership of Household Assets (2016)

	(%)		
	Poor	Non Poor	All
Percentage of households having houses made of CI sheet or pucca building	97.7	99.5	98.8
Percentage of households having electricity	62.8	87.3	77.7
Having Tape recorder or Radio (% of HH)	1.0	1.6	1.4
Having Television (% of HH)	17.5	46.9	35.4
Having Mobile telephone (% of HH)	71.4	81.6	78.6

Source: CBMS Census 2016

Considering the poor and non-poor households, 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.

5.4 Ownership of Furniture

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

Table 9a: Ownership of household Furniture (2004)

	Poor	Non Poor	All
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	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

Source: CBMS Census 2004

Table 9b: Ownership of household Furniture (2016)

	Poor	Non Poor	All
Percentage of households having Chair	87.9	97.1	93.5
Percentage of households having Cot	96.9	98.7	98.0
Percentage of households having Cupboard	41.3	71.1	59.5
Percentage of households having Sewing Machine	2.2	5.3	4.1
Percentage of households having Table	69.0	86.0	79.4
Percentage of households having Modern agricultural equipment	9.8	18.4	15.1

Source: CBMS Census 2016

In 2004, more than two thirds of the households had 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. But in 2016 these assets were increased. The most important thing was 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. The availability of sewing machine is increased over the years from 1.22% in 2004 and 4.1% in 2016. It indicates that some females are involved themselves in sewing of cloths as one of the income generating activities.

6. Employment and Income

Labor 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 labor force who didn't work, worked as unpaid family labor 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 laborer (19%), Small Business (15%), Service (11%) and Rickshaw pulling (8%) followed this profession. Around 6.0 percent of the household heads live abroad as remittance earner in 2004.

Table 10a: Income and Employment status of Poor and Non- Poor (2004)

(%)

	Poor	Non Poor	All
Labor 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 Labor	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

Source: CBMS Census 2004

Table 10b: Income and Employment status of Poor and Non- Poor (2016)

(%)

	Poor	Non Poor	All
Labor Force Participation Rate	86.43	73.76	79.23
Unemployment Rate	16.45	16.09	16.12
Under employment Rate	21.32	16.24	18.65
Child Labor	0.45	0.21	0.33
Per household per month average income (Tk.)	4,533	12,845	9,247
Per household per month average expenditure (Tk.)	4,834	10,388	9,372

Source: CBMS Census 2016

In 2004, labor 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 laborer. In each above-mentioned case, the poor are lagging behind the non-poor although labor 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. All those aspects were improved in 2016 where the monthly family income and expenditure sharply risen almost more than double.

7. Involvement in Development Organization and Access to Credit

7.1 Involvement in Development Organization

The organizations 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 organization. The involvement of a person in a development organization increases his/her networking capacity and helps to strengthen social capital. There is lot of development organizations at the village level. These are mostly clubs, small groups sponsored by Government and Non Government Organizations and Cooperatives.

Table 11a: Households Involved in development Organization (2004)

	Poor	Non Poor	Total
HHs involved in development organizations	22.56%	23.02%	45.58%
Total number of HHs	1872	1889	3761
Average number of people per HHs involved in development organization	1.03	1.03	1.03

Source: CBMS Census 2004

Table 11b: Households Involved in development Organization (2016)

	Poor	Non Poor	Total
HHs involved in development organizations	23.32%	40.24%	63%
Total number of HHs	1945	3041	4986
Average number of people per HHs involved in development organization	1.04	1.15	1.11

Source: CBMS Census 2016

7.2 Access to Credit and Sources of credit

Access to credit is one of the most important determinants 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. It was very much predominant in 2004 but now in 2016 the dependency on loan decreased drastically because the increase of household income.

Table 12a: Households Having Access to credit (2004)

	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

Source: CBMS Census 2004

Table 12b: Households Having Access to credit (2016)

	Poor	Non Poor	Total
Number of HHs has taken loan	90	88	178
Total number of HHs	1945	3041	4986
Percentage of HHs taken loan	4.6	2.9	3.6
Average number of loanees in HHs	1.02	1.06	1.04
Average loan amount per HHs (in Taka)	44921	49184	47028
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

Source: CBMS Census 2016

Table 12b: Households Having Access to credit (2016)

	Poor	Non Poor	Total
Number of HHs has taken loan	90	88	178
Total number of HHs	1945	3041	4986
Percentage of HHs taken loan	4.6	2.9	3.6
Average number of loanees in HHs	1.02	1.06	1.04
Average loan amount per HHs (in Taka)	44921	49184	47028

Source: CBMS Census 2016

It was found in 2004 that 30 percent of the households have taken loan from different sources but in 2016 these figures decreased to 3.6%. The average number of loanees of these households in 2004 was 1.12. Considering the socio economic background, it is observed that 4.6 percent of the poor households have taken loan against 2.9 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 13a: Sources of Credit for Different Socio Economic Groups (2004)

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	

Source: CBMS Census 2004

Table 13b: Sources of Credit for Different Socio Economic Groups (2016)

Sources of Loan	Poor	Non Poor	Total
Formal			
NGOs	88 (97.8)	77 (88.5)	165 (93.2)
Bank	2 (2.2)	7 (8.0)	9 (5.1)
Cooperatives	--	3 (3.4)	3 (1.7)
Informal			
Individual	65 (72.2)	44 (50.6)	109 (61.6)
Relative	16 (17.8)	32 (36.8)	48 (27.1)
Moneylender	9 (10.0)	11 (23.6)	20 (11.3)

* Figures in the parenthesis indicate percentage

Source: CBMS Census 2016

As regards the sources of credit, it is found that most of the credit came from the NGO sector. It was followed by the Bank in 2004 but this figure has been changed in 2016 that people prefer to take loan from the individuals, it is also notable that the non-poor have more access to formal sector of financial institutions.

8. Gender and 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. Therefore, the drop-out rate increased from 8.6% in 2004 to 11.6% in 2016.

Table 11a: Gender and Education (2004)

	(%)		
	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	0.76	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

Source: CBMS Census 2004

Table 11b: Gender and Education (2016)

	(%)		
	Male	Female	Total
Net Enrolment Rate (Primary)	89.9	89.0	89.5
Net Enrolment Rate (Secondary)	50.8	62.1	56.4
Drop-out Rate (Primary)	3.7	2.2	2.9
Drop-out Rate (Secondary)	11.6	3.9	7.8
% of children of primary school age not enrolled (6-10 year)	3.0	1.6	2.3
Literacy Rate (7years and above)	76.0	71.4	73.9
Adult Literacy Rate (15 years and above)	71.4	63.9	68.0

Percentage of People have SSC or above qualification (15+)	27.4	20.5	24.2
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Source: CBMS Census 2016

It was found that in 2004 the net enrolment rate at primary level was 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 was 37.18 whereas for male it is 31.37 percent and for female it was 43.50 percent. The drop-out rate at primary and secondary levels was found to be 1.30 and 7.58 percent respectively. Girls were 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 were lagging behind the males, as in both cases, i.e. the 7 years and 15 years plus, females were found to be less literate than the male. Females' stipend program 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. In 2016, net enrolment rate was also higher compare to male.

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 in 2004.

Table 12a : Nature of Crisis Faced during the Preceding Year (2004)

Nature of Crisis	Poor	Non poor	All (%)
Death of earning member	1.0		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

Source: CBMS Census 2004

Table 12b : Nature of Crisis Faced during the Preceding Year (2016)

Nature of Crisis	Poor	Non Poor	Total
Death of earning member	24 (1.2)	18 (0.6)	42 (0.8)
Expenditure for treatment	7 (0.4)	13 (0.4)	20 (0.4)
Crop damage	--	2 (0.1)	2 (0.0)
Theft	--	1 (0.0)	1 (0.0)
Loses of work	--	2 (0.1)	2 (0.0)
Dowry/Threaten for Dowry	--	2 (0.1)	2 (0.0)

Husband not supporting family	1 (0.1)	5 (0.2)	6 (0.1)
Violence against women	--	1 (0.0)	1 (0.0)

* Figures in the parenthesis indicate percentage

Source: CBMS Census 2016

Nearly half of the crisis was related to crop damage by floodwater in the year of 2004 and the second most important crisis was sudden expenditure for treatment of the household members. Among the poor the major crisis was crop damage, while for the non-poor, it is related to disease of household members. The other crises were death of earning member, litigation, dowry, cost for litigation, stealing etc. In 2016, crisis occurred less than in 2004 but the death of earning members were 42 which is nearly 1% of the total households.

Crisis coping mechanism implies the strategy of the households in meeting the crisis. If the households can meet the crisis without losing 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 13a : Crisis Coping Mechanism of the Households (2004)

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	0.9	1.0	1.0
Other	7.5	2.0	4.8
	100.0	100.0	100.0

Source: CBMS Census 2004

Table 13b : Crisis Coping Mechanism of the Households (2016)

Crisis Coping Mechanism	Poor	Non Poor	Total
Using Savings	141 (7.2)	132 (4.3)	273 (5.5)
Borrowing from relatives, friends and well wishers	435 (22.4)	520 (17.1)	955 (79.2)
Donation from relatives and neighbors	421 (21.6)	445 (14.6)	886 (17.4)
Taking Credit	481 (24.7)	477 (15.7)	958 (19.2)
Sale of permanent assets	182 (9.4)	111 (3.7)	293 (5.9)

* Figures in the parenthesis indicate percentage

It was 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.

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 believed 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 helps to reduce the poverty. Labor 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.

Table14a : Selected Profile of Household Head and its Relation with Poverty (2004)

		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	No Institutional education	62.07	37.93	100

	Primary	44.00	56.00	100
	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
	Laborer	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

Source: CBMS Census 2004

Table14b : Selected Profile of Household Head and its Relation with Poverty (2016)

		Poor	Non-Poor	Both
Sex of the HH Head	Male Headed	91.7	96.4	94.6
	Female Headed	8.3	3.6	5.4
Age of HH Head	Lowest to 24	2.7	1.2	1.7
	25-34 years	24.5	16.3	19.5
	35-44 Years	31.4	31.1	31.2
	45-54 years	19.2	22.9	21.4
	55-64 years	12.1	15.1	13.9
	65 and above	10.0	13.6	12.2
	Mean Age (Years)	43.28	46.65	45.33
Educational Qualification of HH Head	No Institutional education	53.2	27.6	37.6
	Primary	27.6	27.7	27.6
	Secondary	12.8	15.9	14.6
	SSC	4.2	16.5	11.7
	HSC and higher	2.5	12.3	8.5
Literacy	Can read and write	46.6	72.4	62.3
Profession Of the HH Head	Agriculture	6.0	14.9	11.4
	Agricultural Laborer	37.0	16.6	24.6
	Non-agricultural Laborer	13.4	3.6	7.4
	Business	7.9	17.1	13.5
	Service	6.2	10.6	8.9
	Fishing/poultry/Livestock	0.8	1.2	1.1
	Inherent Profession (Barber, Washer man, Fisher man, Carpentry)	8.0	3.6	5.3
	Remittance Earner	6.1	18.2	13.5
	Housewife	6.7	2.7	4.3
	Unemployed	4.2	4.6	4.5
	Others	3.6	6.9	5.6
Farm Size	Landless (58.8)	65.5	27.4	42.2

	Marginal (15.1%)	31.2	50.0	42.6
	Small (18.8%)	3.2	20.0	13.5
	Medium (7%)	0.1	2.6	1.6
	Large (.3%)	--	0.1	0.0

Source: CBMS Census 2016

11. Conclusion

Different stakeholders including service delivery agencies, functionaries of local government and development partners recognized the necessity of poverty monitoring at the local level. Now the government of Bangladesh has been implementing “Digital Bangladesh”. 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 CBMS Accelerated Poverty Profiling (APP) census 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 has already been taken through one partner organizations “Manusher Jonno Foundation” on a cost-sharing basis. In that case, reduced number of indicators as well as cost of data collection may be taken into consideration.

12. Recommendations:

Based on the findings of the census the poverty profile of Mohammedpur (West) Union was developed. From the poverty profile as well as the methods of the study the following recommendation were made for the policymakers and academicians.

- (a) CBMS Accelerated Poverty Profiling (APP) is a very effective tool for collecting and analyzing data in a wider range. This tool can be used for selecting the beneficiaries of government and other interventions.

- (c) Community based poverty monitoring system is very much useful for local level institutions to control over the reducing poverty.
- (d) CBMS Accelerated Poverty Profiling (APP) can be used in broad scale by the government and local level functionaries for monitoring and evidence based beneficiaries selections.

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Operational Definition of Indicators for Household Poverty Profile

Income Poverty

Head Count : Count per person in a family

Self Perception: The person interprets their own overt behaviors rationally in the same way they attempt to explain others' behaviors.

Villagers Perception: The villagers interpret their own overt behaviors rationally in the same way they attempt to explain others' behaviors.

Poverty: Poverty is the inability of getting choices and opportunities, a violation of human dignity. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity.

Incidence of Poverty: This is the share of the population whose income or consumption is below the poverty line, that is, the share of the population that cannot afford to buy a basic basket of goods. Poverty incidence refers to the proportion of families or individuals with per capita income less than the per capita poverty threshold to the total number of families or individuals.

Basic Need: . Basic needs refer to the minimum standards for consumption and acceptable needs.

Health

Infant: The term infant is typically applied to young children between the ages of 1 month and 12 months; however, definitions may vary between birth and 2 years of age.

Live birth: Live birth refers to the complete expulsion or extraction from its mother of a product of conception, irrespective of the duration of the pregnancy, which, after such separation, breathes or shows any other evidence of life - e.g. beating of the heart, pulsation of the umbilical cord or definite movement of voluntary muscles - whether or not the umbilical cord has been cut or the placenta is attached. Each product of such a birth is considered live born.

Mortality Rate: The mortality rate is the ratio of the number of deaths during a given time period per 100,000 live births during the same time-period.

Infant Mortality Rate: Infant mortality rate is the ratio of the number of dead children less than one year of age during a given time period per 100,000 live births during the same time period.

Maternal Mortality Rate: The maternal mortality ratio (MMR) is the ratio of the number of maternal deaths during a given time period per 100,000 live births during the same time-period. A maternal death refers to a female death from any cause related to or aggravated by pregnancy or its management (excluding accidental or incidental causes) during pregnancy and childbirth or within 42 days of termination of pregnancy, irrespective of the duration and site of the pregnancy.

Sanitary Latrine: Sanitary latrine can refer to a toilet or a simpler facility used as a toilet,^[1] generally without bowl. It can be a communal trench in the earth in a camp, a simple pit, or more advanced designs, including pour-flush systems or ecological latrines. It promotes health through [prevention](#) of human contact with the [hazards](#) of [wastes](#) as well as the treatment and proper disposal of sewage wastewater.

Arsenic Contamination: The act of contaminating or polluting with Arsenic.

Trained Birth Attendant: A Trained birth attendant is an accredited health professional – such as a midwife, doctor or nurse – who has been educated and trained to proficiency in the skills needed to manage normal (uncomplicated) pregnancies, childbirth and the immediate postnatal period, and in the identification, management and referral of complications in women and newborns.

Health Centre: A health center or community health center is a [clinic](#) staffed by a group of [general practitioners](#) and [nurses](#). Typical services covered are family practice and dental care, but some clinics have expanded greatly and can include internal medicine, pediatric, women's care, family planning, pharmacy, lab, and more.

Employment and Income

Labor Force: The labor force is the actual number of people available for work. The labor force is not equal to the population, however, since there are usually people in a society who either don't want to work or are unable to work. Examples of these groups include full-time students, stay-at-home parents, and the disabled. Only individuals age 16 and older are counted in the potential labor force, and they are only counted in the labor force if they are actively working or have looked for work in the past four weeks.

Labor Force Participation Rate: The labor force participation rate is the ratio between the labor force and the overall size of their [cohort](#). In other words it is the percentage of working-age persons in an economy who:

- Are employed
- Are unemployed but looking for a job.

Unemployment: People are counted as unemployed in an official sense if they are in the labor force and not employed. More precisely, unemployed workers are people who are able to work, have actively looked for work in the past four weeks, but have not found or taken a job or been recalled to a previous job.

Under employment: Underemployment is defined as a situation where people are working fewer hours than they wish; e.g. workers desire like to work 40 hours a week, but the firm only gives them 30 hours. Underemployment may also refer to the fact workers accept jobs that don't utilize their skills.

Child Labor: The gainful employment of children below an age of 12 to 13 determined by law in Bangladesh.

Average Income: A measure of the amount of money that is being earned per person in a certain family in a certain month. It is used as a means of evaluating the living conditions and quality of life in different families in a village or an area.. It can be calculated for a family by dividing the family's income by its members.

Average Monthly Expenditure: A measure of the amount of money that is being expended per month in a certain family. It can be calculated as follows:

$$\text{Average Monthly Expenditure} = \frac{\text{Sum of Monthly Expenditures}}{\text{Number of Months}}$$

Wage: Payment for labor or services to a worker, especially remuneration on an hourly, daily, or weekly basis or by the piece.

Youth Employment

Youth: According to the National Youth Policy all Bangladeshi citizens aging 18-35 years shall be treated as youth.

Youth Labor Force: The Youth labor force is the actual number of people for the age group 18-35 available for work.

Youth Labor Force Participation Rate: The youth labor force participation rate is the ratio between the youth labor force and the overall size of their [cohort](#) (national population of the

same age range). In other words it is the percentage of working-age youths in an economy who:

- Are employed
- Are unemployed but looking for a job.

Youth Underemployment Rate: The youth unemployment rate is reported as the percentage of the youth labor force that is counted as [unemployed](#). Mathematically, the youth unemployment rate is as follows:

Youth Unemployment rate = (Number of unemployed youth / Youth labor force) x 100%

Self Employment: Earning one's livelihood directly from one's own trade or business rather than as an employee of another. In other words it is the act of generating one's income directly from a consumer as opposed to being an employee of a business (or person).

Family Enterprise: A family enterprise is a [business](#) in which one or more members of one [family](#) have a significant ownership interest and significant commitments toward the business' overall [well-being](#). It is a corporation that is entirely owned by the members of a single family.

Youth Employment Rate outside the Country: The youth employment rate is reported as the percentage of the youth labor force that is counted as [employed](#) outside the country. Mathematically, the youth employment rate outside the country is as follows:

Youth Employment rate outside the country

= (Number of Employed youth outside the country / Youth labor force) x 100%

List Of Indicators of CBMS Bangladesh

Broad Areas	Indicator	Number
Demographic	<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	<input type="checkbox"/> Head Count Rate under Self Perception Method <input type="checkbox"/> Head Count Rate under Villagers perception Method	02
Health	<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	<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 having SSC or above qualification (15 years +)	07
Productive Asset (Land)	<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 land <input type="checkbox"/> % of Households involved in renting-out land <input type="checkbox"/> Average rented-in Land (In acres) <input type="checkbox"/> Average rented out-land (In acres)	06
Productive Assets	<input type="checkbox"/> Percentage of households having oxen <input type="checkbox"/> Average number of oxen <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
Housing	<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 having 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