## REPORT ON WELFARE MONITORING SURVEY-2009

## Executive Summary

Bangladesh Bureau of Statistics has conducted Welfare Monitoring Survey (WMS) in March 2009. The Objectives of the WMS were to collect some core welfare indicators for assessing the poverty situation of the country excluding the income and expenditure dimension of poverty assessment. It is worth mentioning that traditional Household income and Expenditure Survey is the main instrument for measuring the poverty using income/expenditure behavior the household. The WMS included a number of indicators which can be generated annually to measure the progress in poverty reduction strategy of the government. The areas that have been covered in the survey are household and housing characteristics, population characteristics, health situation, self assessment of poverty, food security, clothing and footwear, crisis coping, credit and investment, participation in the social organization such as clubs and associations, security, women empowerment, recreation and leisure etc.

The WMS was conducted in the sub-samples of the Integrated Multipurpose Sampling Design (IMPS) samples. The IMPS comprises of 1000 Primary Sample Units (PSUs) and for the WMS, 700 PSUs were taken. From each PSU, 20 households were selected randomly for the interview, thus the survey covered as many as 14000 households for the country as a whole. The number of rural households covered under the preview of survey was 8400, while the urban households were 5600. Strong supervision and quality control measures were adopted in the data collection of the survey.

The survey findings indicate that only $8.3 \%$ households have pucca structure, $16.9 \%$ have semi pucca structure while the rest are katcha or jhupri. As high as $83.6 \%$ households own their houses, however, this percentage is $94.1 \%$ for the rural area and $49.3 \%$ for the urban area. The households reported to use tube well water was $87.0 \%$, while $9.2 \%$ percent reported to use supply water. The households were asked to mentioned whether they use arsenic free water in response $74.0 \%$ reported that they use arsenic free water but, this report is based on perception and the water is not tested for arsenic. The highest $60.5 \%$ households used straw/hay/cow dung as a fuel for cooking, while $50.2 \%$ use electricity as source of lighting. Sanitary toilet was reported to be used by $27.1 \%$ households while $19.1 \%$ reported to use pucca water sealed toilet. Surprisingly 33.9\% household still uses katcha toilet.

Interestingly $48.3 \%$ percent households use mobile phones as against only $2.2 \%$ who use land phone. The households who reported ownership of livestock and poultry were $36.5 \%$ and 57.3\% respectively.

As regards ownership of selected household assets $66.6 \%$ reported to have wooden furniture, $46.8 \%$ have watch, $40.0 \%$ have radio/television and $37.7 \%$ have fan/Ac. Transport was reported to own by $22.9 \%$ households. Surprisingly only $1.9 \%$ households reported to own computer and such percentage was only $0.5 \%$ in rural areas and $6.4 \%$ in the urban area.
The population characteristics of the survey population indicate that sex ratio of the population stands at 104, $37.8 \%$ of population aged 10 years and over are unmarried, $55.7 \%$ are married and the rest are widow/divorced/separated. The literacy rate of male was observed $58.9 \%$ while female literacy rate was $50.4 \%$. Only $2.3 \%$ population have degree or above level education.

The health situation of the population shows that $89.3 \%$ children have been covered under vaccination programme while $15.9 \%$ population was observed sick during the previous month of this survey. It is encouraging that $74.3 \%$ women of reproductive age got antenatal care though the birth in health facility was only $18.7 \%$. As many as $80.3 \%$ population have been registered under birth registration programme. The self assessment of poverty by the respondents reported $34.1 \%$ as breakeven, $31.9 \%$ poor and $9.3 \%$ extreme poor. It should be borne in mind that this is a subjective measure and no standard method has been applied. Landlessness was reported as the highest (60.9\%) cause for poverty followed by wants of work ( $36.8 \%$ ). The highest $40.0 \%$ reported that poverty situation remains the same while $37.0 \%$ reported that it is increasing.

As regards food security $60.2 \%$ households reported that food is secured while the rest mentioned about food insecurity. The households who reported food insecurity mentioned that they manage such crisis by starving (54.3\%), loan/borrowing (49.2\%) and reducing favorite food (49.3\%) and taking less food (39.3\%). It may be noted that households used more than one measures to cope with the situation. The households reported that food crisis is a long term phenomenon for them (80.8\%) and the main reason behind this is less income (59.6\%). As many as $35.5 \%$ households reported to receive some sort of social safety nets with food for work being the highest (56.8\%).

It is praise worthly that, possession of clothing and footwear was higher among the households where more than $70 \%$ reported to have required clothing and footwear. More than $16 \%$ household faced some sort of crisis is in the preceding year and the highest cause was illness/accident of family members (26.0\%) followed by crop loss due to flood or draught (25.5\%). Households faced the crisis by borrowing from relatives/friends (49.2\%) and NGOs (27.7\%) and 57.0\% household reported to receive government help in crisis.

The survey findings show that $34.4 \%$ received credit last year with $37.4 \%$ rural households are $24.4 \%$ urban households, the main source of credit being relatives/friends (37.1\%) and NGOs (48.1\%). The main reason for taking such credit was for meeting food expenditure (61.8\%) and for agriculture inputs (19.0\%). The partial repayment was reported by $77.1 \%$ households and complete repayment was reported by $6.9 \%$ households. More than $45.0 \%$ households reported that the credits are increasing over the years.

Households main investment in the preceding year was agriculture/land development (32.2\%) and in business and investment (24.5\%). It is interesting to note that $28.0 \%$ households were reported to be member of club/society and the highest $66.0 \%$ being the member of cooperatives. Security in term of the movement was reported by $96.8 \%$ households and the common place of justice for the households is local guardian.

As regards decision at the household level $70.7 \%$ reported that the decision is taken by the husband and wife jointly while $29.1 \%$ reported that it is exclusively done by husband. It was revealed from the survey that $17.2 \%$ households reported to have women member in club/society and $11.3 \%$ reported to have women member in executive committee. The girls have equal opportunity was reported by $84.2 \%$ households while $88.2 \%$ reported that women have right to vote independently. It is noted that $62.1 \%$ have reported to observe TV/radio as a means of recreation and $48.1 \%$ spent their leisure time by looking after children and $20.3 \%$ participate in social work.

## KEY FINDINGS

| Sl. No. | Items | Findings from WMS 2009 |
| :---: | :---: | :---: |
| A. Housing and Household Facilities |  |  |
| 1. | Type of Housing Units (\%) |  |
|  | Pucca | 8.3 |
|  | Semi-pucca | 16.9 |
|  | Katcha | 72.0 |
|  | Jupri/Others | 2.8 |
| 2. | Type of Ownership of House (\%) |  |
|  | Own | 83.6 |
|  | Rented | 12.6 |
|  | Rent free/Others | 3.7 |
| 3. | Source of Drinking Water (\%) |  |
|  | Tube-well | 87.0 |
|  | Well | 1.0 |
|  | Supply water/Tap | 9.2 |
|  | Pond/Ditch/Canal/River | 1.4 |
|  | Others | 1.3 |
| 4. | Drink Arsenic Free Water (\%) |  |
|  | Yes | 74.0 |
|  | No | 9.6 |
|  | Don't Know | 16.4 |
| 5. | Source of Fuel for Cooking (\%) |  |
|  | Wood/Bamboo | 28.0 |
|  | Straw/Hay/Cow dung | 60.5 |
|  | Kerosene | 0.4 |
|  | Gas | 10.8 |
|  | Others | 0.3 |
| 6. | Source of Lighting of the House (\%) |  |
|  | Kerosene | 49.4 |
|  | Electricity | 50.2 |
|  | Gas/Others | 0.5 |
| 7. | Type of Toilet (\%) |  |
|  | Sanitary | 27.1 |
|  | Pucca (Water sealed ) | 16.1 |
|  | Pucca (Not water sealed) | 15.1 |
|  | Katcha | 33.9 |
|  | No toilet/Open field | 7.5 |
| 8. | Ownership of Land/Mobile Phone (\%) |  |
|  | Land phone | 2.2 |
|  | Mobile phone | 48.3 |
| 9. | Ownership of Livestock/Poultry (\%) |  |
|  | Own livestock | 36.5 |
|  | Own Poultry | 57.3 |


| Sl. No. | Items | Findings from WMS 2009 |
| :---: | :---: | :---: |
| 10. | Ownership of Assets (Multiple answers) |  |
|  | Fan/AC | 37.7\% |
|  | Shop/Business | 11.9\% |
|  | TV/Radio | 40.0\% |
|  | Fridge | 8.6\% |
|  | Oven | 1.5\% |
|  | Watch | 46.8\% |
|  | Almirah/Wooden furniture | 66.6\% |
|  | Sew machine | 7.3\% |
|  | Shallow machine/Tractor | 5.0\% |
|  | Others | 7.1\% |
|  | None | 16.3\% |
| 11. | Own Transport (\%) |  |
|  | Own transport | 22.9 |
| 12. | Type of Transport(Multiple responses) |  |
|  | Boat | 24.7\% |
|  | Car | 7.5\% |
|  | Bicycle/Rickshow/Van | 61.5\% |
|  | Motor cycle/Taxi | 11.9\% |
|  | Motor car | 1.9\% |
|  | Others | 3.1\% |
| 13. | Own Computer (\%) |  |
|  | Total | 1.9 |
|  | Rural | 0.5 |
|  | Urban | 6.4 |
|  | Population Characteristics |  |
| 14. | Sex Ratio | 104 |
| 15. | Marital Status (Pop. 10+) (\%) |  |
|  | Unmarried | 37.8 |
|  | Married | 55.7 |
|  | Divorced | 0.7 |
|  | Widowed \& others | 5.7 |
| 16. | Literacy Rate (\%) |  |
|  | Both Sexes | 54.8 |
|  | Male | 58.9 |
|  | Female | 50.4 |
| 17. | Grade Passed (\%) |  |
|  | Primary | 36.4 |
|  | Secondary | 27.6 |
|  | SSC | 22.7 |
|  | HSC | 5.6 |
|  | Degree | 3.8 |
|  | Post graduate | 2.3 |
|  | Others | 0.8 |


| Sl. No. | Items | Findings from WMS 2009 |
| :---: | :---: | :---: |
| 18. | Health Information |  |
|  | Child Vaccine (\%) |  |
|  | Total | 89.3 |
|  | Rural | 88.4 |
| 19. | Urban | 92.7 |
|  | Sick/Injured during Last One Month (\%) |  |
|  | Total | 15.9 |
|  | Rural | 16.2 |
|  | Urban | 14.8 |
| 20. | Registered Birth (\%) |  |
|  | Total | 80.3 |
|  | Rural | 82.5 |
|  | Urban | 72.7 |
| 21. | Married Women (15-49 yrs) |  |
|  | Got Antenatal Care (\%) |  |
|  | Total | 74.3 |
|  | Rural | 72.2 |
|  | Urban | 81.2 |
| 22. | Place of Delivery (\%) |  |
|  | Hospital/Maternity | 18.7 |
|  | Residence | 78.1 |
|  | Others | 3.2 |
| 23. | Who Provided Delivery Assistance (\%) |  |
|  | Doctor | 12.1 |
|  | Nurse | 8.9 |
|  | Aya | 4.1 |
|  | Mid-wife | 57.1 |
|  | Others | 17.7 |
| B. Self-assessment of poverty |  |  |
| 24. | Economic Condition of the Household (\%) |  |
|  | Very rich | 4.2 |
|  | Rich | 20.5 |
|  | Break-even | 34.1 |
|  | Poor | 31.9 |
|  | Extreme poor | 9.3 |
| 25. | Reasons for being Poor/Extreme Poor (Multiple answers) |  |
|  | Landless/Inherited nothing | 60.0\% |
|  | Lack of capital/loss in business | 18.4\% |
|  | Lack of education/training | 17.2\% |
|  | River erosion/natural calamity | 5.3\% |
|  | Want of work | 36.8\% |
|  | Death of earning member | 9.7\% |
|  | Physical disability | 9.6\% |
|  | Loss in litigation | 1.0\% |
|  | Loss in theft/cheating | 1.7\% |
|  | Large family size | 15.9\% |
|  | Others |  |


| Sl. No. | Items | Findings from WMS 2009 |
| :---: | :---: | :---: |
| 26. | Poverty Situation Decreasing or Increasing (\%) |  |
|  | Total | 100.0 |
|  | Decreasing | 23.0 |
|  | Increasing | 37.0 |
|  | Remains as same | 40.0 |
| C. Food security |  |  |
| 27. | Type of Food Security |  |
|  | Total | 100.0 |
|  | Food secured | 60.2 |
|  | Food in secured | 39.8 |
| 28. | Food Management (Multiple answers) |  |
|  | Loan/borrowing | 49.2\% |
|  | Spending from savings | 0.9\% |
|  | Selling properties | 0.9\% |
|  | Reducing favorite food | 49.3\% |
|  | Taking less food by the adults | 39.3\% |
|  | Starving one/two time a day | 54.3\% |
| 29. | Duration of food crisis (Multiple answers) |  |
|  | Total | 100.0\% |
|  | Short term | 19.2\% |
|  | Long term | 80.8\% |
| 30. | 36. Main reasons for food crisis (Multiple answers) |  |
|  | Income is not enough | 59.6\% |
|  | Agricultural land is not enough | 44.8\% |
|  | Not capable of buying agricultural equipment | 6.6\% |
|  | Business is dull/loss | 8.1\% |
|  | No job | 9.6\% |
|  | Sick/death of earning member | 9.5\% |
|  | Loss by flood/drought/ natural calamity | 17.9\% |
|  | Loss in river erosion | 2.4\% |
|  | Others | 26.2\% |
| 31. | Receive Help from SSNP (\%) |  |
|  | Received help from SSNP | 35.5 |
| 32. | Type of SSNP provided assistance (Multiple answers) |  |
|  | Food for Work | 56.8\% |
|  | Food for Education | 5.6\% |
|  | VGF | 18.8\% |
|  | VGD | 6.9\% |
|  | Old Age Pension | 9.5\% |
|  | KSS | 0.1\% |
|  | DSS | 0.1\% |
|  | Bank loan for livestock/fishery | 0.3\% |
|  | Adult Literacy Programme | 0.3\% |
|  | Other Govt. Programmes | 17.0\% |
| D. Clothing and footwear |  |  |
| 33. | 39. Have a Pair of Shirt, lungi/Pant or sharee (\%) | 73.1 |
| 34. | Have Necessary Winter Cloths (\%) | 72.9 |


| Sl. No. | Items | Findings from WMS $2009$ |
| :---: | :---: | :---: |
| 35. | Have One Pair of Shoes/Sandals (\%) | 72.5 |
|  | E. Crisis coping |  |
| 36. | Faced Crisis during Last One Year (\%) |  |
|  | Total | 16.2 |
|  | Rural | 16.8 |
|  | Urban | 14.3 |
| 37. | Type Crisis Faced (Multiple answers) |  |
|  | Business is closed | 12.5\% |
|  | Loss of crop due to flood/drought | 25.5\% |
|  | Loss of job of the earning member | 3.8\% |
|  | Salary of the earning member is stopped | 3.4\% |
|  | Serious illness/accident of family member | 26.0\% |
|  | Death of the earning member | 5.2\% |
|  | Assistance stopped from external source | 5.0\% |
|  | Spilt of family | 4.3\% |
|  | Expenditure on dowry/marriage | 6.7\% |
|  | Theft/robbery/fire | 4.7\% |
|  | Eviction from house/land | 1.8\% |
|  | Sue in the court | 5.1\% |
|  | Lack of security | 0.3\% |
|  | Others | 25.9\% |
| 38. | Means of Facing Crisis (Multiple answers) |  |
|  | Borrowing from relatives/friends | 49.2\% |
|  | Borrowing from money lender/ mortgaging | 15.7\% |
|  | Borrowing from the bank | 9.8\% |
|  | Borrowing from the NGO | 27.7\% |
|  | Selling land/house | 4.1\% |
|  | Selling moveable properties | 4.0\% |
|  | Selling livestock | 9.9\% |
|  | Social Security programme | 2.2\% |
|  | Donation | 10.7\% |
|  | Others | 16.0\% |
| 39. | Received Govt. Help during Crisis (\%) | 57.0 |
|  | . Credits and investments |  |
| 40. | Received credit during last one Year (\%) |  |
|  | Total | 34.4 |
|  | Rural | 37.4 |
|  | Urban | 24.4 |
| 41. | Source of credit (Multiple answers) |  |
|  | From relatives/friends | 37.1\% |
|  | From the local money lender | 13.8\% |
|  | From the bank | 11.3\% |
|  | From the NGO | 48.1\% |
|  | From cooperative society | 4.7\% |
|  | Others | 2.9\% |


| Sl. No. | Items | Findings from WMS 2009 |
| :---: | :---: | :---: |
| 42. | 48. Reasons for taking credit (Multiple responses) |  |
|  | Meeting food expenditure | 61.8\% |
|  | Meeting education expenditure of children | 15.7\% |
|  | Capital for the business | 15.4\% |
|  | Purchasing land/properties | 14.0\% |
|  | Meeting treatment expenditure | 14.4\% |
|  | Meeting dowry/marriage expenditure | 11.0\% |
|  | Agriculture/purchasing equipments | 19.0\% |
|  | Litigation in the court | 1.6\% |
|  | Others | 12.8\% |
| 43. | Repayment of Credit (\%) |  |
|  | Partially repaid | 77.1 |
|  | Completely repaid | 6.4 |
|  | None | 16.6 |
| 44. | Credit Decreasing or Increasing (\%) |  |
|  | Decreasing | 37.4 |
|  | Increasing | 45.6 |
|  | Remains as same | 17.1 |
| 45. | Investment during last one year (Multiple answers) |  |
|  | Investment in business | 24.5\% |
|  | Agriculture/land development | 32.2\% |
|  | Investment in industry/factory | 0.7\% |
|  | Saving certificate/FDR | 8.7\% |
|  | Insurance | 8.9\% |
|  | Share/bond/debenture | 1.0\% |
|  | Others | 38.1\% |
|  | Membership of club/society |  |
| 46. | Membership of Club/Society (\%) |  |
|  | Total | 28.0 |
|  | Rural | 28.8 |
|  | Urban | 25.6 |
| 47. | Activities of Club/Society (Multiple answers) |  |
|  | Games and sports | 6.1\% |
|  | Drama/cultural programme | 4.2\% |
|  | Tree plantation/vaccination | 1.9\% |
|  | Social awareness programme | 6.7\% |
|  | Help in agricultural works | 6.8\% |
|  | Help in professional works | 16.9\% |
|  | Cooperatives | 16.8\% |
|  | Debtors | 66.0\% |
|  | Others | 5.9\% |
| 48. | Security situation |  |
|  | Can work/move freely (\%) |  |
|  | Total | 96.8 |
|  | Rural | 96.9 |
|  | Urban | 96.4 |


| Sl. No. | Items | Findings from WMS $2009$ |
| :---: | :---: | :---: |
| 49. | Where seek justice (\%) |  |
|  | Total | 100.0 |
|  | Law and order enforcing agency | 17.6 |
|  | People's representative | 23.1 |
|  | Local/Social guardian | 25.3 |
|  | Club/Society | 0.4 |
|  | Religious institutions/others | 10.5 |
|  | No where | 23.2 |
| 50. | Women empowerment |  |
|  | Who takes decision of the household (\%) |  |
|  | Husband | 20.1 |
|  | Wife | 9.2 |
|  | Husband-wife together | 70.7 |
| 51. | Women Membership of Club/Society (\%) |  |
|  | Total | 17.2 |
|  | Member | 18.0 |
|  | Not member | 14.6 |
| 52. | Membership of Executive Committee (\%) |  |
|  | Total | 11.3 |
|  | Rural | 11.3 |
|  | Urban | 11.4 |
| 53. | Can Play Role in Decision Making (\%) |  |
|  | Total | 15.7 |
|  | Rural | 16.4 |
|  | Urban | 12.9 |
| 54. | Female Partner of Business/Industry (\%) |  |
|  | Total | 2.9 |
|  | Rural | 2.5 |
|  | Urban | 4.1 |
| 55. | Equal Opportunity for Boys and Girls (\%) |  |
|  | Total | 84.2 |
|  | Rural | 82.9 |
|  | Urban | 88.3 |
| 56. | Female Member Provide Assistance by Working (\%) |  |
|  | Total | 9.9 |
|  | Rural | 6.8 |
|  | Urban | 20.2 |
| 57. | Female Member Can Vote Independently (\%) |  |
|  | Total | 88.2 |
|  | Rural | 86.8 |
|  | Urban | 92.9 |


| Sl. No. | Items | Findings from WMS |
| :---: | :---: | :---: |

J. Recreation and leisure
58. Avail Recreational Facilities (Multiple answers)

Newspaper Reading 12.8\%
Book/Nobel 13.3\%
TV/Radio 62.1\%
Stage Drama/Circus $\quad 2.3 \%$
Park/Recreation Centre 3.7\%
Taking Meal in the Restaurant 11.6\%
Others 23.2\%
Don't avail any facility 13.4\%
59. How Spend Leisure Time (Multiple answers)

Looking After the Children 48.1\%
Hearing TV/Songs 44.5\%
Reading books/Newspaper $\quad 8.2 \%$
Going to Club/Society $\quad 1.6 \%$
Gossiping $\quad$ 58.1\%
Taking full Rest $\quad 35.2 \%$
60. Participation in Social Works (\%)

Total
20.3

Rural 20.8
Urban 18.6

