REPORT O	N WELFARE	MONITOR	RING SURV	EY-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
<b>5.</b>	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
<b>7.</b>	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
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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
<b>12.</b>	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
	<b>Population Characteristics</b>	
<b>14.</b>	Sex Ratio	104
<b>15.</b>	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
<b>17.</b>	Grade Passed (%)	
	Primary	36.4
	Secondary	27.6
	SSC	22.7
	HSC	5.6
	Degree	3.8
	Post graduate	2.3
	Others	0.8

Health Information  18. Child Vaccine (%)  Total 89.3  Rural 88.4  Urban 92.7  19. Sick/Injured during Last One Month (%)  Total 15.9  Rural 16.2  Urban 14.8  20. Registered Birth (%)	
Total 89.3 Rural 88.4 Urban 92.7  19. Sick/Injured during Last One Month (%) Total 15.9 Rural 16.2 Urban 14.8	
Rural       88.4         Urban       92.7         19. Sick/Injured during Last One Month (%)       15.9         Total       15.9         Rural       16.2         Urban       14.8	
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Urban 14.8	
20 Dogistared Rinth (%)	
8	
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%
21	Others  Provide Hall Green SSNIP (0/1)	26.2%
31.	Receive Help from SSNP (%)	25.5
22	Received help from SSNP	35.5
32.	Type of SSNP provided assistance (Multiple answers) Food for Work	56 Q0/
	Food for Education	56.8%
	VGF	5.6% 18.8%
	VGD	6.9%
		9.5%
	Old Age Pension KSS	9.5% 0.1%
	DSS	0.1%
	Bank loan for livestock/fishery	0.1%
	Adult Literacy Programme	0.3%
	Other Govt. Programmes	17.0%
n	Clothing and footwear	17.070
33.	39. Have a Pair of Shirt, lungi/Pant or sharee (%)	73.1
33. 34.	Have Necessary Winter Cloths (%)	73.1 72.9
J <b>-1.</b>	Trave recessary without Civilis (70)	12.7

Sl. No.	Items	Findings from WMS 2009
35.	Have One Pair of Shoes/Sandals (%)	72.5
	Crisis coping	
36.	Faced Crisis during Last One Year (%)	
	Total	16.2
	Rural	16.8
	Urban	14.3
<b>37.</b>	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 Others	10.7%
20	Others  Pageired Court Help during Crisis (9/)	16.0% 57.0
39.	Received Govt. Help during Crisis (%) Credits and investments	37.0
40.	Received credit during last one Year (%)	
40.	Total	34.4
	Rural	37.4
	Urban	24.4
41.	Source of credit (Multiple answers)	24.4
71,	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%
	Onicio	2.7/0

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%
	Security situation	
48.	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
I	. Women empowerment	
50.	Who takes decision of the household (%)	
	Husband	20.1
	Wife	9.2
	Husband-wife together	70.7
<b>51.</b>	Women Membership of Club/Society (%)	
	Total	17.2
	Member	18.0
	Not member	14.6
<b>52.</b>	<b>Membership of Executive Committee (%)</b>	
	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
<b>55.</b>	Equal Opportunity for Boys and Girls (%)	
	Total	84.2
	Rural	82.9
	Urban	88.3
<b>56.</b>	Female Member Provide Assistance by Working (%)	
	Total	9.9
	Rural	6.8
	Urban	20.2
<b>57.</b>	Female Member Can Vote Independently (%)	
- •	Total	88.2
	Rural	86.8
	Urban	92.9

Sl. No.	Items	Findings from WMS 2009
J.	Recreation and leisure	
<b>58.</b>	Avail Recreational Facilities (Multiple answers)	
	Newspaper Reading	12.8%
	Book/Nobel	13.3%
	TV/Radio	62.1%
	Stage Drama/Circus	2.3%
	Park/Recreation Centre	3.7%
	Taking Meal in the Restaurant	11.6%
	Others	23.2%
	Don't avail any facility	13.4%
<b>59.</b>	How Spend Leisure Time (Multiple answers)	
	Looking After the Children	48.1%
	Hearing TV/Songs	44.5%
	Reading books/Newspaper	8.2%
	Going to Club/Society	1.6%
	Gossiping	58.1%
	Taking full Rest	35.2%
<b>60.</b>	Participation in Social Works (%)	
	Total	20.3
	Rural	20.8
	Urban	18.6