

**Report on
MJF Baseline Survey 2009**

(Concise Version)

Baseline Survey Team

January 2010

Acknowledgement

This Baseline survey report 2009 is the result of an interactive and mutually supportive exercise among the study team and the staff members of Manusher Jonno Foundation, its partners, and beneficiaries.

The Study team takes the pleasure to thank DFID and particularly to its Economic Advisor - Ms. Sayeeda Tauhid for providing technical input during the design stage of the survey and taking the painstaking job of reviewing the preliminary findings and providing some every insightful comment which have contributed enormously in shaping the final report. Very special thanks to Ms. Shaheen Anam, Executive Director, MJF for conceptualizing the survey and providing all necessary support throughout the study. Thanks are also due to all Programme Staff members of MJF for their inputs and comments on the design of the survey, finalization of the tools and the draft report. Special thanks are due to the staff members of MJF Partner NGOs for their support during fieldwork. We gratefully acknowledge their contribution to make this survey a success.

Finally, while acknowledging the valuable inputs of all the above, the survey team takes the responsibility of the quality of data, analysis and conclusions reached from the survey and believes them to be a sound response to the information available. However, the survey team also recognizes that the findings, analysis, and conclusion including any errors and omissions contained within this report are of its own.

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List of Abbreviation and Acronyms

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

I. INTRODUCTION

1.1 Background

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

Manusher Jonno Foundation (MJF) is an innovative national grant making organization established with the support of DFID. It has a unique approach to human rights and governance programming. MJF-supported projects target the ultrapoor, the marginalized, and the socially "invisible" segments of the society, try to make them aware of their rights and how to exercise them. At the same time, MJF projects also urge duty-bearers to acknowledge these rights and to increase the effectiveness of the services they provide to constituents, clients, and employees.

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

1.2 Objectives of the survey

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

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

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

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

1.3 Structure of the Report

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

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

II. METHODOLOGY

2.1 Methodology and Implementation of the Survey

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

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

2.2 Sampling and Survey Procedure

Determination of Sample Size

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

be drawn about the population characteristics. Then, given the population size it becomes possible to determine the sample size.

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

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

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

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

Sampling Frame and Design

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

Survey Procedures

The HH survey was carried out to capture the response from households in terms of socio-economic characteristics and enjoying rights, rights violation, level of the awareness on rights of the respondents. Focus Group/Group Discussions (F/GDs) were conducted to obtain qualitative baseline information on the human rights, status of poverty and well-being, current state of rights of different groups of MJF target people, accessibility to different public and private services including their perception/satisfaction on the scope and quality of services etc. The FGDs were specifically sought answers to “were they demanding? were they organized? were they involved in the decision making process?” from the respondents. In order to capture the dynamics of the community and its structural reality, the baseline survey tried out the community survey from where the HH survey participants were picked up. As many as 50 community (in reality they are villages) were surveyed based on the community’s socio economic profile, geographical dynamics, service availability, opportunities and constrains; socio-cultural style.

Quality Control

As part of the quality control measures, around 5% respondent was re-interviewed by the respective field supervisors and required corrections were made on the spot. Field supervisors checked the completed survey questionnaire for any inconsistencies before departing from the field. Fieldwork was undertaken under the intensive supervision of consultant team. Consultants also made number of field visits during the fieldwork.

Role of MJF M&E Team

The role of the MJF M&E Team in quality control measures could not be over emphasized. In reality, they remained very vigilant and deeply involved in the quality control process, quite independent from the survey consultants. They made extensive field visits and randomly interviewed survey participants to check reliability of field data collection. It should also be mentioned in this connection that the MJF M&E Team has also been involved with the Baseline Survey Team throughout the process. They contributed significantly in conceptualization, development of methodology and survey tools, and also implementation of the survey. The entire work has progressed through an interactive process between the baseline survey team and the MJF M&E team.

Baseline Control Information:

The baseline survey made an attempt to provide some information about the characteristics of similar households in the MJF program area but not yet included as program beneficiary. They are termed as control group of the baseline survey, information on which is presented in Part-III of the report based on the MJF Impact Assessment survey of 2009 carried out by the same team.

III. SOCIO-DEMOGRAPHIC PROFILE OF THE HOUSEHOLDS

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

3.1 Local Contexts

The communities and/or the villages where the MJF programmers are being implemented are mostly poor covering a wide variety of disadvantaged and marginalized professional, religious and ethnic groups. Poverty rates are also high in those communities/villages. Literacy and schooling rate is reasonable in most of the villages except CHT where literacy and schooling is fairly poor. There are also variations between regions in respect of most of the indicators.

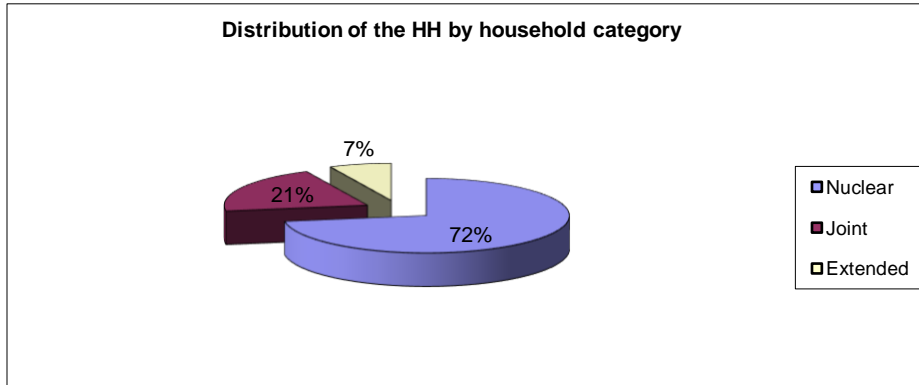
Agriculture, day labourers, and petty professional activities are the dominant economic activities in the selected communities except Chittagong Hill Tracts (CHT). In the CHT, major activities include *Jum* cultivation, fruits gardening, day labourers, and collection and sell of firewood. Combination of both traditional and modern agricultural practices is found in almost all villages. NGO activities are common in all the communities/villages. Poultry and fisheries firms are also found in some villages (e.g., Dinajpur, Rajshahi, Jessore, Mymensing, etc.). Access to safe drinking water is about 90 percent in almost all regions except CHT. Access to sanitary toilet is between 50-70 percent except CHT. Electricity connectivity is about 50 percent in Dinajpur, Rajshahi, Jessore and Mymensing regions and 20-30 percent in Sylhet and Chittagong regions. Rates of migration (international) are the highest in Sylhet and Mymensing and the lowest in Dinajpur, Rajshahi, Jessore and CHT (in fact, there is no international migration in the CHT communities).

Most of the villages are under government’s social safety net programmes including food/cash for work, cash for education, VGF, VGD, and elderly/widow allowance except CHT. In the CHT, while there is presence of VGF, VGD and elderly/widow allowance, there is no cash for work or education programme. There are UP members in almost all villages. There are female UP members as well in some villages (e.g., Dinajpur, Jessore and Mymensing regions). UP chairman is hardly found in any of the selected villages. As observed, communities in Dinajpur, Mymensing and CHT are quite liberal, whereas, communities in Chittagong region are quite conservative. Communities in Rajshahi, Jessore and Sylhet are found in between these two. Level of democracy is relatively better in most of the regions except Sylhet where in about 50 percent of the villages, few people dominate the decisions. Level of participation in social events is also relatively better in most of the villages except Chittagong. However, the situation in terms of the level of awareness, being able to organize against violence and discrimination, and women’s mobility are fairly poor in most of the communities except some communities in Jessore and Mymensing. In CHT, women’s mobility is much better than the other regions.

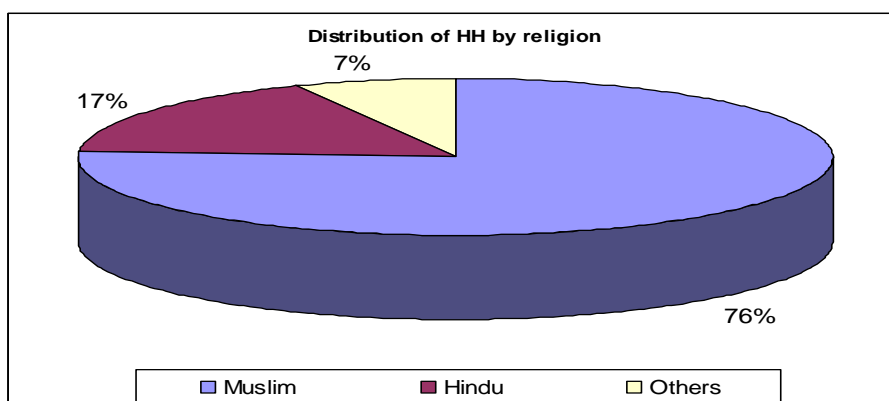
3.2 Household Demography

An overwhelming majority of the households are of ‘nuclear’ type (72.5 percent). Regarding religious identity, 76 percent of the households are ‘Muslim’, 17 percent ‘Hindu’ and the rest are from other religions (Graph 1 and 2). Average family size is 4.66 for all households which is slightly lower than the national average (4.70). Male-female ratio is 100:101 (see Tables 1-5 in the Statistical Profile for details).

Graph-1: Distribution of Household by Household Category



Graph-2: Distribution of Household by Religion



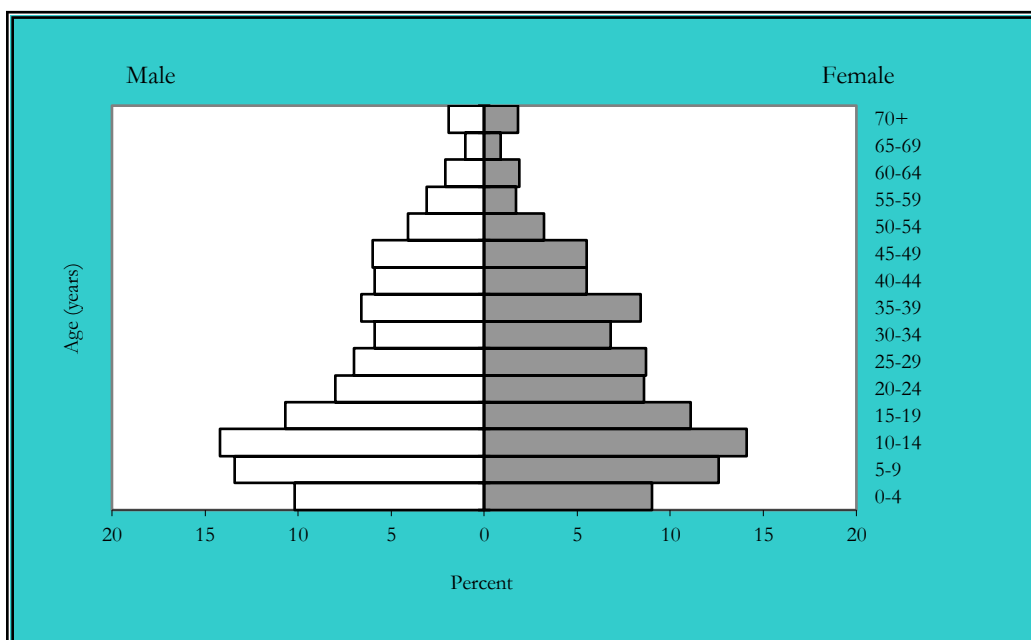
Age composition of the household members illustrates that 9.6 percent of the total population is children under five years of age, 27.2% are children aged 5-14 years and about 2.8 percent are elderly (over 64 years). Not much difference is, however, observed between male and female in this respect (Table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

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

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

[Per cent]

Population pyramid of the surveyed population



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

3.3 Educational Status

Educational status of the household members illustrates that 11.2 percent of the members are absolutely illiterate and another 21.6 percent can sign only. Of the rest, 26 percent of the members have below primary level education. Between male and female, educational status is better among the male members than that of the female members (Graph 3 and Table 2).

Graph-3: Distribution of Household Members by Education

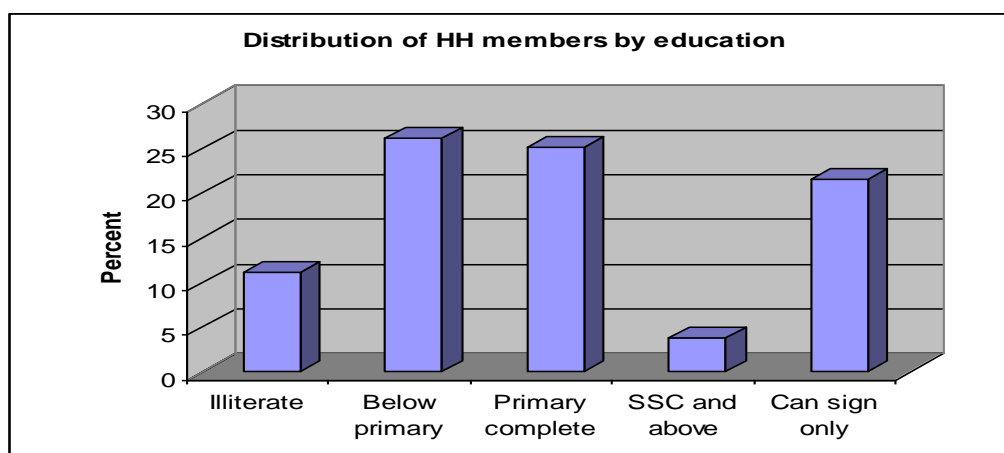


Table-2: Distribution of HH members by their education and gender

[Per cent]

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

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

Table-3: Distribution of survey respondents by education and by region

[Per cent]

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

3.4 Occupational Status

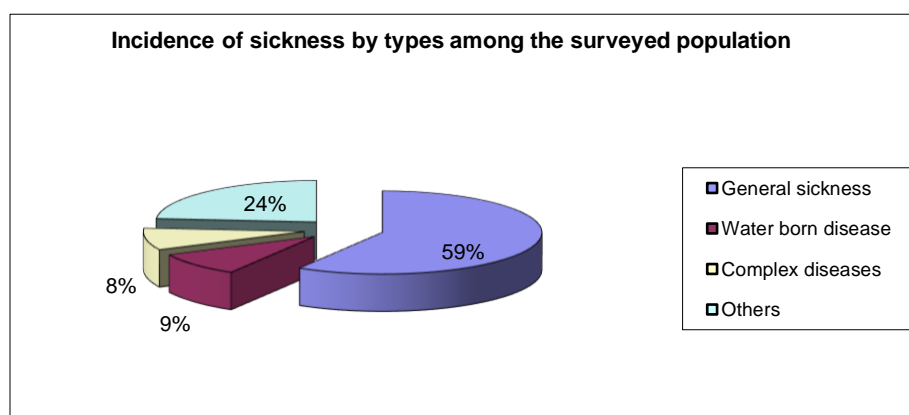
Petty professional activities including small traders, rickshaw/van pullers, fishermen, etc. dominate the income earning occupational categories (12.8%) followed by day labourers (9.8%). About 2.3 percent of the total members are also reported as child labourers. About 4.2 percent of adult members are reported as completely unemployed. As one would expect in the context of Bangladesh, noticeable differences are also observed between male and female members in this respect. Rate of unemployment is also higher among the female than that of the male members.

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

3.5 Health and Health Seeking Behaviour

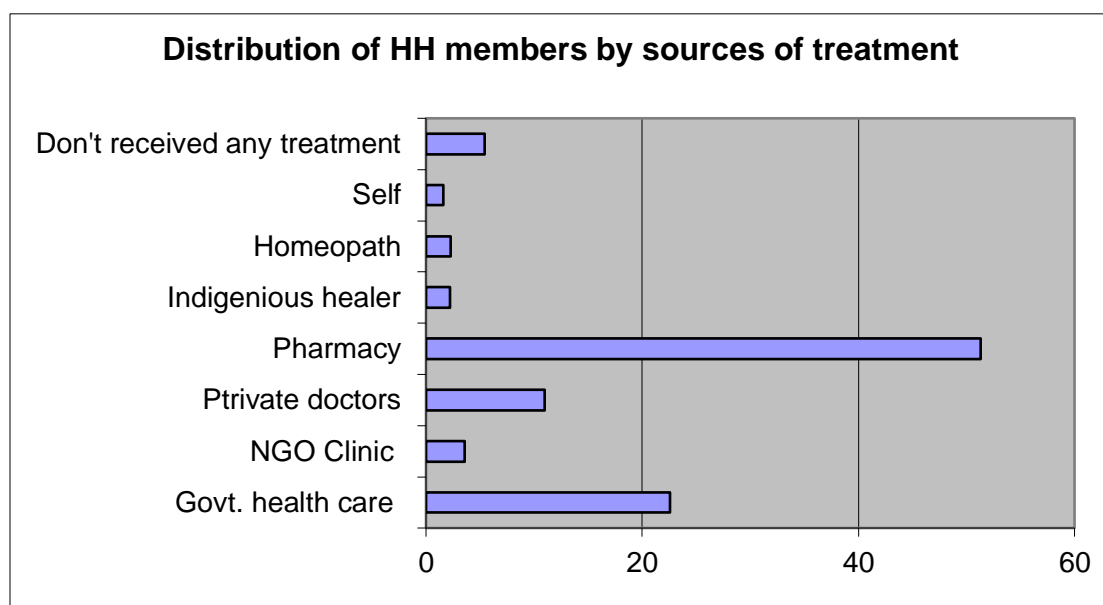
Regarding perceived health status of the members of the households, most of the household members (94.5%) have been reported as physically fit to accomplish tasks. However, while asked about the incidence of sickness among the household members during the last six months, it has been reported that the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

Graph-4: Incidence of Sickness among the Surveyed Population



Regarding the health seeking behaviour of the household members, it has been reported that in majority of the cases (51.3%), they do go to local pharmacy for treatment and/or buying medicines. In only about one-third of the cases, they receive treatment from either government health centres or NGO clinics or private physicians (Graphs 5). While asked about why they had chosen the respective sources of treatment, 'low cost' has been reported as the main reason by majority of the respondents (57.7%) followed by 'close proximity' (21.3%). Those who didn't go for treatment at all, 56 percent of them reported that 'negligence' is the main reason for this while 44 percent has report 'poverty' as the main reason.

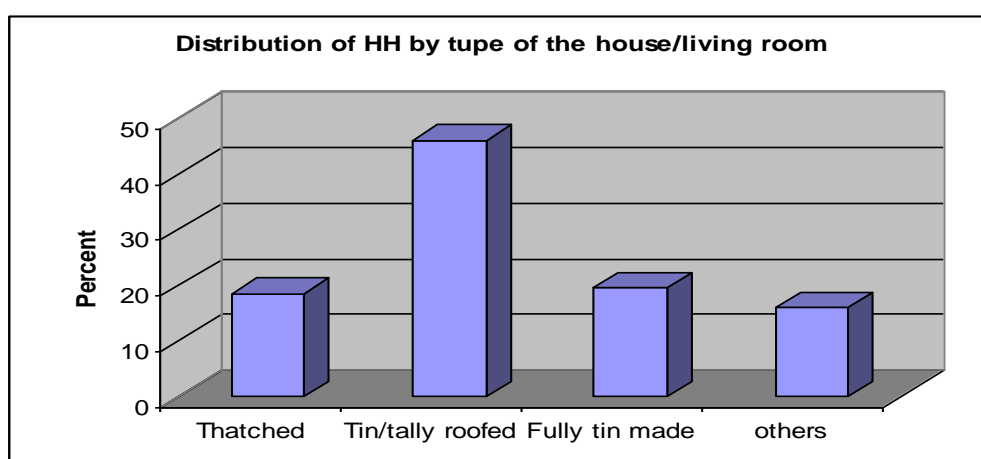
Graph-5: Distribution of HH members by sources of treatment during sickness



3.6 Housing and Sanitation

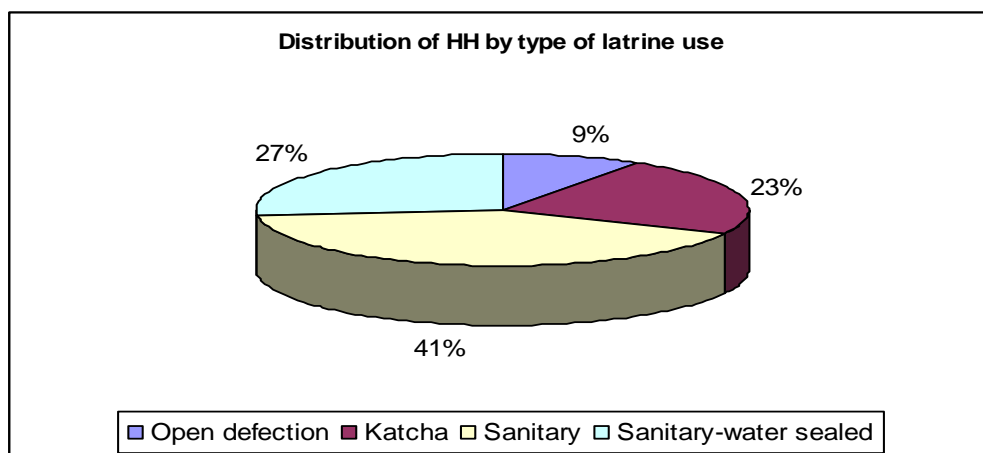
About 68 percent of the respondents reported that they live in their own houses whereas about 16 percent reported that they live in others' houses. Regarding the quality of the houses they live in (as proxied by the construction materials of the houses), about 19 percent of the respondents live in poor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

Graph-6: Distribution of Household by Type of the House/Living Room

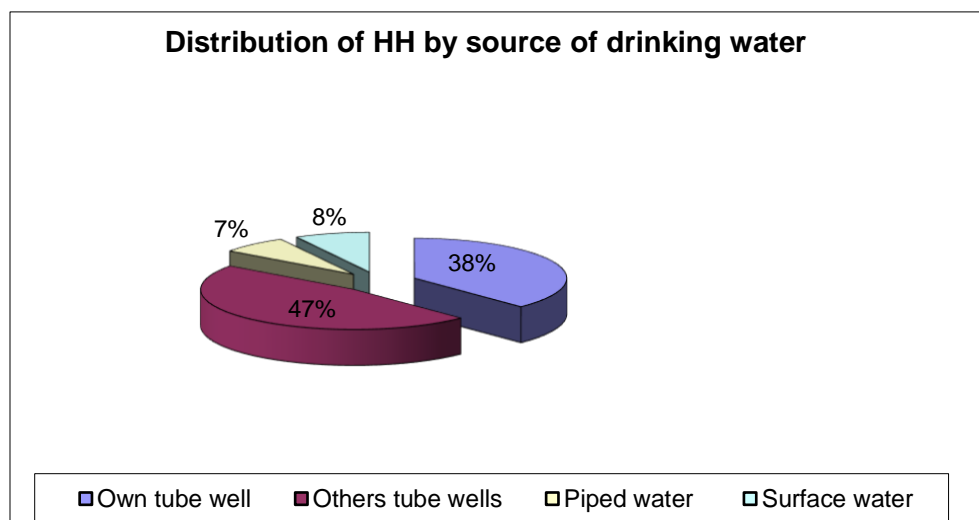


Access to sanitary toilet is also poor among the respondent households. About one-third of the households do not have access to sanitary toilet at all. Of those who have access to sanitary toilets, majority of them (41%) use those toilets without proper sanitary specification (i.e., not water-sealed) as against of only 27 percent who have complete sanitary access. Regarding sources of water, about 8 percent of the respondents reported that they use surface water for drinking. The corresponding figure for washing is 35 percent (Graphs 7 and 8).

Graph-7: Distribution of Household by Type of Toilet



Graph-8: Distribution of Household by Source of Drinking Water



IV. LIVELIHOOD OPTIONS

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

4.1 Land Holding

About the land holding status of the households, it is observed that about 30 percent of the households do not own any homestead land and about three-fourth of the households have been reported as 'absolutely landless' in respect of owning cultivable land. This indicates that the MJF programmes have successfully been able to target the poorest in its programmatic interventions (Tables 4).

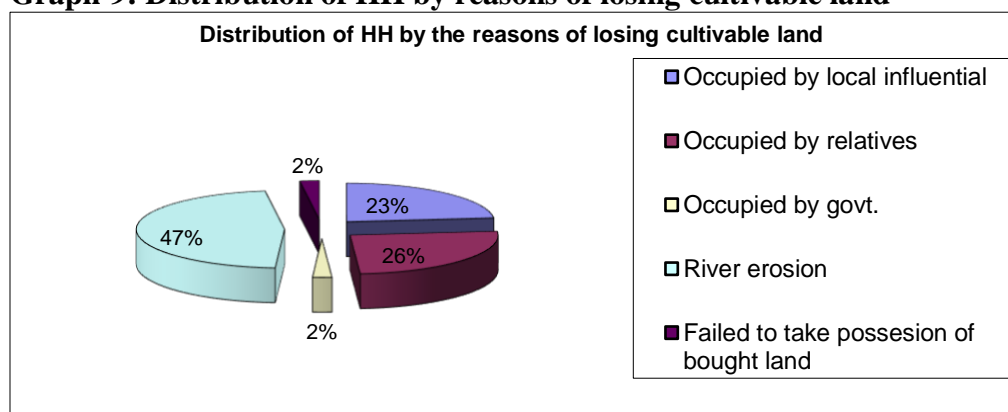
Table-4: Distribution of HH by holding of agricultural land

[Per cent]

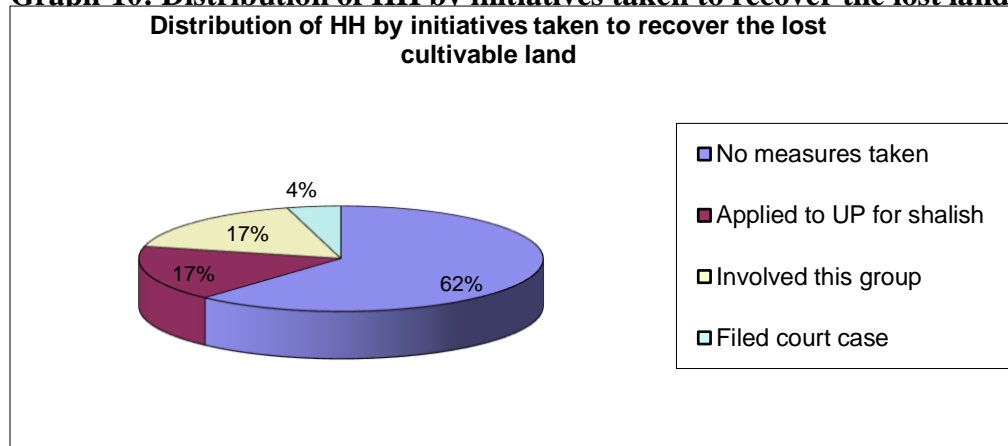
Indicator/Variable	Region		
	South-West	North-West	East & Central
Absolutely landless	71.6	77.8	73.2
1-49 decimal	9.9	10.8	9.8
50-99 decimal	9.2	6.0	4.8
100-249 decimal	6.9	3.9	8.7
250+ decimal	2.4	1.5	3.6
Total	100.0	100.0	100.0

About the land that some of the households own (homestead, cultivable or others), most of them are actually inherited land. Land bought by the households is fairly little and receipt of *khas* land is negligible. Moreover, about 6 percent of the households reported that they have lost land (i.e., their current possession is less than what they actually own). While asked about the reasons of losing land, ‘captured by the relatives or local influential people’ have been identified as the main reason (49%) followed by ‘river erosion’ (47%). Respondents were also asked whether they had taken any initiatives to recover the lost land or not, an overwhelming majority (62%) reported that they had not taken any initiative (or not in a position to take any initiative). Of the rest, 17 percent have tried through Union Parishad and another 17 percent tried through MJF-Partner groups (Graphs 9 and 10 and Tables 33 through 46 in the Statistical Profile).

Graph-9: Distribution of HH by reasons of losing cultivable land



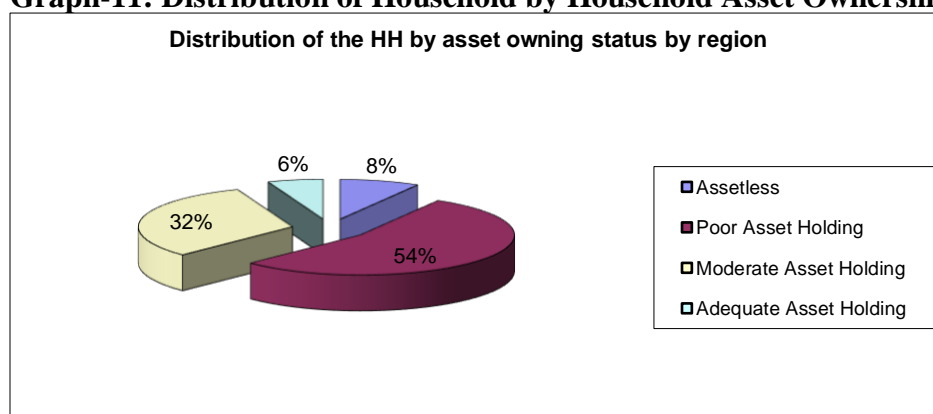
Graph-10: Distribution of HH by initiatives taken to recover the lost land



4.2 Non-land Asset Holding

Like the land holding status, non-land asset holding is also poor among the respondent households. Average ownership of livestock (cow/buffalo or goat/sheep) is less than one per household, poultry is about 4 per household, mobile phone is .39 per household, and gold is 3 grams per household (Tables 47 through 55 in the Statistical Profile). An asset holding index² has been constructed taking important non-land assets into consideration and the values of the index have been categorized into four sub groups as ‘asset less’, ‘poor asset holding’, ‘moderate asset holding’, and ‘adequate asset holding’. Results show that about two-third of the households fall either in the category of asset less (8%) or poor asset holding (54%) while the rest one-third fall in the upper two categories (Graph 11). There also exist noticeable variations between regions in respect of asset ownership. East and central has poor asset base compared to the rest of the regions.

Graph-11: Distribution of Household by Household Asset Ownership Status



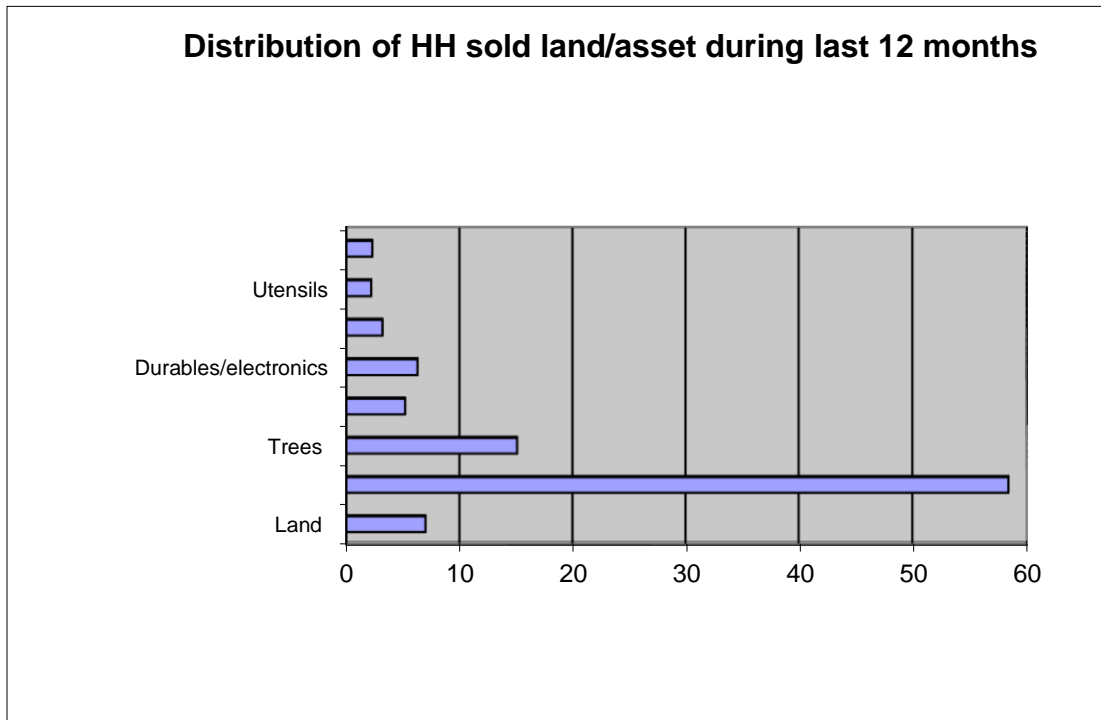
4.3 Buying and Selling of Land and Other Assets

As mentioned previously, those who own land and/or non-land asset, some of them have been able to buy a proportion of them in the course of time. However, about one-third of the respondents reported that they have sold and/or mortgaged out land or other asset to meet various needs. About 7 percent of the households reported that they have sold out land during the last one year and another 10 percent reported that they have mortgaged out land during the same time. Regarding non-land asset, over half of the households (58%) reported selling of livestock, 15 percent of the households reported selling of trees, and another 15 percent of the households reported selling of ornaments, durables or productive assets during the last one year (Graphs 12).

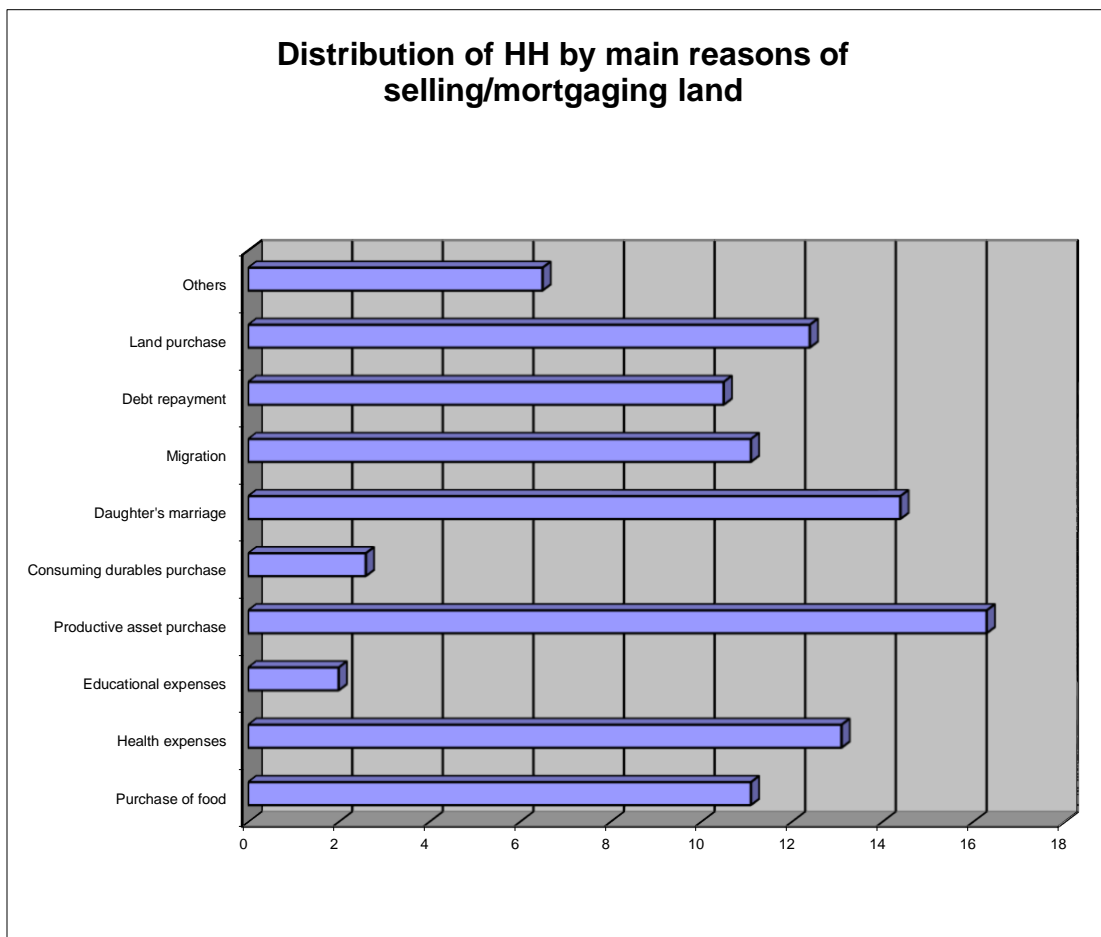
While asked about the reasons of selling or mortgaging out of land, the following have come out as the main reasons in order of importance: purchase of productive assets, daughters marriage, meeting health expenses, purchase of land, purchase of food, meeting expenses related to migration of the household members, and debt repayment. In response to a similar question for non-land asset, about one-third of the households have reported purchase of food as the principal cause of selling non-land asset followed by purchase of productive asset and land, meeting health expenses and repaying previous loans (Graph 13 and Tables 58 through 61 in the Statistical Profile).

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

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



Graph-13: Distribution of Household by the Main Reasons of Selling/ Mortgage out of the Land



4.4 Income, Expenditure and Poverty

Average monthly household income for the respondent households is estimated at Taka 5,341 of which a large proportion of income (60%) comes from wages and salaries followed by non-agricultural enterprises (17%) and crop agriculture. Average monthly household expenditure for the respondent households is also estimated at Taka 5,053 which is little less than the monthly income. This means, the respondent households on an average can save Taka 291 per month from their income. Regarding monthly expenditures by expenditure heads, over two-third of the expenditure is spent on food (68%) followed by paying loan installments (11.3%). This means, debt services has become an integral part of the households' monthly expenditure. There also exist some differences between regions with regard to the sources of income as observed earlier for the occupational status as well. However, not much difference is observed between regions for expenditures except loan repayment (Tables 5-6).

Table-5: Proportion of income by sources and region

[Per cent]

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

Table-6: Proportion of expenditure by different expenditure heads and region

[Per cent]

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

Using the national poverty line income estimated in the Household Income and Expenditure Survey 2005 of the Bangladesh Bureau of Statistics with necessary adjustments for the subsequent years, poverty head-count has been estimated here for the respondent households. As the result shows, about 11 percent of the households are extreme poor and 42 percent of

the households are moderate poor which together gives the poverty head-count among the respondent households at 53 percent in 2009 (Table 7) which is much higher than the national poverty head-count which was 40 percent in 2005 (and expected to be another 3 to 4 percentage point lower in 2009). Significant regional differences are also observed in terms of poverty head-count with the north-west representing higher poverty compared to the other regions.

Table-7: Distribution of HH by poverty category

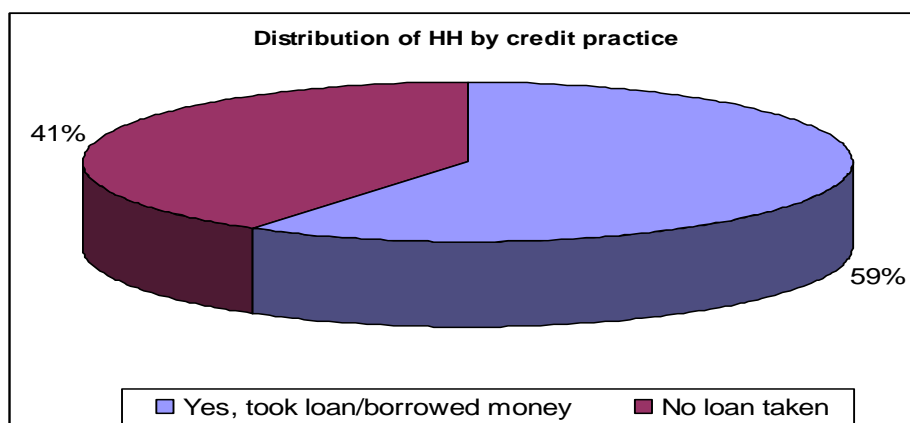
Indicator/Variable	Region			
	South-West	North-West	East & Central	Total
Extreme poor	8.5	13.5	11.7	11.1
Moderate poor	40.4	46.6	37.9	41.7
Non-poor	51.2	39.9	50.4	47.2
Total	100	100	100	100

[Per cent]

4.5 Savings and Credit

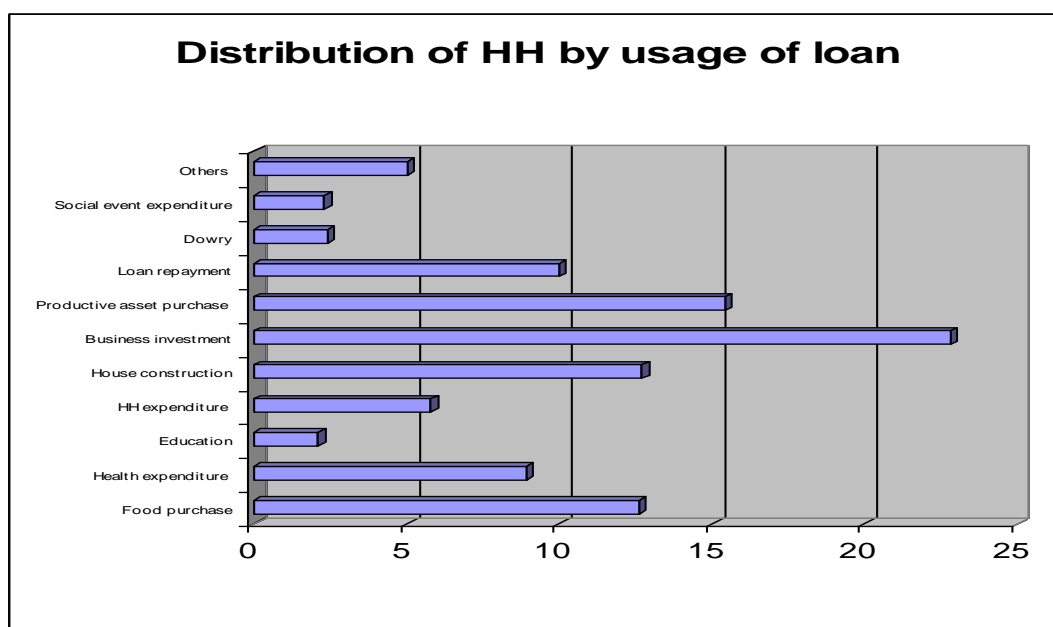
Regarding access to credit, about 60 percent of the respondents reported that they have taken loan from different sources of which 52 percent have taken from formal sources including commercial banks and NGOs. This means that about half of the borrowers among the respondent households still depend on informal sources for borrowing. Regarding the usage of credit, only about 38 percent of the borrowers reported that they used the credit for business investment or purchase of productive assets (Graphs 14 and 15 and Tables 90 through 94 in the Statistical Profile).

Graph-14: Distribution of Household by Credit Practice



As observed earlier, households on an average can also save some money each month small amount though. Here it has been observed that about three-fourth of the households have actually been able to save some money each month which gives total savings at Taka 3,105 during last one year per household. The savings are mostly deposited with NGOs (65%) followed by cash in hand (18%) (Tables 95 through 98 in the Statistical Profile).

Graph-15: Distribution of HH by usage of loan



4.6 Households' Wellbeing

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

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

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

Ethnic Minority (Dalit)

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

Sex Workers

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

Persons with Disability

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

V. CRISIS AND CRISIS COPING

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

5.1 Crisis Faced

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

5.2 Coping with the Crisis

The households who have faced crisis have also tried to utilize the recourses (material or social) that they have in their possession to cope with the crisis. About fifty percent of the households who faced crisis reported that they depended on borrowing to cope with the crisis. Fourteen percent reported that they had to curtail household's consumption expenditure. Nine

percent had to sell land or other assets and 8 percent had utilized past savings. Some of the households also reported that they have received support from government, NGOs and relatives, but that was much less in proportion (around 4 percent in each cases) compared the other sources. While asked whether they had been able to regain the pre-crisis financial position or not, 49 percent of the households responded negative.

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

VI. RIGHTS, AWARENESS AND ACCESS TO SERVICES

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

6.1 Access to Natural/Common Property Resources

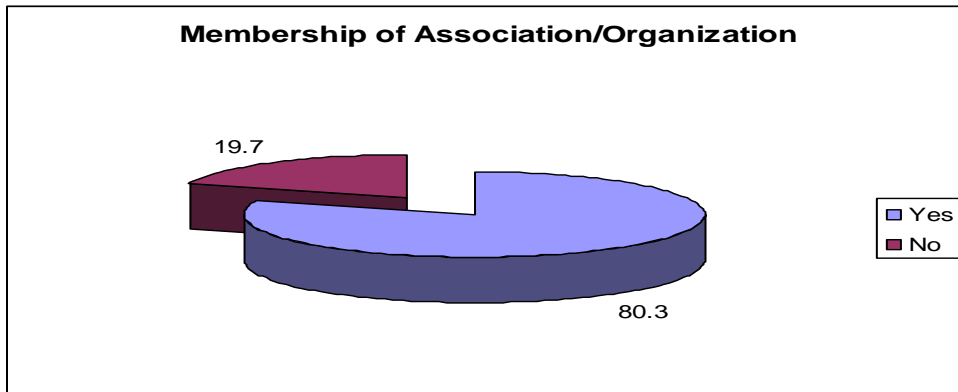
As reported by the respondents, in about 40 percent of locations, there is availability of khas land and in about 50 percent of the locations, there is availability of open water body. It may, however, be mentioned here that about one-fourth of the respondents reported that they do not have any idea about the availability of common property resources in their locality. Regarding the using rights/status on the khas lands, 60 percent of the users use khas lands for residences followed by cultivation (27%) and grazing (8.5%). Among the users, 42 percent reported that they use khas lands without any terms and conditions, and 39 percent of the users reported that they are doing it illegally (Statistical Annex Tables 134-143). It may be pointed out here that while the users have reported that they are having this access without any terms and conditions, this may either be temporary arrangement or illegal occupation. Legal permission is desirable for the local people, particularly the poor people, to have access to these common property resources.

6.2 Participation and Collective Action

Participation of the respondents in social organizations (e.g., clubs, associations, etc.) is noticeable. Eighty percent of the respondents are members of any group, cooperative, club or association (Graph 16). Of them, 59 percent are members of MJF-Partner organized groups, 25 percent are members of other NGO groups and about 13 percent are members of community based organizations. And, of those who participated in those organizations, most of them (88%) also participated actively.

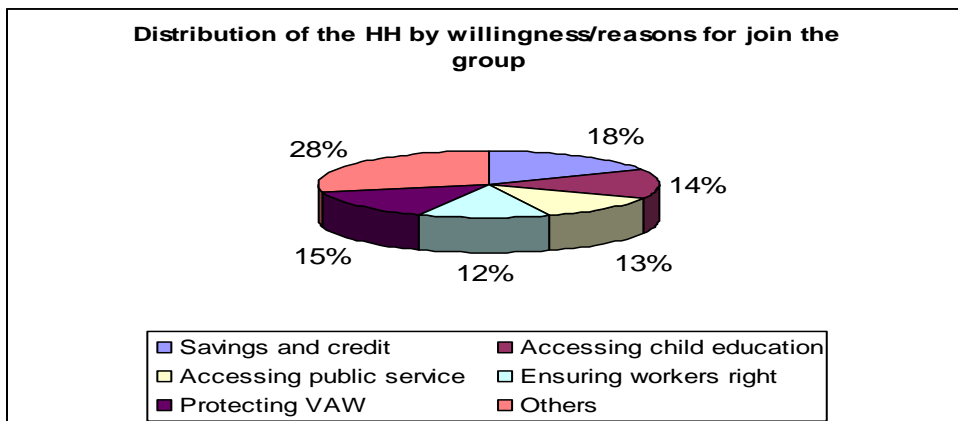
However, awareness about collective community activity is poor among the respondents. Only about a quarter of the respondents reported that they are aware about collective community activities that have taken place in the respective communities.

Graph-16: Distribution of the respondents by membership of any club, association, society, co-operative or other form of organization/committee in the community including UP membership/standing committee



Diverse reasons have attracted respondents for joining the group they are involved in. Savings and credit is the most important cause that influenced respondents to join the group. About 18 percent of the respondents have reported that access to the savings and credit motivated them to join the group. Accessing child education, ensuring worker’s rights, accessing public services, and protecting VAW have also played important role in motivating the respondents to participate in the group (Graph 17).

Graph-17: Distribution of the Households by Reasons for Joining the Group



6.3 Access to Services

Access to GO, NGO services is very critical for the poor people. Table 8 illustrates the access to GO, NGO services in the last six month. Proportion of households tried to get access to various types of services are fairly low except health and education. In case of health care services, about 53 percent of respondents reported that they have tried to get the government health care services and the corresponding figure for NGO health care services is another 16 percent. Similarly, 52 percent of the respondents reported that they tried to get access to government educational services and another 14 percent reported for NGO educational services. The overall level of satisfaction for those who had been able to get access is reasonably good. However, as we have observed, a large proportion of the respondents (about 50 percent for health and education and over 80 to 90 percent for other services) haven’t even

try to get access to the services. It is therefore important to look into this large proportion of the respondents and to try to find out why they haven't tried for these services.

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

Table-8: Distribution of the HH by their access to GO, NGO services during last 6 months (all)

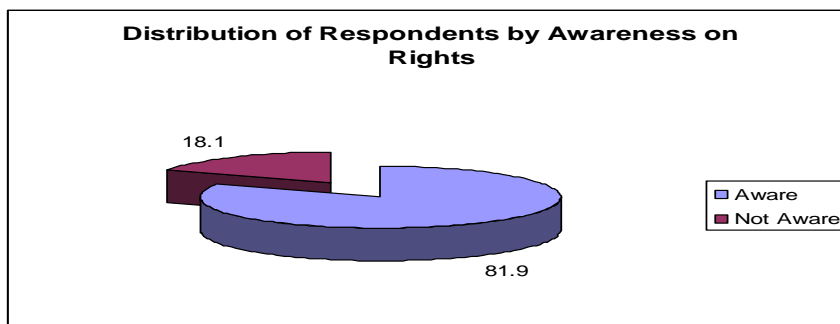
		<i>[Per cent]</i>	
Indicator/Variable	(%)	Indicator/Variable	(%)
Health care-govt.		Health care-NGO	
Percentage (%) of HH tried to get access to this service (n=3000)	52.7	Percentage (%) of HH tried to get access to this service	16.1
% of HH got the service	50.9	% of HH got the service	15.9
% of HH are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

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

6.4 Awareness about Rights and Rights Violation

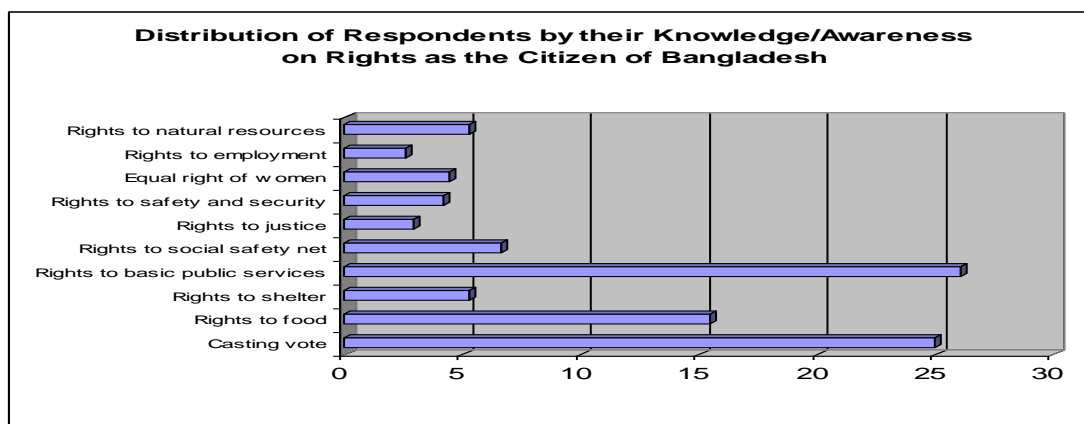
The awareness about rights among the respondents has been assessed and Graph 18 depicts the results. Around 82 percent of the respondents reported that they are aware about their rights in the society. However, still a significant proportion of the respondents - about 18 percent - are not aware about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

Graph-18: Distribution of respondents by awareness on rights



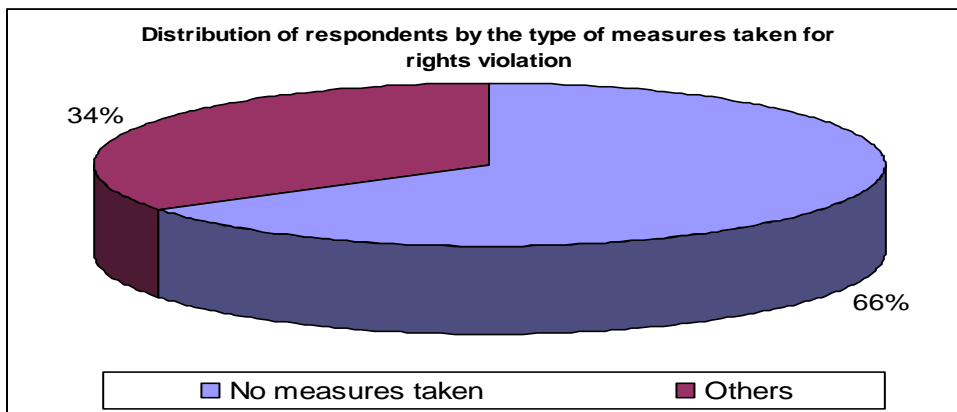
Graph 19 reports the status of the respondents about knowledge/awareness on their rights as the citizen of Bangladesh. About 26 percent of the respondents mentioned about the right to basic public services and 25 percent about casting vote as their principal rights as the citizen of the country. Right to food has been mentioned by around 15 percent of the respondents.

Graph-19: Distribution of respondents by their knowledge/awareness on rights as the citizen of Bangladesh



However, as observed, a relatively high proportion, about 31 percent, has been the victim of violation of their rights during the last one year. Among the rights violation indicators, discrimination in service delivery, discrimination in work place, and physical and mental abuse were the main ones (Table 201 in the Statistical Profile). It is important to note here that those who were the victims of rights violation, about 66 percent of them didn't take any measure (i.e., were not in a position to take any measure) to protect violation of rights (Graph 20). An overwhelming majority (81 percent) of those who had taken initiatives reported that nothing had happened (i.e., do not get any remedies at all) in response to the measures that they had taken.

Graph-20: Distribution of Respondents by the Type of Measures Taken for Protecting Rights Violation



6.5 Access to Justice

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

Traditionally, the village leaders (local elite) conducted *shalish* at the village levels, and in most of the cases they were not aware of the legal aspects of *shalish*. Moreover, they were biased towards the local influential and economically better-off families as well as male members of the society. The poor and the women were therefore discriminated against in respect of getting proper justice. This is still the case in many of the villages in Bangladesh. However, with the intervention of some of the NGOs in the areas of justice at the local levels, the poor and the women have now started articulating their problems and demanding for fair and impartial justice.

6.6 Workers' Rights

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

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

6.7 Child Rights and Protection

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

VII. VIOLENCE AGAINST WOMEN AND WOMENS' MOBILITY

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

7.1 Incidence of Early Marriage

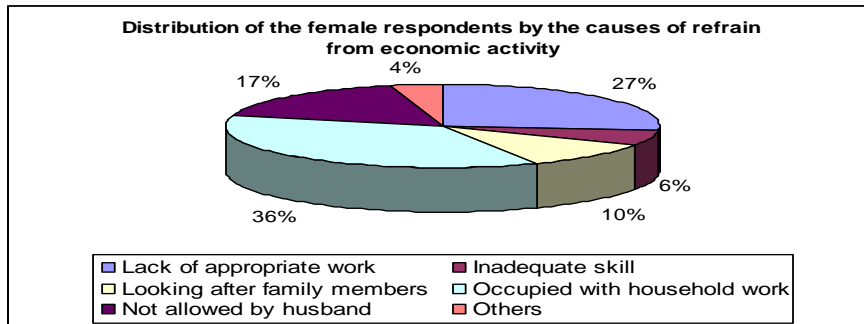
Child marriage - marriage below 18 years of age for girls - is prohibited according to the existing laws. Moreover, several programs are being carried out to increase the level of awareness about the adverse consequences of child marriage. However, it is still prevailing at a high rate. About 59 percent of the ever married female respondents have reported that their marriage was held before they reached 15 years. In addition, another 34 percent of the ever married female respondents also reported that they got married when they were 15 to 18 years old. Only 7 percent got married at the range of legally acceptable ages (Table 204 in the Statistical Profile).

7.2 Women's Empowerment

Women empowerment is an essential ingredient of family and social welfare. Several indicators were taken into consideration here including decision making capacity on household spending; participation in economic activity; contraception use; etc. to assess the level of women empowerment in the community. About 56 percent of the female respondents reported that the decision making about household spending has been made jointly, 18 percent respondents reported that husband is the main decision maker in the household; and 12 percent of the female respondents reported that they can make decisions over household spending themselves. As observed earlier, majority of the female members of the households are out of work. Question was therefore asked to identify the reasons why they refrain

themselves from income earning activities. In response, 36 percent of the female respondents reported that they are fully occupied with household work and do not have time to engage in outside economic activity (Graph 21). Also, around 17 percent of the respondents reported that their husbands do not allow them to engage in economic activity outside the household.

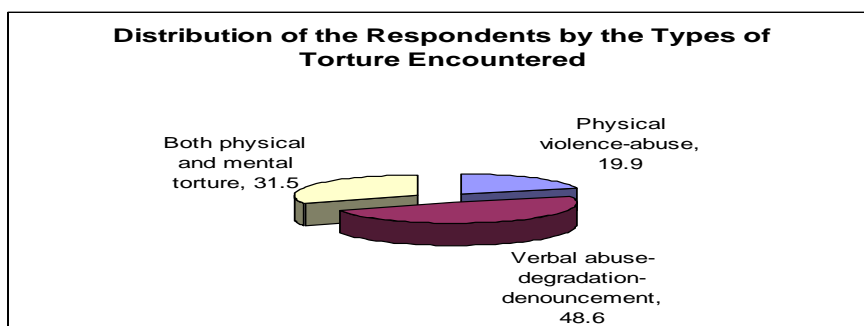
Graph-21: Distribution of Respondents by Causes of Refrain from Economic Activity



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

While asked whether they have encountered any torture or abuse in the family or not, about 7 percent reported that they have encountered torture/abuse in the household and another 18 percent reported that they have encountered torture/abuse in the household to some extent. Verbal abuse, degradation and denouncement; and physical and mental torture are common types of torture/abuse that take place against women in the households as reported by the victim respondents (Graph 22). Bad temper of husband is the main cause of torture followed by conjugal dissatisfaction, poverty, illegal relation with other women, and demand for dowry.

Graph-22: Distribution of respondents by types of torture encountered in the household



7.3 Participation in Decision Making

Regarding decision making in the household affairs including health care, children's education, marriage of the household members, and household purchase, majority of the respondents reported that they do make decisions jointly with their husbands. In some cases, husbands alone make the decision and in other cases wives also take the decision alone (Tables 219-226 in the Statistical Profile).

7.4 Women's Mobility

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

VIII. ACCESS TO INFORMATION

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

8.1 Awareness about Rights to Information

Respondent households were not found very aware about their rights to information. They have some ideas and expectations which they have gathered from different sources about the services that various government departments should provide for them. But most of them are not aware that appropriate information should be made available to them by the respect authority (Tables 44-58 in the Statistical Profile).

8.2 Sources of Problems of Having Access to Information

Since the respondents are not fully aware about their rights to information on various public services, they couldn't properly identify the problems of having access to information and its sources. While asked whether they had faced any problem in getting information about various public services or not, they immediately related that to the information that they already received and expressed the opinion that they didn't face any problem. However, some of the respondents did report that the respective government officials do not want to provide information about the services that they are supposed to provide to the people. Some of the respondents also reported that they are not aware about the sources of that information (Tables 44-58 in the Statistical Profile).

IX. CORRELATES OF POVERTY, AWARENESS AND SOCIAL RESOURCES

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

9.1 Correlates of Poverty

As mentioned previously, poverty rates have been estimated for the respondents and based on these estimates they are categorized as extreme, moderate and non-poor. Similarly, three

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

About 32 percent of the respondent households have ‘weak’ livelihood status and another 7 percents have ‘very weak’ livelihood status. In case of access to social resources, 53 percent respondent households have ‘weak’ access to social resources and 25 percent have ‘very weak’ status in accessing social resources. About 46 percents of the respondents’ households have ‘very weak’ awareness status and another 37 percent households have ‘weak’ awareness status. Only 16 percent of respondents’ households are living with adequate awareness level (Tables 232 through 241 in the Statistical Profile).

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

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

9.2 Correlates of Social Resources and Awareness Indicators

Some further analyses have also been carried out at this stage to explore the relationship between certain outcome indicators (as proxied by human capital indicator, poverty, and livelihoods indicators) and social resources and awareness indicators. Results indicate the following:

- (i) Access to social resources is somewhat positively related to better livelihoods but does not any direct relationship with (escaping) moving out of poverty.
- (ii) Similarly, access to social resources also does not have any direct relationship with improved human capital in the households.
- (iii) However, higher social resource are positively related with better access to various services as observed earlier.
- (iv) On the other and, there is a positive relationship between the level of awareness and formation of better human capital in the household as well as escaping poverty. Level of awareness also positively related to better social resources.

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

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

X. POLICY IMPLICATION TO THE MANUSHER JONNO PROGRAM

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

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

The survey has found that social capital have implication on access to public services. This is particularly prominent on services related to safely net programme, UP services and education programme. Poor social resources almost exclude people from getting public services. With poor social capital, even the poor people could not access safety net programme. Therefore, MJ strategy to build social capital through mobilization, community participation, and association with CBOs would enhance poor people's access to public services. However, the formation of social capital needs to be sustainable as most of the social capital built so far are actually resulted from NGO facilitated interventions. MJ needs to employ adequate attention in programme delivery as well as monitoring processes to track and ensure sustainability of social capital.

Awareness is the trigger to improve poverty situation

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

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

Crisis works as the major stumbling block for escaping poverty

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

health is a public rights. About half of the respondent did not make any attempt to get access to public health services; instead they resorted to costly private health services.

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

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

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

Targeting the poor

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

Information and awareness on rights

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