

The Use of Qualitative and Quantitative Indicators for Local-Level Poverty Assessment: The Experience of a Pilot Survey in Bangladesh

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“For us, it is both a time of hope and a time of despair. In our lives, positive developments have precariously been balanced by equally powerful negative tendencies”.

-A poor villager

“I live in this village. But it came as a surprise to me to see the diversity of deprivations of so many people in so many ways in my own village”.

-Local Union Parishad member

1. Introduction

In Bangladesh, the recent emphasis in poverty reduction strategies is more on adopting an ‘all routes matter’ approach. This recognizes the multi-dimensionality of poverty and the heterogeneity of the voices of the poor in both economic and non-economic terms.¹ An important operational implication of the approach in designing relevant policies is to take into account the causal factors of poverty, covering both qualitative and quantitative dimensions, at the local level. For the purpose, the local institutions need to possess participatory and decentralized structures to facilitate monitoring of the relevant qualitative and quantitative information. Furthermore, such requirements often go beyond the traditional status monitoring and cover multiple local-level functions such as linking the development efforts ‘from above’ with the perceived needs of the poor at the local level and creating demand-driven mechanisms to ensure the quality and accountability in the delivery of public services.

In order to support the implementation of the multi-dimensional strategy in Bangladesh, poverty surveys at the national level have significantly improved in both design and coverage over the last two decades. For example, the recent household-level sample surveys, in addition to income and expenditure, collect information on many important dimensions, such as health, education, water supply, sanitation and other basic services. In many cases, these also contain village-level modules to provide community data and other information on the meso-economy.

While these are efforts in the right direction, a significant constraint which still remains inadequately addressed in the country is the absence of any institutional mechanisms to generate poverty data at the local level. No doubt, Bangladesh has a rich tradition of using micro-surveys covering qualitative and quantitative indicators for poverty assessment and program evaluation, especially by the NGOs and other civil society organizations. The developmental links of such information at the local level, however, are minimal. The local institutions usually undertake development activities on the basis

¹ See, for instance, GOB 2003.

of programs fixed by the line ministries which do not necessarily reflect priority needs of specific local populations.

Under MIMAP-Bangladesh, a local level poverty monitoring system was designed and pilot tested in 2002 to help generate and disseminate the required data for use in local level planning and development and facilitate stronger macro-micro linkages.² The structure of the Local Level Poverty Monitoring System (LLPMS) consisted of two major components. *First*, a participatory poverty and development component and a resource profile monitoring component which generated the database. *Second*, a village development planning component that used the information in preparing village development plans. The indicators of the LLPMS covered all major dimensions of poverty and developmental issues at the local level.³

The present paper uses selected qualitative and quantitative indicators on which information were collected in the pilot survey for analyzing several features of poverty and gender dimensions at the local level. The analysis shows how both types of the indicators can complement each other to strengthen the capacity of the local level institutions to address poverty and gender issues, particularly through providing useful information at individual, household and village levels. Through developing appropriate linkages, these information can be used in preparing local development plans and programs following local-level needs assessment in a participatory manner.

2. Survey Methodology and Data Collection

The pilot survey was conducted by the local people under the leadership and active participation of the elected members of the local government institution at the lowest tier of the administration in Bangladesh (known as the *Union Parishad*). Under the project, a group of local people was given training to develop the local capacity to perform survey-related activities. This also helped create awareness among the local policy makers on the usefulness of the information and the need to develop the capacity of the *Union Parishad* to collect and use such data in a regular manner in effectively performing its developmental role. The project provided technical support and training to the local people and the members of the *Union Parishad*. The pilot testing was conducted covering

² The Micro Impacts of Macroeconomic and Adjustment Policies (MIMAP) Program is supported by the International Development Research Centre, Canada. In Bangladesh, the Local Level Poverty Monitoring System (LLPMS) was jointly implemented by the Bangladesh Institute of Development Studies, Dhaka and the Bangladesh Academy for Rural Development, Comilla.

³ For details of the LLPMS, see Mujeri and Guha 2002, BIDS 2003. The system covers twenty major areas and generates information on village/household characteristics; education; health and sanitation; mortality and morbidity; participation in local level institutions; agriculture and environment; labor and wages; access to credit; food security; access to market; household crisis and crisis coping capacity; perception of poverty; geographical characteristics; land and population; livestock, forests and water resources; non-agricultural activities; social development; infrastructure and communications; marketing linkages; and development priorities and required programs. The indicators in each area were specified through consultations revealing the priorities of the stakeholders at the local level. In appropriate cases, the indicators are disaggregated in terms of gender, age, religion and similar other socio-cultural characteristics.

all households in four villages (*Bogair, Taltoli, Paruara and Deokhe*), in *Chowdhugram upazila* (sub-district) in the district of *Comilla*.

The data collection technique for the qualitative and quantitative indicators covered several methodologies including household level surveys and various methods of participatory rural appraisal.⁴ The collection of the household level data was done using a pre-designed format specifically prepared for the purpose. The gender-related data were collected, wherever appropriate, by women using specific questionnaires on participation in decision making, violence, security, stress and anxiety.

2.1 Physical Characteristics and the Village Economy

The four villages under the present study possess the typical characteristics of the rural areas of Bangladesh. The distance of the villages is around 15 kilometers from the nearest town (*Chowdhugram upazila*) and 35 kilometers from the district headquarters. The total land area is 399 acres with a flat topography. The soil is very fertile and loamy, and nearly 75 per cent of the total area is used for crop production. Rice is the dominant crop with some villagers cultivating vegetables in the homestead and seedbed lands.

The cropping pattern and the productivity of land, however, vary with the type of land. Usually the relatively low lands are used for paddy cultivation throughout the year and most of the land grows three rice crops in a year.⁵ The high lands are used mostly as the seedbeds. Almost all the lands are covered under irrigation during the dry season. The irrigation equipments (mostly shallow and deep tube wells) are privately owned and the cost of irrigation water is about Tk. 2,500 (around US\$ 42) per acre.

The involvement of the poor in the crop sector is mainly as day laborers. Some poor farmers are also able to rent-in land for cultivation against fixed-rent or under the share cropping system. Usually, the sharecropper bears the total cost of production and pays 50 per cent of the output to the landowner if the land is cultivated thrice during the year. But if the land can be used for growing two crops only, then the landowner bears half the irrigation cost as well.

Nearly 50 per cent of the households depend on agriculture as the primary occupation for their livelihood. Of them, around 30 per cent are farmers and the rest work as agricultural laborers. The rest of the households have varied occupations ranging from trade and business, informal sector activities and other professions. Poultry and livestock rearing is also a common secondary activity of almost all households although the productivity of these activities is low and uncertain.

⁴ A combination of techniques were used including village transect, social mapping, resource mapping, wealth ranking, seasonal exercise, problem ranking, time line analysis and focused group discussion. On the basis of the collected information, each village prepared a Village Information Book in order to support development planning and implementation.

⁵ The three crop seasons comprise of *aus* (mid-May to mid-September), *aman* (mid-September to mid-January) and *boro* (mid-January to mid-May). The productivity of the rice crop is different during the three seasons with the highest in the *boro* season and the lowest in the *aus* season. In the three villages, nearly 98 per cent of the agricultural land is cultivated using power tillers to reduce the turn-around time.

2.2 Demographic Characteristics of the Village Population

The demographic characteristics of the village population are given in Table 1. The total number of households is 545 with a population of 3,102 of which 1,501 are females and the rest are males. This gives an average household size of 5.7 and a sex-ratio (number of males per 100 females) of 107. These numbers are comparable to the national figures in the rural areas (e.g. 5.2 for the average household size and 106 for the sex-ratio in 2000).

The age-sex structure of the population shows that the highest concentration exists in the age group 30-64 for males and 14-30 for females. The demographic dependency ratio (that is, the ratio of the population in the age groups 0-14 and 65 and over to the population in the age group 15-64) indicates a high dependency burden of 90 per cent on the active population group. Moreover, nearly 43 per cent of the total population (45 per cent for the females and 41 per cent for the males) belong to the age group 0-14 years which shows that the villages will witness a continuing growth in total population and a steady increase in the school age and working age populations in the coming years.

The life cycle pattern of women shows their relative deprivation during later stages in life. The share of women in total population in respective age groups significantly declines after the age of 30 years. Such a feature probably shows the impacts of cumulative deprivation reflecting a situation where the village women begin their lives in a gender-biased environment in the childhood, spend their working life with a heavier work burden and less access to health and nutrition than men, and consequently end up with shorter lives.

Table 1: Demographic Characteristics of the Village Population

A. Household/Population Characteristics				
Number of households	545			
Number of population	3,102			
Male	1,601			
Female	1,501			
Average household size	5.7			
Sex-ratio (males per 100 females)	107			
B. Population Age Structure		in per cent		
Age group (years)	Male	Female	Total	Share of female in total
0-5	16.8	18.5	17.6	50.7
6-10	12.7	14.7	13.6	52.0
10-14	11.2	11.7	11.4	49.4
14-30	26.0	28.6	27.4	50.8
30-64	27.8	22.4	25.2	43.1
65 and above	5.5	4.1	4.8	41.3
Total	100	100	100	48.4

Source: LLPMS Survey.

3. Survey Findings: Assessment of Qualitative and Quantitative Indicators

In this section, our aim is to use the survey findings to assess the comparability and the complementarity of the qualitative and the quantitative indicators included in the survey. For the purpose, we have used two broad sets of indicators covering poverty and gender dimensions. Along with poverty, gender issues are important in these villages since significant advances in the status of women is instrumental in bringing about wider social and economic changes in the Bangladeshi society.

Although Bangladeshi women have been playing an important role over the last two decades in many areas of economic and social development including exports of readymade garments, reducing population growth, increasing child nutrition, spreading primary education, and increasing the household welfare through successful participation in microcredit activities, the large-scale exclusion of women, particularly the poor women living in the rural areas, from socio-economic, political, household and community resources and associated decision making processes makes them vulnerable and constrains their effective participation in the markets.

3.1 Measuring the Incidence of Poverty

In the survey villages, the people tend to conceptualize the problem of poverty in its historical context. During the colonial period (prior to 1947), the population was relatively small but poverty was a leading problem. With agriculture as the only productive activity, the landless people were dependent on the landlords for their livelihood and belonged to the poor category. The situation changed very little during the Pakistani period (1947-1971) and, with rapid increase in village population, seasonal migration of the day laborers for temporary jobs in other parts of the country emerged as an important mode of survival. After Independence in 1971, despite increased crop productivity and diversified income earning opportunities, the people still face a limited access to productive assets and socio-economic opportunities. Under the situation, overseas migration for wage-employment (mostly to the middle east) has emerged as a new source of income generation.⁶

For measuring poverty, the survey adopted four alternative methods. *First*, the level of calorie intake based on a dietary survey of all village households using a twenty-four hours recall method. Under the methodology, individuals taking less than 2,122 k. cal per day were considered as 'poor' while those taking less than 1,805 k. cal were classified as 'very poor'. The *second* method used the self-perception of the households in terms of meeting food requirements over the year to categorize themselves into four groups – 'chronic deficit', 'occasional deficit', 'break even' and 'surplus' households. The households who identified themselves as 'chronic deficit' and 'occasional deficit' were

⁶ At present, nearly 30 per cent of the village households, who mostly belong to the well-off category, have at least one wage earner working abroad. The poor households are constrained in this respect since they do not have the savings or the land and other resources which they can sell and/or mortgage out to finance the travel and other costs of going abroad.

considered as poor. The *third* method involved the categorization of the households by a representative group of the villagers in terms of four groups – ‘rich’, ‘middle class’, ‘poor’ and ‘very poor’. The *fourth* method used the costs of basic needs (CBN) approach under which the minimum consumption requirements to purchase a given bundle of food items providing a calorie intake of 2,122 k. cal. per person per day and a fixed amount for the non-food basic needs was used as the cut-off point. The results are given in Table 2.

The highest incidence of poverty of 56 per cent is recorded for the CBN method while the lowest is 43 per cent for the direct calorie intake method.⁷ The self-perception in terms of food security gives a poverty incidence of around 44 per cent and the villagers consider 53 per cent of themselves as belonging to the poor. These alternative measures, using qualitative and quantitative assessments, provide poverty estimates which are largely comparable.

The food-based estimates are somewhat lower due to their uni-dimensional consideration of poverty in terms of access to food alone while methods like the villager’s perceptions take into consideration all aspects of the household’s living standard in identifying the poverty status. The advantages of the qualitative methods are that these are not difficult to administer at the local level and seem to provide ‘simple and robust’ tools of identifying the poor at relative ease.⁸

Table 2: Alternative Measures of Poverty Incidence

Method	% of total population			
	Poor		Non-poor	
	Poor	Very Poor	Rich	Middle Class
Direct calorie intake	21.9	21.3	56.8	...
Self-perception in meeting food requirements	19.6	24.7	24.5	31.2
Villager’s perception	19.5	33.7	20.0	26.8
Cost of basic needs	56.1	...	43.9	...

Source: LLPMS Survey.

In general, the female-headed households are more affected by poverty than their male counterparts. Around four-fifths of the female-headed households are very poor compared with two-fifths of the male-headed households.

3.2 Land Ownership and Non-Income Dimensions of Poverty

The availability of information on various non-income dimensions of poverty is critical for ensuring effective local level planning and initiating development efforts based on local priorities. Besides the economic dimensions, the indicators of the survey relate to infrastructure, human and social assets, participation in social processes, crisis and crisis-

⁷ It may be noted that, in 2000, the incidence of poverty is estimated at 53 per cent by the CBN method in the rural areas of Bangladesh. See BBS 2002.

⁸ The discussion in the remainder of the paper uses the villager’s perception in classifying the village population in terms of poverty status.

coping capacity and other areas that shape the livelihoods of the village population in Bangladesh.

For example, two important indicators in education are literacy and enrollment rates. In the aggregate, the literacy rates are low in the survey villages. Moreover, one can observe significant variations between the females and the males among both the poor and the non-poor households. The literacy rate (7 years and above) is only 57 per cent for females compared with 68 per cent for males which has wide differences in terms of the poverty status of the households. Similarly, the adult literacy rate (15 years and above) of males is nearly 50 per cent higher than that of females (Table 3). These rates are significantly lower for females across all groups indicating significant educational deprivation for females as well as for the disadvantaged populations.

In case of enrollment, although the overall rates are high for females at both primary (94 per cent) and secondary (91 per cent) levels, females of the poor households are relatively deprived. The alarming aspect, however, is the high drop-out rates at both the primary and secondary levels. At the primary level, more boys than girls drop out and the drop out rates are higher for the poorer households. The overall drop out rate at the secondary level is nearly 24 per cent for boys and 9 per cent for girls. Moreover, the disparity in drop out rates between the poor and the non-poor households is sharp. Among the very poor households, more than 46 per cent of the boys and 16 per cent of the girls drop out at the secondary level.

The main reason for such high drop out rates of the children from the poorer families is their inability to finance the education expenses and the compulsion to engage in income earning activities to supplement family income. The significant achievement, however, is the lower female drop out rates compared with the male drop out rates at all levels and for all groups due to the government's policy of supporting female education through providing stipends and implementing targeted programs such as the Food for Education Program.

Table 3: Status and Access to Education

	Poor		Very poor		Non-poor		Total	
	Male	Female	Male	Female	Male	Female	Male	Female
	A. Literacy							
Literacy rate (7 years and above)	58.6	49.5	53.6	43.1	80.3	68.2	68.4	56.7
Literacy rate (15 years and above)	42.3	28.7	34.7	22.4	75.3	55.6	58.6	39.8
B. Enrollment/Dropout rates								
Primary Level								
Net enrollment rate	94.6	92.4	91.6	90.5	96.9	98.3	94.5	94.1
Drop-out rate	2.8	1.4	5.6	2.7	0	0	2.1	1.0
Secondary Level								
Net enrollment rate	92.1	88.5	95.0	86.0	93.5	93.8	92.7	90.8
Drop-out rate	34.2	13.7	46.2	16.2	10.7	5.0	23.9	9.0

Source: LLPMS Survey.

While information on many other socio-economic characteristics with direct and indirect bearings on the poverty status of the village households are important to generate useful poverty profiles at the local level, the LLPMS provides a combination of qualitative and quantitative indicators that has been found useful by the local policy makers in the study areas. A few of the significant correlates of poverty and deprivation may be mentioned that can be taken to indicate the specific nature of actions needed to address the local dimensions of poverty.

Since land is the major rural asset, its distribution is a significant determinant of poverty in the villages. The average ownership of land per household is 1.14 acres which has significant inequality in its distribution. The average owned area of the poor households is 0.28 acre (0.11 acre for very poor households) compared with 2.01 acres for the non-poor households (Table 4).

A significant percentage of the households (nearly one-third of all households), particularly from the poorer groups, are involved in the tenancy market. Nearly half of the non-poor households rent-out land, mostly to the poor households, for cultivation. As a result, the average size of operated land per household is lower than the average ownership of land for the non-poor households.

Table 4: Land Ownership and Tenancy

	Poor			Non-poor	Total
	Poor	Very poor	Total		
Average owned land per household (acres)	0.44	0.11	0.28	2.01	1.14
Households involved in renting-in of land (%)	48	25	37	25	31
Households involved in renting-out of land (%)	16	7	12	48	30
Average rented-in land (acre)	0.50	0.31	0.41	0.69	0.55
Average rented-out land (acres)	0.28	0.22	0.25	0.96	0.60
Average operated land per household (acres)	0.64	0.18	0.41	1.70	1.05

Source: LLPMS Survey.

Many other indicators of the survey, such as the housing structure, ownership of transport equipment and other productive assets, access to clean water and hygienic sanitation, and access to priority economic and social inputs and basic services provide important information for use to initiate local programs that would contribute to reducing the disparity in the living conditions of the poor and the non-poor households.

3.3 Measuring Employment and Income

In the survey, people belonging to age 15 years and above and involved in economic activities were taken to form the civilian labor force. Several characteristics of the labor force in the villages are summarized in Table 5. The female participation rate in the labor force is consistently lower across both poor and non-poor groups compared to corresponding male participation rates. The average number of labor per household indicates that the non-poor households have more active labor than the poorer households

(3.2 for the non-poor compared to 2.2 for the poor households). The average number of active female labor is also lower than the similar number for the male labor across all groups of households. Moreover, there are differences between the poor and the non-poor households in terms of both female and male active labor.

In the case of labor force participation rate, however, the very poor households have the highest participation rate for both females and males. The compulsion of earning incomes for meeting survival needs and basic necessities forces the members of the poor and the very poor households to participate in larger numbers in any available earning opportunities.

One important characteristic of unemployment and underemployment rates at the village level, especially for the male labor force, is their extreme vulnerability to seasonality due to overwhelming dominance of agriculture in economic activities. By applying the usually adopted definition in Bangladesh that a person working less than 15 hours and 35 hours in economic activities during the preceding week is to be considered as unemployed and underemployed respectively, the overall unemployment rates for women and men are very similar in the villages: 6.3 per cent for females and 6.0 per cent for males. For females, the highest rate is nearly 10 per cent for the poor which declines to 5 per cent for the very poor households.

In the case of underemployment, the rate is the highest for females in the poor households (14 per cent) and the lowest among the males in the non-poor households (4 per cent). The labor force participants from the very poor households are usually forced to participate in any available work opportunities for their sustenance and, therefore, reveal relatively low un- and underemployment rates.

Table 5: Employment Status: Un- and Underemployment Rates

	Poor			Non-poor	Total
	Poor	Very poor	Total		
A. Labor force participation rate (%)					
Female	75.3	78.0	76.7	71.9	74.7
Male	85.6	86.6	86.1	79.9	83.0
B. Average number of active labor per household					
Female	1.0	1.0	1.0	1.3	1.1
Male	1.3	1.1	1.2	1.9	1.4
C. Unemployment rate (%)					
Female	9.5	4.9	7.2	6.2	6.3
Male	4.7	4.2	4.4	7.6	6.0
D. Underemployment rate (%)					
Female	13.8	12.1	13.0	9.3	11.2
Male	8.1	5.0	6.5	3.8	5.0

Source: LLPMS Survey.

As mentioned earlier, significant seasonal variations exist in employment opportunities of the wage laborers and the wage rates in agriculture which are influenced by the crop cycle in the villages. The employment level increases and the wage rate rises during the peak seasons of the year which correspond with transplanting and harvesting of the major crop (rice). Over the year, the average wage rate varies between Tk. 120 and Tk. 50 (around US\$2 to about 85 cents per day) depending upon the fluctuating labor demand over different seasons of the year. The female-male wage rate, moreover, exhibits significant differences: the average wage rate of a female labor is only one-third of the male wage rate.

For the poor women, self-employment in household activities is the predominant occupation. Almost all poor women in the villages report such activities as their main occupation. Only a very few women work as day laborer and have paid employment in community organizations as their major occupation. In addition, child rearing, preparation of food and all other household activities are considered as the sole responsibility of women across all household groups.

The role of women in agriculture also remains largely invisible. In crop production, women are responsible for preserving seeds and processing of paddy (e.g. threshing, boiling, drying and storing). Most of the workload for poultry and livestock rearing are also borne by women. The leisure time of women, which hardly exists within the busy schedule of maintaining the households, is spent in sewing clothes and performing other minor household jobs. The very poor women work as day laborers for compensation mostly paid in kind (food three times a day and 1.25 kg. of rice). A few women are also involved in earth work under various public works programs with a wage rate of about Tk. 43 (around 72 US cents) per day.

Despite the well-known problems in estimating household income in the village society characterized by multiple sources of income and difficulties in imputing income from the dominant informal and subsistence activities, the estimates of the survey show significant variations in the income level across different household groups. The average annual income of the very poor households is Tk.27,000 (US\$ 450) and, for the poor households, Tk.32,000 (US\$ 533). The average incomes of the rich and the middle class households are nearly three and two times respectively of the income of the very poor households.

3.4 Organizational Involvement and Access to Credit

The organizational involvement (such as in NGOs and government targeted programs) is significantly higher for women than men: more than 20 per cent of the females are involved in some organization as members compared to only 4 per cent of the males. Moreover, such involvement is higher for the very poor and poor households indicating their greater access to targeted programs undertaken by the government and the NGOs. Similarly, the relatively higher access to credit by the poor women from such organizations reflects the targeted nature of their activities. In the case of skill training, however, the access seems to be more equally distributed between women and men

(Table 6). The incidence of child labor is relatively high for the poor households and the problem is more acute for the male children.

Table 6: Organizational Involvement of Village Population

(% of labor force)

	Poor			Non-poor	Total
	Poor	Very poor	Total		
A. Organizational involvement					
Female	20.7	38.6	32.5	5.7	20.4
Male	4.7	2.9	3.6	4.0	3.8
B. Access to services					
I. Credit					
Female	24.2	42.2	36.0	6.5	22.7
Male	18.1	13.8	15.4	13.9	14.7
II. Skill training					
Female	4.3	2.7	3.2	5.4	4.2
Male	0.7	1.3	1.0	5.3	3.2
C. Incidence of Child labor (% of 6-14 years)					
Female	2.3	2.4	2.3	0.6	1.5
Male	5.1	11.2	9.0	5.7	7.6

Source: LLPMS Survey.

In the case of credit, a total of 841 persons reported access to credit indicating an average number of 1.5 persons per household who had taken loans from different sources (Table 7). The members of the very poor households had the highest access (62 per cent) followed by the poor (18 per cent), middle class (17 per cent) and the rich (3 per cent).

The NGOs are the most important source of credit for the very poor (71 per cent) and the poor (52 per cent) borrowers. The terms of credit vary widely over different sources. In the case of moneylenders, the borrowers are required to pay Tk.100 per month for a credit amount of Tk.1000, implying an interest rate of 10 per cent per month. The interest rate of credit from the NGOs varies between 15 to 20 per cent per annum. The advantage of the credit from the moneylender, however, is that the amount can be managed within a short period which helps in meeting unexpected emergencies and crises, particularly for the poor households.

3.7 Household Crisis and Crisis-Coping Capacity

In the surveyed villages, there exists a direct link between the degree of vulnerability to various unforeseen events and the poverty status of the households. The poor households, in particular, suffer from two major consequences of natural and manmade disasters: *first*, the poor are compelled to deplete the meager asset base that they might possess to cope with the disasters; and *second*, they suffer from a disruption and loss in the income flows, on which their survival critically depends, due to reduced employment opportunities (e.g. as a consequence of flood, drought or other calamities disrupting the normal economic activities) or their inability to participate in economic activities (e.g. due to illness or

Table 7: Sources of Credit

Source	% of households taking credit									
	Poor						Non-poor		Total	
	Poor		Very poor		Total		Male	Female	Male	Female
	Male	Female	Male	Female	Male	Female				
NGOs	20.8	88.5	10.0	93.5	14.8	92.4	3.8	83.3	9.4	91.2
Moneylenders	45.8	3.8	50.0	1.1	48.1	1.7	30.8	5.6	39.6	2.2
Banks	29.1	0	30.0	1.1	29.6	0.8	38.5	0	34.0	0.7
Women's Cooperatives	0	7.7	0	2.2	0	3.4	0	11.1	0	4.4
Mortgage of land/property	0	0	10.0	1.1	5.6	0.8	11.5	0	8.5	0.7
Moneylenders and Banks	4.2	0	0	0	1.9	0	9.6	0	5.7	0
Cooperatives	0	0	0	0	0	0	5.8	0	2.8	0
Money lenders and NGOs	0	0	0	1.1	0	0.8	0	0	0	0.7
Total	100	100	100	100	100	100	100	100	100	100

Source: LLPMS Survey.

other factors). In short, when struck by a disaster, the recovery process is very painful for the poor households which often leads them to deeper poverty.

An unexpected event, leading to unforeseen expenditures and dislocations in income flows and earning capacity of the households, has been taken as a crisis in the present study. Although only 14 per cent of the total number of the households in the villages reported to have faced some crises over the last one year, the poor households faced more crises with higher intensity and spillover effects than the relatively well-off households. While the nature of the crisis varied widely, the illness of any member of the household is the most acute form of crisis with more than half of the households spending a significant amount for treatment of the diseases (Table 8). Moreover, the incidence of disease is higher in poorer households than in the wealthier ones.

The households facing crisis adopt various measures to cope with the situation. In the study villages, nearly three-fifths of the households were compelled to take loans from formal/informal sources, often with adverse terms from the informal money market. Around one-fifth of the households met the crisis by selling and/or mortgaging land and other assets. The rest – nearly one-fifth of the households – were forced to live with the crisis with no apparent capacity to undertake any mitigating measures.

Table 8: Nature and Incidence of Crisis

Nature of Crisis	% of total households experiencing crisis				
	Poor			Non-poor	Total
	Poor	Very poor	Total		
Diseases	55.6	66.7	61.1	41.5	50.7
Sent back from abroad	0	5.6	2.8	4.9	3.9
Medical operations	5.6	0	2.8	2.4	2.6
Litigations	5.6	0	2.8	4.9	3.9
Dowry for marriage	5.6	5.6	5.6	12.2	9.1
Expenses to finance overseas employment	11.1	0	5.6	14.6	10.4
Accidents	0	5.6	2.8	4.9	3.9
Loss in business	16.7	11.1	13.9	9.8	11.7
Destruction of dwellings	0	0	0	2.4	1.3
Death of bovine animals	0	0	0	2.4	1.3
Death of earning members	0	5.6	2.8	0	1.3
Total	100	100	100	100	100

Source: LLPMS Survey.

4. Addressing Gender Concerns at the Local Level

The role of women in the study villages is significant, but much of it remains invisible and unrecognized. Moreover, gender-based discriminatory practices limit, to a large extent, the opportunities of and the flow of benefits from any positive changes to the rural women. In general, the village women enjoy fewer rights than men and the gap between women and men persists in almost all spheres of community and family life. The ‘dependent nature’ of women in the rural society of the study villages is reflected throughout their lives: on parents during childhood, on husband after marriage, and on son during old age.

The mean age of the housewives in the villages is 40 years compared to 45 years for the husbands. In general, housewives belonging to the non-poor households are older than their counterparts in the poor groups. The average age at first marriage, however, is lower for housewives of non-poor households (15.8 years) than the similar age of females in poor households (16.4 years).

Two factors may be noted for explaining the situation. *First*, the non-poor households, in general, belong to older generations than the poor ones when child marriage was a more common phenomenon as reflected in their lower average age at first marriage. *Second*,

the poor households require more time to save the resources for *dowry* so that the average age at first marriage of the females from the poorer households is higher. It may be noted here that the minimum legal age of marriage for females in the country is 18 years.

In terms of education, the large majority of the housewives (73 per cent) are illiterate. Among the rest, 11 per cent have education up to the primary level and 13 per cent have secondary education. The educational status is significantly related to poverty situation of the households: 82 per cent of the housewives from the very poor households are illiterate compared with 67 per cent for the poor and 65 per cent of the non-poor households.

Among others, the survey assessed the gender concerns at the local level using several indicators relating to women's participation in decision making, nature and incidence of violence against women, and feeling of insecurity and anxiety.

4.1 Women's Participation in Decision Making

The participation of women in decision making was considered under two broad categories covering economic and non-economic dimensions of household activities. In the case of economic decision making, the survey considered several aspects such as the choice of crop production, spending women's own earned income, receiving from and/or giving loans to others, investment of credit funds, involvement in NGOs, purchase of essential items, sale of produced crops, and purchase of daily necessities.

The general pattern that emerges from the results, given in Table 9, points out the overwhelming dominance of husbands in economic decision making within the households, particularly in production decisions like choice of crop production, receiving/providing of loans, investment of credit funds and sale of produced crops.

On the other hand, women's role is restricted mostly within their own affairs. Even in such cases like spending earned income and involving in NGO activities, only around one-half of the women are able to take decisions by themselves. The participation of both wives and husbands is more prevalent in case of expenditure decisions like purchasing necessities and daily expenses.

There are a few instances when women members of the households consult with other family members (like sons or other relatives) in the absence of their husbands. Although no distinct trend can be discerned, women of the poor households tend to have relatively more participation in some aspects of economic decisions e.g. NGO involvement and credit.

In the case of female's participation in other household decisions, seven areas were considered: children's education, treatment during illness, purchase of clothing, repair of house, adoption of family planning measures, immunization of children, and marriage of son/daughter. Summary results are presented in Table 10. The exclusive nature of decision making by the husbands is overwhelmingly revealed in most areas except

immunization, adoption of family planning measures and marriage. The independent decision making status of women is apparent in child's immunization alone. In most other cases, women have the marginal role. The decisions regarding the adoption of

Table 9: Women's Participation in Household Economic Decisions

		(% of surveyed households)				
		Poor			Non-poor	Total
		Poor	Very poor	Total		
Husband alone	Choice of crop cultivation	78.1	65.9	73.2	66.3	68.9
	Expenditure of female's earned income	5.3	7.8	7.0	3.1	5.3
	Receiving/providing credit	68.4	59.9	62.7	71.0	66.1
	Investment of credit fund	70.1	68.0	68.7	71.2	69.7
	Involvement in NGOs	8.7	3.2	4.7	13.3	6.9
	Purchase of essential items	10.6	16.3	14.3	11.2	13.1
	Sale of produced crops	56.5	27.3	44.3	54.7	51.4
	Purchase of daily necessities	24.1	26.3	25.6	18.8	22.9
Wife alone	Choice of crop production	9.4	20.5	13.9	12.7	13.2
	Expenditure of female's earned income	40.8	44.8	43.5	62.2	51.3
	Receiving/providing credit	11.8	17.8	15.8	7.1	12.3
	Investment of credit fund	10.4	10.0	10.1	4.6	7.9
	Involvement in NGOs	39.1	61.9	55.8	53.3	55.2
	Purchase of essential items	5.8	9.9	8.5	5.9	7.4
	Sale of produced crops	8.7	15.2	11.4	7.7	8.8
	Purchase of daily necessities	7.7	7.3	7.4	5.8	6.8
Joint decision of wife and husband	Choice of crop production	7.8	6.8	7.4	12.2	10.4
	Expenditure of female's earned income	51.3	43.5	46.1	31.7	40.1
	Receiving/providing credit	15.8	19.1	18.0	11.6	15.4
	Investment of credit fund	16.9	18.0	17.6	12.4	15.5
	Involvement in NGOs	47.8	28.6	33.7	23.3	31.0
	Purchase of essential items	78.9	70.4	73.3	71.2	72.5
	Sale of produced crops	32.6	42.4	36.7	30.0	32.1
	Purchase of daily necessities	63.5	62.9	63.1	63.3	63.2
Wife in consultation with other members	Choice of crop production	4.7	6.8	5.6	8.8	7.6
	Expenditure of female's earned income	2.6	3.9	3.5	3.1	3.3
	Receiving/providing credit	4.0	3.3	3.5	10.3	6.3
	Investment of credit fund	2.6	4.0	3.5	11.8	6.8
	Involvement in NGOs	4.4	6.4	5.8	10.0	6.9
	Purchase of essential items	4.8	3.5	3.9	11.7	7.0
	Sale of produced crops	2.2	15.2	7.6	7.7	7.6
	Purchase of daily necessities	4.8	3.4	3.9	12.1	7.2

Source: LLPMS Survey.

family planning and marriages are mostly taken jointly by wife and husband although the opinion of the husband always has the upper edge. The women belonging to both poor and non-poor households are almost similarly disadvantaged revealing no significant variation in women's status across different income levels.

Table 10: Women's Participation in Household Non-Economic Decisions

(% of surveyed households)

		Poor			Non-poor	Total
		Poor	Very poor	Total		
Husband alone	Children's education	73.5	64.8	67.9	70.0	68.8
	Treatment during illness	68.5	66.5	67.2	60.0	64.3
	Purchase of clothing	56.2	53.1	54.2	51.9	53.3
	Repair of house	62.1	55.8	57.9	57.0	57.6
	Adoption of family planning	0	0.9	0.6	0.9	0.7
	Immunization	4.2	1.6	2.6	2.8	2.7
	Marriage	8.1	5.0	6.2	0.9	3.5
Wife alone	Children's education	11.8	20.8	17.6	8.0	13.4
	Treatment during illness	12.4	10.8	11.3	12.6	11.8
	Purchase of clothing	9.5	10.6	10.3	11.5	10.8
	Repair of house	7.8	10.2	9.4	8.7	9.1
	Adoption of family planning	3.2	1.8	2.3	0	1.4
	Immunization	83.1	84.4	83.9	60.6	75.5
	Marriage	0	8.3	5.2	0.9	3.0
Joint decision of wife and husband	Children's education	8.8	8.8	8.8	12.0	10.2
	Treatment during illness	10.1	17.4	14.8	13.7	14.4
	Purchase of clothing	25.7	31.9	29.8	26.4	28.5
	Repair of house	26.2	29.6	28.5	25.6	27.3
	Adoption of family planning	96.8	97.4	97.2	98.1	97.5
	Immunization	1.4	0.8	1.0	4.6	2.3
	Marriage	89.2	81.7	84.5	95.3	90.2
Wife in consultation with other members	Children's education	5.9	5.6	5.7	10.0	7.6
	Treatment during illness	9.0	5.4	6.6	13.7	9.5
	Purchase of clothing	8.6	4.4	5.8	10.1	7.5
	Repair of house	3.9	4.4	4.2	8.7	6.0
	Adoption of family planning	0	0	0	0.9	0.4
	Immunization	11.3	13.1	12.4	32.1	19.5
	Marriage	2.7	5.0	4.1	2.8	3.5

Source: LLPMS Survey.

4.2 Women's Insecurity, Violence, and Anxiety

In the study villages, violence against women is one of the predominant features of the inequitable social life. In particular, the lack of access to economic assets and the social recognition of 'male dominance and power' make the women insecure within the households. At the household level, such insecurity of women is manifested in various forms. The present study used several indicators to assess the extent of women's insecurity in both economic and social spheres. The summary results are given in Table 11.

The economic security of women is extremely low in view of their limited ownership of productive assets and access to income. Some ownership right to land is held by only 5 per cent of women of those households who own land. Most of the lands are held in the names of the husbands and, in this respect, the poor women are specially disadvantaged. Only 31 per cent of the women have access to own income: 33 per cent among the poor and 30 per cent among the non-poor households. Similarly, only one-third of women who earn income have the right to spend their earned income.

Table 11: Some Aspects of Rural Women's Insecurity

	(% of married women)				
	Poor			Non-poor	Total
	Poor	Very poor	Total		
A. Economic insecurity					
Ownership of land	1.9	3.4	2.9	8.2	5.0
Access to income	27.6	35.1	32.6	29.5	31.4
Spending rights to earned income	32.4	33.2	32.9	31.9	32.5
B. Social insecurity					
Threat of second marriage by husband due to birth of female child alone	1.9	5.8	4.5	0.5	2.9
Threat of divorce by husband	4.8	7.3	6.4	1.5	4.4
Threat by others outside home	1.9	1.0	1.3	1.0	1.2
Presence of adolescent daughter in household	98.1	99.5	99.0	99.5	99.2
Neighbor's non-cooperation in getting justice against physical violence by husband	33.3	5.7	11.4	16.7	12.0
Lack of cooperation from village community in getting justice against husband's physical assault	85.7	85.7	85.7	83.3	85.4
Lack of cooperation from guardians in getting justice against husband's physical assault	28.6	14.3	16.7	0	14.6

Source: LLPMS Survey.

The social insecurity of the village women takes various forms. Within the household, the threat of divorce or second marriage by the husband, physical threat by others outside the household, and feeling of insecurity among women who have adolescent daughters are some sources of women's insecurity. Similarly, the non-cooperation and non-

assistance by the village community, neighbors and guardians in case of violence and physical assault by the husband make them vulnerable, preclude them from getting justice and avoid the incidence of further brutality.

In the villages, violence against women is a reflection of unequal gender relations in the society. Within the household, it perpetuates exploitation, discrimination, low economic power, marginalization and exclusion of women reflecting the in-built socio-cultural attitudes and other prejudices against women. Usually, women are reluctant to express the incidence of violence inflicted upon them by their husbands, particularly in the traditional rural society of the study villages. The information on violence, given in Table 12, is, therefore, more likely to have a downward bias due to under-reporting of such cases. Nevertheless, the figures indicate that 22 per cent of women are subjected to verbal abuse and 11 per cent suffer physical assault by their husbands.

In general, women from the poor households experience more violence than women from the non-poor households: three times more in case of verbal abuse and five times more in case of physical assault. Disagreement with husband's opinion, delays in cooking and household work, quarrel, and children's behavior are the major factors that are used as the pretext of violence against women by their husbands. For the husband, often these are related to taking control of women's savings and fetching dowry from the wife's parents.

Table 12: Violence Against Women within Household

	(% of married women)				
	Poor			Non-poor	Total
	Poor	Very poor	Total		
A. Incidence of Violence					
Verbal abuse by husband	20.0	35.1	30.0	10.1	22.1
Physical assault by husband	8.6	19.2	15.7	2.9	10.6
B. Causes of Violence					
I. Verbal abuse					
Delay in cooking and household work	7.2	24.5	20.9	41.7	24.1
Quarrel	21.4	17.0	17.9	0	15.2
Behavior of children	7.1	5.7	6.0	16.7	7.6
Disagreement with husband's opinion	64.3	52.8	55.2	33.3	51.8
No apparent cause	0	0	0	8.3	1.3
II. Physical assault					
Delay in cooking and household work	14.3	23.7	21.7	33.3	23.1
Quarrel	57.1	34.2	37.0	16.7	34.6
Behavior of children	0	5.3	4.4	16.7	5.8
Disagreement with husband's opinion	28.6	34.2	32.6	33.3	32.7
No apparent cause	0	2.6	2.2	0	1.9

Source: LLPMS Survey.

The feeling of anxiety is a reflection of the state of mental health of the household members. Many causes may be attributed for differences in the level and changes in the sense of anxiety among women and men living in the same household. Obviously, the outcome is the result of the differential impact across gender of various economic and non-economic factors and their complex interactions. In the study villages, an inadequate and irregular flow of income is often the major source of anxiety for the poor households.

Although difficult to measure, increasing incidence of loss of sleep due to worry, a sense of constant strain, inability to enjoy normal activities, heightened feeling of unhappiness and depression are some of the common expression of anxiety. The survey used five indicators to assess the perception of changes in the level of anxiety of various poverty groups.⁹ The male-female distinction based on the opinion of wives and husbands was also captured. The results are summarized in Table 13.

Table 13: Gender Differences in Anxiety among Households

State	(% of surveyed wives/husbands)			
	Non-poor	Poor	Very poor	Total
A. Losing sleep over worry				
Women	21.0	34.9	37.5	30.3
Men	31.9	49.0	65.3	48.5
B. Greater feeling of constant strain				
Women	14.3	15.1	13.5	14.1
Men	29.9	48.0	64.8	47.3
C. Increased inability to enjoy normal daily activities				
Women	20.5	32.1	36.5	29.2
Men	31.4	49.0	64.8	48.1
D. Higher recent feeling of unhappiness and depression				
Women	15.3	16.0	13.5	14.7
Men	23.1	40.2	54.3	38.8
E. Increased overall feeling of unhappiness considering all things				
Women	22.4	37.7	39.9	32.5
Men	31.9	49.0	66.2	48.8

Note: The results are based on a four-point scale of perception with normal, usual, more/less than usual and much more/less than usual categorization. The figures provide the percentages of the last two (more/less and much more/less than usual) categories.

Source: LLPMS Survey.

In general, the results in terms of all indicators suggest that men are more vulnerable to anxiety compared to women. Nearly one-half of the males have recently lost sleep rather more or much more than usual compared to 30 per cent of the females. Similarly, in terms of feeling of constant strain, inability to enjoy normal daily activities and feeling of unhappiness and depression, men are more affected than women.

⁹ The indicators and the methodology were developed under the MIMAP Gender Network Project. For details, see Mohamed et. al. 2002. For the present study, a subset of the indicators was applied with modifications to suit the local context.

In terms of poverty, the pattern is clear: the incidence of anxiety and unhappiness is positively related with the intensity of poverty. For all indicators, higher percentages of women and men of the very poor households are subjected to anxiety and stress relative to those in poor and non-poor households. This indicates that the incidence of poverty is a significant factor that contributes to anxiety and unhappiness among both women and men.

In the survey villages, case studies and participatory interactions with the villagers suggest two factors that are important in explaining the lower levels of anxiety among the female members compared with their male counterparts. *First*, the village women are believed to have developed, through their continuous and prolonged exposure to subjugation and inequity, a greater capacity to withstand both physical and mental stress. The men, on the other hand, are more susceptible and hence suffer from higher anxiety compared with women. *Second*, the restricted social mobility and relative exclusion from mainstream socio-economic decision making processes both within the household and in the rural society contribute to a somewhat limited exposure of women to many stress-bearing events and incomplete information flows to them resulting in lower levels of anxiety and stress compared to men.

In summary, the combined results of the survey bring out a central message that the villagers' perception of well-being covers both qualitative and quantitative aspects of life. The well-being analysis under the survey demonstrates that an increase in well-being in their lives depends on positive changes in many things, such as round-the-year access to employment and income earnings; ownership of cultivable land and cattle for draught power; some surplus for savings and investments; ownership of brick/tin built house; provision of 'good' clothes for household members and education for children; and the means to ensure healthy and disease- and anxiety-free lives of the family members.

5. Concluding Remarks

The results of the survey are based on data collected from four villages and should not, therefore, be taken as representative of the country or any broad locality. The purpose of the study was also not to generate such information, rather the aim was to test the usefulness of a purposively selected set of qualitative and quantitative indicators in providing policy insights into the poverty process at the local level.

The study shows that a carefully selected set of qualitative and quantitative indicators, when collectively designed and appropriately combined, can provide policy-relevant information on wide-ranging issues covering the dynamics of poverty and associated processes at the local level. Such micro-level monitoring mechanisms can also be made useful tools in the hands of the local policy makers for designing, fine-tuning and implementing need-based and demand-responsive programs at the local level. In many respects, these are important complements to the national initiatives in poverty reduction and development. Moreover, the system can be expanded, as the study shows, to cover pertinent social issues, such as identifying the factors that condition the successful involvement of women in viable livelihoods.

Regarding the complexities of poverty measurement, the survey shows that even the perception of the villagers, when effectively organized, can provide a realistic assessment of the status of the village population in terms of poverty and deprivation which are not far off the results of complex and time consuming methods. A big advantage of such a 'simple and robust' methodology is that the system can easily be institutionalized at the local level and used by the local functionaries in initiating and monitoring their development works.

As we have noted earlier, the significant advantage of the system has been its ability to capture gender relations and similar other social processes. The local monitoring of the sources of women's vulnerability, such as gender inequalities in the access to productive inputs, command over resources, control over earned income, gender biases in the labor market, and gender-biased decision making and relationships within the households can become important elements of women's empowerment at the grassroots level and powerful weapons of change to facilitate the transformation of their capabilities into incomes and well-being.

The results of the study highlight that the perception of well-being of the village people covers both qualitative and quantitative aspects of life, such as round-the-year access to employment and income earnings; ownership of cultivable land and cattle for draught power; some surplus for savings and investments; ownership of brick/tin built house; provision of 'good' clothes for household members and education for children; and the means to ensure healthy and disease- and anxiety-free lives of the family members. As the study shows, a satisfactory monitoring of such multi-dimensional issues of well-being (or ill-being) is possible at the local level through integration of both types of indicators in a context-specific manner.

From a poverty perspective, one strong implication that seems to have come out of the study is that the qualitative and quantitative indicators are not 'compartmentalized'. Moreover, for formulating effective measures for poverty reduction, it is important to understand the nature of interactions and the causalities of various dimensions of poverty and deprivations captured by these indicators. This helps to bring into the forefront the diversity of the perspectives and the underlying dynamics that operate at the local level. The important message is to acknowledge the diversity of the causes of poverty and the nature of the problems faced by the poor which have significant location-specificity. In such situations, poverty monitoring by the local institutions with a comprehensive framework is likely to create wider implications on the quality of resource use at the local level and the nature of impact of development and poverty reduction measures.

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Indicators of the Pilot Survey*

Broad Area	Indicators
Village/Household Characteristics	Number of households/population; religious status; number of female-headed households, in- and out-migration; population by age group; households by number of members; number of widows/working children, disabled persons; housing characteristics and access to electricity; distance from nearest (i) <i>pucca</i> road, (ii) primary school/secondary school/college.
Education	Number of illiterate adults, children not going to school, schools and school enrollment, persons attaining literacy through adult literacy programs.
Health and Sanitation	Sources of drinking water and for other household needs; Extent of arsenic contamination in tube well water; nature of sanitation facilities.
Mortality and Morbidity	Number of deaths; maternal mortality; incidence of major diseases; treatment facilities.
Participation in Local Level Institutions	Number of <i>Union Parishad</i> members, NGO members, members in other committees.
Agriculture and Environment	Land ownership pattern, land utilization.
Labor and Wages	Number of wage laborers; major occupation; wage rates by season; non-farm activities.
Access to Credit	Number of borrowers by sources.
Food Security	Number of households with adequate access to food by months.
Access to Market	Commodities transacted by types of market/buyers.
Crisis and Crisis Coping Capacity	Type of crisis faced by households and mitigating measures adopted.
Perception of Poverty	Self-classification by poverty status and socio-economic characteristics; well-being analysis.

Broad Area	Indicators
Geographical Characteristics	Physical and land characteristics.
Land and Population	Land utilization, activity status and employment characteristics of population, land holding characteristics and input use.
Livestock, Forests and Water Resources	Livestock population and productivity, animal health and feed sources, forest resources and afforestation programs, water sources and utilization.
Non-agricultural Activities	Small/cottage industries, sources of raw materials, local resource base.
Education, Health and Social Development	Literacy and enrollment/dropout rates, number of health centers and health services accessed, number of trained doctors, special programs.
Infrastructure and Communication	Availability of different services, transportation facilities, ownership of radio/television.
Marketing Linkages	Market centers, nature of commodity flows and marketing intermediaries, storage facilities, cooperatives, prices of major commodities.
Development Priorities and Prospects	Agriculture, livestock, forestry, non-farm activities, infrastructure, education, health, income generation, women and social development, information and communication facilities.

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