

Socioeconomic Development And Human Well-being:
BRAC-ICDDR,B Joint Research Project, Matlab
(Phase II)

*Report on the First Seasonal Round Survey: Household economy
(Key preliminary findings)*

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Section III: Household economy

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SUMMARY

This report documents the first round of the seasonal survey with respect to household economy covering land holdings, savings and loans, employment and expenditure. For collecting household information, the household heads were interviewed. In most cases, the heads were male members. In the absence of male household head, other responsible member who can provide reliable information about the household was interviewed.

In the study area, a preponderance of female headed HHs (19.30%) was observed compared to the national figure of 7.63%. Female headship was most prevalent among TG non-member. Literacy rate of HH heads was highest among NTG HHs followed by BRAC member HHs and TG non-member HHs, and these differences are significant. Agriculture and labour selling were the most common occupation for the HH heads. NTG HHs were more likely to be involved in agriculture, while BRAC member HHs and TG non-member HHs were most likely to be engaged in labour selling. Contribution to HH's income was most likely in case of BRAC members who were also HH's head as well.

NTG HHs possessed the largest amount of land followed by BRAC member HHs and TG non-member HHs. BRAC member HHs possessed almost twice as much land as TG non-member HHs. The percentage of landless is the highest among TG non-member HHs followed by BRAC member HHs and NTG HHs. BRAC member HHs possess twice the amount of cultivable land compared to TG non-member HHs. NTG HHs have the highest value of total non-land assets followed by BRAC member HHs and TG non-member HHs.

NTG HHs have the highest amount of mean total savings followed by BRAC member HHs and TG non-member HHs. BRAC member HHs possess nearly twice as much savings as TG non-member HHs. Most of the savings take place under the heading of crop savings for all HHs. NTG HHs borrowed the highest amount followed by BRAC member HHs and TG non-member HHs. BRAC member HHs borrowed mostly from BRAC, where TG non-member HHs and NTG HHs borrowed mostly from relatives. Second most common source of loan was money lender for BRAC member HHs and TG non-member HHs, but mortgages for NTG HHs. It was observed that BRAC member HHs utilized the highest percentage of the loan for income generation followed by NTG HHs and TG non-member HHs.

Type of employment is divided into two categories: self employment and wage employment. Self and wage employment are further disaggregated by gender. Men from all HHs spent more time in self employment than in wage employment. Overall, men spent 43.6 hours in employment whereas women spent only 6.3 hours or only 14.4 % of the time spent by men in employment for previous seven days in the study area. Men from NTG HHs spent greater time in self employment whereas BRAC member HHs spent greater time in wage employment.

The two major components of total expenditure are food items and non food items. NTG HHs expenditure on both food and non-food was the highest followed by BRAC member HHs and TG non-member HHs. The differences among BRAC member HHs, TG non-member HHs and NTG HHs on food expenditure were less compared to non-food expenditures. NTG HH's income from cultivation was thrice as much as BRAC member HHs and BRAC member HHs earned nearly double compared to TG non-member HHs.



Results

In this chapter we present the first round survey findings on demographic and socio-economic characteristics, land holding, non-land assets, savings and loans, employment, expenditure and income according BRAC membership status of the households. All information related to demographic and socio-economic characteristics, land holding, non land assets and savings refer to the time when the survey was done while the information on loans refer to past four months and employment refer to past seven days from the day of survey. Similarly, expenditure on food ranges from daily to past one month according to the frequency of consumption, and expenditure on non-food refers to previous one year and income from cultivation refers to previous four months and 'other' income refer to past one year. The respondent was mostly household head of the respective household but in the absence of him/her, next knowledgeable person of the household was interviewed.

For the purpose of analysis, all HHs are grouped into three categories: BRAC member HHs, having at least one member in the BRAC organized village women's group; TG non-member HHs, eligible to be included into BRAC programme but currently non-member; and NTG HHs who are non-eligible to be included into BRAC programme.

3.1 Demographic and socio-economic characteristics of households

To provide some context to the household economic data, selected demographic and socio-economic characteristics are presented. In this section questions were asked regarding household composition and household family member's age, education, marital status, occupation, contribution to household income, and membership in any NGO.

3.1.1. Selected background demographic characteristics

Table 3.1 shows mean HH size, gender of HH head and some selected characteristics of the household head. Findings reveal that the NTG HHs are the largest in size followed by BRAC member HHs and TG non-member HHs ($p < .001$). A large proportion of female headed HHs (19.3%) was prevalent in the study area, compared to only 7.63% in the national data¹. Female headship was most prevalent among TG non-member HHs followed by NTG HHs and BRAC member HHs and these differences are significant. The greatest number of literate household heads was found among the NTG HHs followed by BRAC member HHs and TG non-member HHs ($p < .001$).

¹ Report on the Household Expenditure Survey 1991 - 92



Table 3.1 Selected characteristics of household head by BRAC membership status of households, Matlab 1995

Selected characteristics of Household head	BRAC member HH	Non-member HH		All HH	t, χ^2 test	
		TG	NTG		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Mean HH size	5.3 (1.8)	4.7 (1.9)	5.8 (2.5)	5.2 (2.2)	P<0.001	P<0.001
Household headship						
% Male head	85.6	78.8	80.9	80.7	P<0.001	P<0.01
% Female head	14.4	21.2	19.1	19.3	P<0.001	P<0.05
% Literate head	37.6	26.6	59	40.8	P<0.001	P<0.001
Occupation of household head ² :						
% Agriculture	15.9	10.3	37.6	21.7	P<0.001	P<0.001
% Wage Labour	26.8	31.5	4.5	20.4	P<0.05	P<0.001
% Service	11.1	9.1	15.2	11.7	NS	P<0.05
% Trade	11.9	11.5	12.2	11.8	NS	NS
% Skill person	7	6.7	2.3	5.1	NS	P<0.001
% Other	13.7	7	2.4	6.3	P<0.001	P<0.001
% Unemployed	13.7	23.9	25.7	22.9	P<0.001	P<0.001
Marital status of household head:						
% Currently married	88.5	84.5	86.7	86	P<0.05	NS
Number of households (n)	603	1658	1425	3686		

Note: Figures in parentheses are standard deviations; literacy is defined as ability to write and read .

The percentage of currently married among the household heads was highest for BRAC member HHs followed by NTG HHs and TG non-member HHs. The difference between BRAC member HHs and TG non-member HHs is significant, however difference between BRAC member HHs and NTG HHs is not significant.

Table 3.1 also presents distribution of HH head's occupation by BRAC membership status of the households. Agriculture and labour selling are the most common occupation for the HH head. NTG HHs are more likely to be involved in agriculture, while BRAC member HHs and TG non-member HHs are most likely to be engaged in labour selling. TG non-member HHs are more likely to be engaged in labour selling than BRAC member HHs. Level of unemployment among heads is the lowest among BRAC member HHs followed by TG non-member HHs and NTG HHs. The difference between BRAC member HHs and TG non-member HHs and between BRAC member HHs and NTGs are significant.

² For the purpose of the survey, 'occupation' was defined as the activity in which the concerned individual spent the major part of his/her time ('agriculture'-HH's major source of income from operation of agricultural land; 'labour'-both farm and non-farm daily labour; 'service'-fixed monthly remuneration; 'trade'-petty trade in the thana bazar etc.; 'skilled person'-fishermen, tailor, goldsmith, carpenter, blacksmith, doctors, engineers etc.; 'others'-include people engaged in rural transport, broker etc.; 'unemployed'-able-bodied persons currently not engaged in income-earning work and those who could not work because of physical immaturity or disability).

3.2. Land

Land is an important resource in the rural economy and the major source of income and employment of rural households. Respondents were asked to describe land ownership of his/her respective household at the time of interview. For the convenience, data on land are divided into three groups : homestead land, cultivable land and operated land . Here homestead and cultivable land are own household land while operated land are mainly rented in land which includes share cropped in , leased in and mortgaged in land.

Table 3.2 shows household's land related information by BRAC membership status of the households. It is interesting to note that, when analysed strictly on the basis of land possessed, TG non-member HHs fulfilled the BRAC eligibility criteria to a greater extent than the BRAC member households. Moreover, BRAC member HHs possessed almost twice as much land as TG non-member HHs. When disaggregated by different land categories, almost the same trend is observed.

Table 3.2 Household land possession by BRAC membership status of the households, Matlab 1995

	BRAC member HH	Non-member HH	All HH	χ^2 or t-test		
(1)	(2)	TG (3)	NTG (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)
% BRAC eligible ³	80	92.5	29	22.6	P<0.001	P<0.00
Mean total own land ⁴ (decimal)	34 (67)	18 (26)	132 (165)	65 (120)	P<0.001	P<0.001
Mean total operated land (decimal) ⁵	23 (43)	15 (31)	33 (59)	23 (47)	P<0.001	P<0.001
Landless (0-4 decimal)	31.0	34.1	5.5	22.6	NS	P<0.001
Functionally landless (5-49)	49.0	58.4	23.4	43.4	P<0.001	P<0.001
Marginal (50-149)	16.3	7.1	40.9	21.6		
Small (150-249)	2.0	0.2	16.8	6.9		
Middle (250-500)	1.2	0.1	10.6	4.3		
Large(501+)	0.5	0.1	2.8	1.3		
Number of HHs (n)	600	1652	1412	3664		

Note: Figures in parentheses are standard deviations

³ Households possessing less than 50 decimals of land (and selling manual labour for at least 100 days in a year)

⁴ Own land includes homestead land, arable land, fallow land

⁵ In addition to own land, also includes land leased in or mortgaged in

Table 3.3: Mean value of household land by BRAC membership status of the households, Matlab 1995

Variables	BRAC members	Non-members		All	t - test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Total value of own land (Taka)	55,962 (101010)	33,341 (40996)	226,340 (301062)	111,421 (213739)	P<0.001	P<0.001
Total value of operated land (Taka)	35,361 (83958)	22,685 (45206)	51,660 (104650)	35927 (80417)	P<0.001	P<0.01
Total value of operated pond (Taka)	355 (4072)	78 (1788)	1367 (18794)	620 (11856)	P<0.05	NS
Number of HHs (n)	600	1652	1412	3664		

Figures in parentheses are standard deviation

Table 3.2 presents the mean value of households own land, operated land and operated pond in Taka. The BRAC households fared better than the TG non-members, both of whom were surpassed by the NTG households.

3.3 Non-Land Assets

Non-land asset ownership is an important indicator of household's resource base. Non-land asset data was collected under four broad categories: i) productive assets, ii) livestock, iii) consumer durable goods, and iv) housing. Productive assets are again divided into traditional, non traditional and 'other' productive assets. Traditional productive assets included boat, fishing net, big tree, plough and jewelry. Bicycle, rickshaw, sewing machine, power tiller, shallow tube well, deep tube well, chick rearing unit and shop were grouped into non-traditional productive assets while the category 'Other' productive assets included paddy husking machines, water pumps, handlooms, pesticide sprayers, ice-cream boxes, pushcarts, non-net fishing instruments etc. Livestock covered cow, bullock, goat, poultry and duck while consumer durable goods included radio, cassette player, chair, table, almirah, bed, mattress, sanitary latrine, television etc.

Table 3.4 shows mean total value of HHs non-land assets by membership status of the households. Out of the six categories of non-land assets, four most valuable are shown in the Table. As can be seen, NTG HHs had the highest value of total non-land assets followed by the BRAC member HHs and TG non-member HHs. Of all the assets, the most valuable was homestead irrespective of membership status.

Table 3.4 : Mean value of household's non land assets by BRAC membership status of the households, Matlab 1995

(1)	BRAC member HHs	Non-member HHs		All HHs	t - test	
	(2)	TG (3)	NTG (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)
Mean Total value of non-land assets (Tk)	20,184 (19348)	15,911 (18295)	72,058 (89032)	38,248 (63124)	P<0.001	P<0.001
House (Tk)	12,387 (13281)	10,093 (11973)	40,800 (44186)	22,302 (32569)	P<0.001	P<0.001
Traditional assets (Tk)	3,105 (6805)	2,790 (8955)	17, 596 (55819)	8,548 (35990)	NS	P<0.001
Livestock (Tk)	2,317 (4942)	1,522 (3083)	5,023 (7072)	3,001 (5494)	P<0.001	P<0.001
Consumer durable (Tk)	1,669 (2374)	1,175 (2744)	6,711 (9017)	3,389 (6525)	P<0.001	P<0.001
Number of HHs	600	1652	1412	3664		

Note: Figures in parentheses are standard deviations

3.4 Savings and Loans

In this section respondents were asked how much savings they had, where and in what form they saved it at the time of survey conducted. Respondents were asked whether the respective HHs member had taken loan during the preceding four months or not. If they had, they were asked to give information on three major loans. For each of these loans, information was collected on the amount, source and use of it. Only information on the first loan is analyzed in this section as the percentage of borrower who had taken second and third loan was very small.

3.4.1 Savings

Table 3.5 presents amount and types of savings by household's BRAC membership status. BRAC member households had the highest proportion of savings, but the mean amount of savings was highest for the NTG HHs. BRAC member HHs⁶ had nearly twice as much savings as the TG non-member HHs. Majority of the savings was kept in crop irrespective of BRAC membership status of the households.

⁶BRAC member HHs are supposed to save TK. 5 per member per week and RDP deducts 5% from each loan as part of member's compulsory savings .

Table 3.5 Amount and types of savings by BRAC membership status of the households, Matlab 1995

	BRAC member HHs	Non-member HHs		All HHs	χ^2 , t-test	
		TG	NTG		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
% Have savings	99.3	75.3	90.9	85.3	P<0.001	P<0.001
Mean total savings (TK.)	4,066 (11623)	2,205 (6155)	9,881 (17947)	5,468 (13262)	P<0.001	P<0.001
Types of savings:						
% Cash at home	8.6	13.4	8.9	9.6		
% Cash at BRAC	14	-	-	1.7		
% Cash at other Co-operative and NGO	5	3.2	6.4	5.6		
% Cash at bank	10.5	4.6	25.4	19.8		
% Loans out	17.5	18.9	16	16.8		
% Mushti (handful)*	0.3	0.4	0.3	0.4		
% Crop	44	59.5	42.9	46	P<0.001	NS
% Total	100	100	100	100		
Number of HHs (n)	600	1652	1412	3664		

Figures in parentheses are standard deviations

* Women in rural areas keep aside some amount of cereal (rice, wheat etc.) in a separate place when they prepare for cooking called *mushti* savings.

3.4.2 Loans

Table 3.6 presents mean amount of loans and sources of first loan by membership status. More than half of the surveyed HHs had taken one loan during the preceding four months. Though highest proportion of BRAC households took loan, it was the NTG households which borrowed the highest mean amount of loan. Beside BRAC, the second largest source of loan for the BRAC member households was the money-lenders whereas the two major sources for the TG non-member households were relatives and money-

3.4.3 Use of the first loan

Table 3.7 shows distribution of utilisation of first loan by membership status. BRAC member households used the loan in income-generating activities in greater proportion than other households. These were also the households which used the loan much less frequently for consumption than other households..



Table 3.6 : Mean amount of loans and sources of first loans by BRAC membership status of the households, Matlab 1995

	BRAC member HHs	Non-member HHs		All HHs	χ^2 , t-test	
		TG	NTG		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
% Have loan	59.3	53.7	44.3	51	P<0.05	P<0.001
Mean loans in TK.	2,003 (3956)	1,518 (934)	3,239 (1658)	2,260 (2531)	NS	P<0.01
Sources of loan:						
% Bank	0.3	6	11.8	8.3		
% BRAC	44.7	-	-	6.4		
% Cooperative & NGO	0.9	3.5	2.1	2.3		
% Money lender	22.3	25.9	12.6	18.1	NS	P<0.001
% Relatives	16.4	51.8	46.2	43.8	P<0.001	P<0.001
% Shop arrears	4.1	3.9	5	4.5		
% Mortgage out	11.3	8.9	22.3	16.6		
Number of HHs (n)	600	1652	1412	3664		

Figures in parentheses are standard deviations

Table 3.7 Utilisation of first loan by BRAC membership status of the households, Matlab 1995

	BRAC member HHs	Non-member HHs		All HHs	χ^2 - test	
		TG	NTG		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
% Consumption	10.6	21.8	11.1	14.2	P<0.001	NS
% Income generating activities	46.9	28.9	33.4	34.1	P<0.001	P<0.001
% Loan repayment	8.3	4.1	5.1	5.3		
% House construction	5.0	4.0	6.8	5.9		
% Going abroad	4.5	23.9	25.5	22.1	P<0.001	P<0.001
% Treatment	0.9	2.4	2.1	2.0		
% Others ⁷	23.8	14.9	15.9	16.8	P<0.001	P<0.001
Number of HHs (n)	600	1652	1412	3664		

Going abroad was the second most common purpose of utilisation of loan for TG non-member HHs and NTG HHs . It was noteworthy that TG non-member HHs used the highest percentage of loan for consumption followed by NTG HHs and BRAC member HHs. The difference between BRAC member HHs and TG non-member HHs were significant but difference between BRAC member HHs and NTG HHs were not significant in use of loan for consumption purposes .

3.5 Employment

⁷ 'Others' include land purchase , marriage ceremony , livestock purchase, education etc.

3.5.1 Self-employment and wage-employment

Data for 'employment' was collected for those persons who were aged ten years or above, were working at least one or more hours for pay or profit or those working without pay in a family enterprise during the last seven days. For a person engaged in more than one activity, hours worked was collected for all different types of activities. Type of employment is divided into two categories: self employment⁸ and wage employment⁹. Self and wage employment are further disaggregated by gender. Table 3.8 presents total hours spent during the last seven days in self and wage employment by membership status and sex.

Men from all HHs spent more time in self employment than in wage employment. Both total mean employed hours and mean employed hours segregated by nature of employment, were more for the BRAC member households compared to the TG non-member households. However, mean total employed hours was greatest for the NTG households. On the other hand, in case of women, mean total employed hours for BRAC member households were almost 1.5 times greater than either of the two other types of households, though it was much less than the value for the men (Table 3.8).

⁸ A person who operates an enterprise of business on his/her own, or operates it jointly with others is categorized as self employed. Included under this category are: agricultural work, fishing, poultry and livestock, grocery, business, paddy husking and other activities such as shastha sebika (health service provider of BRAC), birth attendant, livestock vaccinator, boatman, transport worker, milk selling, sericulture, egg selling, fruits selling, skill related activities.

⁹ On the other hand, she/he who earns money (cash/kind) by selling labour or services is defined as wage employed. included in this category are: agricultural labour, non-agricultural labour, service and 'other' wage earning activities such as activities of transport worker, fishing, package making, skill labour, earth cutting etc.

Table 3.8 Total hours spent in self and wage employment during the last seven days by sex and BRAC membership status of the households, Matlab 1995

	BRAC member HHs	Non-member HHs		All HHs	t- test	
		TG	NTG		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Mean total employed hours in last 7 days for men	47.7 (46.6)	36.3 (41.9)	50.3 (51.7)	43.6 (47.2)	P<0.001	NS
In self -employment	27 (37.4)	20.1 (32.9)	35.5 (45.3)	27.2 (39.4)	P<0.001	P<0.001
In wage -employment	20.7 (34.2)	16.2 (30.7)	14.8 (29.5)	16.4 (30.9)	P<0.01	P<0.001
Mean total employed hours in last 7 days for women	9 (18)	5.9 (15.8)	5.7 (13)	6.3 (15)	P<0.001	P<0.001
In self -employment	5.7 (12.2)	3.7 (8.9)	4 (8.8)	4.1 (9.5)	P<0.001	P<0.001
In wage -employment	3.3 (13.2)	2.2 (13.3)	1.7 (9.6)	2.2 (12)	NS	P<0.01
Number of HHs (n)	600	1653	1413	3666		

Note: Figures in parentheses are standard deviations

3.5.2 Gender gap in employment level

At the aggregate level, overall, men spent 43.6 hours in employment whereas women spent only 6.3 hours or only 14.4 % of the time spent by men in employment in the reference period in the study area. Both male and female spent higher time in self employed activities compared to wage earning activities. Men spent 27.2 hours in self employed activities but women spent only 4.1 hours while men spent 16.4 hours in wage earning activities compared to only 2.2 hours spent by women. The gender gap in hours spent in self employed activities was more than wage earning activities.

3.6 Expenditure

Data collected on household consumption expenditure is designed to provide a representative picture of the living standards and consumption levels of the study households. Total consumption consists not only of goods and services purchased by households, but also those that they produce and consume themselves, as well as gifts from relatives and others.

The two major components of total expenditure are food items and non food items. Food items expenditure data were collected for different reference period such as for the day preceding the survey, for the week preceding the day of survey, the month before the survey and three months



preceding the month of survey¹⁰. Data on non-food consumption expenditure were collected for the last one year at the time of survey conducted¹¹. Expenditure on food and non-food items are described below separately in Tables 6.9 and 6.10 respectively

3.6.1 Expenditure on food

Table 3.9 shows mean HH's monthly food expenditure disaggregated by food items¹². As can be seen, irrespective of BRAC membership status, cereal was the major source of expenditure on food for all types of HHs. NTG HHs spent highest amount in cereal followed by BRAC member HHs and TG non-member HHs. The second major source of expenditure on food item for BRAC member HHs and TG non-member HHs was vegetable-spices-fruits while it was protein for the NTG HHs. Total expenditure on food in Taka was more for the BRAC member households compared to TG non-member households, but less than the NTG households.

¹⁰ These differences were made because cereal, vegetable, spices, small fish, milk, egg are items that villagers consume regularly. On the other hand, chicken, beef, big fish, mutton and pulse are not so frequently consumed like the previous ones. If data on valuable food were not collected in a wide range then there would be a chance of missing the cost of those items from their budget. Data on daily based items are betel leaves, cigarette etc. For the convenience of data presentation, expenditure on all food items are expressed in monthly basis.

¹¹ It was supposed that, expenses on most of non food items take place irregularly in the rural areas. Of the non food items, only data on fuel cost were collected for the past one month. For the uniformity of data, all non food items are calculated yearly, assuming that there are no significance difference taking place in the case of fuel cost over the year among the villagers of Matlab.

¹²Food items are grouped into cereal, protein, vegetable-spices-fruits and 'other' foods. Cereal includes rice and flour. Protein includes pulse, fish, chicken, duck, beef, mutton, egg. Edible oil consists of soyabean and mustard oil. Vegetable-spices-fruits includes leafy vegetable, non leafy vegetable, spices, onion, garlic, betel leaf and fruits, and lastly, 'Other' food comprises tea, biscuit, puffed rice, sweets, infant food, milk, molasses, sugar etc.



Table 3.9: Mean household expenditure on different groups of food items by BRAC membership status of the households, Matlab 1995

Variables	BRAC member HHs	Non-member		All	t - test	
		TG HHs	NTG HHs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Cereal (taka)	1086 (514)	933 (478)	1187 (693)	1056 (586)	P<0.001	P<0.01
Protein (taka)	328 (311)	312 (385)	721 (810)	471 (611)	NS	P<0.001
Edible Oil (taka)	69 (39)	63 (39)	117 (85)	85 (66)	P<0.001	P<0.001
Vegetable, spices and fruits (taka)	362 (251)	324 (202)	594 (565)	434 (409)	P<0.001	P<0.001
Others (taka)	340 (333)	273 (349)	548 (641)	390 (497)	P<0.001	P<0.001
Total expenditure on food (taka)	2186 (960)	1904 (992)	3168 (1890)	2435 (1520)	P<0.001	P<0.001
Number of HHs (n)	608	1652	1406	3666		

Figures in parentheses are standard deviation

3.6.2 Non-food expenditure

Table 3.10 shows mean HH's yearly non-food expenditure disaggregated by different non-food items¹³. The major expenditure on non-food items in the last one year for the BRAC member households was 'household' items while it was 'fuel' for TG non-member households and 'productive assets' for the NTG households. BRAC member HHs spent significantly greater amount in clothes, education, health, household items and productive assets than did the TG non-member HHs.

3.7 Income

Respondents were asked about household income under the two broad categories: income from own cultivation and income from other sources. Information based on income from cultivation was collected for last four months and income from others sources was collected for last one year.

¹³ The non-food items are broken into seven sub groups: fuel, clothes, education, health, household items, productive assets and 'other' non food items. Household items include utensils, quilts, furniture, repair of house etc. Productive assets comprise of buying land, net, boat, shop, poultry, livestock etc. 'Other' expenses on non food items are cosmetics, land leased in, tube well purchases, marriage ceremony, going abroad, house rent, pond leased in, salary to maid etc.



Table 3.10: Mean household expenditure on different groups of non-food items by BRAC membership status of the households, Matlab 1995

Variables	BRAC member HHs	Non-member		All	t - test	
		TG HHs	NTG HHs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fuel (taka)	1,418 (1580)	1,344 (1380)	2,288 (2260)	1,720 (1854)	NS	P<0.001
Clothe (taka)	1,181 (916)	1,022 (780)	2,290 (2222)	1,537 (1635)	P<0.001	P<0.001
Education (taka)	463 (1025)	354 (835)	1,718 (2710)	897 (1934)	P<0.05	P<0.001
Health (taka)	1,559 (7439)	1,089 (1810)	2,525 (6831)	1,719 (5379)	P<0.05	P<0.01
HH items (taka)	1,635 (5497)	964 (3692)	3,750 (12619)	2,148 (8607)	P<0.01	P<0.001
Productive assets (taka)	1,322 (5200)	688 (3721)	6,331 (29362)	2,966 (18705)	P<0.01	P<0.001
Other expenditure (taka)	362 (4076)	222 (2260)	691 (6530)	426 (4636)	NS	NS
Total expenditure on non-food items (taka)	7,939 (12675)	5,682 (6964)	19,593 (35990)	11,413 (24283)	P<0.001	P<0.001
Number of HHs (n)	600	1652	1412	3664		

Figures in parentheses are standard deviation

Table 3.11 shows mean HHs net income from cultivation for the last four months and 'other'¹⁴ sources for last one year. BRAC household's income from cultivation was more than TG non-member households, but much less than NTG households. NTG HHs income from cultivation was thrice as much as that of BRAC member HHs. There was no difference in income from cereals and 'other' sources between BRAC member and TG non-member households. Income from 'Other' source constituted the largest source of income for all types of households.

¹⁴ 'Others' sources of income include remittance, rent, interest from loan, relief, pension, gift and donation, mortgage, selling fuel wood, inheritance, dowry etc.



Table 3.11: Household's mean net income from cultivation during last four months and 'other' income during last one year by BRAC membership status of the households, Matlab 1995

Variables	BRAC member HHs	Non-member HHs		All	t - test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Total income from cultivation (taka)</i>	702 (3090)	360 (1797)	2,135 (6579)	1,100 (4515)	<i>P<0.01</i>	<i>P<0.001</i>
Cereal (taka)	187 (1378)	243 (1359)	1,009 (3962)	529 (2709)	NS	<i>P<0.001</i>
Non-cereal (taka)	248 (1254)	73 (903)	708 (3795)	346 (2502)	<i>P<0.001</i>	<i>P<0.01</i>
Other (taka)	267 (2273)	44 (640)	418 (3534)	225 (2423)	<i>P<0.001</i>	NS
<i>Total Other household income (taka)</i>	5,139 (15482)	4,382 (9989)	19,672 (43098)	10,420 (29,263)	NS	<i>P<0.001</i>
Number of HHs (n)	600	1652	1413	3665		

Figures in parentheses are standard deviation

4. Conclusion

From the above results the following preliminary conclusions may be made:

- TG non-member households are more likely to belong to BRAC eligible (owing less than 50 decimals of land) compared to BRAC member households. BRAC member households include some NTG members which is why some of these differences take place (Hassan Zaman 1996).
- BRAC member households possess significantly higher quantity of land compared to TG non-member households but less than NTG households. BRAC member households operated higher quantity of land than that of TG non-member HHs, but less than NTG HHs.
- BRAC member households have higher value of non-traditional productive assets, livestock, consumer durable goods and house compared to TG non-member HHs. However, NTG HHs have higher value of traditional productive assets, livestock, consumer durable goods and house than that of BRAC member HHs.
- Agriculture predominates self-employment activities in case of men from all HHs. Men from BRAC households spent more hours in total self-employed activities compared to TG non-member HHs, but less hours than that of men from NTG HHs.
- Although women spent fewer hours in comparison to men in self-employed activities, the pattern of self-employment was similar i.e. agriculture predominates over all categories of self-employment for women. Women of BRAC member HHs are likely to spend more hours compared to TG non-member HHs and NTG HHs in total self-employment.
- Men from BRAC member HHs spent more hours in wage earning activities compared to men from TG non-member HHs and NTG HHs. Wage earners from BRAC member HHs are



likely to engage more in agricultural labour compared to TG non-member HHs . However , men from NTG HHs are likely to be spent more time in service than men from BRAC member HHs and TG non-member HHs.

- Women from BRAC member HHs are likely to be spent more time in wage employment compared to NTG HHs . However, women from BRAC member HHs and TG non-member HHs spent similar time in wage employment. Women wage earners irrespective of HH membership status spent highest time in service related activity .
- NTG HHs have the highest total savings followed by BRAC member HHs and TG non-member HHs . The BRAC member HHs have twice as much savings as TG non-member HHs. Major portion of the savings is in the form of crop savings for all HHs.
- NTG HHs have the highest amount of first loan followed by BRAC member HHs and TG non-member HHs .The major source of loan for BRAC member HHs is BRAC , however relatives is the major source of loan for TG non-member HHs and NTG HHs .
- Major portion of the loan are likely to be utilised for income generating activities for all HHs. BRAC member HHs are most likely to use loan for income generation followed by NTG HHs and TG non-member HHs .
- BRAC member HHs monthly expenditure on total food was higher compared to TG non-member HHs but lower than NTG HHs.
- NTG HHs are likely to spend more on total non-food items followed by BRAC member and TG non-member HHs . BRAC member HHs expenditure on productive assets is twice as much as TG non-member HHs .
- BRAC member HHs earned nearly double compared to TG non-member HHs from cultivation but less than NTG HHs.
- BRAC member HHs and TG non-member HHs had similar amounts of 'others' income , but BRAC member HHs earned much less than NTG HHs.



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