

AN EMIC TOWARDS WELL-BEING

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EXECUTIVE SUMMARY

Introduction

Usually much attention has not been paid to people's perspective towards their own well-being in the nation level. In fact it is rare to find national level studies on realities about people's well-being and People's idea in the development process usually are not considered (UNDP, 1996). But people are conscious about their own well-being and they have a transparent idea about their need and priorities as well. The present study is a part of BRAC-ICDDR, B joint research project. The main objectives of the research project is to assess the effect of BRAC and ICDDR, B interventions on health status and human well-being and also to explore the pathways and causal mechanism through which these development efforts influence (Chowdhury and Bhuiya, 1995). Since the impact of the development interventions on the well-being of individuals and families in rural Bangladesh is primarily concerned here; to get an outlook about what is 'well-being' to the people is very much crucial to be identified.

Objectives

The purpose of the study was to explore the indigenous ideas about well-being and to understand the pathways and processes through which a better off condition could be achieved or hindered.

Methodology

The study design was qualitative and it focused on the issue through a rapid appraisal. Being a part of the BRAC-ICDDR, B joint research project on health and well-being, the study was done purposively in a village, Char Nilokhi of Matlab Thana. The study population consisted of both males and females in the selected village. The study dealt with BRAC and non BRAC (TG, NTG) households separately. To select the informants in the study area, simple random and convenient sampling techniques were used. Different qualitative methods were used for data collection i.e. social mapping, well-being ranking, free listing, importance rating, group discussion, key informant interview and case studies.

Findings

The study revealed that the villagers developed different indicators to express the condition of well-being. According to the idea they classified the households in the village. The villagers took these indicators as the determinate of better living. Gender difference in well-being perception was explicit in the study. While listing the indicators the study women pointed out money, fixed income, land and children at the beginning of their list. On the other hand money, livestock, peaceful life and well-built house were mentioned primarily by all men informants as indicators of well-being. In prioritizing the indicators both men and women identified money, fixed income, three meals a day, children and children's

education, small family, health, access to medical service and peaceful life as essential indicators of well-being.

Depending on own reasoning the villagers developed a set of linkages between different indicators, which explain their notion about the processes of the condition of well-being. According to the study women the process begin with the health condition of the earning person (husband/adult male) in the family. Small family is another issue from which women developed the linkage as well. On the other hand the study men emphasized on self education. The reason underlying this sense was an educated person could seek out different ways of income through his intelligence.

The villagers identified different interrelated problems in explaining the underlying reasons of the deteriorating condition of a household. In their opinion, sick husband or absence of adult male in the household, large family, unemployment, no access to credit, etc. were responsible for all constraints in achieving a better life. They also pointed out some way of overcoming these barriers. For example: increase involvement in income generating activities, joint contribution of husband and wife to the household earnings, small family, children's education, through BRAC VO membership, etc.

Conclusion

Since the study reflects the realities about how people articulate their well-being, the findings can be used in measuring the effect of the interventions on well-being. It will also help to explain the mechanism through which the development interventions may influence on people's lives.

INTRODUCTION

In recent years a wider concept well-being or deprivation has been emerged. Fluctuation and vulnerability are now seen as a key factor in the process of impoverishment (Banden and Milward 1995). The idea of well-being is much broader and in addition to poverty it includes health status, illiteracy, several types of vulnerability, powerlessness and absence of choice (Lipton 1996). This multifarious concept has several origins. It has intellectual roots in critiques to orthodox economic approaches, that have long been preoccupied with the methodological complexities around measurement, arguably to the exclusion of the understanding the cause of poverty (Chambers 1994). The other empirical root has emerged from the experience of different development projects. It has become clear that people's view and priorities are very different from those of planners and policy makers (Jodha 1988).

In development debate, propensity has been growing to the complexity of human well-being and issues such as violence, dependence, autonomy and the attitudes of health care personnel are entering into mainstream discussion of poverty. Again, the development indices attempt to capture not only income but a range of quality of life (literacy, health status, access to services of various kinds, etc.) because increasing average income does not necessarily result in increased well-being (Banden and Milward 1995). Gender aspect is also providing new insight in elaborating well-being concept. Entitlements based approaches enable us to differentiate men's and women's experience and processes of impoverishment (Kabeer, 1992). A study in Ghana shows that men and women advanced different criteria for analyzing their own well-being (Lloyd and Gage-Brandon's 1993).

In present days the popularity of participatory approaches (Chambers 1995) has been increased, through these innovative field methods outsiders can learn the realities of people's perception of need. These focus on relations between the internal and the external (emic and etic) both in terms of relationships between the outsiders and 'participants' and in trying to distill the realities of people's experience from the socially constructed false consciousness that colours their articulation of well-being (Lipton 1996).

This view to development is very much crucial for the developing countries like Bangladesh. In the literature Bangladesh is described as a 'test case for development' in view of the complex nature of its socioeconomic and cultural problems, coupled with severe resource constraints (Chowdhury and Bhuiya 1995). Numerous non governmental and private organizations are engaged in development activities in addition to public sector in Bangladesh. Of these BRAC is distinguished for its multisectoral development work. In 1992 BRAC extended its comprehensive Rural Development Programme (RDP) to 100 villages of Matlab Thana where ICDDR, B has been involved in demographic surveillance and health interventions research since the early 1960s. Both institutions identified a unique chance to determine through a natural experiment, impact of socioeconomic development on improving health status and well-being. In 1992 Matlab joint research project initiated between BRAC and ICDDR, B. The specific objectives of the project is to determine the impact of BRAC's rural development programme on changes in health status and well-being by using seven different sets of indicators. For the purpose of this

research, human well-being is broadly defined in terms of decreased morbidity, mortality and fertility; improved nutrition, income and livelihood security; better environmental conditions and women's lives (Ahmed, 1994).

Back ground

A major aim of the BRAC-ICDDR,B joint research project is to understand the pathways through which the BRAC development efforts produce an impact (positive or negative) on the well-being of individuals and families in rural Bangladesh. Since 'well-being' is a key factor in the Matlab study, and to assess the independent and iterative effects of BRAC and ICDDR, B programme on health status and well-being (Chowdhury and Bhuiya, 1995) of the study population, it is necessary to get an overview about their idea of well-being. It will not only clarify their outlook but also give an insight into the pathways and processes of programme. With this interest the study had been formulated.

Objectives

There were two broad objectives of the study. These are:

- To explore the indigenous ideas about well-being.
- To understand the pathways and processes through which a better off condition could be achieved or hindered.

The specific objectives of the study were:

- To elicit the definition of well-being.
- To solicit several indicators of well-being.
- To understand the linkage between the identified dimensions/indicators.
- To identify the villagers' preferences in prioritizing the indicators.
- To identify the barriers and constraints in achieving better living.
- To recognize the ways of overcoming barriers in villager's view.

Rational of the study

In the literature the concept 'well-being' is addressed from different dimensions. For the purpose of the Matlab study on well-being a conceptual framework has been developed from a vast literature review. As the prime goal of the study project is to consider the programme impact on human well-being and the pathways, it is important to understand how people themselves define and measure 'well-being' to their world outlook. Their perspective may or may not be compatible with the conceptual framework of the study project. The study tried to make a contribution in this respect by a new insight about the peoples' own ideas about 'well-being' and the solution there of.

METHODOLOGY

Study design

This exploratory study tried to gain insight in to the problem by investigating people's view and their interpretation about the nature of the problem and the solution. The study design was qualitative and it focused on the core problem through a rapid appraisal.

Study area

Being a part of the BRAC-ICDDR,B joint research project on health and well-being, the study was done purposively in a village of Matlab Thana. The village, Char Nilokhi was selected depending on the following criteria:

- As we were primarily concerned with the impact of BRAC's development inputs with or without interventions of ICDDR,B; village with RDP activities was selected initially.
- Due to physical facilities we wanted to select a place near to the base station of the research project. It also helped in rapport building because the villagers were already familiar with the research activities in the locality.

Study population and sampling

The study population consisted of both males and females in the selected village. The study dealt with BRAC and non BRAC (TG, NTG) households separately.

To select the informants in the study area, simple random and convenient sampling techniques were used. While selecting samples by random techniques, the same sampling frame for quarterly quantitative survey on socioeconomic development, health and well-being in the Matlab area was taken.

Fifty men and women (25+25) for free listing exercise and twenty men and women (10+10) for rating and ranking exercise were selected through random sampling. Convenient sampling technique was used to select respondents for social mapping, well-being ranking and group discussion. Men and women were dealt separately and the number of the participant was selected on the basis of availability of the villagers. Five key informants were also interviewed in the study. Besides twelve households were included for case study who are considered by the villagers as living in the -- 'well-being' condition (2), worse condition (5), and improving condition (5) in the study area. The households were identified at the time of social mapping by the villagers.

Data collection

Data collection was taken place during mid August to mid October 1996 from the different categories of sample respondents as specified above. Secondary sources such as quantitative baseline survey report on Matlab, survey data on socioeconomic development,

health and well-being done in Matlab was also used for cross checking reliability of compiled data.

Different qualitative methods used for data collection in the study, are described below:

Free listing: Free listing technique was used to collect the indicators of well-being from the study population. Fifty men and women were interviewed individually and asked to mention the indicators they could think of.

Importance rating: Twenty men and women did this exercise individually. Twenty three most commonly cited indicators were selected from free list data for this exercise. Here they were asked to rate the indicators in order of importance. After rating the indicators they were asked to explain the reason for such rating and ranking.

Social mapping: Social mapping was done by the participants to identify the households in the village and to get a general idea about the village as well. At the same time it helped to seek out the households for case study. During social mapping, information on family size, education, land ownership and household occupation for every household was written down in a small card. Each card represented a household in the village separately. This information assisted in cross-checking the data obtained from well-being ranking.

Well-being ranking: This exercise was done followed by the social mapping. Men and women group did it separately. Here the groups were requested to classify the households in the village according to their notion of well-being.

Group discussion: To seek out definition of well-being, it's indicators, barrier to achieving well-being and solutions, etc. group discussions were held separately with three groups (BRAC women, TG women and men group) by using a checklist.

Key informant interview: The key informants were interviewed informally and in this in-depth interview they were probed about the well-being perception of the villagers to cross-check the information.

Case study: Twelve case studies were done to understand closely the pathways and processes of well-being.

Triangulation was done by cross checking data collected from different sources (i.e. male, female) and through different techniques (i.e. group discussion, key informant interview).

Limitation

The issue of 'well-being' seemed very vague to the villagers and it was found difficult to conduct the study with this abstract ideas. Anyway, through frequent discussion, the researchers were able to provide an outline of the research theme to the villagers which finally helped to obtain reasonably accurate data. Since the study was done through rapid appraisal techniques, the information may be to a certain extent superficial and it was not

possible to go much in-depth into the problem. However, in the study we tried to attain an abstraction about the well-being perception of the rural people.

THE SETTING

The study was conducted in the village Char Nilokkhi of Baradia Union, 7 km south-west of Matlab Sadar. The village consists of 123 households with a population of 749. All the villagers were Muslim. There are several kin groups in Char Nilokkhi such as Prodhan, Master, Sardar, Sareng, Mollah, etc. (Figure 1 in annex). Some of them were rich and powerful, some poor, and some involved with BRAC VOs.

Most of the household of Char Nilokkhi were involved with farming. Others were day labourers, businessmen or service holders; but most of them were also directly or indirectly involved in agriculture. A concise table on village profile describing family size, land holding, types of income and food security is provided in annex (Table 1) that will help to get an overview about the households of the study village.

The homestead land and the roads are raised artificially and deep trenches and ponds have been excavated beside them. These raised homestead land look like islands during the rainy season, starting from *Baishak-Joistho* to *Ashwin- Kartik*. The local people then move by boat or by foot across the inundated land in knee-deep water. In some places, temporary bamboo or banana plant bridges have been made. The soils are mostly sandy and loam and are replenished every year by rich alluvium. The main agricultural product in the village is rice but the villagers also produce wheat, potato, chilly, onion and garlic in different seasons.

There is a mosque in the village which is established by the villagers. The small children use to go the village Govt. primary school for their primary education but for the higher level they were found to go the High school of the neighbouring village.

FINDINGS AND ANALYSIS

Concept of well-being

The villagers were found to develop different criteria for expressing their own well-being. Although slight difference was noticed in terms of gender and class but a consistency was also observed among different ideas from which a common pattern emerged. In general, the villagers define well-being as a condition where one passes life peacefully with the family members, relatives and neighbours in economic solvency and good health. Indeed, they pointed out that if there is not good terms among the family members, relatives and neighbours a person can not live well. However, from their point of view, economic solvency is very much crucial in this respect, as one villager said '*we can not expect peace in the family if we do not assure food and clothing for our family members and money is a foremost for good food and good dress. Again, if we have money, definitely we will*

have a good hold in the society which leads to a good relation with the neighbours and relatives'.

According to their general notion of well-being the villagers classified the households of the village into different categories which provides a better impression about their well-being concept. There was a gender difference in categorization and it was seen that where as the men was classifying the households into four categories, the women categorized it into five. The first four categories are described below which were common for both men and women. The remaining fifth category will be mentioned later. Table 2 in annex provides a detail view about the categories along with the village profile.

Category one/ *sob cheye bhalo chole*

1. Education of the household head (S.S.C to graduation).
2. Land (320 decimals to 480 decimals).
3. Fixed income/Government service.
4. Sons are involved in jobs.
5. Have more cash in the house.
6. Children have access to higher education.
7. Big pond.
8. Well-built house with tin roof and many rooms.
9. Livestock.
10. Have surplus food after the year's consumption.
11. Can afford nutritious food easily.
12. They do not have to do their own agricultural work or any hard labour; other people (day labourer) do it for them.
13. Good health and easy access to treatment.
14. Less quarrel in the family.
15. They do not have to worry to run the household.
16. Have easy access to bank loan.

Category 2/ *sadharon bhalo chole*

1. Land (160 decimals to 80 decimals).
2. Food security throughout the year but do not have surplus.
3. Can also afford nutritious food from their own production.
4. Also have better house but not all rooms have tin roof.
5. Do farm in own land.
6. Possess Live stock.
7. They do not need to take any kind of credit.
8. Neither seek any monetary help from other nor have the capability to provide this type of assistance to other also.
9. Education of the household head is below S.S.C level.
10. Can provide education to their children up to a certain level.
11. Fair health and have access to treatment.

Category 3/ *majhari bhalo chole*

1. Land (40 decimals to 80 decimals).
2. Mainly depend on share cropping and sometimes mortgage in land.
3. Lives on own crops for six months. After that mainly depend on rickshaw pulling, boat ferrying, fishing and day labouring.
4. Education of the household head is at best primary level.
5. Straw roof house.
6. Small number of livestock.
7. Can not afford nutritious food.
8. They are frail because of continuous hard labour.
9. Have access to treatment up to certain level.
10. Provide education to their children up to school level.

Category 4/ *konorokome chole*

1. Do not have agricultural land.
2. Live on rickshaw pulling, ferrying boat, day labouring and fishing.
3. Jute stick fencing house and not in very good condition.
4. Anyhow assure three times meals a day.
5. Not healthy at all and do not have any access to treatment.
6. Most of the time their children die due to lack of treatment.
7. For self esteem can not seek any type of help from others.
8. Usually take credit and do hard work for repayment.
9. Have a few livestock mainly in share.

Category 5/ *khoob koshte chole*¹

1. Mainly live on daily wage earning.
2. Husband is not alive and even there is no adult son to earn in the household.
3. Housing condition is same as former category.
4. Three meals a day is insecure.
5. Frequently suffer from disease and do not have any access to treatment.
6. Can provide only primary education to their children.
7. Do not have access to credit².
8. Often ask for help to others and usually get it.

¹ mentioned by the female group only.

² As the people of this category are not able to repay loan, so they are not supposed to be eligible for getting credit from formal and informal sources.

Indicators of well-being

The categories enumerated above enable us to get an overview about the indicators of well-being. From the villager's point of view these indicators are the determinate of better livelihood and measure the 'well-being' condition on a whole.

Two free listing exercises were done separately with men and women in the village where they mentioned different indicators of well-being. Table 3 and Table 4 show the indicators (men and women separately) along with frequency, respondent percentage and average rank order.

Gender difference in well-being perception is very much explicit in the following Tables (Table 3 and Table 4). All the study women pointed out money and fixed income in the beginning of their list. Although women considered land as an indicator of well-being, they placed it after money and fixed income in average rank order of their list (Table 3). Next to land and fixed income most of the women (96%) mentioned children, well built house, three meals a day, furniture, poultry and livestock as the indicators of well-being (Table 3). On the other hand money, livestock, peaceful life and well-built house were mentioned by all men informants as indicators of well-being during free listing (Table 4).

Since both men and the women in general think that money is essential for better living and fixed income (service or business) means continuous flow of money throughout the year; so those who have a job (preferably in ICDDR, B or Government service) in the village are being considered living in a condition of 'well-being'. However, the women were found to raise much concern about the relationship between stable income and well-being than that of the men in the village. One of the key informants emphasized women's involvement in fixed earning -- *'if a woman has a job she can easily establish her right in the society. The money which she earns at the end of the month is her power; and for that reason she does not have to depend for credit on others. She does not have to be disgraced'*. The other women also reported that *'even inside the household the woman who is doing a job get much more importance than other women. As she has contribution in the household expenditure everybody pay heed to her in the family.'*

Amount of agricultural land was also mentioned as a measurable indicator to the villagers. In their opinion it is a fixed asset and a guarantee of food security throughout the year. They stated that it is the only dependable resort of the *girotho* (farmer). The women added that it is essential even for those who do not have any *korunneya*³ in the family, for example widow or separated women. They can engage day labourer for farming or share crop out the land. However, the men informants (92%) gave more emphasis on land as a measurement criteria than the women (84%).

Having children specially son, children's education and children's income appeared as indicators of well-being to the villagers. Children represent future security to them and many of the villagers had many son in this respect, they justified it by saying that -- *'if you*

³Adult male in the household who can engage in income earning activities.

have a son and if you can provide him higher education, he will turn to be an assurance of your food and clothing through his earnings'. Others, both men and women noted that -- 'now a days daughter's income is also considerable'. Although many of them feel that -- 'even if we provide education to our daughters and allow them to earn, ultimately her in-laws will be entitled to her earning money. So its safe to invest on son'.

Both men and women mentioned BRAC as an indicator of well-being in a sense that through BRAC village organization membership many households were able to improve their condition by credit based income earning activities couples with skill development training. To elaborate the point further one key informant narrated the following case of Sokhina:

Sokhina used to pass her days in distress with her children by starving or having small amount of food. Her husband was very idle and not inclined to do any physical labour. There was a continuous quarrel in the house among Sokhina and her husband. Eventually, Sokhina joined BRAC village organization and took a loan. She bought rickshaw for her husband and compelled him to rickshaw pulling in Matlab town. Since there was an obligation for installment repayment, her husband could not find any excuse to abstain from work. In this way, they repaid the first loan and by the second loan Sokhina bought a boat for her son and engaged him in income earning. In recent days she is in a noticeably better condition than before and there is peace in the family.

Women's income and mobility were also taken into account as the determinants of better condition. One of the informants elaborated -- *'we encourage women's earning in the household, because we now understand that for improved living contribution from both husband and wife for household expenditure is very crucial.'* Women's mobility is another parameter of measuring well-being in the village. Increased mobility is a symbol of betterment in the sense that in present days the women are going outside households to earn which helps in running their family. Again, it is a sign of independence and they do not have to depend on any men to solve their immediate crises. To illustrate, a housewife Jorimon said-- *'my brother died from measles as because there was no adult male in the house to take him to the doctor in the town. My mother helplessly saw her son dying because she was not allowed to go out of the village and she could not be that much courageous to take her son to the doctor out of the village. But, because of my free movement I am able to take my child to the doctor in the town under any condition'.* Besides, another BRAC VO⁴ member Fulbanu added -- *'our level of knowledge increases, because now we have communication with outside world. We have learnt the way of improving our condition through going out of the village and mixing with other people.'*

In villagers' view healthy body or body without illness is essential for a condition well-being and both men and women mentioned it in their list (both 92%). However, the women were found to give more importance on their husband's health condition compared to other family members. The health condition of the husband is vital in terms

⁴Village Organization.

of running the family. Thus women's health is accorded negligible importance in the family.

Some of the women associated husband's death with their deprived and vulnerable condition. Presence of husband (whether physical or not) as a indicator of better living. They were lamenting that everybody used to take advantage of their disrupted condition and exploit them.

Prioritize the indicators

No significant difference was found in prioritizing the indicators of well-being between the groups. Both the groups identified money, fixed income, three meals a day, children and children's education, small family, health, access to medical service and peaceful life as essential indicators of well-being (Table 5). They rated money on the top of any other indicators: money is essential for better-off condition and since fixed income assures continuous flow of money, so that is also important. They pointed out that three meals a day and access to medical service are crucial for health. Good health body is also an insurance of daily income and a healthy man is able to do hard labour which enables him to achieve a better condition. Both the men and the women identified small family as a precondition of well-being and finally, they emphasized that a person will never be in a condition of well-being if there is no peace in family.

Interestingly, the women also rated poultry as one of the essential indicators for well-being. They explained that poultry is one of their personal source of income and as such they have a certain extent of control over it. With respect to land their attitude was -- *'the production of land is uncertain; so, if we have a job with monthly salary, land is not that much important.'*

Subsequently, the study men and women also mentioned cosmetics and toiletries i.e. hair oil, soap, face cream, etc. and tubewell as important for well-being. Regarding cosmetics and toiletries one woman said, *'cosmetics and toiletries become an inseparable part of our daily need. It is conventional that a better off person will use soap, hair oil and face cream in his/her daily life.'* While discussing about tubewell most of the respondents said that it is important because they get safe water from it which is essential prerequisite for a healthy disease free life. Besides, some of them identified it as a status symbol of the household. Concerning the point one woman, Maloti said, *'for better living tubewell is important, not only it provides us safe water but we also consider it as a status symbol; if we have tube well of our own, we do not have to go to other house for bringing water.'* The views of men and women were also different towards slab latrine. As in most cases the women of that area do not use slab latrine, they considered it less important than men. Men's group rated it higher than that of the women's group.

The study women described good food, good dress, livestock as second priority for well-being. They considered electronic goods (TV, radio, etc.) and bedding materials as luxury.

One VO member Farida said, *'We can lie down on the ground and have good sleep, if we have security of food and cloth throughout the year.'*

Linkage of the indicators

The villagers developed a set of linkages between different indicators along with identifying them singly. Group and gender differentials were apparent in the linkage development. Though the process looked very complex, but the villagers were very logical in explaining different linkages. Three different groups i.e. BRAC VO members (women), TG⁵ non members (women) and men ; were told to do this exercise separately and the results are given in the following exactly in the way they expressed:

BRAC VO members

BRAC women drew the linkages from two points, but there is a relation between these two issues (Figure 2 in annex). They started with the indicator of healthy husband and then related it with employment. They reasoned that a healthy husband can earn money by being involved with income earning activities. Money means an assurance of : clean environment, good dress, children's education, well built house, furniture and access to treatment. Access to treatment ensures less child mortality. On the other hand a healthy husband is a precondition of having many sons and it guarantees future security and well-being of a household. Sons will become earners in course of time and they will improve the present condition of the household.

Small family is another issue from which women developed the linkage. They interpreted the situation in this way --*'if we have small family we can maintain it easily. We can take care of our children which reduce child mortality; we can provide them education that ensure our better living in future'*. They further said that as the expenditure of small family is less they can easily save money from their income and with this savings they will be able to buy land which is a guarantee of having three meals a day throughout the year. The women also stated that along with land they can also increase the number of poultry and livestock that will provide better nutrition to the children and other members of the household. Ultimately a healthy environment will prevail with economic benefit to the adult male in the household.

TG non members

Perspective of TG non members women about the linkage was almost similar to the BRAC VO members women (Figure 3 in annex). They also began with husband's good health but did not concentrate on the issue of small family. Any way, they developed a simple flow chart like: a healthy husband or any healthy adult male in the family will earn money for the household. Afterwards, they will purchase land and livestock by that money and at the same time they will manage to have a well-built house. Their health condition will be better by having three meals a day from the yield of the land. Besides, there will be peace

⁵BRAC's target group.

in the household as they do not have any poverty or complain. Moreover, they think if their husband can earn well their children will be able to pursue higher education which is also a guarantee of future better life. Most of the women in the group were seen to expect that their sons will be able to manage a job in foreign country and by their support the economic condition of the household will be change.

Men group

Unlike the women group the men group identified the issue of self-education issue as primary indicator for development of linkage. The reason underlying this sense is an educated person is any how able to seek out different ways of income through his intelligence. Different strategies of income help in the upliftment of the economic condition and then a man is able to increase his assets like land, livestock and farm equipment. They regarded these as investment for future well-being because regular yield of land assures a fixed income throughout the year that leads to food security, well built house, furniture, access to treatment and good dress. The men assume that regular meal will improve the health condition of a person which make him more industrious and also will have a positive effect on the well-being condition. They pointed out the other effect of having money -- *'if your income is somewhat fixed there is a probability of having a good wife which is also a considerable indicator of better lives. Because of the quality of a good wife there will be peace in the family and develop a good relation with the other neighbours and relatives'*. Again improvement in asset holding will help to obtain a better position in the society in terms of prestige and power.

Barriers and constraints

'Every body among us wants to remain in a condition of well-being, but certain constraints create obstacles' as said a villager. In discussing the underlying reasons of the deteriorating condition of a household, the villagers identified different interrelated problems (Figure 4, 5, 6 in annex)⁶.

According to the women informants in the village, sick husband or absence of adult male in the household is the root of all constraints in achieving a better life. They elaborated the connection: *'if there is nobody in the family' to earn, security of food and cloth becomes uncertain. Saving is out of question since there is small earning or no earning at all. Consequently, the household has no access to asset for example land, livestock, boat or rickshaw. They are unable to mend their housing condition. Due to lack of proper meal intake they become sick which push them in a state of unemployment. ultimately it becomes an unbreakable cycle'*. Due to this miserable situation they do not draw any respect in the society. Even because of this vulnerable situation they have no access to credit at all for which capital accumulation for any income earning is obstructed. Some of

⁶ Information were collected from BRAC VO member, TG women and men of the village separately through problem tree technique.

⁷ Here the indication is towards the husband or adult son.

the women reported that even though their husbands are healthy, they are not willing to be involved in any income earning activities. They intentionally pass away their days idly without any effort for improving their condition. On the contrary, men identified unemployment to be responsible for their stagnant condition .

Family size is another factor for continuous deterioration in condition. A village woman Rezina clarified that -- *'the condition fluctuated depending on the number of the dependents on the earning person'*. She further said *'if you have many children and small income, you will neither be able to feed your children properly nor provide the necessary treatment. Negligence of taking care will also be happened. In the long run, you will lose your children untimely'*. Large family is another constraint for children's education which is results in uncertain future.

To clarify the barrier of well-being in detail, the villagers mentioned few examples, which delineate the process behind the obstructed situation in a simple way. These are given below:

Case 1.

Khijir Prodhan is an uneducated rickshaw puller. There are seven members in his family and he is the only earning person. It seems impossible to him to carry the burden of these seven people by his small earning. He has no agricultural land, fruit garden, poultry and livestock. He is unable to provide better food, treatment and education to his children. The situation was not that much worst before then he had only two children and they were very happy. His wife did not want more children that's why she tried to adopt birth control method. Khijir was not agreed with her wife and said that its his responsibility to provide their children food and clothing, she need not to be worried about that. However, meanwhile his wife gave birth another eight child and only five is alive from them. His wife thinks all of their miserable condition is due to this excess number of children. To realize the woeful condition of her husband her wife decided to join in BRAC VO. She took loan and bought a rickshaw for her husband. Presently the whole family lives on this rickshaw pulling. Anyhow, according to her, Khijir is very idle, he usually works for one days and takes rest for two days. Sometimes they pass days starving, nonetheless he does not want to work.

case 2.

Ayub Ali used to do government service, he gave up his job without any reason and started to live on the money which he got at a time from the office in his in-laws house. After running out of the money finding no other way his wife began to work in other's house. As he was not willing to do any income earning activities at all, his wife divorced him and went to Dhaka with the children. Ayub Ali returned to his parent's house and became married second time with his cousin. Currently he lives on day labouring and works for six months and the rest of the time pass idly in house and run the family by taking credit. His wife works in other's house and pass days in hardship. She is sick also that's why very often can not continue her work and starve day after day. She can

not ask for credit to others since there is no assurance of repayment. Once she joined in the BRAC VO but can not continue the membership. She planned to buy a boat by BRAC loan but afterwards think her idle husband would not do this job regularly then it would be difficult for her to repay the installment. If she asks her husband to do income earning activities he beats her. With the assistance of her parents she only managed to built a house, but can not expend for her children's education. She laments that only because of her idle husband she can not improve the condition and so that she does not have any social prestige at all.

Coping the barriers

Apart from explaining the mechanism behind the persisting poor condition of a household, the villagers also tried to solicit the solution in their own way. In this regard, a key informant said -- *'life can not be thought without problem but most of the time the solution is in our hand and we have to do it ourselves. We should not depend on others for assistance, that will grow a tendency of asking regular support'*. However, the villagers pointed out briefly some ways of overcoming the recession situation. These are illustrated below:

Increase involvement in income generating activities. The villagers said that if there are many dependents in the family and the number of earning person is few, they should look for other ways of increasing income beside regular earning. For example, they can plant vegetable in their homestead land or engage in poultry and livestock rearing. In these cases they have to give up their laziness, but the effort undoubtedly would upgrade the condition of the household.

Joint contribution of husband and wife to the household earnings. To have a better living, women's participation in household economy is crucial. Some of the women also added that-- *'this consciousness has grown recently among us that if our husbands are not willing to work and we can not motivate them in any way; why do not we do it ourselves?'* Other women reported that though many women's participation in income earning was more or less inevitable in the sense that worse condition compeled them to work, but there was no denial of the fact that this had also an effect on their knowledge and status which indirectly helped in upgrading the household's condition by removing the barriers.

The family size will be considered from the beginning. Small number of dependents is the precondition of better livelihood and it is an assurance of providing better nutrition, clothing and education.

In anticipating future well-being, children's education is significant. Under any circumstances children's education should be provided for future betterment of the household. One woman said-- *'remaining in this adverse situation, by any means, I am providing money for my children's education with a hope that one day they will grow up and overcome this hard times'*.

Access to credit is one of the solution in overcoming the distress situation. In their opinion, problem of unemployment could be removed in this way. Any unemployed person can accumulate capital for income earning activities through this and improve his condition.

Through BRAC VO membership betterment can be achieved. 'It is already proved that those who are in the samity (VO) are able to change their condition. Many ways of income earning open up to them as they receive credit. Their level of knowledge has been increased in terms of better nutrition, better environment, legal aspect, etc. Their children are going to school as well' explained by one women in the village.

DISCUSSION AND CONCLUSION

The study was initiated as a part of BRAC-ICDDR, B joint research project in Matlab to concentrate on people's articulation of their own well-being. The main objectives of the research project is to assess the effect of BRAC and ICDDR, B interventions on health status and human well-being and also to explore the pathways and causal mechanism through which these development efforts influence (positively or negatively). The identification of barriers and constraints to achieve improvements in health and well-being is equally important here. A conceptual framework has been developed for the purpose of the study through exploring different literature. According to the framework human well-being can be represented as encompassing seven dimensions, including morbidity and mortality, nutritional status, fertility, household income and livelihood, women's lives and the environment (Chowdhury and Bhuiya 1995). Since the impact of the development interventions on the well-being of individuals and families in rural Bangladesh is primarily concerned here; to get an outlook about what is 'well-being' to the people is very much crucial to be identified. With this aim we tried in the study by using Participatory Rural Appraisal (PRA): to solicit the indigenous ideas of well-being, and to understand people's perspective about the pathways and processes through which the betterment could be happened or hindered.

Usually that much attention has not been paid to people's perspective towards their own well-being in the nation level. In fact it is rare to find national level studies on realities about people's well-being. Policy decisions at national level about people's problems, priorities and resource allocation are taken on the basis of the judgment of the top level planners. People's ideas in the development process usually are not considered (UNDP, 1996). But people are conscious about their own well-being and they have a transparent idea about their need and priorities as well. For the purpose of people's participation as a stakeholder in the development process it is needed to be explored their views and attitude to their well-being. In this context UNDP commissioned PromPT (Promoting ParTicipation) that is a project of Swiss Development Cooperation. It consists of eleven Bangladeshi participatory approach facilitators and six assistants with an expatriate advisor. PromPT has acted as facilitator by establishing links with poor communities in their own villagers or slums to assist them in analyzing and prioritizing their problems as well as

identifying further expectation from Government, non Government and Private sector agencies (UNDP 1996).

Two recent studies in BRAC are very much relevant to this concern. One of the studies shows that BRAC activities have positive influence on some leading areas of programme beneficiaries' life that they expressed through some impact indicators (Hossain and Akhter, 1996). Impact Assessment Study II (IAS II) of BRAC also assessed changes in VO member's life. The qualitative part of the study provides an insight of women's perception of their own well-being and the changes that they have experienced since their BRAC involvement. The study took the indicators, highlighted by the women, to assess what changes had really occurred in women's lives and how these changes have augmented their perception of the well-being (IAS II, 1997).

In our study we tried to look into much further. The study not only make an effort to explore the indigenous notion of well-being but also pointed out in view of the villagers the barriers and constraints through which achievement of a better off condition is hindered. Besides the problems, the study focused on people's perception on the solutions as well.

The study revealed that the villagers had a clear conception about a condition of well-being. They developed different criteria for expressing the condition. On the basis of the criteria they classified the households in the village. Through that classification we get an overview about the indicators of well-being and the villagers took these indicators as the determinate of better living. Gender difference in well-being perception was explicit in the study. While listing the indicators the study women pointed out money, fixed income, land and children at the beginning of their list. On the other hand money, livestock, peaceful life and well-built house were mentioned primarily by all men informants as indicators of well-being. Both men and the women stated that money is essential for better living. As fixed income (service or business) means continuous flow of money throughout the year; so those who have a job in the village are being considered living in a condition of 'well-being'. In prioritizing the indicators both men and women identified money, fixed income, three meals a day, children and children's education, small family, health, access to medical service and peaceful life as essential indicators of well-being.

In explaining the pathways and processes the study men and women developed different Linkages between the indicators. In this process the women began with the health condition of the earning person (husband/adult male) in the family, then connected with the other indicators. In their opinion, a healthy husband could earn money by being involved with income earning activities and money assured: clean environment, good dress, children's education, well built house, furniture and access to treatment and less child child mortality. The study women also considered small family in this respect. On the other hand the study men emphasized on self education. They explained the process like: an educated person was able to seek out different ways of income through his intelligence. The income helped him to get access to asset holding i.e. land, livestock, farm equipment etc. and regular yield of land assured a fixed income throughout the year that leads to food security, well built house, furniture, access to treatment and good dress. In their opinion, food security improved the health condition of a person which made him more industrious.

The villagers identified different interrelated problems while describing the mechanism of persisting the stagnation position of a household. They mentioned, sick husband or absence of adult male in the household, large family, unemployment, no access to credit, etc. as the obstacles in achieving a better life. Apart from mentioning the former points, some of the study women also reported that, since their husband were reluctant to involve just because of idleness, the condition of the household are not improving.

Notion about the strategies of coping the barriers was present among the villagers. They identified involvement in income generating activities, women's ParTicipation in household economy, number of dependents in the family, increase credit worthiness, children's education and BRAC VO membership as significant factors in this regard.

It is clearly explicit in the study that the indicators of well-being (mentioned by the villagers) were interrelated to one another. In the process of achieving a better condition certain indicators acted as intermediary element. However, the primary concern of the villagers in this respect was health and employment. Their consideration was found very much compatible with the conceptual framework of the BRAC-ICDDR, B joint research project. The dimensions of the conceptual framework were apparent in the process of well-being identified by the villagers.

In conclusion, we would like to suggest that since the present study reflects the realities of people's idea about their well-being as a whole, the findings can be used in measuring the effect of the interventions on well-being. It will also help to explain the mechanism through which the interventions may influence.

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Table 1. Concise table on village profile.

Total Households	123
Total population	749
Average family size	6.9
Household land holding	No. of household
Yes	94
No	27
Level of education of the household head	
Cannot read or write	65
Class 1-5	25
Class 6-9	21
S.S.C	10
Types of income by the earning members (multiple)	
Farmer	51
Service	50
Rickshaw puller/Boat man	19
Daylabourer	16
Business	16
Others	6
Food Security	
No	27
Below 6 months	18
6 to 9 months	29
10 to 12 months	25
Surplus	24
BRAC membership	41
Non member	82

Table 2. Village Profile along with well-being category.

Household particulars	Well-being Categories				
	1	2	3	4	5
Family size (Total Hhs)	24	22	36	29	121
1-5	2	8	18	10	7
+6	22	14	18	19	5
Agricultural Landhoding					
Yes	24	20	34	15	3
No	-	2	2	14	9
Level of education of the HH					
Can not read or write	10	6	22	18	9
Class 1-5	5	7	6	7	2
Class 1-9	4	6	7	3	1
SSC	5	3	1	1	0
Types of income by the earning members (Multiple)					
Farmer	12	12	19	6	2
Service	15	11	15	7	2
Rickshawpuller/Boatman	-	-	6	10	3
Day labour	-	2	4	6	4
Business	4	4	4	4	-
Pensions	2	-	2	-	1
Others	-	-	-	1	1
Food Security:					
No	-	-	2*	13	9
Below 6 month	1	-	8	9	1
6 to 9 months	1	3	16	7	2
10 to 12 months	8	8	9	-	0
(Surplus) +12	14	8	2	-	0
BRAC					
Yes	-	5	15	17	4
No	24	17	21	12	8

* Dependent on remittance.

Table 3: Results of Free list of the indicator of well-being done by the men.

	Item	Frequency	RESP PCT	Average Rank
1	Money	25	100	1.560
2	Livestock	25	100	9.880
3	Peaceful life	25	100	18.400
4	Well built house	25	100	6.160
5	Good dress	24	96	14.083
6	Poultry	23	92	11.000
7	Three times meal	23	92	10.609
8	Having children	23	92	7.174
9	Furniture	23	92	10.435
10	Children's Education	23	92	8.913
11	Without Illness	23	92	15.739
12	Land	23	92	2.261
13	Fixed income	22	88	4.545
14	Electronics Goods	22	88	17.091
15	Small Family	20	80	8.650
16	Fruit Tree	20	80	18.300
17	Bedding Materials	19	76	13.368
18	Tubewell	18	72	17.111
19	Cosmetic and Toiletries	17	68	21.000
20	Access to Medical Service	17	68	18.235
21	Slab Latrine	16	64	17.625
22	BRAC	16	64	20.250
23	Paka Ghatla	15	60	17.600
24	Pray	14	56	23.429
25	Sound Sleep	14	56	24.000
26	Good Food	12	48	14.750
27	Own Transport	12	48	17.917
28	Pond with Fish	11	44	20.636
29	Clean Environment	9	36	23.667
30	Children's Income	9	36	13.444
31	Having many Son	8	32	7.000
32	Access to Credit	8	32	18.375
33	Son's Education	7	28	9.000
34	Son's Income	7	28	11.143
35	Savings	5	20	27.200
36	Women's Income	5	20	16.200
37	Rice husking Machine	4	16	26.750
38	Clock	4	16	16.750
39	Utensil	3	12	20.333
40	Women's Mobility	3	12	20.000
41	Bathroom	3	12	20.000
40	Alive Children	2	8	10.000
43	Pump Machine	2	8	28.000
44	Electricity	2	8	15.500
45	Ornaments	2	8	29.000
46	Physical Exercise	2	8	29.500
47	Good Wife	1	4	20.000

Table 4: Results of Free list of the indicator of well-being done by the women.

	Item	Frequency	RESP PCT	Average Rank
1	Money	25	100	1.080
2	Fixed income	25	100	4.240
3	Furniture	24	96	12.042
4	Livestock	24	96	12.458
5	Poultry	24	96	12.500
6	Well- built house	24	96	7.833
7	Having children	24	96	7.292
8	Three times meal	23	92	10.522
9	Children's education	23	92	9.348
10	Without illness	23	92	16.826
11	Good dress	22	88	9.045
12	Peaceful life	22	88	18.273
13	Land	21	84	1.952
14	Bedding material	21	84	15.286
15	Good food	20	80	12.150
16	Fruit tree	19	76	16.316
17	BRAC	19	76	15.842
18	Cosmetic and Toiletries	18	72	21.111
19	Electronic goods	16	64	16.938
20	Tubule	16	64	16.750
21	Small family	15	60	9.867
22	Slab latrine	14	56	18.714
23	Access to credit	13	52	16.538
24	Paka Ghatla	12	48	18.917
25	Sound sleep	12	48	22.167
26	Access to medical service	11	44	18.182
27	Son's education	10	40	12.500
28	Ornaments	10	40	19.200
29	Women's income	9	36	16.444
30	Pray	8	32	26.375
31	Children's income	8	32	13.750
32	Pond with fish	7	28	21.857
33	Own transport	7	28	19.000
34	Women's mobility	6	24	22.333
35	Clean environment	6	24	21.833
36	Son's income	6	24	9.500
37	Utensils	5	20	14.600
38	Having many son	5	20	8.200
39	Kitchen garden	4	16	23.250
40	Electricity	3	12	23.000
41	Alive Children	3	12	7.667
40	Rice husking machine	2	8	18.500
43	Alive husband	2	8	11.000
44	Bathroom	2	8	23.000
45	Savings	1	4	17.000
46	Crop stock	1	4	17.000
47	Daughter's education	1	4	8.000

Table 5: Rating of indicators (man and woman group)

Indicators						
	Essential for well-being		Second priority		Luxury	
	Man	Woman	Man	Woman	Man	Woman
Money	10	10	-	-	-	-
Fixed income	10	10	-	-	-	-
Well built house	6	7	3	3	1	-
Furniture	1	9	-	6	9	4
Livestock	5	1	5	9	-	-
Poultry	8	10	2	-	-	-
Having children	10	10	-	-	-	-
Children's education	10	10	-	-	-	-
Three times meal	10	10	-	-	-	-
Good food	3	1	7	9	-	-
Without illness	10	10	-	-	-	-
Good dress	7	1	3	9	-	-
Peaceful life Land	10	10	-	-	-	-
Bedding materials	6	3	4	7	-	-
Fruit tree	3	-	5	4	2	6
BRAC	7	4	3	6	-	-
Cosmetic and toiletries	1	4	7	6	1	-
Electronics goods	8	9	1	1	1	-
Tubewell	-	-	-	-	10	10
Small family	9	9	1	1	-	-
Access to medical service	10	10	-	-	-	-
	10	10	-	-	-	-
Slab Latrine	9	5	1	5	-	-

Figure 1: Social Map of Char Nilokhi Village.

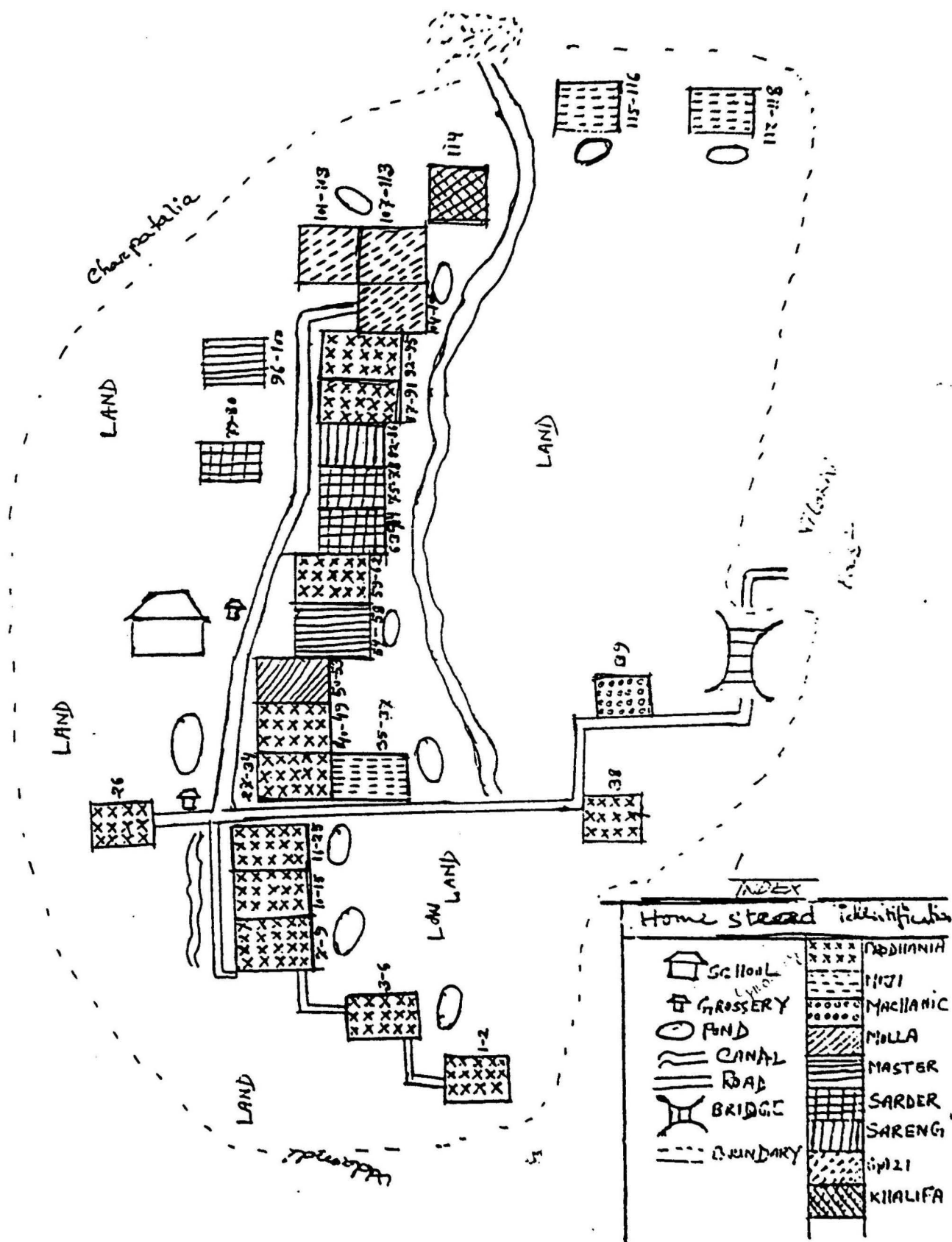


Figure 2: Linkage between indicators of well-being (BRAC Women)

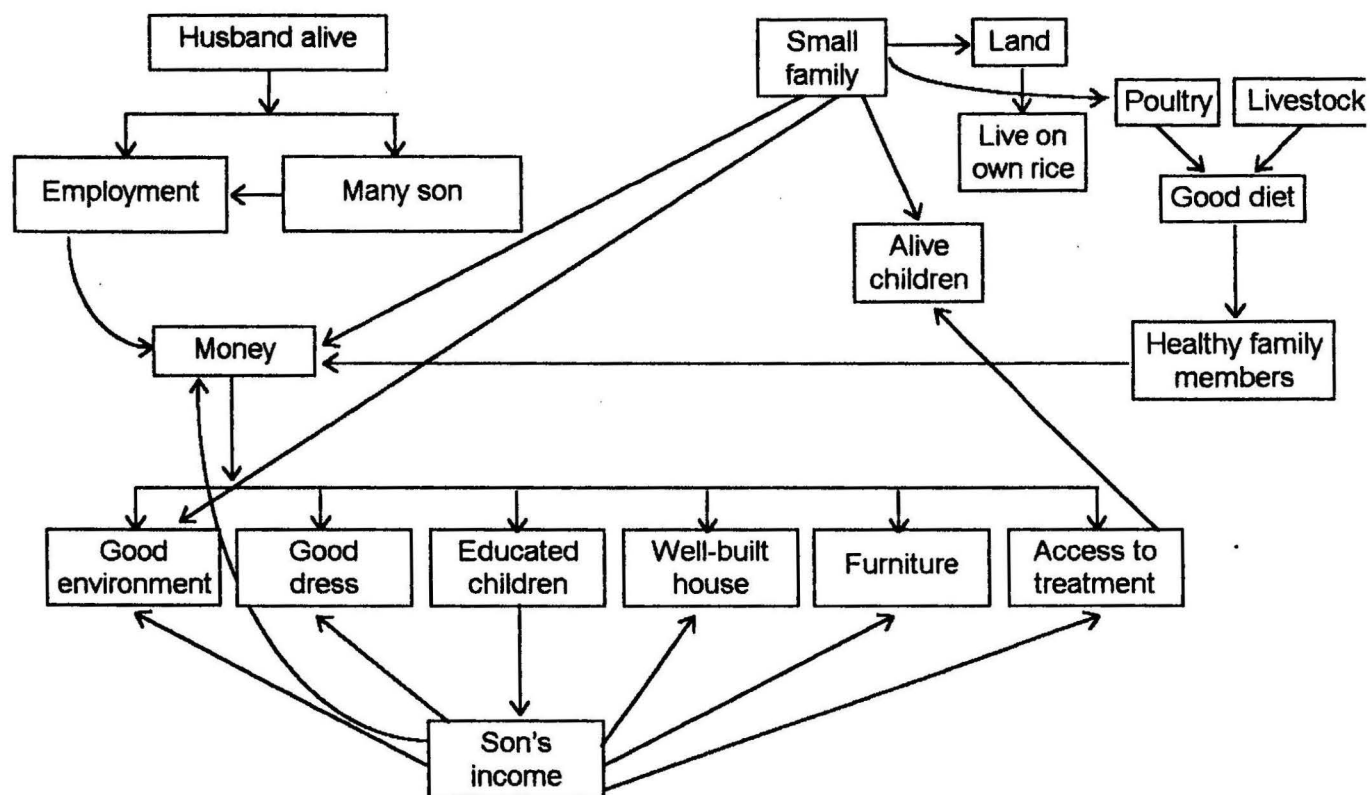


Figure 3: Linkage between indicators of well-being (TG Women)

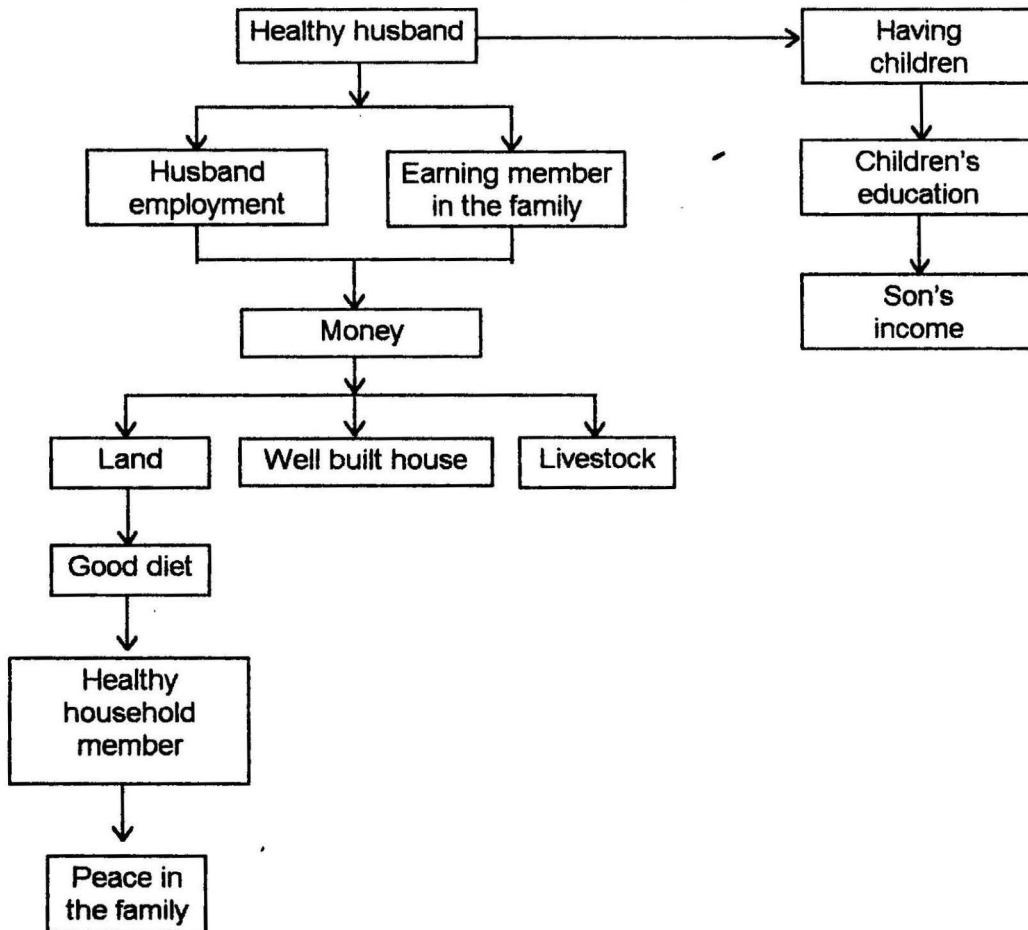


Figure 4: Linkage between indicators of well-being (Men)

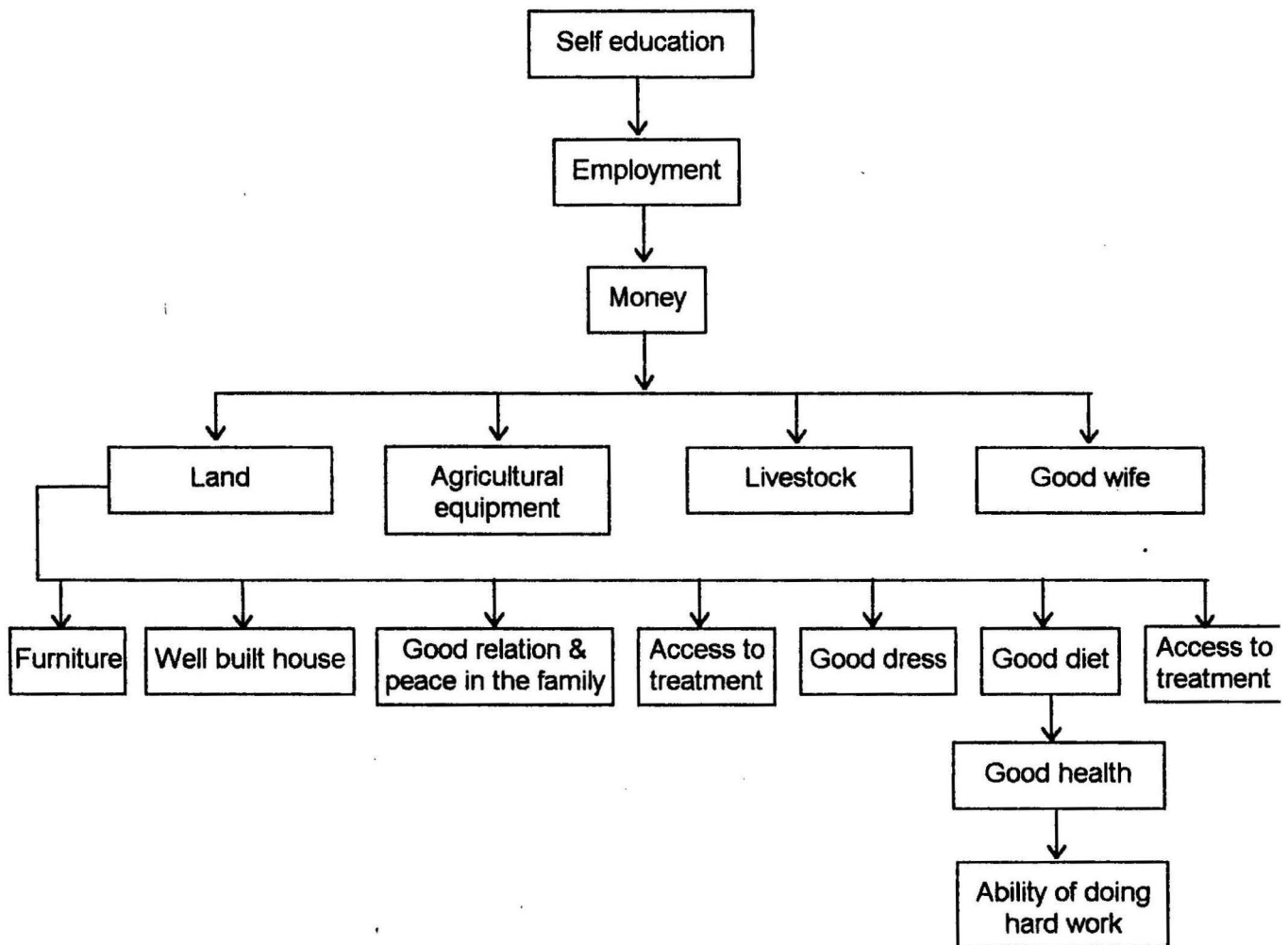


Figure 5: Problem Tree of BRAC Women

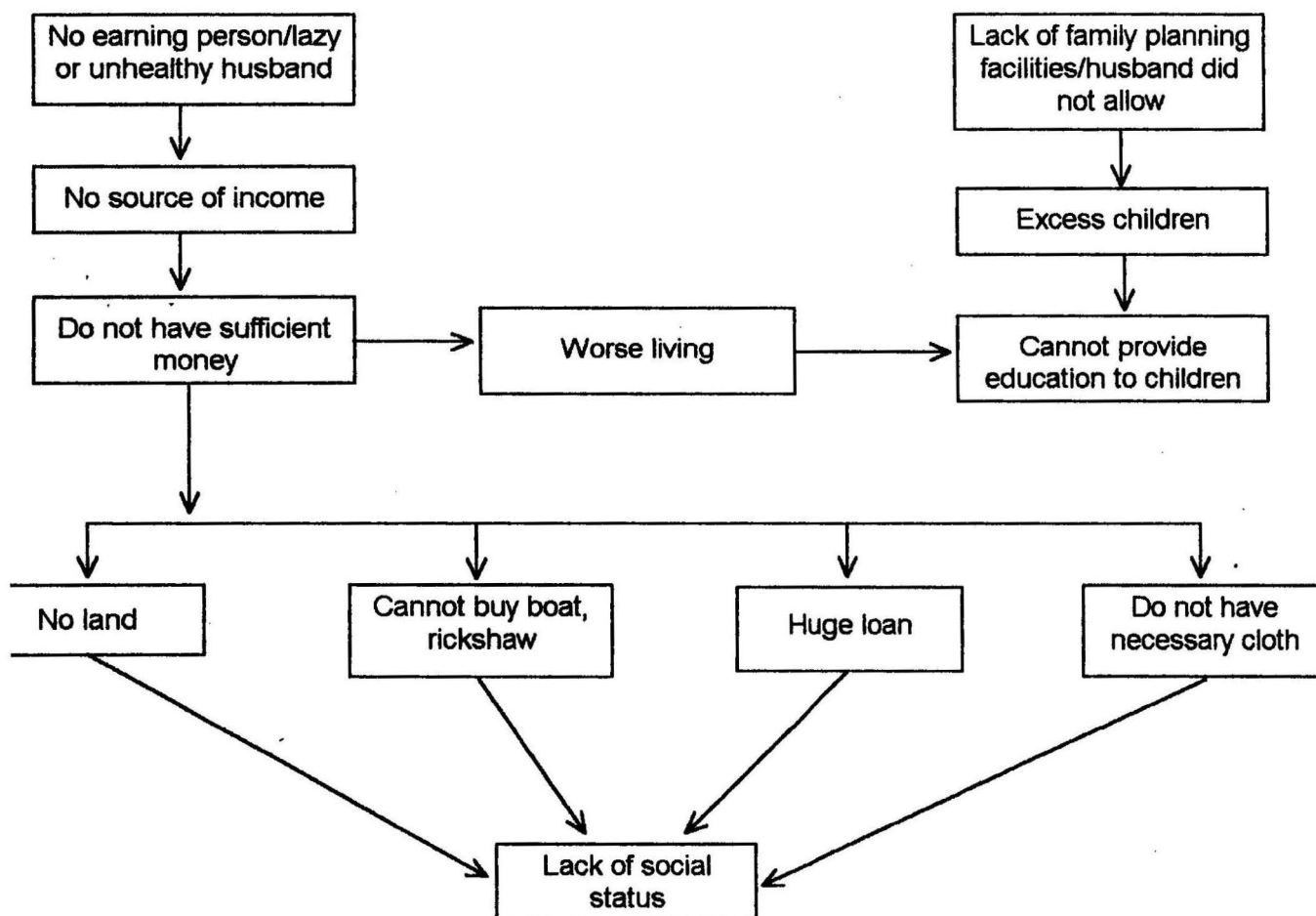


Figure 6: Problem Tree of TG Women

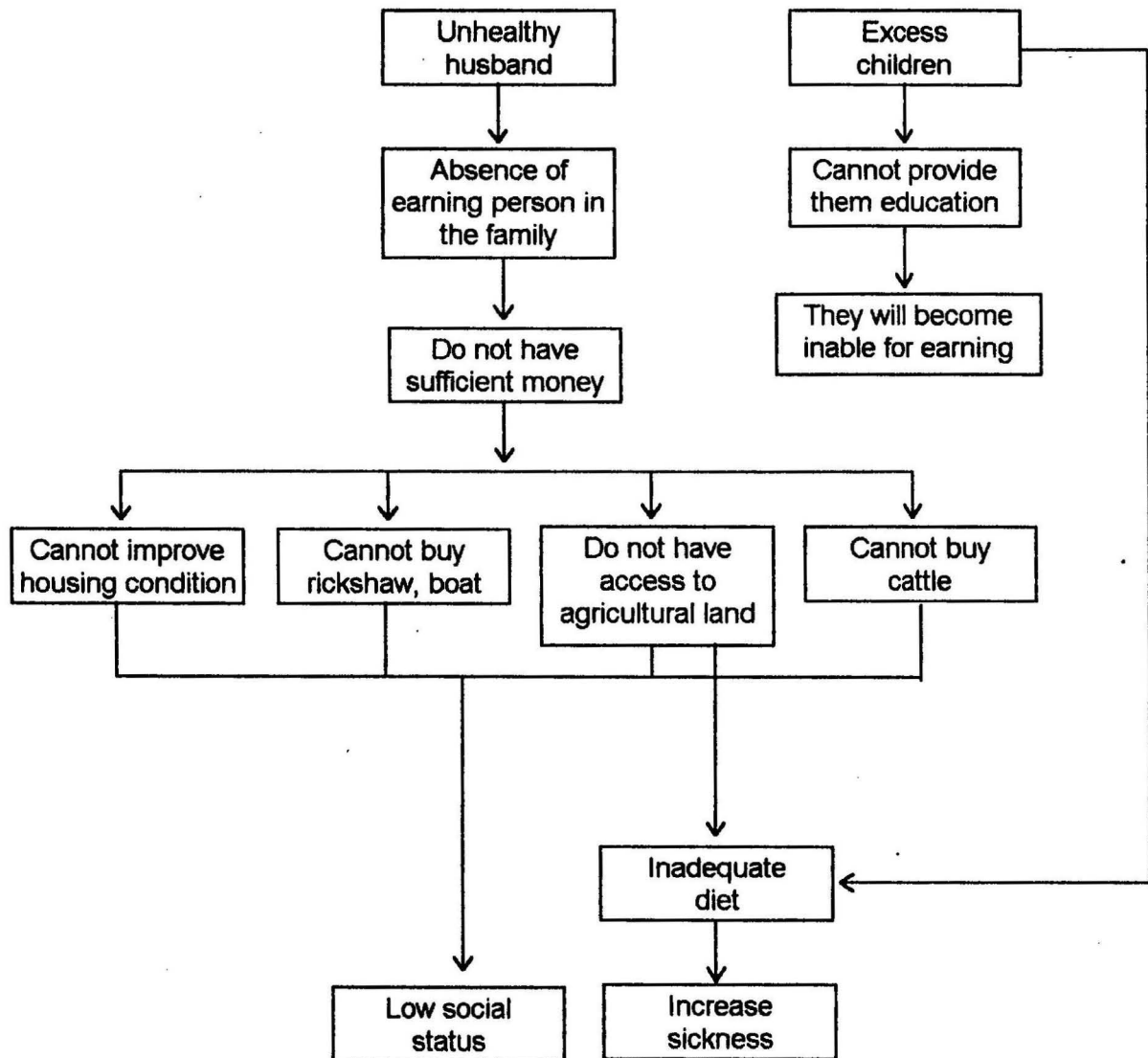


Figure 7: Problem Tree of Male

