

A PPRC-UNDP Research Initiative

Social Safety Nets in Bangladesh

Volume 2

Ground Realities and Policy Challenges

Process □ Coverage □ Outcomes □ Priorities



SOCIAL SAFETY NETS IN BANGLADESH

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Social Safety Nets in Bangladesh

Volume 2 : Ground Realities and Policy Challenges
Process □ Coverage □ Outcome □ Priorities

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Foreword

I am very pleased to introduce this Second Volume of the UNDP funded PPRC research project on ‘Social Safety Nets in Bangladesh’, which provides an independent review of ten well-known programmes reflecting a cross-section of current provision, and comes forward with important policy recommendations. This study is a major contribution to the growing discourse over social protection and draws on the experience of a diverse group of Government and development partner actors. Although rooted in an evaluation of comparative performance, its aim is not to differentiate successful from unsuccessful programmes *per se*, but rather to offer positive messages and insights, drawing on best-practice approaches across the sector.

It is worth recalling the events which have seen social protection assume genuine policy salience during 2011. In the spring, the first volume of this research project, providing a review of the policy and delivery questions and an analytical inventory of the current system, was published. A series of learning events followed during the summer months, which culminated in early October, with holding of the Dhaka Social Protection Conference. Hosted by the Government in partnership with UNDP, WFP, AusAid and DFID, this event brought Bangladeshi policymakers together with leading global and national experts. Significantly, the event closed with a *communiqué* issued by the Minister of Planning committing to the development of a national social protection strategy.

It is also important to acknowledge the Government's on-going wider pursuit of reform. This was signalled by the Honourable Prime Minister's attendance and speech at the opening session of the conference, and by the prominence given to social protection in the Sixth Five Year Plan. This commitment has been made operational by the closing communiqué. Efforts are now underway to develop the national strategy and begin work on the associated institutional changes. In parallel, line ministries working in concert with development partners, have also started to examine how the next generation of programmes might be crafted and taken to scale.

This report is very timely therefore, and has much to offer in both policy and delivery domains. It provides insights on the priorities and types of provision the Government and development partners need to promote. These include offering tailored solutions for the vulnerable and excluded, addressing the major priority of nutritional insecurity and the need to *hard-wire* the graduation processes within scaled-up programmes. Moreover, the study's findings emphasize the importance of maintaining an environment which promotes innovation within design and development, while the same time, securing consolidation on the basis of national standards and priorities.

UNDP will continue to support the Government and stands ready to assist in any way it can. We, alongside other UN agencies and development partners, will commit considerable resources to the development of the national strategy and to shaping and delivering progressive social protection programmes. I commend this report's findings to our partners in Government and in the wider Bangladesh development community.

February 2012
Dhaka

Stefan Priesner
Country Director, UNDP

Preface

Social Safety Nets have been an essential component in the fight against poverty. Initially focused only on protection goals, they are now increasingly combining promotional goals too. Over the years, Bangladesh has introduced a plethora of safety net programmes. However, such growth has often been ad hoc and lacking a systematic overview. The need for a comprehensive and strategic framework within which to consolidate social safety nets has emerged as an increasing pre-occupation within the wider policy community. To address such a need, PPRC, with support from UNDP, undertook a comprehensive Study of social safety nets in operation in Bangladesh. Volume 1 of this Study *Review of Issues and Analytical Inventory* was published in April, 2011.

The current volume follows this earlier publication and focuses on implementation and outcome realities of SSN programmes and the policy challenges implied therein. The field assessment covered ten major programmes covering major types as well as GO and NGO mandates. The overall objective was to examine the SSN clientele, establish the nature and extent of coverage, review process realities, and, assess outcomes. To address adequately the complexity of the subject, a mixed method approach combining both quantitative and qualitative instruments was followed.

Field research for the study was carried out by a dedicated team led by PPRC field research specialists Billal Hossain, Sayeed Hasan Raja, M. Billah Faruqi, Nurul Momen, Mohidur Rahman Khan, Nurul Anwar and Joyanta Kumar Paul. The arduous task of data management was carried out by Subodh Chandra Sarkar together with the field teams. Iftekhhar Ahmed provided the critical data analysis support.

This Volume has been prepared by Hossain Zillur Rahman, Study Team Leader, and Liaquat Ali Choudhury, Senior Research Fellow, PPRC. Finalization of the Volume has benefited from comments received from academic colleagues and development partners following presentations at UNDP, the LCG as well as the international conference held in December, 2011. Richard Colin Marshall, Economic Advisor at UNDP, Dhaka deserves a special mention for his detailed comments which proved very useful in revising the draft report. Appreciation is also due to Abdur Rahman of *Shikhabichitra* for his assiduous copy editing of the final manuscript.

There is a growing momentum for strategic strengthening and scaling up of social safety net strategy. An increasing number of policy actors within government and the development community are embracing this enhanced focus. It is imperative that this policy opportunity is utilized most effectively to ensure better and accelerated results on the ground. We sincerely hope this Volume and its earlier companion will serve to contribute to this process.

March 2012
Dhaka

Hossain Zillur Rahman
Executive Chairman, PPRC

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Abbreviations

BRAC	Bangladesh Rural Advancement Committee
BBS	Bangladesh Bureau of Statistics
CBN	Costs of Basic Needs
CCT	Conditional Cash Transfer
CFW	Cash for Work
CLP	Char Livelihood Programme
CHTDF	Chittagong Hill Tracts Development Fund
DCI	Direct Calorie Intake
DFID	Department For International Development
EGPP	Employment Generation for the Poorest
EU	European Union
FACHT	Food Assistance for Chittagong Hill Tracts
FAO	Food and Agriculture Organization
FFE	Food For Education
FFs	Freedom Fighters
FFW	Food For Work
FGD	Focus Group Discussion
FSUP	Food Security for the Ultra Poor
FSVGD	Food Security for Vulnerable Group Development
GDP	Gross Domestic Product
GoB	Government of Bangladesh
GR	Gratuitous Relief
HH	House Hold
HIES	Household Income and Expenditure Survey
IGA	Income Generating Activities
IGVGD	Income Generation for Vulnerable Group Development
MDG	Millennium Development Goal
MFI	Micro Finance Institution
NGO	Non-Government Organization
OMS	Open Market Sales
PFDS	Public Food Distribution System
PPRC	Power and Participation Research Centre
REOPA	Rural Employment Opportunity for Public Asset
RERMP	Rural Employment and Rural Maintenance Programme
RMP	Rural Maintenance Programme
SHIREE	Stimulating Household Improvements Resulting in Economic Empowerment

SHOUHARDO	Strengthening of Household Abilities for Responding to Development Opportunities.
SSNP	Social Safety Net Programme
STUP	Specially Targeting the Ultra Poor
TR	Test Relief
TUP	Targeting the Ultra Poor
UNDP	United Nations Development Programme.
UPPR	Urban Partnership for Poverty Reduction
USAID	US Agency for International Development
VGD	Vulnerable Group Development
VGD-UP	Vulnerable Group Development for the Ultra Poor Women
VGF	Vulnerable Group Feeding
WFP	World Food Programme

Executive Summary



1 New Urgencies for an Old Priority

Recent years have seen a perceptible increase in interest in social safety nets within developing countries. Although many critics have questioned social safety-nets as something politically expedient, stigmatizing and highly inadequate to prime concerns of the poor, the necessity of such nets was never really discarded in practice. However, a new urgency is now visible in the discourse as safety nets and the broader issue of social protection is increasingly being seen as a mainstream development concern. Originally, a narrow concept of public social safety nets operated amounting to non-contributing state transfers in cash or kind. These were sometimes universal, but more often targeted, to help the poor or those suffering from poverty to overcome their transient problems. More recent conceptualization, particularly for developing countries, argues for a broader scope. There is a growing realization that issues relating to the safety-nets and the broader issue of social protection needs to be discussed within the context of the relationship between risk management and the prospect of growth and the extent to which the growth process is pro-poor. In this sense, social protection impacts on poverty reduction through a series of direct and indirect channels.

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*social protection
impacts on
poverty reduction
through a series of
direct and indirect
channels.*
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A finding from early 1990s shows that an average rural household in Bangladesh loses 20 percent of its annual income to crisis events.¹ More recent data also confirms the significance of such shocks as a dimension of the poverty experience.² Risks and vulnerability pose problems not only for those who are already below the poverty line but also for a segment of the non-poor who are above the poverty line but vulnerable to downward mobility due to shocks. Risks and vulnerability also exacerbate the problem of structural poverty. Newer risks are also emerging which demand priority attention. One of particular relevance is the burgeoning process of urbanization and the attendant growth of slums and low income groups with very poor access to

¹ Rahman, H.Z. & Hossain, M., 1995, *Rethinking Rural Poverty*, SAGE Publications, India

² Rahman, H.Z. & Ahmed, S., 2010, *Resilience Amidst Uncertainty*, PPRC Publication, Dhaka

◆
An endemic atmosphere of risk and vulnerability has concrete psychological consequences
 ◆

health and shelter. A second is climate change related vulnerabilities that pose formidable challenges for Bangladesh. A third is on youth unemployment.

There are other reasons too for according risk and vulnerability a high policy priority, reasons which have tended to figure little at the margin within the economics discourse on poverty reduction. Although economists recognize the dangers posed by excessive risk aversion to entrepreneurship and investment decisions, they overlook the fact that the livelihood strategies of the poor are constructed within a psychological milieu. An endemic atmosphere of risk and vulnerability has concrete psychological consequences for a household's capacity to construct forward-looking graduation strategies. Addressing risk and vulnerability thus is also a way of improving the critically significant psychological atmosphere and assisting the poor in more robustly engagement on graduation aspirations.

The scaled-up attention to issues of safety nets and social protection is not being driven only by the expert's search for more effective anti-poverty strategies. It is also simultaneously an outcome of the deepening of welfare aspirations of citizens and the pressure on the state to respond to these aspirations. The nature of such responses is not a given but a better understanding of these political imperatives is often critical to a more effective assessment of ground-level outcomes and emerging policy directions.

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Over time, however, safety nets have graduated to a mainstream social and developmental concern.
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2 Social Safety Nets in Bangladesh: An Overview

A Time Perspective

Historically, public safety net efforts in Bangladesh have clustered around the twin themes of food rations and post-disaster relief. The third cluster has been informal safety nets at family and community levels to address issues of demographic and social shocks. There has also been pension scheme for state employees. Over time, however, safety nets have transcended these historical moorings and have graduated to a mainstream social and developmental concern.

Three factors have driven this process of change: i) a political process whereby the welfare responsibilities of the state have come into sharper focus; ii) a social process of erosion of informal safety nets due to the decay of the extended family system; and iii) a developmental realization that safety nets are crucial to a sustainable anti-poverty strategy. Consequent to these factors, Bangladesh has witnessed a proliferation of safety net programmes over time.

An Analytical Inventory: What, How Much and for Whom

The importance of a more systematic and comprehensive framework for safety net programming is increasingly being stressed across the policy universe. In Volume 1 of this UNDP-supported PPRC Study, an analytical inventory of social safety net programmes in operation is presented. Annual outlay on safety net programmes amounts to Taka 11,470 Crores (US\$ 1.64 Billion) which is approximately 1.6% of GDP (2011). The portfolio of programmes include allowances for population groups with special needs, food security and disaster assistance programmes, public works/employment programmes, and, programmes focused on human development and empowerment. The highest allocation - 44.3% - is for Food Security and Disaster Assistance programmes. Those programmes with an urban focus as yet remain miniscule, at only 0.7% of the total allocation.

The bulk of the safety net programmes are implemented through government channels. However, non-government channels play an important supportive role particularly in those programmes focused on sustainable graduation. 97 percent of annual allocations are spent through 30 major programmes. However, not all of the those programmes listed in government budget documents can strictly be categorized as safety nets as many of these are more in the nature of sectoral development programmes.

The inventory clearly establishes that safety nets are a major policy focus. Questions, however, abound. Are all critical risks and vulnerabilities being addressed? Are there significant gaps and duplication? Is programme proliferation merely spreading tokenism? Are sustainable results being promoted? Do safety nets in poverty-dominated countries like Bangladesh need to embrace goals of promotion alongside the goals of protection?

◆
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An Innovations Calendar....

The growth of safety net programmes in Bangladesh has seen a number of innovations over the years. Some innovations were a response to major crisis events while others were incremental unfolding of a policy agenda. The first round of innovations was in the 1970s when in response to the devastating famine of 1974, food-for-work was significantly scaled-up and the Grameen experiment with micro-credit took off. The second round of innovations took place in the late 1980s. Here too the innovations were a response to consecutive floods of 1987 and 1988 when the need for all-weather infrastructure assumed high priority. Workfare innovations combining goals of road maintenance,

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*independent and
 comprehensive
 assessments on results
 have been
 relatively limited.*
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social forestry and women empowerment were launched. In the early 1990s, CCTs were launched in the form of food-for-education programme while in the late 1990s allowance programmes took off with focus on elderly and vulnerable women. In early 2000s, there was a broadening of programme focus with programmes increasingly combining protection and promotion goals. Finally, in the late 2000s, geographic targeting became a prominent focus. The future agenda too is pointing towards more innovations, particularly in the focus on a national data-base of the poor, as well as in the formulation of a comprehensive social protection strategy.

3 The Assessment Gap

Knowledge Gaps on Outcomes...

Despite the burgeoning focus on social safety nets on the part of both government and non-government actors, independent and comprehensive assessments on results have been relatively limited. Most of these focus mainly on process issues i.e. coverage, benefit package, targeting and beneficiary profiles, rather than on outcomes. Such a situation is not limited to Bangladesh. With this knowledge gap on outcomes in mind, a key objective of the Study has been a comprehensive field assessment of ten major social safety net programmes in operation covering both GOB-financed and donor-financed programmes. The list included VGD, Old Age Allowance, Widow Allowance, Secondary Stipend, EGPP, CLP, TUP, REOPA, SHOUHARDO, VGDUP.

Key Issues in Assessing Outcomes....

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*The portfolio of safety
 net programmes
 address different
 dimensions of
 vulnerability*
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There are a number of conceptual and methodological challenges in assessing outcomes. The portfolio of safety net programmes address different dimensions of vulnerability and it is important for an assessment exercise not to fall into the trap of comparing apples and oranges. For example, programmes addressing transient food insecurity may not compare well with programmes focused on addressing structural poverty. The appropriate result to look for in the former is consumption smoothening and the prevention of a further slide in poverty status while in the latter, the appropriate result is graduation i.e. a process of upward rise in a broad range of household indicators leading to an escape from the ranks of the poor.

A second conceptual concern is about reversibility in outcomes. Assessment exercises often fall foul of over-optimistic conclusions when some of the reported gains prove to be reversible in the short-to-medium term. An appropriate time interval between programme participation and assessment is a key methodological concern.

A third concern is about attribution. How much of the observed changes in beneficiary welfare attributable to programme participation? Use of control groups and the establishment of a sound counterfactual is the accepted methodological device to narrow down this problem. However, establishing a meaningful comparison on the basis of with and without control groups presents particular challenges when safety net type programmes have become ubiquitous especially in poverty-prone localities.

Finally, assessment exercises need to be aware of the dual challenge of assessing individual programmes wherein the issues are adequacy, equity, cost-effectiveness, sustainability, and assessing the overall system wherein the issues are appropriateness, balance between programme focus, and, process issues such as innovations and exit policy.

4 Study Framework and Methodology

Since the objective of the PPRC study was a comprehensive assessment of safety net programmes, a number of methodological challenges had to be met simultaneously. The study had to be national in scope. It needed to cover all the major categories of safety net programmes. The sample size for each programme had to be statistically significant. To ensure meaningful assessment of change, study methodology needed to accommodate both 'with and without' analysis and 'before and after' analysis. For 'with and without' analysis, a control group had to be identified. For 'before and after' analysis, those beneficiaries had to be chosen who had completed programme participation. Accomplishing all these parallel objectives simultaneously constituted a complex methodological challenge.

Key steps in the research strategy were choice of a programme sample, choice of location sample, choice of beneficiary sample, and finally, choice of a 'control' sample. Ten programmes were selected for assessment: 2 Allowances programmes - widow allowance and old age allowance, 1 Food Security programme - VGD, 1 workfare programme - EGPP, 1 CCT programme - secondary stipends, and, 5 graduation-focused programmes - REOPA, CLP, TUP, SHOUHARDO and VGDUP. Using a programme density map and a multi-stage cluster sampling approach, 22 localities in 7 districts across the country were chosen for the field research. A total of 1861 beneficiary households and 304 control households were chosen from these localities using random sampling principles.

5 The Coverage Debate

A key concern in assessing safety net programmes is coverage. Four factors are relevant to a meaningful conclusion regarding coverage: i) establishing the size of the clientele, ii) planned coverage in terms of allocations, iii) actual coverage based on beneficiary survey, and iv) size of benefit package. The last is important to determine whether coverage is merely a token phenomenon or a meaningful one.

Data on actual coverage based on beneficiary surveys is limited. Even when such data is available, a common mis-perception is to view coverage with reference to the whole population rather than the population segment for which safety nets are relevant i.e. the poor and the vulnerable.

Estimating the client size....

◆
***a disaggregated view
of coverage is often
more significant than
a summary statistic.***
◆

Since risks and vulnerability may fall into analytically distinct types, a disaggregated view of coverage is often more significant than a summary statistic. The three broad risk categories safety net programmes address include i) transient food insecurity due to seasonality, disasters, crisis etc., ii) chronic or structural poverty, and, iii) population groups with special needs such as elderly, widows, disabled.

For the first category (i.e. transient food insecurity), the size of the potential client group is usually determined by the upper poverty line. 2010 data puts the estimate at 50.4 million. It is the second category of chronic or extreme poverty where the sensitivity of the measurement indicator becomes a more serious issue. For example, in the 2005 HIES data, Costs of Basic Needs (CBN) approach yields an extreme poor population of 34.8 million while direct calorie intake (DCI) method yields a comparable extreme poor population of 27 million. Other indicators such as self-assessed deficit status point towards a worse-off group within the statistically-defined extreme poor. A 2009 survey puts the size of this ultra-poor group at 8 million.³ The third category, relevant for allowances programmes, is easier to establish since the population categories are more well-defined.

Key Findings on Coverage

Considering available data and its limitations as well as the measurement caveats described above, five broad conclusions can be drawn on the question of safety net coverage:

³ *ibid.*

- Overall safety net coverage ranges between 25-30% of the poor (HIES, 2010, PPRC Study);
- Within the limits of a relatively low overall coverage, proportional coverage is higher for the poorest groups indicating a progressive incidence of safety net benefits;
- Proportional coverage is higher for identified poverty pockets;
- Disaggregated coverage as per different risk categories can only be calculated in terms of planned rather than actual coverage since comprehensive household survey data does not exist. Indicative data from some research studies suggest actual coverage would be lower than planned coverage due to leakage and inclusion errors. However, such errors are more significant in programmes addressing transient food insecurity and to a lesser extent in allowance programmes;
- Based on planned coverage data of 2010, coverage was respectively 78.1% of transient food insecure population, 32.2% of allowance programme clientele, and 12.2% of the chronic poor. Coverage of the first category i.e. transient food insecurity, can vary from year to year depending on the incidence of disasters in specific years.

◆
Overall safety net coverage ranges between 25-30% of the poor
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6 Who is the Target Group?

Though broadly targeted at the extreme poor, safety net programmes utilize many eligibility criteria to identify their specific target groups. In practice, these are often vague and lack comprehensiveness. Study data have been culled to develop a generic profile of safety net target group.

The typical safety net target household is:

- No land or land up to 10 decimals,
- Average income per person per day below Tk. 30 (43 US cents),
- A financial profile where debts exceed savings by an average of around Tk. 2500 (US\$36).
- A greater presence of disadvantaged members such as vulnerable women.
- About a quarter of households have members participating in MFI.

◆
safety net programmes utilize many eligibility criteria to identify their specific target groups.
 ◆

A change from earlier times is that target households remain food-insecure but such insecurity is better understood as nutritional insecurity. Current target households are not characterized by large-scale hunger throughout the year. However, an overwhelming majority miss milk and meat in their weekly diet.

Target households are regularly exposed to economic shocks. Most significant of these in terms of magnitude and recurrence are illness-related large expenditures, natural disasters and loss of livestock.

◆
*inclusion error is 16%
 on average but
 varying considerably
 across programmes in
 the range 6-24%.*
 ◆

7 Safety Net Programmes in Operation

Three major questions are pertinent here: How accurate is the selection of beneficiaries? Is the benefit package adequate? And are there leakages in the process? Study findings show inclusion error to be 16% on average but varying considerably across programmes in the range 6-24%. Two leakage issues are significant: informal entry fee for allowance type programmes and fraudulent muster rolls in workfare programmes. Lesser leakage issues include lower value asset transfer and undefined deductions from stipend/cash grants.

Programme support comes in eight forms: cash allowance, food support, asset, wage-employment, training, inputs, savings and community assets. Most programmes provide direct programme support per beneficiary (total for programme duration) in the Taka 15000-18000 range with only two programmes providing higher-value packages: CLP at Taka 28300 and REOPA at Taka 72000. The question of programme duration is of course a factor in determining the overall size of benefit package. Programmes also differ in terms of proportion of project resources deployed on implementation costs.

8 Assessing Programme Impact

Beneficiary Perceptions

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*A key issue is to have
 insights into the
 dynamic aspects of the
 impact question.*
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Beneficiary perceptions on overall programme impact are generally positive but only half assess this impact as 'strong' as distinguished from 'moderate'. Such assessment vary across programmes and are determined both by the size of the benefit package and quality of the implementation process.

Beneficiary perceptions are that most programmes have had an income impact. Other impacts have been on asset increase, increased employment, school attendance etc. However, to what extent such impacts are durable or are reversible in the short to medium term cannot be deduced from the perception data. A key issue therefore is to have insights into the dynamic aspects of the impact question. Supplementary insights from FGDs bring out some of these dynamics. For example, in the cases of Old Age and Widow allowance programmes, benefit package is small but for the beneficiaries the greater significance lay in the assured regularity of the benefits and the empowering opportunities these small benefits opened for these vulnerable members to be independent in some of their personalized expenditures such as medicine and leisure items.

Perceptions data alone cannot provide a basis for a robust assessment of programme impact. Two additional data source here is 'before and after' changes in key household indicators and 'with and without' comparison of beneficiary and control households.

'Before and After'

'Before and after' data shows clear improvement in the core 'protection' indicators of food security and self-assessed chronic deficit status for beneficiaries of all types of safety net programmes. Seasonal hunger was halved and chronic deficit status reduced from 30% to 9%. In comparison, there has been only modest average increase in per capita monthly income - 14.5% adjusted for inflation. Though some programmes have registered a higher rate of income change, this has been limited to 28%.

In contrast to income, change in average savings has been positive and dramatic - an increase of 170% with proportion of households saving also rising from 25% to 61%. There is however, considerable variation across programmes.

Average landownership size has shown a marginal decline but land access through the lease market has shown an increase. On the quality of life indicator of sanitation, proportion of households using sanitary latrines has doubled from 32% to 69%. Overall, there has been an improvement in poverty status in terms of the proportion of households who were self-assessed as chronic deficit declining from 30% to 9%.

'With and Without'

To what extent were the observed changes due to programme participation? 'With and without' comparison of beneficiary and control households show that non-beneficiary households too improved their income situation but beneficiary households improved by 9% and more. The three indicators on which difference has been more dramatic are on savings, land access through lease, and, self-assessed poverty status. Beneficiaries improved savings by 170% while non-beneficiaries suffered a decline by 9%. Landownership trend was similar but access through lease saw an 85% increase for beneficiaries and 28% decline for non-beneficiaries. On poverty status, beneficiary households saw a 72% decline in chronic deficit status compared to 13% decline for non-beneficiaries.

◆
Perceptions data alone cannot provide a basis for a robust assessment of programme impact. Two additional focus are 'before and after' and 'with and without' comparison
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9 Summing Up

A key issue in understanding programme impact is graduation. Some policy proponents and programme implementers nurture an understanding of programme impact as one of a one-stop journey of 'graduation' - i.e. from being poor to becoming a member of the non-poor. Statistics belie such a neat conceptualization pointing rather towards a multi-stage journey of change. While there has been a significant decline in the worst-off category i.e. chronic deficit households, the improvement at the highest end of the poverty scale i.e. the surplus category, has been much more muted. The overall picture is one of cascading change - major decline in chronic deficit households, small change in the proportion of occasional deficit households, major increase in the proportion of break-even households, and finally, small increase in the proportion of surplus households. However, within this general picture, the multi-component programmes - SHOUHARDO, CLP, REOPA, TUP and VGDUP - have a comparatively higher rate of increase at the upper end of the scale i.e. in the 'surplus' category.

◆
Statistics belie such a neat conceptualization pointing rather towards a multi-stage journey of change.
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Analytically, the observed graduation path experienced by programme beneficiaries appears to be a two-stage journey - a relatively rapid journey within the poverty and vulnerability band i.e. from chronic deficit to break-even status, and a much slower journey to the 'surplus' category. The first is about a lessening of the intensity of the poverty experience while the second is about moving beyond vulnerability. The larger programme impact has been on the former while the impact on the latter has been a lesser one. The complexity of this graduation path demands further exploration.

Juxtaposing perceptions data with 'before and after' and 'with and without' data, it is possible to suggest an analytical framework to capture impact. Five impact types are identified: i) reduction in the intensity of the poverty experience, ii) building of graduation platforms, iii) women's empowerment, iv) building community assets, and v) building social capital. Impact has been noticeable on the first and third, uneven on the second and fourth, and relatively minor on the fifth. A noteworthy weakness has been on the usability and quality of training programmes to contribute to graduation.

10 Policy Lessons

Key policy lessons emerging from the Study are about the disaggregated nature of the coverage gaps, multiple types of leakages, presence of some low value-for-money programme components, tendency to build parallel implementation structures which add to implementation costs but not to

sustainability, need for micro-mapping, importance of exit strategy, and to ensure that eligibility criteria do not work at cross-purposes between programmes. Clearly, there is a need for specific policy vehicles to take each of the policy issues up and anchor them within government and the results of this study finds much to commend the development of a national social protection strategy, yet one also based on *a menu of options* dealing with different types of vulnerability faced by different social groups in different geographical settings.

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*there is a need for
specific policy vehicles
to take each of the
policy issues up*
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11 Scaling Up Social Protection Strategy: Key Issues

Bangladesh has a reasonably good foundation on which social protection can be strategically scaled up to be a key component of poverty reduction and growth. Key issues in this challenge of strategic scaling up include i) need for a two-track approach: one component being consolidation of scalable models and the other component being design innovations on benefit package; ii) new vulnerabilities, sequencing and exit strategy; iii) data-base on extreme poor, iv) enhancing the focus on nutrition, v) integration through actor-role synergy, vi) broadening the focus on safety ladders to include issues of community assets and linkage to meso-economy.

Scaling Up Social Protection: A Challenge of Analytics and Policy Action

1.1 New Urgencies for an Old Priority

Recent years have seen a perceptible increase in interest in social safety nets within developing countries. During the 1980s, interest in this issue was fuelled by the realization that the structural adjustment policy approach in response to the debt crisis in Latin America had the potential to put the poor in greater short-term vulnerability. During the 1990s, the East Asian financial crisis provided another spur to interest in safety net programs as a means of limiting the impact of such adverse macro-economic events on the lives of the poor. More recently, the global recession of 2007-08 has seen renewed concerns on risks faced by the poor and middle classes due to prolonged economic downturns. Although many critics questioned social safety-nets as something politically expedient, stigmatizing and highly inadequate to prime concerns of the poor, the necessity of such nets was never really discarded in practice. However, a new urgency is now visible in the discourse as safety nets and the broader issue of social protection is increasingly being seen as a mainstream development concern.

Recent years have seen a perceptible increase in interest in social safety nets within developing countries.

Originally, a narrow concept of public social safety nets operated amounting to non-contributing state transfers in cash or kind. These were sometimes universal, but more often targeted, to help the poor or those suffering from poverty to overcome their transient problems. More recent conceptualization, particularly for developing countries, argues for a broader scope. The notion of safety ladders is increasingly being used in various discourses on safety nets.⁴ There is a growing realization that issues relating to safety-nets, and the broader issue of social protection, needs to be discussed within the context of

⁴ Rahman, Hossain Zillur (ed), 2006, *Safety Nets and Safety Ladders: Outcome of a Policy Workshop*, PPRC/GED, Planning Commission, Dhaka

the relationship between risk management and the prospect of growth and poverty reduction.⁵

A finding from early 1990s shows that an average rural household in Bangladesh loses 20 percent of its annual income to crisis events.⁶ More recent data confirms the significance of such shocks as a dimension of the poverty experience. Such crisis events or shocks may be due to natural disasters, life-cycle factors, social causes, service-delivery failures or economic events (driven internally or externally). Be that as it may, the income erosion consequences of crisis or shocks are considerable for a poor household. If such income erosion could be prevented, net disposable income at the household level would rise significantly. Additionally, an atmosphere of pervasive risks carries a behavioral consequence among the poor of risk aversion which can impact their investment decisions and inhibit entrepreneurial initiatives. One, therefore, does not need more complicated arguments to underscore the importance of according priority to the issues of risk and vulnerability in dealing with poverty.

◆ *Risks and vulnerability pose problems not only for those who are already below the poverty line but also for a segment of the non-poor who are above the poverty line*

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Risks and vulnerability pose problems not only for those who are already below the poverty line but also for a segment of the non-poor who are above the poverty line but vulnerable to downward mobility due to shocks, i.e. a group characterized in an earlier publication as the 'tomorrow's poor'.⁷ A simulation exercise by the World Bank with HIES 2005 data confirms these possibilities: a 5% shock to consumption would increase the percentage of the poor from 40% to 51.4% and the proportion of the extreme poor from 25% to 41.2%.⁸ Risks and vulnerability as elaborated above also exacerbate the problem of structural poverty. Systematic risks as distinguished from idiosyncratic risks require responses from the state as opposed to individual coping initiatives. Social safety nets have thus emerged as critical instruments to deal with these dynamic issues of vulnerability underpinning the poverty experience.

⁵ Stephen Devereux, 'Can Social Safety Nets Reduce Chronic Poverty?', *Development Policy Review*, Volume 20, November, 2002, pp 657-675.

⁶ Rahman, Hossain Zillur, 1995, 'Crisis and Insecurity: The Other face of Poverty' in H.Z. Rahman and M. Hossain (ed) *Rethinking Rural Poverty: Bangladesh as a Case Study*; SAGE Publications India Private Ltd.

⁷ Rahman, Hossain Zillur, 1997, 'Bangladesh: Dynamics of Rural Poverty', BIDS; Paper for Paris Aid Consortium Meeting.

⁸ World Bank, 2008, 'Bangladesh Development Series', Paper No. 26, p.90, Dhaka.

Newer risks are also emerging which demand priority attention. One of particular relevance is the burgeoning process of urbanization and the attendant growth of slums and low income groups with very poor access to health and shelter. The other is youth unemployment. Nearly 2 million young men and women join the ranks of the labour force every year with a large majority of them facing livelihood uncertainty. Looming over all these is fall-out from climate change which is projected to be particularly severe for Bangladesh.

There are other reasons too for according risk and vulnerability a high policy priority, reasons which figure little in the economist's discourse on poverty reduction. Economists often overlook the fact that the livelihood strategies of the poor are constructed within a psychological milieu. An endemic atmosphere of risk and vulnerability has concrete psychological consequences for the poor trapping them in a risk-averse mind-set and inhibiting their capacity to construct forward-looking graduation strategies. Addressing risk and vulnerability thus is a way of improving the critically significant psychological atmosphere and assisting the poor in more robustly engagement on graduation aspirations.

◆
One of particular relevance is the burgeoning process of urbanization and the attendant growth of slums and low income groups with very poor access to health and shelter.

1.2 Why Scaling Up?

Although a long-standing policy pre-occupation, a new urgency is now visible in the discourse as safety nets and the broader issue of social protection is increasingly being seen as a mainstream development concern. This urgency has been embraced by the Government of Bangladesh. The Sixth 5-Year Plan states "A coherent and integrated national social protection strategy based on a comprehensive mapping of existing and emerging vulnerabilities will be developed. This strategy will also draw on good international practices. A rigorous evaluation of current SNPs will be done to identify weaknesses and improve their effectiveness." (Part I of 6th 5 Year Plan, Page 142). With informal safety nets eroding, newer risks emerging from rapid processes of urbanization and global economic integration and stronger assertion of mitigation demands from a democratizing polity, a holistic re-thinking on the direction, scope and design of safety net policies in particular and social protection policy in general has become necessary.

The scaled-up attention to issues of safety nets and social protection is not being driven only by the expert's search for more effective anti-poverty strategies. It is simultaneously an outcome of the deepening of welfare aspirations of citizens and the pressure on the state to respond to these

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aspirations. The nature of such responses is not a given but a better understanding of these political imperatives is often critical to a more effective assessment of ground-level outcomes and emerging policy directions. Growth aspirations increasingly come imbued with an emphasis on inclusion and narrowly economic goals such as middle income status is balanced by an emphasis on equitable society. A comprehensive and scaled-up social protection strategy combining both protective and promotive elements is thus central to the goals of inclusive growth and an equitable society.

1.3 A Challenge of Analytics and Policy Action

Bangladesh has laid reasonable foundations for building a comprehensive social protection strategy. Historically, safety net efforts in Bangladesh have clustered around the twin themes of food rations and post-disaster relief. Over time, however, safety nets have transcended these historical moorings and have graduated to a mainstream social and developmental concern.

Annual outlay on safety net programs today amounts to Taka 11,470 Crores (US\$ 1.64 Billion) which is approximately 1.6% of GDP. A program portfolio has evolved which addresses key risk categories. There is also a wide range of policy and implementation actors including government agencies, local government bodies, NGOs and community participation. The bulk of the safety net programmes are implemented through government channels. However, non-government channels play an important supportive role particularly in programs focused on sustainable graduation. Additionally, the growth of safety net programs in Bangladesh has seen a number of innovations over the years.

However, while the need for a comprehensive and scaled-up strategy has found broad acceptance within the policy community, there is a simultaneous realization that meaningful progress on this goal requires a better understanding of existing programme focus, their coverage and impacts, the political economy of programme expansion, implementation successes and failures, and emerging policy challenges. Several knowledge gaps are evident.

One is about programme inventory i.e. the number of programmes which qualify as safety nets, their analytical typology, the amount of resources deployed etc. The second is about coverage, both planned and realized, and more significantly, disaggregated coverage as per the nature of vulnerability. The third is about a contextualized and dynamic vulnerability analysis consequent to emerging factors such as climate change, globalization and

urbanization. The fourth knowledge gap is about programme assessments, in particular updated and comprehensive assessments that capture impact meaningfully and with credible methodologies. The fifth and final knowledge gap is about how best synergies among various actors i.e. government agencies, development partners, local government bodies and NGOs is optimally ensured for effective integration, consolidation and sustainability of safety net programmes.

1.4 The PPRC-UNDP Study

Bridging these knowledge gaps is an essential step towards realizing the goal of a comprehensive and scaled-up social protection strategy for Bangladesh. As safety net programmes compete with mainstream development programmes for limited resources, there is a challenge of establishing a compelling case for scaling up through robust empirics, meaningful analytics and effective policy strategies. With the above in mind, Power and Participation Research Centre (PPRC) with support from UNDP undertook a research initiative in 2010 to a) establish an analytical inventory of safety net programmes in Bangladesh and review key issues, b) undertake field assessments of selected safety net programmes, and c) identify the key policy challenges towards the goal of a scaled-up social protection strategy.

At one level, these research tasks entailed rigorous documentation, wide-ranging consultations and appropriate use of qualitative and quantitative survey instruments. At another level, the challenge has been of transforming the researched knowledge into a meaningful analytical narrative, capable of discerning the forest among the trees.

The research task was split into two segments. The first entailed a review of issues, establishing the vulnerability profile and documenting the programme portfolio in operation. Results from these exercises were earlier published as Volume 1.⁹ The current Volume reports on the field assessment of selected programmes and the policy lessons emerging out of these findings. While the Study looked at the major typology of programmes, the larger objective was to examine broad impact and outcomes of SSN programmes as a whole rather than exhaustive comparison of individual programmes.

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there is a challenge of establishing a compelling case for scaling up through robust empirics, meaningful analytics and effective policy strategies.
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⁹ Rahman, Hossain Zillur et al. 2011, *Social Safety Nets in Bangladesh: Volume 1: Review of Issues and Analytical Inventory*, PPRC/UNDP, Dhaka.

1.5 Issues in Impact Assessment

The methodological literature on impact evaluation is a burgeoning one but at its heart lie the search for two core answers: i) does a given intervention make a difference? and ii) what explains the observed impacts?¹⁰ Two approaches dominate the discourse, one focused on counterfactual assessment using control groups etc. and the other emphasizing heuristic or theory-based evaluation. Each of these has their merits and their limitations with differing emphasis on evidence and explanation. PPRC, in its long experience of field assessments, has found it fruitful to combine the counterfactual and heuristic approaches and additionally validate the findings against beneficiary perceptions.

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An important concern in impact assessment is the issue of non-sampling errors which can arise from three sources: i) weaknesses in the research design in terms of conceptual errors and inappropriate queries, ii) investigator's failure to communicate with the respondents, and iii) respondent's unwillingness or inability to provide required information. It is possible to narrow down the margin of non-sampling errors by anticipating likely problems in each of the above areas and then trying to overcome them as best as possible through use of multiple methodologies. Questions on corruption, for example, rarely elicit robust answers in structured questionnaires. But in the relative anonymity of focus group discussions, respondents appear much more willing to share the relevant experiential realities. The PPRC Study was particularly careful to engage with these social imperatives of credible research through reconnaissance surveys to build familiarity with the field sites and the SSN programmes to be examined, identification of a range of formal and informal key informants to assist on respondent identification and field documents pertaining to programme implementation, intensive training of field research teams on the conceptual scope of the research and the mixed-method approach of quantitative and qualitative instruments and pre-testing of such instruments.

Beyond the methodological challenges *per se*, a different challenge was the independence of the assessment exercise. A key feature of the PPRC Study was that it was not commissioned from any particular programme context but was mandated to look at safety nets as a whole. While programme narratives were factored in as background contexts, the emphasis throughout was in

¹⁰ European Union, *Sourcebook on Methods and Techniques in Evaluation of Socio-Economic Development*, 2009

bringing out the process realities of implementation and the outcome realities on the ground. The PPRC team was careful to engage with the management of the selected programmes only to the extent where programme documents and beneficiary lists needed to be secured. In many of the cases, such documents and lists were collected from the field-level implementors but where this proved difficult programme management was directly requested as in the case of BRAC's TUP.

An important caveat worth bearing in mind at the outset is that the PPRC Study was not conceived primarily as a study of individual programmes. Scope for fully representative sampling for each of the selected programmes was limited. The emphasis rather was on choice of a representative sample of the types of safety net programmes in operation in Bangladesh and examination of these in a representative sample of poverty-prone locations across the country. While the findings on individual programmes are robust in themselves, the analytical goal was a sum greater than its parts, namely, to deepen the understanding of the operation and consequence of safety nets as a whole.

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1.6 Organization of the Volume

Chapter 2 of this Volume examines the rationale for scaling up the focus on social protection. *Chapter 3* draws on Volume 1 to provide an overview of social safety nets in operation in Bangladesh. *Chapter 4* elaborates on the assessment challenge reviewing both the scope of the assessment task and the methodological choices necessary for arriving at a meaningful analytical narrative. *Chapter 5* explains the Study framework and methodological steps undertaken.

Chapter 6 to *9* presents various dimensions of Study findings. *Chapter 6* reviews the coverage debate. *Chapter 7* profiles the target group. *Chapter 8* examines the process realities of safety net programmes. *Chapter 9* examines programme impact in terms of beneficiary perceptions, 'before-and-after' analysis, 'with-and-without' analysis, and difference-in-difference analysis.

Chapter 10 draws out the larger analytical conclusions and develops an analytical typology of programme impacts. *Chapter 11* examines the policy lessons while the final chapter lays out the challenges ahead.

Social Safety Nets in Bangladesh: An Overview

2

2.1 Safety Nets in Bangladesh: Changing Perspectives over Time

Historically, public safety net efforts in Bangladesh have clustered around the twin themes of food rations and post-disaster relief. The third cluster has been informal safety nets at family and community levels to address issues of demographic and social shocks. There has also been pension scheme for state employees. Over time, however, safety nets have transcended these historical moorings and have graduated to a mainstream social and developmental concern.

◆
*Bangladesh has
witnessed a
proliferation of safety
net programmes
over time.*
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Three factors have driven this process of change: i) a political process whereby the welfare responsibilities of the state have come into sharper focus and safety net programmes have increasingly become an important source of political capital ; ii) a social process of erosion of informal safety nets due to the decay of the extended family system; and iii) a growing realization within the development community that safety nets are crucial to a sustainable anti-poverty strategy. As a consequence of these factors, Bangladesh has witnessed a proliferation of safety net programmes over time.

Preceding decades have seen several policy debates around safety nets. An early one was the food versus cash debate ¹¹ on the question of implementation efficacy of safety nets. A second one has taken place on conditional cash transfers (CCT)¹² which focused on innovative conditionalities attached to

¹¹ Ahmed, Akhter U. *et al*, 2007, *Relative Efficacy of Food and Cash Transfers in Improving Food Security and Livelihoods of the Ultra-poor in Bangladesh*, International Food Policy Research Institute (IFPRI).

¹² Fiszbein, A. *et al*, 2009, *Conditional Cash Transfers*, World Bank Policy Research Report.

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*More recently, there
 has been a debate on
 extending the safety
 net focus towards
 goals of sustainable
 graduation out
 of poverty*
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cash transfers to achieve multiple goals of improvements in beneficiary status. More recently, there has been a debate on extending the safety net focus towards goals of sustainable graduation out of poverty, a widening of perspective from safety nets to safety nets and safety ladders.¹³ Many safety net programmes aim at multiple inter-related objectives and the protection and promotion goals are often blurred in practice.

These debates clearly have a bearing on how safety nets are most meaningfully categorized. A recent global review suggests three clusters: i) unconditional transfer programmes in cash or kind, ii) workfare programmes, and iii) Conditional Cash Transfers.¹⁴ Government budget documents in recent years have begun to list programmes under the twin categories of social protection and social empowerment but a variety of sectoral programmes are also included in the list. The budget listing distinguishes between revenue sector (government-funded) and development sector (presence of donor funding) projects but the actual listing is complicated by the fact some of the listed revenue sector projects also have donor financing. Another complicating factor is that many of the government programmes may be utilizing NGOs at the implementation level.

2.2 Programme Portfolio

The importance of a more systematic and comprehensive framework for safety net programming is increasingly being stressed across the policy universe.¹⁵ In Volume 1 of this UNDP-supported PPRC Study, an analytical inventory of social safety net programmes in operation was carried out.¹⁶ Figures 2.1 and 2.2 describe an analytical typology of the programmes and component-wise allocations respectively. In operational terms, however, there is overlap between the types.

Table 2.1 presents the inventory of safety net programmes by major types for the years 2008-2011. Detailed list of major and minor safety net programmes are presented in the Annex (Annex 1).

¹³ Rahman, Hossain Zillur (ed), 2006, *Safety Nets and Safety Ladders: Exploring a Comprehensive Approach to Social Protection in Bangladesh*, PPRC/GED, Planning Commission, Government of Bangladesh; Grosh, M. et al, 2008, *For Protection and Promotion*, World Bank

¹⁴ Grosh et al, *ibid*

¹⁵ Rahman, Hossain Zillur (ed), 2006, *ibid*

¹⁶ Rahman, Hossain Zillur et al, 2011, *Social Safety Nets in Bangladesh: Volume 1: Review of Issues and Analytical Inventory*, PPRC/UNDP (Dhaka)

Figure 2.1
Typology of Social Safety Net Programme

Protection Goals	Allowances to Vulnerable Groups/ Persons with Special Needs
Protection Goals	Food Security and Disaster Assistance
Protection + Promotional Goals	Public Works/Employment Generation
Promotional Goals	Human Development and Social Empowerment

Figure 2.2

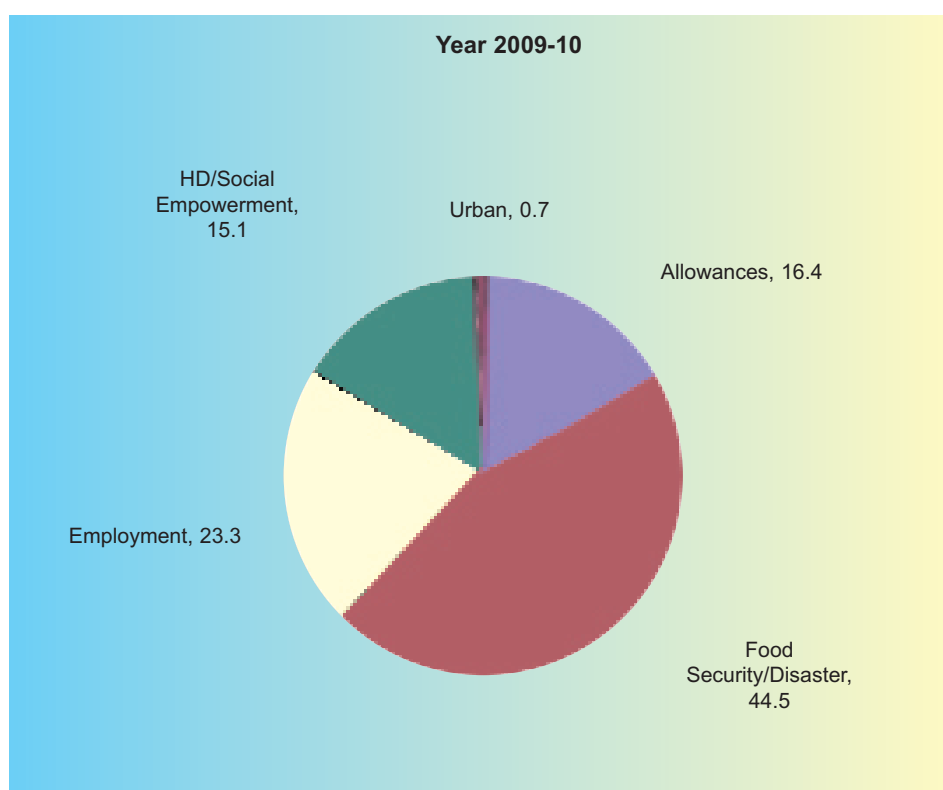


Table 2.1
An Overview of Safety Net Programme: 2008-11

Type of Programme		2008-09		2009-10		2010-11	
		No.	Allocation	No.	Allocation	No.	Allocation
			(Crore Taka)		(Crore Taka)		(Crore tk.)
A. Allowances	Major Programmes	6	1,138.72	6	1,582.98	6	1,815.99
	Minor Programmes	7	76.40	8	112.60	8	153.08
	Total	13	1,215.12	14	1,695.58	14	1,969.07
B. Food Security & Disaster Assistance	Major Programmes	10	4,593.48	11	4,496.84	11	5,020.88
	Minor Programmes	4	144.42	4	134.42	4	93.30
	Total	14	4,737.90	15	4,631.26	15	5,114.18
C. Public Works/ Employment Generation	Major Programmes	5	2,417.62	6	2,438.24	6	2,282.42
	Minor Programmes	1	9.86	2	12.00	4	30.51
	Total	6	2,427.48	8	2,450.24	10	2,312.93
D. Human Development & Social Empowerment	Major Programmes	6	1,255.68	6	1,566.81	6	1,880.00
	Minor Programmes	1	4.00	4	26.03	4	48.25
	Total	7	1,259.68	10	1,592.84	10	,928.25
E. Urban Poverty	Major Programmes	1	46.50	1	52.00	1	45.50
	Minor Programmes	1	25.00	2	26.75	2	99.43
	Total	2	71.50	3	78.75	3	144.93
All (A+B+C+D+E)	Major Programmes	28	9,452.00	30	10,136.87	30	11,044.79
	Minor Programmes	14	259.68	20	308.80	22	424.57
	Total	42	9,711.68	50	10,445.67	52	11,469.56
F. Block Allocation			6.00		1,009.00		1,508.64
F. Pensions for Government Employees			3,616.65		3,760.70		3,989.64
All + Block Allocation + Pensions			13,334.33		15,125.37		16,967.84

Note: Programmes with allocation in excess of Taka 50 crore in 2009-10 are defined as major programme and those below 50 crores as minor programme.

Source: Budget Documents, PPRC Compilations

The salient findings from the inventory are:

- i. In 2010-11, total safety net allocations amounted to Taka 11,470 Crores (US\$ 1.64 Billion). This constituted approximately 1.6% of GDP.
- ii. The portfolio of programmes include *Allowances* for population groups with special needs, *Food Security and Disaster Assistance* programmes, *Public Works/Employment* programmes, and, Programmes focused on human development and empowerment. The first two categories i.e. Allowances and Food Security/Disaster Assistance programmes, can be seen as addressing primarily

- protection goals. Public Works/Employment Generation, though originally built mainly on protection goals, are increasingly embracing promotional goals. Finally, the new generation of safety net programs focused on Human Development/Social Empowerment are primarily focused on promotional goals.
- iii. The highest allocation - 44.3% - is for Food Security and Disaster Assistance programmes. 23.5% was allocated to Employment programmes while allocations for Allowances programmes were 16.2%. Programmes focused on human development and social empowerment received 15.3%. Programmes with an urban focus as yet remain miniscule, only 0.7% of total allocation.
 - iv. Annual allocations for food security and disaster assistance programmes may vary significantly depending on actual incidence of disasters.
 - v. The bulk of the safety net programmes are implemented through government channels. However, non-government channels play an important supportive role particularly in programs focused on sustainable graduation. Support from development partners constitute an important component of safety net expenditures.
 - vi. In total, 97% of annual allocations are spent through 30 major programmes (in excess of Taka 50 crores). There are also 22 minor programmes (less than Taka 50 crores).
 - vii. The 10 top programmes, accounting for 80.5% of total SSNP allocations for 2010-11 include:

<i>Type</i>	<i>Number</i>	<i>Programmes</i>
Allowances	2	Old Age, Insolvent FFs
Food Security and Disaster Assistance	4	VGF, OMS, TR, VGD
Public Works/Employment	2	FFW, EGPP
Human Development and Social Empowerment	2	Primary Stipends, Secondary Stipends

- viii. 6 of the 30 major programmes are primarily NGO/DP programmes. These include REOPA, SHOUHARDO, SHIREE, TUP, VGD-UP, CLP.
- ix. Over and beyond the above allocations, Taka 3989 crores were spent on pensions for government employees.
- x. Not all programmes listed in government budget documents can strictly be categorized as safety net programmes as these lack distinctive safety net characteristics and are more in the nature of sectoral development programmes.

There are other programmes such as the 2008 introduced Urban Partnerships for Poverty Reduction (UPPR) which have some components which could be considered as safety nets but which in the main is a broad-based sectoral anti-poverty programme.

Questions, however, still abound. Are all critical risks and vulnerabilities being addressed? Are there significant gaps and duplication? Is programme proliferation merely spreading 'tokenism'? Are sustainable results being promoted? Do safety nets in poverty-dominated countries like Bangladesh need to embrace goals of promotion alongside goals of protection?

2.3 An Innovations Timeline

The growth of safety net programmes in Bangladesh has seen a number of innovations over the years. Some innovations were a response to major crisis events while others were incremental unfolding of a policy agenda. Table 2.2 below describes this as an innovations timeline. Not all policy initiatives, however, have been assessed as innovations since many were mere programme proliferation driven by narrow bureaucratic or political interests.

The innovations timeline described above underscore certain features of the development of the social protection agenda. *Firstly*, there has been a significant demand-driven element in the growth of the social protection agenda, both as response to crisis events such as the famine of 1974, the floods of 1987-88, the flood of 1998, and as responses to new democratic aspirations in the wake of the return of electoral democracy in the 1990s. Examples of the latter were the focus on girl education in the early 1990s and on allowance programmes for marginalized groups such as the elderly and vulnerable women in the later 1990s.

Secondly, Bangladesh appears to have pursued a pragmatic path of incremental programme experimentation rather than a legalistic path of abstract rights in developing its social protection agenda. The original food security-focused VGD programme and the public works RMP programme have inspired many follow-on programmes such as IGVGD, FSVGD, TUP, REOPA, RERMP that have incrementally embraced more complex goals of graduation in their design and reach.

Table 2.2
Safety Nets in Bangladesh: An Innovations Timeline

<i>Time Period</i>	<i>Innovations</i>	<i>Contextually Relevant Factors</i>
Late 1970s	Scaled-up FFW Micro-credit	Innovations a response to the devastating famine of 1974
Late 1980s	RMP: Workfare innovations - adding promotional goals to protection goals - extending workfare projects beyond earth-work e.g. social forestry, road maintenance	Innovations a response to the devastation of consecutive floods of 1987 and 1988 which saw new policy emphasis on all-weather infrastructure in place of seasonal earthen infrastructure
Early 1990s	CCTs Food-for-Education Program	Introduction of FFE was driven by two contextual factors: i) a political factor contingent upon the return of parliamentary democracy in 1991 that saw elected leaders seeking new sources of political support, and ii) an instrumental search for new use for food aid on the phasing out of Palli Rationing programme
Late 1990s	VGF Card Old Age Allowance Widow Allowance	VGF card was an innovation occasioned by the devastating flood of 1998 when rapid deployment of a food security programme was urgently necessary. The two Allowances programmes were innovations driven by competitive populist politics
Early 2000s	Graduation goals A series of successor pro-grammes to RMP and VGD with more explicit combination of protection and promotional goals	A discourse shift from protection goals to protection + promotion goals
Late 2000s	Geographic Targeting Monga, chars	Greater recognition of poverty pockets

Source: Prepared by Hossain Zillur Rahman, 2011

Thirdly, programme growth has run in parallel to the vulnerability discourse with a focus on identifying segments of the poor who were missing out in existing programme reach. This underlay the later focus on marginal communities such as the char-dwellers as well as the broader geographic targeting agenda initially with the Monga belt and now with the Haors and coastal communities.

Fourthly, just as programmes have a new focus on graduation, the policy discourse too has graduated to a more systemic focus with increasing discussions of an integrated data-base and a comprehensive strategic framework

Study Framework and Methodology

3

3.1 The Assessment Gap

Despite the burgeoning focus on social safety nets on the part of both government and non-government actors, independent and comprehensive assessments on results have been relatively limited. Most of these focus mainly on process issues i.e. coverage, the benefit package, targeting and the profile of beneficiaries, rather than on outcomes.¹⁷ Such a situation is not limited to Bangladesh. A recent World Bank concept paper identifies a knowledge gap on results as one of four key gaps inhibiting the policy scaling up of safety nets and social protection strategies.¹⁸

With this knowledge gap in mind, a key objective of the UNDP-supported PPRC Study on Social safety Nets has been a comprehensive field assessment of ten major social safety net programmes in operation. Credible impact assessment poses both methodological and analytical challenges. The PPRC Study has been careful to avoid a one-sided focus on only the methodological question of establishing a counterfactual to the detriment of the analytical challenge of elaborating the dimensions in which impact and results are meaningfully explored. A critical issue here is not the knowledge gap per se but the analytical challenge of what 'results' to look for in assessing programme outcomes.

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¹⁷ HIES 2005 and Survey on Social Safety Nets in Bangladesh, 2007 both by Bureau of Statistics; World Bank, 2006, *Social Safety Nets in Bangladesh: An Assessment*, Bangladesh Development Series: Paper No. 9, World Bank, Dhaka; RED-BRAC, 2008, *Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation*, Research Monograph Series No. 36; Ahmed, Akhter U. et al, 2009, Relative Efficacy of Food and Cash Transfers to the Ultra Poor in Bangladesh, Research Monograph 163, IFPRI, Washington D.C; Mannan, M.A., 2010, Safety Net Programs in Bangladesh: Assessing the Performance of Selected Programs, BIDS (mimeo); Barkat, Abul et al, 2010, Social Protection Measures in Bangladesh as Means to Improve Child Well-being, HDRC & Save the Children-Denmark, Dhaka. Some of the reports touch on outcome indicators but the focus is limited.

¹⁸ World Bank, 2011, Building Resilience and Opportunity: Social Protection and Labour Strategy 2012-2022: Concept Note, Washington DC

There are a number of conceptual and methodological challenges in carrying out a meaningful study on safety net programme outcomes. Six dimensions can be identified.

a. Comparing Apples and Oranges.....

The portfolio of safety net programmes address different dimensions of vulnerability and it is important for an assessment exercise not to fall into the trap of comparing apples and oranges. For example, programmes addressing transient food insecurity may not compare well with programmes focused on addressing structural poverty. For programmes addressing structural poverty the appropriate result to look for is graduation i.e. a process of upward rise in a broad range of household indicators leading to an escape from the ranks of the poor. It would, however, be misplaced to look for the same type of results in programmes which are limited to addressing the problem of transient food insecurity. For the latter, the appropriate concern is consumption smoothing and the prevention of a further slide in poverty which if unchecked will deepen the existing poverty burden of households.

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Conceptual efforts to distinguish between which outcomes are likely to be durable and which may merit future scrutiny on reversibility are critical.
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b. Reversibility in Outcomes.....

Assessment exercises often fall foul of over-optimistic conclusions when some of the reported gains may prove to be reversible in the short-to-medium term. This applies particularly to programmes focused on graduation goals such as asset transfers, community capacities etc. Use of control groups does not really address this issue of reversibility. From an assessment perspective, an appropriate time interval between programme participation and assessment is a key methodological concern. Conceptual efforts to distinguish between which outcomes are likely to be durable and which may merit future scrutiny on reversibility are critical.

c. Relevance of Perceptions

The distinction between perceptions and quantitative outcomes is an important one in arriving at a meaningful assessment of both specific and general impact of SSNPs. Perception data can point towards intangible outcomes such as empowerment that are not easily captured through quantitative indicators. Perceptions data can also serve to bring out beneficiary judgment on the significance of programme participation within the larger dynamics of the household. Such judgments may be missed out in quantitative outcome indicators. Perceptions are also useful to bring out

information on sensitive aspects such as corruption on which beneficiaries are often reluctant to provide individual answers in questionnaire format.

d. The Problem of Attribution....

Surveys often bring many types of changes in the status of beneficiary households. How far are such changes attributable to a particular project? This problem of attribution is a familiar one in assessment exercises and is bound up with the specification of a counterfactual. Use of control groups is the accepted methodological device to narrow down this problem of attribution. However, establishing meaningful control groups presents particular challenges when safety net type programs have become ubiquitous especially in poverty-prone localities. Moreover, as participation within a safety net programme is a non-random choice, it is extremely difficult to select a genuinely comparable control group. This remains problematic even when more advanced statistical techniques are employed.¹⁹ Additionally, although control groups are included within this assessment, an important focus has to be on the significance of the larger meso and macro dynamics within which beneficiary households operate.

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*How far are such
changes attributable to
a particular project?*
◆

e. Assessing Individual Programs....

In assessing individual programmes, the following major aspects are specially important:

- i. Adequacy: coverage, benefit level, duration;
- ii. Equity: validity of target group definition, inclusion and exclusion errors;
- iii. Cost-effectiveness
- iv. Sustainability: fiscal, administrative

However, to what extent each of the above can be explored in detail will depend on data availability and the specific scope of the study.

f. Assessing the Overall System....

No assessment of safety net programmes will be complete without examination of the overall system. This would call for an exercise that looks beyond individual programmes and focus on some key aspects of the system as a whole. The key concerns that need to be addressed as part of such an overall assessment are:

¹⁹ Specifically, the use of Propensity Score Matching (PSM) and/or advanced econometric techniques; it is important to recognize that these methods require more extensive data than that available from this study.

- *Appropriateness*: Have the relevant risks addressed?
- Has the safety net portfolio achieved a proper balance in addressing the different categories of needs and risks?
- *Process issues*: Role of innovations, key elements supportive of graduation, challenges of scaling up, and what could be optimal exit policies where needed.

3.2 Methodological Challenges

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PPRC has been careful to pursue a mixed-method approach with a clear awareness of the strengths and limitations of various methodological approaches.
 ◆

Since the objective of the PPRC study was a comprehensive assessment of safety net programmes, a number of methodological challenges had to be met simultaneously. The study had to be national in scope. It needed to cover all the major categories of safety net programmes. The sample size for each programme had to be statistically significant. To ensure a meaningful counterfactual assessment of change, study methodology needed to accommodate both 'with and without' and 'before and after' analysis i.e. the so-called difference-in-difference method. For 'with and without' analysis, a control group had to be identified. For 'before and after' analysis, those beneficiaries had to be chosen who had completed programme participation. Accomplishing all these parallel objectives simultaneously constituted a complex methodological challenge.

As in its other research endeavors, the PPRC Safety Net Study has been careful to pursue a mixed-method approach with a clear awareness of the strengths and limitations of various methodological approaches. The overall goal has been to construct a credible and meaningful analytical narrative around the issue of impact and outcome. Key concerns here were i) analytically meaningful choice of outcome indicators, ii) use of both quantitative and qualitative instruments, iii) validation of empirical findings against grass-root perceptions, and iv) establishing an analytical typology of impact.

The following sections describe the choice of programme sample, location sample, beneficiary sample and control sample, as well as the survey instruments.

3.3 Choice of Programme Sample

The first step in a field research strategy that would meet all the methodological objectives above was to choose a set of safety net programmes that would capture the key diversities within the safety net programme portfolio as well as meet the criteria of quantitative significance as brought out in the list of major programmes in the Analytical Inventory.²⁰ A list was finalized through two field reconnaissance visits and a series of brainstorming sessions at PPRC involving the PPRC team, UNDP representatives and relevant resource persons. This included: 2 Allowances programmes, 1 Food Security programme, 1 workfare programme, 1 CCT programme, and 5 graduation-focused programmes (Table 3.1)

Table 3.1
Programme Sample

<i>Programme Category</i>	<i>Selected Programme</i>	<i>Source of Support</i>
Allowances	Old Age	GOB
	Widow	GOB
Food Security	VGD	GOB, WFP
Workfare	EGPP	GOB, World Bank
CCT	Secondary Stipend	GOB
Graduation-focused (multiple components combining protection and promotional goals)	REOPA	EU, UNDP
	TUP	BRAC, DFID, AusAID
	CLP	DFID
	SHOUHARDO	USAID, GOB
	VGDU	EU, GOB

3.4 Choice of Location Sample

Having selected the programmes for assessment, the next step was to choose the Primary Sampling Units (PSUs) i.e. a sample of localities from which the final sample of programme beneficiaries would be selected. Of the 10 selected programmes, 5 were national in scope while the other five were being implemented in targeted localities. The first step was therefore to establish a country map of programme density of the 10 selected programmes. This was achieved through use of programme documents and reconnaissance field visits.

Using the programme density map established earlier and a multi-stage cluster sampling approach, 7 districts were chosen within which 22 Upazilas were selected and within each upazila 1 Union. Such an approach was dictated by the need to cover all 10 selected programmes and at the same time

²⁰ PPRC/UNDP, 2011, Volume 1, *ibid*.

ensure a statistically meaningful coverage for each of the individual programmes. Union rather than a village was chosen as the PSU since programme coverage was too small at the level of the village and all programmes used Union as their operation unit. The final list of clusters is described in Annex 2 including the list of programmes assessed in each of the selected clusters.

It should be noted here the above location sampling does not give representative sampling for individual projects and as such some of the findings of this survey may differ from findings of representative sample surveys done for individual projects.

3.5 Choice of Beneficiary Sample

Once programmes and locations had been selected, the next step was to choose the sample of households on whom the assessment was to be executed. The first step in this was to establish the overall size of the sample. This was arrived at on considerations of statistical robustness, time and resources. The overall sample size was set at 2100 households inclusive of control households.

The second step was to distribute this overall sample over the selected programmes. Average sample size for each programme was set at 180. The third step was to distribute the programme sample over the selected locations. The overall size of the programme sample was equally distributed to arrive at district quotas for the districts where the concerned programme had a presence. This district quota was then selected from one of the selected Unions in the district.

The decision to choose the district quota from one of the Unions rather than distribute it over all three selected Unions in the district was based on practical considerations of ease of field-work. However, this had no implications for the representativeness of the sample. The only programme for which the district quota had to be distributed over more than one Union was REOPA which has a maximum of 33 beneficiaries per Union.

The final step was the choice of individual beneficiary households within the Union. This followed the principle of random sampling from the Union-level list of beneficiaries for each of the selected programmes.

The final distribution of the sample is described in Table 3.2. Table also describes the time period in which the selected beneficiary household was a programme participant.

Table 3.2
Distribution of Final Sample

<i>Programme</i>	<i>Number of Sample Beneficiaries</i>	<i>Number of Locations (Unions)</i>	<i>Period in which Beneficiaries were Programme Participants</i>
Old Age	180	7	Ongoing participation
Widow	181	7	Ongoing participation
VGD	176	7	Participation completed in 2010
EGPP	180	7	Participation in 2010
Secondary Stipend	186	7	Participation completed in 2010
SHOUHARDO	180	5	Participation completed in 2009
CLP	182	5	Participation completed in 2009
REOPA	233	12	Participation completed in 2010
VGDU	181	3	Participation ongoing
TUP (STUP 1&2)	182	3	Participation completed in 2009 & 2010
<i>All Programmes</i>	<i>1861</i>	<i>22</i>	

In all, 11.6% of the selected beneficiary households were found to be participants in more than 1 programme. For example, though 180 households had been selected as Old Age Allowance beneficiaries, an additional 39 selected as beneficiaries of other programmes were found to be also Old Age programme beneficiaries during the survey. This meant that the surveyed beneficiary total for Old Age programme appeared as 219 instead of the selected 180. The extent of this multiple participation for each group of selected beneficiaries is described in Table 3.3.

Table 3.3
Variance in Programme-specific Sample Due to Multiple Participation by Beneficiary Household Members

<i>Programme</i>	<i>Number of Selected Beneficiary Households</i>	<i>Number due to Multiple Participation</i>	<i>% of households in Multiple Programmes</i>
Old Age	180	219	21.7
Widow	181	221	22.1
VGD	176	189	7.4
EGPP	180	200	11.1
Secondary Stipend	186	224	20.4
SHOUHARDO	180	214	18.9
CLP	182	204	12.1
REOPA	233	236	1.3
VGDU	181	183	1.1
TUP (STUP 1&2)	182	187	2.7
<i>All Programmes</i>	<i>1861</i>	<i>2077</i>	<i>11.6</i>

3.6 Choice of Control Sample

An important objective of the assessment exercise was to understand how far project participation contributed to changes in household welfare. In order to do this, the Study needed to look at households who were not beneficiaries of any of the 10 selected programmes but who fell within the target group of the safety net programmes. Establishing this control group followed an iterative method starting with suggestions from a Key Informant recruited as part of the field research followed up by a cross-check through a local FGD and finally a field visit to ascertain the veracity of household information. Approximately 10% of the suggested list was changed through cross-verification and field visits. A total of 304 households were selected as the control group, approximately 14 per each of the 22 selected Unions. The sample of control households constitutes 16% of the sample of beneficiary households.

While the above methodology served to secure the field identification of control households, further establishment of the robustness of 'control' features through methodologies such as propensity score matching have not been utilized at this stage. This limitation is recognized but is to an extent mitigated by the fact that the overall analytical narrative emerged out of a range of complementary methodologies including qualitative validation through beneficiary perceptions and cross-sectional field workshops.

3.7 Quantitative and Qualitative Survey Instruments

In keeping with the complexity of the assessment challenge, the PPRC Study adopted a mixed-method approach in its field research strategy. The quantitative investigation was implemented through a household questionnaire survey. The qualitative investigation was implemented through a carefully chosen set of FGDs and divisional workshops. Underlying both was an intense preparatory process which in effect amounted to a third component of study methodology.

Quantitative Instrument

The questionnaire for the household survey was developed through an initial phase of brainstorming on the analytical structure of the questionnaire and a subsequent phase of pre-testing various parts of the questionnaire. The final questionnaire was built in two modules - a general module for all households including the control group, and a programme-specific module separately for each of the ten selected programmes.

The general module covered the following indicators:

- i. Demographic status
- ii. Economic Status
 - Land
 - Other Assets
 - Income
 - Saving
 - Debt
 - Access to emergency credit
 - Expenditure-savings: access to ecological reserves
- iii. Nutritional status
- iv. Crisis and coping
- v. Network capacity
- vi. Programme participation
- vii. Perceptions on programme impact
- viii. Change in household indicators
- ix. Aspirations.

The reference period for data on all of the above indicators was 2010. The timeframe to assess changes was three years i.e. data on change indicators compared current position (2010) with that three years back. This allows for 'before and after' analysis on the question of impact of programme participation. Change indicators were so chosen as to minimize any problem of memory recall.

The programme-specific module was tailored to the types of interventions in each programme but covered the following common dimensions:

- i. Process realities
- ii. Satisfaction
- iii. Suggestions for programme improvement.

The questionnaire survey was administered during January-March, 2011.

Qualitative Instruments

To supplement the questionnaire, a number of qualitative instruments were used at various stages of the study. Table 3.4 describes these instruments as well as the purposes for which they were used.

Table 3.4
Qualitative Instruments

<i>Instrument</i>	<i>Purpose</i>	<i>Remarks</i>
Preparatory field visit	<ul style="list-style-type: none"> • Situation analysis • Location choice • Collection of beneficiary lists • Questionnaire pre-testing • Development of FGD check-list • Inputs for field survey implementation strategy 	September, 2010 October, 2010 November, 2010 January, 2011
FGDs	<ul style="list-style-type: none"> • Assessment of process dimensions • Assessment of leakage issues • Assessment of benefit packages • Assessment of programme relevance 	<ul style="list-style-type: none"> • 44 Union-level (2 per Union: 1 Cross-section, 1 with LG functionaries) • District-level (only with women)
Divisional Workshops	<ul style="list-style-type: none"> • Review of preliminary findings from survey and FGDs • Juxtapose beneficiaries, implementers and policy-makers • Way forward 	<ul style="list-style-type: none"> • Each prepared in collaboration with a local partner • Participants selected through a careful preparatory phase. They included a wide cross-section of government, NGO and social actors. A high-level Dhaka team was present in each workshop • Partner in Rangpur was Practical Action • Partner in Bandarban, CHT was CARITAS, Chittagong Region • Partner in Satkhira was NGF
Interviews	<ul style="list-style-type: none"> • Verification of official information • Implementers' perspectives 	Local administration and programme managers at 7 district headquarters and 22 Upazila/ Union headquarters

The Coverage Debate

4

4.1 Methodological Issues

Before addressing the assessment of selected programmes, this section of the report reviews some of the important issues raised in the debate regarding coverage. From a rigorous analytical standpoint, four factors merit to be taken into consideration to arrive at meaningful conclusions regarding coverage: i) establishing size of the clientele, ii) planned coverage in terms of allocations, iii) actual coverage based on beneficiary survey, and iv) size of benefit package vis-a-vis income and consumption needs. The last is important to determine whether coverage is merely a token phenomenon or a meaningful one.

Data on actual coverage based on beneficiary surveys is limited. Even when such data is available, a common mis-perception is to view coverage with reference to the whole population rather than the exclusion error i.e. coverage of the population segment for which safety nets are relevant - the poor and the vulnerable. A PPRC national survey of 2000 representative households in 2009 found overall coverage by safety nets to be 33% of the poor and vulnerable after adjusting for inclusion errors.²¹ This of course means that 67% of the poor are still outside the safety net. HIES 2010 suggests a safety net coverage of 24.5% though it is not clear whether the percentage is with reference to the whole population or the population under the poverty line.

Since vulnerability may fall into analytically distinct types, a disaggregated view of coverage is often more significant than a summary statistic. The three broad risk categories to which safety net programmes are addressed include: i) transient food insecurity due to seasonality, disasters, crisis etc.; ii) chronic or structural poverty; and iii) population groups with special needs such as elderly, widows, disabled. Establishing the appropriate estimate for each of these client categories is an important first step to determine coverage. Some of these estimates are, however, sensitive to the type of measurement indicator.

♦
important to determine whether coverage is merely a token phenomenon or a meaningful one.
♦

²¹ Estimate based on data from PPRC 2009 'National Household Survey on Impact of Global Recession', PPRC, Dhaka

4.2 Estimating the Client Size

For programmes addressing seasonal or transient food insecurity - VGF, OMS, FFW/CFW, TR, GR, EGPP - size of the potential client group is usually determined by the upper poverty line. The HIES 2010 upper poverty line of 40% would put this estimate at 50.4 million. A 2008 FAO/WFP Mission estimate, based not on beneficiary survey but on PFDS (public food distribution system) off-take data, put planned coverage of this risk category at 49.9%.²²

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*disaggregated
coverage estimates are
hampered by serious
gaps in household
survey data.*
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It is the second estimate of chronic or extreme poverty - the risk category for which programmes such as VGD or the new crop of graduation-focused programmes such as REOPA, RERMP, CLP, TUP, SHOUHARDO, VGDUP, FSUP, SHIREE are intended - where the sensitivity of the measurement indicator becomes a more serious issue. HIES, 2010 provides an extreme poor estimate of 28.2 million (HIES, 2010²³) based on the lower poverty line. The Sixth Plan document provides an alternative estimate of extreme poverty based on a lower Kcal per person per day. This yields an estimate of 10.8 million, categorized by the Sixth Plan as ultra poor. This estimate of a worse-off group within the statistically-defined extreme poor is quite comparable to the estimate arrived at by use of the Hossain Zillur Rahman-innovated indicator of self-assessed chronic deficit status. PPRC 2009²⁴ survey, using this indicator, yields a chronic deficit population of 8 million.²⁵

The third estimate, relevant for allowances programmes, is easier to establish since the population categories are more well-defined. Using the 2001 Population Census data (the 2011 data is not yet available), the clientele size for old age allowance is 5.3 million and for widows/vulnerable women is 4.8 million. The estimate for the disabled population, however, presents some difficulties as the estimate is sensitive to severity of disability.

Even when client size for each programme category has been established with all the caveats described above, disaggregated coverage estimates are hampered by serious gaps in household survey data. Planned coverage estimates are possible based on budgetary statements but only indirect estimates of realized coverage are possible based on sporadic qualitative or

²² FAO/WFP, August, 2008, *Crop and Food Supply Assessment Mission to Bangladesh: SSNP Section*, FAO & WFP

²³ General Economics Division, Planning Commission, 2011, *Draft Sixth Five Year Plan: Chapter 9 - Reaching Out to the Poor and the Vulnerable Population*, Government of Bangladesh

²⁴ Rahman, Hossain Zillur & M. Hossain (ed) 1995, *Re-Thinking Rural Poverty*, SAGE Publications

²⁵ PPRC 2009 Household Survey, *ibid*.

quantitative data. Thus, one Study based on FGDs in 8 Unions describe disaggregated coverage estimates ranging from 15% coverage for VGD programme to 36% coverage for Old Age Allowance Programme to 58% coverage for VGF Programme.²⁶ PPRC national survey of 2009 puts VGD coverage at 9.6% of chronic deficit households.²⁷

4.3 Coverage Data

Table 4.1 describes the coverage of the ten surveyed programmes.

Table 4.1
Coverage of the Surveyed Programmes

<i>Programme</i>	<i>Coverage</i>
Old Age	2,400,000 elderly annually
Widow	767,000 destitute widows annually
VGD	736,000 destitute women annually
EGPP	742,500 seasonally unemployed annually
S. Stipend	2,700,000 female and male secondary students annually
SHOUHARDO 1	400,000 poor and extreme poor households in eco-vulnerable locations over 5 years
CLP	55,000 core and 35,684 non-core char-dwellers over 5 years
REOPA	24,444 destitute women in eco-vulnerable locations for 2 years
VGDUP	80,000 destitute women in eco-vulnerable locations over 5 years
TUP	400,000 extreme poor households in eco-vulnerable locations over 10 years.

Source: Budget and Project Documents

Grouping coverage according to the major risk categories, Table 4.2 assesses disaggregated coverage based on available budgetary and programme information.

Table 4.2
Safety Net Coverage as per Risk Category

<i>Risk Category</i>	<i>Size of Target Group</i>	<i>Major Programmes</i>	<i>Coverage</i>
Transient or seasonal food insecurity	47.25 million (HIES 2010 upper poverty estimate on total population estimate of 150 million)	FFW, TR, GR, VGF, OMS, FA-CHT, EGPP	49.9% (2008-9) 78.1% (2009-10) (PFDS off-take data)
			Significant expansion in planned coverage primarily due to expansion of OMS, EGPP

(Table 4.2 Contd.)

²⁶ Barkat *et al*, 2010, *ibid*

²⁷ PPRC, 2009, *ibid*

(Table 4.2 Contd.)

<i>Risk Category</i>	<i>Size of Target Group</i>	<i>Major Programmes</i>	<i>Coverage</i>
Allowances for groups with special needs	10.1 million (2001 Population census)	Old Age, Window	32.2% (planned coverage 2010-11)
Chronic/Structural Poverty	26.25 million (HIES 2010 estimate of extreme poor on total population estimate of 150 million)	VGD, CLP, REOPA, TUP, RERMP, FSUP, SHOUHARDO, SHIREE, VGDUP	6.9% (programme documents)
	10.8 million (6th 5 year plan estimate of Ultra Poor)		17.3%
<i>All Categories</i>			24.75% (HIES 2010 estimate)

Source: Budgetary and project documents; calculations by PPRC

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*proportional coverage
 is higher for the
 poorest groups
 indicating a
 progressive incidence
 of safety net benefits*
 ◆

4.4 Key Findings on Coverage

Considering available data and its limitations as well as the measurement caveats described above, six broad conclusions can be drawn on the question of safety net coverage:

- i. HIES 2010 gives an average figure of 24.5% safety net coverage.
- ii. While acknowledging the relatively low level of coverage, it is the case that proportional coverage is higher for the poorest groups indicating a progressive incidence of safety net benefits (World Bank's analysis of HIES 2005 data).²⁸
- iii. Proportional coverage is higher for identified poverty pockets such as the Monga-prone northern districts, eco-vulnerable locations such as the chars etc. While PPRC 2009 survey found a 9.6% VGD coverage of chronic deficit households at the national level, a PPRC 2007 survey of Kurigram district in the Monga belt found a 45.4% VGD coverage of similar households.²⁹
- iv. Disaggregated coverage as per different risk categories based on planned coverage as described in Table 6.2 shows coverage of transient/seasonal food insecurity rising from around 50% in 2008-09 to nearly 78% in 2009-10. This has occurred primarily due to major expansion of Open Market Sales (OMS)

²⁸ World Bank, 2008, *ibid*

²⁹ Rahman, Hossain Zillur, 2007, *Mora Kartik to Bhora Kartik: Scaling Up Comprehensive Monga Mitigation*, PPRC Policy Paper, PPRC, Dhaka

of food grain programme as well as the employment guarantee programme for the poorest (EGPP). Planned coverage of population groups with special needs i.e. the allowance programmes clientele, lies at 32.2%. Coverage of chronic/structural poverty through graduation-focused multi-component programmes, however, remains very low at around 7%. The proportion rises to around 17% if we consider a lower estimate of the clientele based on a lower threshold defining the ultra poor.

Who are the Target Groups?

Safety net programmes in Bangladesh utilize many eligibility criteria to identify their target groups. In practice, in many programmes multiplicity of criteria are used some of which are vague or leave room for arbitrary decision at the field level. Trying to establish a generic profile of the target group based on household data was therefore a key priority for the PPRC Study. One important operational contribution of establishing such a profile would be to project a common and sharpened set of client characteristics for safety net programmes targeted to the extreme poor.

Data was collected on a number of economic, demographic and social variables to construct a profile of the target group. To factor out programme impact in identifying the target group profiles, data pertaining to pre-project base-line is considered. However, such base-line data is available only for the economic indicators. For the demographic and social variables, current data has been utilized. The following sections will describe and assess the economic, social, nutritional and vulnerability profiles of the surveyed sample households

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Trying to establish a generic profile of the target group was a key priority for the study.
◆

5.1 Economic Profile

Four broad indicators of economic status are used, each are captured through the sub-indicators given in Table 5.1. The indicators include:

Table 5.1
Indicators of Economic Status

<i>Indicator</i>	<i>Sub-indicators</i>
Assets	<ul style="list-style-type: none"> • Average land owned • Average number of cattle owned
Income	<ul style="list-style-type: none"> • Average per capita income • Number of income sources
Occupation	<ul style="list-style-type: none"> • Principal occupation of head of household
Financial Capacity	<ul style="list-style-type: none"> • Average household savings • Average household debt

Table 5.2 examines the base-line economic profiles of beneficiary and control households.

Table 5.2
Base-Line Economic Profile of Target Group

<i>Indicator</i>	<i>Sub-indicator</i>	<i>Beneficiary Household</i>	<i>Control Household</i>
Assets	Average land owned	11.39 decimals (2.9)	6.71 decimals (2.9)
	Average number of livestock (cow + goat)	0.75 (1.9)	0.60 (2.2)
Income	Average per capita monthly income	Tk. 681 (0.5)	Tk. 627 (0.48)
	Number of income sources	2.27	2.04
Financial Capacity	Average household savings	Tk. 861 (3.4)	Tk. 534 (3.9)
	Average household debt	Tk. 2790 (3.1)	Tk. 2685 (3.1)

Source: PPRC Study on Social Safety Nets, 2011;

Note : Figures within parentheses are the coefficient of variation

Base-line profiles of beneficiary and control households are broadly similar except in the case of landownership. The mean figures indicate a typical target group household as:

- land and asset poor (up to 10 decimals of land and less than 1 livestock),
- Per capita monthly income of around Taka 650,
- Two income sources,
- Principal occupation is wage labour (Table 7.3), and,
- Debts 3 to 5 times savings

However, the co-efficient of variation is large on all the indicators (ranging between 2 and 3) except on the income indicator (0.5). So it is a moot point how inflexibly the mean client characteristics brought out in the Table can be used to establish eligibility criteria for programmes.

Table 5.3
Occupational Profile of Target Group

<i>Principal Occupation</i>	<i>% of Beneficiary Heads</i>	<i>% of Control Heads</i>
Agriculture	9.1	5.9
Agricultural Labour	24.1	26.6
Non-Agri Labour	31.5	33.2
Rickshaw/Van Driver	5.5	7.2
Business	6.4	5.3
Self-employment	2.9	3.6
Service	2.6	2.0
No Clear Occupation	11.9	15.4

Source: PPRC Study on Social Safety Nets, 2011

Table 5.4 compares the economic profile of beneficiaries across the ten selected programmes (these are listed in full in Table 7.4). Base-line profiles show considerable variation among programmes on asset and financial capacity indicators but relatively small variation on the income indicator. Intra-programme variations on the indicators also show a similar picture. Both Tables 5.2 and 5.4 thus suggests per capita income as perhaps the indicator most suitable to define a typical safety net target household. However, given that arriving at this estimate requires several layers of information, the need for easier-to-gather supplementary asset and financial capacity indicators to define eligibility criteria remains.

Table 5.4
Programme-wise Comparison of Base-line Economic Profile of Beneficiaries

<i>Programme</i>	<i>Asset Indicators</i>		<i>Income Indicator</i>	<i>Financial Capacity</i>	<i>Indicators</i>
	<i>Base-Line Average Landownership (decimals)</i>	<i>Base-Line Average Livestock (Cow + Goat)</i>	<i>Base-Line Average Per Capita Monthly Income (Taka)</i>	<i>Base-Line Average Savings (Taka)</i>	<i>Base-Line Average Debts (Taka)</i>
Old Age	17.16	0.86	682	605	3688
Widow	14.14	0.58	690	257	2182
VGD	5.47	0.52	679	895	4715
EGPP	13.84	0.88	709	1123	3653
S. Stipend	24.70	1.12	747	960	4687
SHOUHARDO	7.25	1.31	723	1534	2013
CLP	3.49	1.06	664	1065	1544
REOPA	5.39	0.48	651	550	2465
VGDUP	11.11	0.92	600	1374	2267
TUP	8.97	0.22	573	366	1342
<i>All</i>	<i>11.39</i>	<i>0.75</i>	<i>681</i>	<i>861</i>	<i>2790</i>

Source: PPRC Study on Social Safety Nets, 2011

5.2 Social Profile

The social profile of programme clients is explored through three broad indicators:

- i. Demographics
- ii. Human capital
- iii. Social capital.

As with the economic indicators, the broad social indicators are captured through several sub-indicators. These include:

Table 5.5
Indicators of Social Status

<i>Indicator</i>	<i>Sub-indicators</i>
Demographics	<ul style="list-style-type: none"> • Average family size • Earner/Non-earner ratio • % of households having disadvantaged members
Human Capital	<ul style="list-style-type: none"> • % of household members (above 5 years) with no schooling
Social Capital	<ul style="list-style-type: none"> • Principal network linkages

Table 5.6 compares the social profile of beneficiary and control households. It may be noted these are current rather than base-line profiles. Table 5.7 compares profiles across the selected programmes.

Table 5.6
Social Profile of Target Group

<i>Indicator</i>	<i>Sub-indicator</i>	<i>Beneficiary Household</i>	<i>Control Household</i>
Demographics	Average family size	4.2	3.9
	Earner/Non-earner ratio	60.1%	58.8%
	% having members with disability	5.43%	5.6%
Human Capital	% of members with no schooling	49.9%	56.5%
Social Capital	Principal network linkages	MFI (26.3%) Political Party membership (4.5%)	MFI (23.7%)

Source: PPRC Study on Social Safety Nets, 2011

Table 5.7
Programme-wise Comparison of Social Profile of Beneficiaries

Programme	Average Family Size	Earner/Non-earner Ratio	% Having Members with disability	Principal network linkage	
				MFI	Political Party
Old Age	4.2	0.59	5	28.3%	3.7%
Widow	3.0	0.82	1.8	16.3%	-
VGDP	4.5	0.66	6.3	33.9%	9%
EGPP	4.8	0.60	3.5	29.5%	0.5%
Secondary Stipend	5.2	0.46	3.1	38.8%	14.7%
SOUHARDO	4.7	0.47	4.7	19.2%	10.3%
CLP	3.9	0.54	3.4	6.4%	10.3%
REOPA	3.5	0.93	10.6	24.2%	0.4%
VGDPUP	4.6	0.58	4.9	14.2%	0.5%
TUP	3.9	0.62	4.8	61%	-

Source: PPRC Study on Social Safety Nets, 2011

The social profiles of the beneficiary and control samples are broadly similar except in average family size. They also closely reflect national profiles on the selected indicators. Variation across programmes is, however, considerably more significant. Average family size is lowest for widow programme beneficiaries - 3.0 -, and highest for secondary stipend beneficiaries - 5.2.

In the case of earner/non-earner ratio, the two groups showing most positive ratio i.e. Widow and REOPA beneficiaries, are however also the most demographically-depleted and in the case of REOPA bearing an added burden of the highest proportion of disabled member presence (10.6% of beneficiary households).

On the question of social capital, the dominant network link is with MFI participation and less significantly with political party. TUP beneficiary households have the highest MFI linkage (61%) while Secondary Stipend beneficiary households have the highest political party linkage (14.7%). MFI connections for the other programmes lie within the range 14-39% except for CLP which has the lowest linkage at 6.4%.

5.3 Nutritional Profile

Nutritional status is a key dimension of poverty. Nutritional data, however, presents major collection challenges as they are sensitive to recall periods and seasonality requiring several rounds of data-collection. Since collecting data on actual amount consumed is both a time and resource-intensive research

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Nutritional status is a key dimension of poverty.
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burden, the PPRC Study chose a proxy indicator of *diet items* and *reported frequency* of intake over the annual cycle to arrive at an idea of nutritional status. Such a proxy indicator while less definitive than detailed consumption data nevertheless provides useful pointer to the nutritional realities in which the extreme poor exist. It may be noted that diet composition in terms of major items and frequency of intake in terms of broad intervals, as distinct from amount consumed, are less susceptible to recall and seasonality errors. Results from this proxy indicator on intake behavior over the annual cycle are presented in Table 5.8.

Table 5.8
Nutritional Profile

A: Beneficiaries

Food Group	Neve	Festivals	Seasonal	Monthly	Once a Week	Twice or More a Week	Daily
% of households							
Staples							
Rice	-	-	-	-	-	-	100
Flour/Atta	24	13	6.3	28.5	12.7	11.5	3.9
Potato	-	-	-	1.8	10.4	45.4	42.4
Pulses	1	1.1	3.3	46.3	32.9	12.8	2.7
Vegetables	-	-	-	-	4	26.8	69.2
Animal protein							
Fish	-	0.7	1.3	27.8	43.4	24.8	1.1
Egg	3.2	7.9	0.8	49.4	25.4	13.1	0.3
Meat	0.8	73.2	1.6	22.1	2.1	0.3	-
Milk	3.2	49.9	1.6	30.4	6.1	4.9	3.9

Source: PPRC Study on Social Safety Nets, 2011

B: Control Group

Food Group	Neve	Festivals	Seasonal	Monthly	Once a Week	Twice or More a Week	Daily
% of households							
Staples							
Rice	-	-	-	-	-	-	100
Flour/Atta	28.7	13.5	8.6	30.3	11.5	6.3	1.3
Potato	-	-	-	1.1	14.8	42.4	41.4
Pulses	1.3	1.0	6.9	53.0	28.6	6.9	2.3
Vegetables	-	-	-	-	2.9	32.6	64.5
Animal protein							
Fish	-	2.0	2.0	35.9	39.8	19.4	1.0
Egg	7.6	13.2	0.7	51.3	19.1	8.2	-
Meat	0.7	80.9	0.7	17.1	0.7	-	-
Milk	7.6	55.3	1.0	25.7	5.6	3.9	1.0

Source: PPRC Study on Social Safety Nets, 2011

◆
Such a proxy indicator
provides useful pointer
to the nutritional
realities in which the
extreme poor exist.
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Beneficiary households are slightly better placed nutritionally than control households but for both groups, the key dimension of food insecurity is not hunger *per se* (deficit in staples) but significant nutritional insecurity (deficit in dairy and protein). Daily intake of staples is universal; primarily rice (100%) followed by potato (42.4%). Vegetable consumption too is universal (96% more than twice a week). But on other items, significant gaps exist.

If nutritional gap is understood as intake frequencies at intervals larger than the week, the following gaps are evident (Table 5.9). However, it should again be noted that diet composition and frequency of intake are proxy indicators of nutritional status and do not reflect quantification of amounts consumed.

Table 5.9
Reported Shortfalls in Weekly Diet of Beneficiary Households

Pulses	51.7% do not consume weekly
Egg	61.2% do not consume weekly
Meat	97.6% do not consume weekly
Milk	85.1% do not consume weekly

Consumption data from HIES 2010 broadly mirrors this picture of nutritionally deficient diet of the poor. Table 5.10 summarizes the data on per capita per day intake of selected consumption items as a proportion of the corresponding intake by the non-poor daily essentials the poor.³⁰

Table 5.10
Nutritional Gaps of the Poor vis-a-vis the Non-Poor

Source: HIES-2010, BBS

Item	Per capita per day intake of the Poor as a % of the per capita per day intake of the non-poor
Rice	96.4
Wheat	70.9
Potato	86.0
Pulse	62.5
Vegetables	80.2
Fruits	37.5
Fish	53.4
Egg	33.3
Meat	22.6
Milk	27.2

³⁰ Bangladesh Bureau of Statistics, 2011, *Preliminary Report of Household Income and Expenditure Survey - 2010*, p.26, Dhaka

A comparison among the ten selected programmes (Table 5.11) reinforces the overall picture of nutritionally deficient weekly diet but there are some differences with regard to presence of pulses and eggs within the weekly diet.

Table 5.11
Nutritional Gaps in Weekly Diet: Programme Comparison

Programme	% of households missing items in weekly diet			
	Pulses	Egg	Meat	Milk
Old Age	51.2	63.4	96.3	84.9
Widow	57.9	72.4	98.6	90.5
VGD	53.5	59.8	98.4	91.5
EGPP	48.0	63.5	97.5	87.0
S. Stipend	38.4	42.4	92.8	75.4
SHOUHARDO	42.1	57.1	97.2	77.6
CLP	55.9	64.2	100	68.6
REOPA	54.7	69.0	100	87.6
VGDUP	69.4	72.6	98.9	93.5
TUP	48.6	51.8	97.8	86.1
All	51.7	61.2	97.6	85.1

Source: PPRC Study on Social Safety Nets, 2011

5.4 Vulnerability Profile

◆
Such risk exposures are experienced not only as traumatic events but also as ones entailing economic losses

Exposure to a variety of crisis or shock events adds an additional dimension of vulnerability that exacerbates the poverty emanating from structural factors such as lack of assets, opportunities and capabilities. Such risk exposures are experienced not only as traumatic events but also as ones entailing economic losses in the form of coping costs and income erosion. Some types of risk exposure have been found to be persistent while for others, there may be considerable year-to-year variation. Table 5.12 describes the extent of risk exposure of beneficiary households for the survey year of 2010. While the types of risks are many, only the ones quantitatively significant for the survey period have been presented.

Table 5.12
Vulnerability Profile of Beneficiary Households in 2010

Year	Household Category	% of Households Affected by One or more crisis	Most Frequent Type(s) of Crisis
2010	Beneficiaries	57.7	<ul style="list-style-type: none"> • Large illness-related expenditure (25.1%) • Death of poultry birds (20.4%) • Natural disaster (10.3%)
	Control	54.6	<ul style="list-style-type: none"> • Large illness-related expenditure (25.3%) • Death of poultry birds (16.5%) • Natural disaster (13.1%)

Source: PPRC Study on Social Safety Nets, 2011

57.7% of beneficiary households and 54.6% of control households reported experiencing one or more crisis/shocks during 2010. A set of three crisis types were found to be most commonly experienced: i) large illness-related expenditures, ii) death of poultry birds, and iii) natural disaster. The set is common for both beneficiary and control households though the extent of impact differ marginally. Of the common types of crisis, large illness-related expenditure is an idiosyncratic crisis while the other two are co-variate types.³¹ It is striking that the illness-related large expenditures and natural disaster were also found significant in the pioneering study two decades ago which introduced the focus on vulnerability in the Bangladesh poverty discourse.³² Besides the most frequent types, a few other crisis types such as loss of cattle were revealed.

Table 5.13 describes the coping mechanisms target group households deploy to cope with crisis/shocks. Such mechanisms fall into two broad categories: i) mechanisms which express the resilience of the households or the strength of social support, and ii) mechanisms which are injurious to household's future coping capacities. There are also residual mechanisms such as when households curtail expenditure by cutting back on secondary consumption items.

Table 5.13
Crisis Coping Mechanisms, 2010

<i>Coping Mechanisms</i>		<i>Beneficiary Households</i>	<i>Control Households</i>
		<i>% of affected households</i>	
Resilient mechanisms	Use of own income	28.8	27.9
	Use of savings	17.7	17.6
	Interest-free loan from friends/relatives	12.1	12.5
	Low interest loans	5.4	6.6
	Social Support:		
	Religious charity	4.6	8.8
	Safety net assistance	3.2	-
Injurious mechanisms	Asset Sale	6.3	6.6
	High-interest loans	5.1	15.4
Residual mechanisms	Reducing expenditure/consumption	6.7	8.0

Source: PPRC Study on Social Safety Nets, 2011

³¹Rahman, Hossain Zillur, 2011, *Social Safety Nets in Bangladesh: Volume 1: Review of Issues and Analytical Inventory*, PPRC/UNDP, Dhaka

³² Rahman, Hossain Zillur, 1995, 'Crisis and Insecurity: the Other Face of Poverty' in H.Z. Rahman and M. Hossain (ed) *Re-Thinking Rural Poverty: Bangladesh as a Case Study*, SAGE Publications India Limited

Such mechanisms fall into two broad categories: i) mechanisms which express the resilience of the households and mechanisms which are injurious to household's future coping

The most important coping mechanisms are the use of own income (28.8%) and savings (17.7%) followed by interest-free loans from friends and relatives (12.1%). Religious charity and safety net assistance also provides a source of support (4.6% and 3.2% respectively). However, there are also a number of coping mechanisms which are injurious to future coping capacities. These include asset sale (6.3%) and high interest loans (5.1%). The above pattern is broadly similar for both beneficiary and control households except in the greater role of injurious mechanisms for the control households. Since the data is from 2010, i.e. current rather than base-line data, the lesser presence of injurious mechanisms in the case of beneficiary households is likely to be related to programme participation. Safety net assistance plays a relatively minor role in this type of crisis/shock experience faced by target group households.

Safety Net Programmes in Operation

6

A meaningful assessment of safety net programmes has to look at both process realities and outcome realities. This chapter presents the findings on the process realities, specifically selection and targeting, process of inclusion, leakage, benefit flow and participant satisfaction.

6.1 Selection and Targeting

It is well recognized that a key issue in assessing programme efficiency is how well the intended target group is being reached, in particular how serious is the inclusion error i.e. presence of participants who do not belong to the target group. As distinct from inclusion errors, there may also be exclusion errors i.e. not exclusion due to resource limitations but due to either active discrimination against sub-groups within the extreme poor, passive exclusion due to complexity of requirements and procedures or failure of targeting methods. Capture of such exclusion errors require sociological data which were beyond the scope of this Study. Given the relatively homogeneous nature of Bangladesh society, exclusion errors have been less of a focus within the Bangladesh discourse. However, these merit closer attention as programmes are scaled-up.

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*As distinct from
inclusion errors, there
may also be exclusion
errors*
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Though the general target of each of the selected safety net programme is the extreme poor, in practice slightly different eligibility criteria are used. For example four different land ownership criteria to define the target group are used: landless (CLP), less than 10 decimals (TUP, VGDUP), less than 15 decimals (VGD), and less than 50 decimals (Secondary Stipend). Some of the programmes use a combination of criteria while in some the definition is qualitative i.e. destitute (Widow Allowance, SHOUHARDO).

Table 6.1 looks at the quantifiable eligibility criteria used by each of the selected programmes and examines the extent of inclusion error based on the PPRC survey data. For programmes which use qualitative methods, a proxy criterion comparable to that used in similar programmes has been used.

Because current status may reflect changes during the project period, the data to determine inclusion error refers to base-line data i.e. three years back.

For Old Age Allowance programme, the inclusion error based on the age criteria is 16.9%. Even if we use the proxy indicator of landownership below 10 decimals, the error remains above 20%. In the case of the Widow Allowance programme, on the widow criterion itself, there is no inclusion error. However, on the substantive destitute criterion as captured by landownership below 10 decimals, the inclusion error is 20.8%. In the case of VGD, the inclusion error is 6.3% as per the defined eligibility criterion of 15 decimals of landownership.

The EGPP programme uses dependency on labour occupation as its major eligibility criterion. The inclusion error as per the use of this criterion stands at 23.5%. Eligibility for secondary stipend programme requires students to come from families owning less than 50 decimals of land. The inclusion error here was found to be 10.9%.

Of the remaining graduation-focused programmes, SHOUHARDO shows an inclusion error of 7.9% as per the proxy indicator of below 10 decimals of landownership. CLP uses a more stringent criterion of zero landownership but on this criterion, the inclusion error is 20.1%. If a slightly less stringent criterion of less than 10 decimals of landownership as used in other comparable programmes is used, the inclusion error drops to 4.4%. REOPA highlights destitution as its eligibility criterion. Most REOPA beneficiaries have been found to be widows or vulnerable women. However, use of proxy quantitative indicator of 10 decimals of landownership shows an inclusion error of 13.6%. Both VGDUP and TUP landownership use below 10 decimals as their eligibility criteria. The inclusion errors here were found to be 24.6 percent and 19.8 percent respectively.

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*Though significant,
this is comparatively
lower than popular
perceptions on the
issue*

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Average for all ten programmes considered together is 16.4%. Though significant, this is comparatively lower than popular perceptions on the issue. One explanatory factor may be the very nature of some of the programmes, particularly, public works, ensures self-selection as a natural outcome. Categorical programmes such as old age and widow allowances also present built-in barriers to high inclusion errors.

Table 6.1
Inclusion Error in Safety Net Programmes

<i>Programme</i>	<i>Eligibility Criteria 65 Years of age</i>	<i>% of Inclusion Error (data relating to programme entry point i.e. 3 years ago)</i>
Old Age	65 years of age	16.9
Widow	Widow	0
	Destitute (land below 10 decimals)	20.8
VGD	Less than 15 decimals of land	6.3
EGPP	Dependent on labour income	23.5
Secondary Stipend	Less than 50 decimals of land	10.9
SHOUHARDO	Poor and ultra poor as identified through participatory well-being analysis (less than 10 decimals of land as proxy)	7.9
CLP	landless (less than 10 decimal)	20.1 (4.4)
REOPA	Destitute (less than 10 decimals of land as proxy)	13.6
VGDUP	Less than 10 decimals of land	24.6
TUP	Less than 10 decimals of land	19.8
<i>Average inclusion error</i>		16.4

Source: PPRC Study on Social Safety Nets, 2011

6.2 Process of Inclusion

How do the poor get included in safety net programmes? Though the assumption is that no extra effort is necessary beyond fulfilling the eligibility criteria, in reality the process of inclusion is more complex with some having to use the support of intermediaries or making repeated attempts. Table 6.2 describes the ways in which participants in the ten selected programmes reported getting included in the programme.

Several features stand out from Table 6.2:

- i. Local governments i.e. Union Parishads, are the key inclusion channel through which participants join the national level allowances and food security programmes. In contrast, for the geographically targeted graduation-focused programmes, the key inclusion channels are NGOs.
- ii. Departmental channel is relevant only for the secondary stipend programme.

Table 6.2
Process of Inclusion

Programme	As per Prescribed Procedure	Local Govt	NGO	Help of Political Party	Help of Kin Members	Lottery	Repeated Application	Bribe	Others
% of Participants									
Old Age	8.7	76.3	-	6.4	9.6	-	2.7	2.3	-
Widow	6.8	77.4	-	1.8	7.2	-	2.7	4.1	0.5
VGD	1.6	91.5	-	0.5	1.6	1.1	5.8	1.1	1.1
EGPP	7.0	81.5	-	9.5	1.5	8.0	0.5	-	-
Secondary Stipend	62.9	0.4	1.3	0.9	0.9	-	3.6	-	29.0
SHOUHARDO	1.9	0.5	85.0	1.4	11.2	-	0.5	2.3	5.1
CLP	3.4	4.4	83.3	2.0	10.3	-	1.5	-	3.9
REOPA	0.4	62.3	1.3	-	0.4	57.2	-	-	0.4
VGDUP	-	18.6	47.0	1.1	12.0	-	-	21.3	-
TUP	0.5	0.5	98.9	-	-	-	-	-	-

Source: PPRC Study on Social Safety Nets, 2011

- iii. Lottery is significant only in the case of REOPA.
- iv. Two intermediary categories play a limited role in the inclusion process. Support of political party has some significance in EGPP (9.5% of response) and Old Age programme (6.4% of response). Support of kin members has some significance in Old Age programme, Widow Allowance programme, SHOUHARDO, CLP and VGDUP.
- v. Explicit mention of bribes to get included is muted except in the case of VGDUP. Detailed field enquiry revealed several implementation failures which created scope for such high level of corruption. There was a major monitoring failure by the severely under-staffed Women's Affairs Directorate. The other two factors were delay in the recruitment of NGOs and poor quality of some of the recruited NGOs

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respondents were generally reluctant to answer questions on corruption issues in the individual questionnaire but were willing to be forthcoming in a FGD
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6.3 Costs of Inclusion and Leakage

Pre-testing of the questionnaire indicated that respondents were generally reluctant to answer questions on corruption issues in the individual questionnaire but were willing to be forthcoming in a FGD setting where source of the answers would enjoy a degree of anonymity. We have utilized both the quantitative and the qualitative data to assess the nature and gravity of corruption issues within the implementation realities of safety net programmes.

Table 6.3 describes the types of leakages one may encounter in the implementation of safety net programmes. The issue of inclusion error is not considered here except in the case of EGPP because the issue has been discussed in an earlier section and also because such errors are not always matters of corruption but in some cases a consequence of difficulties in implementing the defined eligibility criteria.

Table 6.3
Leakage Types in Safety Net Implementation

<i>Types of Leakages</i>	<i>Programmes with Allegations of Leakage</i>
■ Entry fee	<ul style="list-style-type: none"> ■ Old Age ■ Widow ■ VGD ■ VGDUP
■ Ghost workers	■ EGPP (fraudulent muster roll)

Source: FGDs, PPRC Study on Social Safety Nets, 2011

The two dominant leakage allegations are: having to pay an entry fee in cases of allowances programmes, and leakage through fraudulent muster roll i.e. ghost workers, in the case of workfare programmes. Two lesser allegations are about lower value asset transfer in graduation-focused programmes and undefined deductions in stipend programmes. How serious are these allegations in practice? Let us consider each type in turn.

Leakage data was very difficult to generate from household surveys as respondents are reluctant to jeopardize their chances of being included in the programmes. However, such inhibitions were less prevalent in the relative anonymity of FGDs. PPRC field teams conducted detailed FGDs on the matter subjecting allegations to detailed commentary and validation. A reasonable picture emerged through such qualitative techniques. Table 6.4 summarizes these perception data in terms of average entry fee and approximate percentage of the clientele affected. Two findings emerge:

- i. The entry fee burden is a general one across all the surveyed districts but is much more pronounced in the poorer districts indicating a more intense competition among the poor for the limited allowance cards available. Thus in the three poorer districts of Jamalpur, Kurigram and Sirajganj,

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The two dominant leakage allegations are: having to pay an entry fee in cases of allowances programmes, and leakage through fraudulent muster roll
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proportion of beneficiaries reporting paying an entry fee ranges between 50-80% while in the less poor districts of Satkhira, Borguna, Cox's Bazar and Hobiganj, the range is from 7-20%. 'Entry fees' are paid to a variety of formal and informal intermediaries involved in the beneficiary selection process.

- ii. Size of the entry fee too is slightly higher in the poorer districts - just above Tk. 2000 - in comparison to Tk 1500 in the less poor districts.

Table 6.4
Estimated Entry Fee Burden as Derived from FGDs, 2010

Programme		District						
		Jamalpur	Kurigram	Sirajganj	Satkhira	Borguna	Cox's Bazar	Hobiganj
Old Age	Approximate % of beneficiaries affected	60	30	80	20	20	20	5
	Average Entry fee range (Tk.)	2000-3000	2000-3000	1500-3000	1000-2000	1000-2000	1000-2000	400-500
Widow	Approximate % of beneficiaries affected	60	30	75	20	20	20	5
	Average Entry fee range	1500-2000	2000-3000	2000-3000	1000-2000	1000-2000	1000-2000	400-500
VGD	Approximate % of beneficiaries affected	80	80	80	20	20	20	10
	Average Entry fee range	2000-3000	1500-2000	2000-3000	1000-2000	1000-2000	1000-2000	800-1000
VGDUP	Approximate % of beneficiaries affected	50	60	85	no programme presence			
	Average Entry fee range	2000-3000	1500-2000	1000-2000				

Source: FGDs, PPRC Study on Social Safety Nets, 2011

The picture on leakage through fraudulent muster roll in employment programme is described in Table 6.5. Again, the data here pertains to FGD perceptions rather than household survey data. This ghost worker burden is relevant mainly for the public works programme in the sample i.e. EGPP and ranges from 20-25% on average with minor variation across districts. In the

EGPP case, the inclusion error is also linked to the leakage issue and on average has a magnitude of 23.5%. There is however considerable variation across

Table 6.5

Perceived Average Ghost Worker Burden as Derived from FGDs, 2010

<i>District</i>	<i>Approximate % of Ghost Workers on EGPP Muster Roll Oct-Dec, 2010</i>	<i>% of Non-labour Beneficiaries</i>
Jamalpur	25-30	37.9
Kurigram	15-20	42.9
Sirajganj	20-25	10.0
Satkhira	10	20.0
Borguna	20-30	8.0
Cox's Bazar	25-30	29.0
Hobiganj	25-30	22.2
<i>All</i>	<i>20-25</i>	<i>23.5</i>

Source: FGDs and Household Survey, PPRC Study on Social Safety Nets, 2011

FGDs have also revealed that the magnitude of both of these leakage problems - entry fee and ghost worker - have further deteriorated in 2011 with political party influence over the implementation process being the major driver.

Of the two lesser leakage allegations, provision of lower value livestock while billing for higher value livestock was a major problem in VGDUP. The problem was noted by programme implementers themselves and subsequently the decision was taken to switch to provision of cash value of assets. Indeed, in Bakutia Union in Chowhali upazila in Sirajganj district, upon demonstration by defrauded beneficiaries, local administration forced the concerned NGO to return the siphoned-off amount to 250 beneficiaries.

The other leakage allegation is about undefined and unauthorized deductions from stipend. The issue was explored through FGDs as well as questionnaire. The quantitative data shows that 55.4% of the students received their stipend through bank accounts directly and 44.6% received their stipends through school teachers/SMC members who were authorized to collect the money from the bank. In this latter case, there were allegations that some undefined charges were being deducted. 22.3% of beneficiary students reported having such deductions, average deduction being Taka 97.2 per each of the two six-monthly installments. Some of the teachers consulted explained that such deductions sometimes had to be made to cover travel expenses to collect the money from the bank especially in remote locations. However, greater awareness amongst people and improvement in programme monitoring has gradually led to a reduction in this problem.

6.4 Benefit Dynamics

Table 6.6 describes the benefit packages of the ten selected programmes as was identified by respondents and supplemented by project documents.

Table 6.6
Benefit Packages for the Ten Evaluated Programmes

<i>Programme Category</i>	<i>Selected Programme</i>	<i>Benefit Package</i>
Allowances	Old Age	<ul style="list-style-type: none"> • Monthly allowance of Tk. 300, no time limit • Considering average life expectancy, total support per beneficiary may amount to Tk. 18,000 on the assumption of 5 years of programme support
	Widow	<ul style="list-style-type: none"> • Monthly allowance of Tk. 300, no time limit • Total support per beneficiary may amount to Tk. 18,000 on the assumption of 5 years of programme support
Food Security	VGD	<ul style="list-style-type: none"> • 25 kg of atta(fLOUR) per month for a programme cycle of 24 months (approximate total money value of Tk. 15,000 per beneficiary) • Motivational meetings
Workfare	EGPP	<ul style="list-style-type: none"> • Tk. 150 cash wage per day for a maximum of 100 days of employment in two seasons • Provided full 100 days of employment is availed, total annual cash support per beneficiary is Tk. 15,000
CCT	Secondary Stipend	<ul style="list-style-type: none"> • Cash support of Tk. 100 per month for Class VI student rising to Tk. 200 per month for Class X student • Tk. 500 book allowance for Class IX student • Tk. 750 exam fee allowance for Class X student • Support conditional on attendance and performance • Total cash support package for whole secondary education period per student is Tk. 10,370
Graduation-focused (multiple components combining protection and promotion goals)	REOPA	<ul style="list-style-type: none"> • Programme cycle of 24 month for 2 cycles • Tk. 100 cash wage (70 paid and 30 mandatory savings) per day for 24 months (1st 4.5 months of 1st cycle received Taka 70 cash wage) • Training on IGA (plus primary health-care and nutrition, human rights, gender equity etc.)

(Table 6.6 Contd.)

(Contd. Table 6.6)

Programme Category	Selected Programme	Benefit Package
		<ul style="list-style-type: none"> • Total cash support per beneficiary (wage plus mandatory savings) is about Tk. 72,000 (should be more with end employment bonus)
	TUP	<ul style="list-style-type: none"> • Programme support cycle of 18 month • Asset (livestock/poultry) of Tk. 8000-14000 (STUP-1) or Tk. 6000-6500 (STUP-2) per beneficiary • Livestock maintenance support • Subsistence cash/food allowance of Tk. 4200-9100 (STUP-1) and Tk. 3000 (STUP-2) per beneficiary • Motivational meetings • Total programme support per beneficiary on average is Tk. 15000 (STUP-1) and Tk. 10000 (STUP-2)
	CLP	<p><i>Basic Package</i></p> <ul style="list-style-type: none"> • Programme support cycle of 18 months • Monthly family income support allowance of Tk. 300 for 18 months • Productive asset (livestock/poultry) of approximate Tk. 15000 per beneficiary • Asset maintenance support of Tk. 200 per month for first 6 months • Cattle rearing and homestead gardening training for all beneficiaries • Veterinary support voucher of Taka 400 for all beneficiaries and additional AI support of Taka 100 for 30% of beneficiaries • Health voucher card of Tk. 1000 • Living condition support (plinth raising, sanitary latrine, tubewell) for selective beneficiaries • Homestead garden support (seed, sapling, fertilizer etc.), approximate support value per beneficiary Tk. 900 • Approximate value of total support package per beneficiary Tk. 45500 (approximately 27500 of livelihood support plus Taka 18000 for living condition support)

(Table 6.6 Contd.)

(Contd. Table 6.6)

Programme Category	Selected Programme	Benefit Package
		<i>Additional</i>
		<ul style="list-style-type: none"> • Livelihoods training (milk marketing, poultry rearing, fodder production) open to beneficiaries and non-beneficiaries • Various support/emergency grants for affected households to cover fire/erosion/cold weather etc. • Non-formal primary education to approximately 5000 children (Class 1 to 5)
	SHOUHARDO	<ul style="list-style-type: none"> • 4 separate programme components - i) nutritional support for families having pregnant and lactating women with children under age 2 years, ii) agricultural equipment/input support to poor farmers, iii) asset transfer (goats/sheep), iv) pre-school support to poor families with pre-school-age children • Approximate value of nutritional support per beneficiary family with pregnant/lactating mothers with children under 2 years Tk. 211 per month (total value for program cycle of 18 months is Taka 3798) • Approximate value of asset (goats/sheep) per beneficiary Tk. 1500 • Approximate value of saplings per beneficiary Tk. 100
	VGDUP	<ul style="list-style-type: none"> • Programme cycle of 33 months • Taka 7500 for productive assets (livestock, poultry, sewing machines etc.) per beneficiary • Subsistence allowance of Tk. 8400 per beneficiary (Tk. 350 per month) • Compulsory monthly savings over 24 months (Tk. 1200) • Taka 1900 an extra bonus payment as 'cash grant' to each beneficiary • Motivational meeting • Total programme support per beneficiary Tk. 19000 as social transfer grants • Skill development training on income generating activities • Social awareness training

Source: Programme Documents

A review of the benefit packages in Table 6.6 shows that programme support comes in eight forms: cash allowance, food support, asset transfers, wage-employment, training, inputs, savings and community assets. An important issue here is the relative efficiency of each benefit package in terms of clarity of focus, appropriateness of the combination of items, adequacy, and propensity to add-on items. Table 6.7 re-examines the benefit packages in terms of major and minor focus and overall support per beneficiary.

On the question of adequacy, most of the programmes have benefit package in terms of direct programme support per beneficiary in the Taka 15000-18000 range. The two programmes providing higher-value packages are CLP at Taka 45500 and REOPA at the substantially higher value of Taka 72000.

A supplementary issue here is how much of the total programme costs are used for direct support to beneficiaries and how much for implementation and management. Adequate and meaningful data on this aspect, however was not available for all the programmes. Arguably, higher proportion of programme cost used up in implementation and management is often a function of the complexity of the benefit package as well as top-heavy administration. While a complex benefit package may sometimes be needed, in many cases such complexity arises from a proliferation of minor add-on interventions.

Table 6.7
Focus and Adequacy of Benefit Package

<i>Programme</i>	<i>Programme Support Items</i>		<i>Direct Programme Support per Beneficiary (Taka) (cost incurred on training support not included)</i>
	<i>Major Focus</i>	<i>Minor Focus</i>	
Old Age	Allowance		Tk. 18000 (on the assumption of 5 years of programme support)
Widow	Allowance		Tk. 18000 (on the assumption of 5 years of programme support)
VGD	Food support	- Savings - Training	Tk. 15000 (for the 2 year programme cycle)
EGPP	- Employment - Community assets		Tk. 15000 (annual on the assumption that full 100 days have been availed)

(Table 6.7 Contd.)

(Contd. Table 6.7)

Programme	Programme Support Items		Direct Programme Support per Beneficiary (Taka) (cost incurred on training support not included)
	Major Focus	Minor Focus	
Secondary Stipend	Stipend		Tk. 10370 (for the full secondary cycle)
SHOUHARDO	-Supplementary food support	- Asset - Training - Input support - Community assets	Difficult to determine average value as beneficiaries are differentiated by different packages with different values
CLP	- Asset - Input support - Homestead-raising	- Training - Employment - Community capacity-building	Tk. 45500 (for the full programme cycle)
REOPA	- Employment - Savings - Community assets	- Training - Linkages	Tk. 72000 (of this, Tk. 21000 available as pooled savings at the end of the 2 year programme cycle)
VGDUP	- Productive assets - Subsistence allowance - Training - Savings		Tk. 19000 (for 33 month programme cycle)
TUP	- Asset - Allowance - Training	- Savings - Training	Tk. 15000 (STUP-1) Tk. 10000 (STUP-2)

Source: PPRC Study on Social Safety Nets, 2011

6.5 Process Realities

There are a number of pertinent issues in considering process realities, notably: how convenient and useful from a beneficiary perspective is the implementation process? For example, was there any leakage from the defined benefit? Was the delivery of benefits timely? Did the beneficiaries have to rely on intermediaries to access their benefits? Was the quality of benefit package satisfactory?

Allowances/Grants/Payments

Table 6.8A and 6.8B look at the issues of leakage, if any, in the amount received for the food support, cash grant and wage payment components as well as the payments channel for receiving these benefits. Key findings are:

- i. Comparisons of the defined benefit rate and actual received in last installment shows no leakage in the amount received for any of the ten selected programmes. This is true for all three categories i.e. food support, cash grant and wage payment.
- ii. Additional data also shows that though in some cases there were delays due to fund transfers, such delays were not seen as significant by the beneficiaries.
- iii. Five of the programmes use banking channels to make payments or deposit of forced savings: Old Age, Widow, EGPP, Secondary Stipend and REOPA. In the other cases, the benefit is received directly from the project management or local government authorities. Even for those programmes using banking channels, the practice of self-collection from bank is not as yet universal.

Table 6.8A
Process Realities: Leakage in Amount Received

Programme	Benefit Type	Rate	Payment Interval	Average receipt last installment
Old Age	Cash Grant	Tk. 300 p/m	3 monthly	Tk. 938
Widow	Cash Grant	Tk. 300 p/m	3 monthly	Tk. 942
VGD	Food grant	25-27 kg p/m	Monthly	26.36 kg
EGPP	Wage	Taka 150 p/d	Weekly	Tk. 758
Secondary Stipend	Cash grant	Tk. 100-200 p/m	6 monthly	
SHOUHARDO	Food Grant	12 kg rice, 1.5 ltr oil, 0.5 pulse p/m	Monthly	Tk. 736 11.91 kg of wheat, 0.52 kg of pulse, 1.53 litre of cooking oil
CLP	Cash grant	Tk. 350 p/m	Monthly	Tk. 333
REOPA	Wage	Tk. 100 p/d (of this, Tk. 30 is mandatory savings)	Fortnightly	Tk. 979
VGDUP	Cash grant	Tk. 400 p/m (of this, Tk. 50 is mandatory savings)	2 monthly	Tk. 729
TUP	Cash grant	Tk. 175 of which Tk. 30 is for .25 kg of pulse p/w	Weekly	Tk. 776

Source: PPRC Study on Social Safety Nets, 2011

Table 6.8B
Process Realities: Payment Channel

Programme	Payment Channel (% of beneficiaries)			
	Self-collected from bank	Through Group leader	Intermediary	Programme officials/Local Government/school manage- ment/NGO
Old Age	66.7	-	14.1	19.2
Widow	74.2	-	10.9	14.9
VGD	-	-	-	100
EGPP	76.5	13.0	-	10.5
Secondary Stipend	55.4	-	-	44.6
SHOUHARDO	-	-	-	100
CLP	-	-	-	100
REOPA	20.8	64.8	-	14.4
VGDUP	-	-	-	100
TUP	-	-	-	100

Source: PPRC Study on Social Safety Nets, 2011

Employment

Table 6.8C looks at additional process aspects of the three programmes which have an employment component (SHOUHARDO document suggest a CFW component but PPRC Survey could not collect the necessary information).

Table 6.8C
Process Realities: Employment Programmes

Programme	Participant has to Use Own Tools (%)	Average Working Hours	Types of Schemes (5 most significant in terms of % of ben- eficiaries participating in 2009)
EGPP	89.5	7.16	<ul style="list-style-type: none"> • Road repair (85.9%) • Excavation of water-bodies (14.7%) • Land development of public spaces (11.7%) • Repair/excavation of irrigation channels (3.1%) • Embankment repair (2.5%)
REOPA	3.4	8.03	<ul style="list-style-type: none"> • Road repair/maintenance (96.2%) • Land development of school fields (15.3%) • Land development of market-places (8.9%) • Repair of irrigation drainage channels (5.1%) • Excavation of water-bodies (3.4%)
CLP	96.1	6.03	<ul style="list-style-type: none"> • Homestead (plinth) raising (97.1%) • Road repair (2.9%)

Source: PPRC Study on Social Safety Nets, 2011

Key findings are:

- i. In two of the programmes - EGPP and CLP -, participants bring their own tools while in the case of REOPA, tools are provided by the programme itself. However, it has to be borne in mind here that the number of beneficiaries working in REOPA is significantly lower than in the other two cases and making tools available for a much larger number of workers may have its own resource and management implications.
- ii. Average working hour varies between 6 to 8 hours a day. In the case of EGPP, a related concern emerging from FGDs and divisional workshops was not working hour per se but output per hour in terms of cft of earth-work. In the case of CLP, the system used both daily employment and piece-rate contracts. The latter had an attraction for the labourers because it provides an incentive to work longer to be able to use the days saved for alternative purposes.
- iii. Perhaps the most important challenge for employment programmes is to identify workfare schemes in which bulk deployment of workers is feasible. Clearly, road repair, maintenance and construction remain the overwhelmingly dominant type of scheme. However, some additional scheme types were also seen. Two important categories seen in the cases of REOPA and EGPP were excavation of water-bodies and land development of various public spaces including school fields and market-places. In the case of CLP working in the chars, the new innovation was homestead (plinth) raising.
- iv. The list of schemes as seen in Table 6.8C points to an emerging portfolio of scheme types around which planning for employment programmes can be further scaled up. The need here is a fourfold one: to be attentive to local needs, to ensure bulk employment possibilities, to promote a balance between roads and waterways and to revise official guidelines in order to accommodate the new scheme types.

Asset Transfer

Table 6.8D looks at process realities pertaining to asset components. Such components are present in 4 of the 10 selected programmes. The predominant asset category is livestock. The quantitative findings have been supplemented by insights from the FGDs. The Table provides a summary of the details of asset transfers and beneficiary satisfaction, alongside FGD views.

Table 6.8D
Process Realities: Asset Transfer

Programme	Asset type	Beneficiary Satisfaction (% of respondents)			FGD Observations
		High	Moderate	Dissatisfied	
SHOUHARDO	Goat/ poultry/ hen	66.4	27.6	6.1	Poor quality sheep and goats were given and also at an inappropriate winter time when cold-related disease are prevalent. Vaccine or treatment support was also weak. There was consequently high incidence of death.
CLP	Cattle	90.2	9.8	-	Good quality cattle as well as strong vaccination and maintenance support.
VGDUP	Goat/sheep/h - en		59.5	40.5	Full value of defined benefits was not provided. Lower value cattle/poultry was given and some supplementary items such as animal feed and cage were not provided. After complaints, policy was changed to give money equivalent rather than the physical asset. Very poor monitoring.
TUP	Cattle/ sheep/ poultry	83.3	15.1	1.6	Asset quality as well as maintenance support differ between STUP1 and STUP2. Both quality and maintenance support poorer in STUP2.

Source: PPRC Study on Social Safety Nets, 2011

The key findings on asset transfer are:

- Asset value differs considerably among the programmes ranging from Taka 6000 to 17000. CLP and TUP provide larger livestock i.e. cattle while the other programmes provide goats/sheep/hens.
- The asset package can also vary considerably even within a programme. Thus TUP has 10 different permutations of their asset package.
- Of the four, CLP and TUP score well in terms of beneficiary satisfaction. However, the new programme version of TUP - STUP2 - score less

satisfactorily as brought out through FGDs. The worst performer was VGDUP which suffered from major monitoring failures.

- iv. A key issue is maintenance support in terms of vaccination and advice. Poor outcomes in the cases of SHOUHARDO and VGDUP were due to poor maintenance support besides the poor quality of the assets themselves.

Training

Table 6.8E looks at process realities pertaining to the training component. Six of the ten selected programmes have training components. Findings have been supplemented by insights from FGDs.

Table 6.8E
Process Realities: Training Component

<i>Training type</i>	<i>CLP</i>	<i>REOPA</i>	<i>TUP</i>	<i>SHOUHARDO</i>	<i>VGD</i>	<i>VGDUP</i>
<i>% of beneficiaries participating</i>						
Awareness-raising	31.4	71.9	89.8	42.5	78.8	33.3
Cattle rearing	100.0	78.7	100	50.5	83.6	96.7
Poultry-keeping	69.1	85.1	61.8	31.3	86.8	35.0
Animal vaccination	63.2	26.8	61.9	13.1	-	32.8
Homestead gardening	89.2	56.6	-	57.5	81.5	9.8
Petty business	17.2	-	28.0	6.1	40.2	16.9
Sewing	-	39.6	-	-	-	20.2
Aquaculture	-	44.3	-	-	-	-
Computer	-	0.4	-	-	-	-
School management	-	4.7	-	-	-	-
Efficient stove	-	20.9	-	-	-	-
Family planning	-	29.8	-	-	-	-
Literacy	-	-	-	9.3	5.8	-

Source: PPRC Study on Social Safety Nets, 2011

Six of the ten selected programmes have training components. The key findings are:

- i. Major training types are awareness-raising, cattle rearing, poultry rearing and homestead gardening. Arguably, many of these activities are already familiar to the participants and their likely contribution unclear.
- ii. Some programmes have additional focuses: CLP and TUP on animal vaccination, REOPA on work skills, VGD on small business.
- iii. FGDs reveal that training in general is the least substantial component within the benefit package and are seen as not need-based. For example,

VGD beneficiaries demanded tailoring training but with no response from the programme.

- iv. Typical course duration is 1-3 days. For subject-specific training, upazila-level officials are mobilized in some instances as experts.
- v. Most sessions lack any inter-active quality and serious questions can be raised about the core value-addition of such inputs.

Assessing Programme Impact

7

There are three levels at which the impact of safety net programmes, as given primarily by their objectives, has to be examined:

- i. Firstly, perceptions of the beneficiaries themselves on programme impact;
- ii. Secondly, changes in various indicators of household welfare before and after programme participation i.e. 'before and after' analysis;
- iii. Thirdly, assessing how much of the observed changes in household indicators is due to programme impact by comparing beneficiary households with a control group i.e. the 'with and without' analysis which allows a difference-in-difference assessment.

These approaches aim to offer a thoroughgoing evaluation of performance juxtaposing several perspectives but it is important to be cautious about the nature of the evidence here. The questions of identification and attribution remain pertinent and causation is difficult to assess. However, while recognizing these limitations, the Study Team is confident that the conclusions are reasonably robust. Rather than over-reliance any one evidence, the effort has been towards constructing a meaningful analytical narrative utilizing all the evidential angles and juxtaposing these against grass-root perceptions.

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The questions of identification and attribution remain pertinent and causation is difficult to assess.
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7.1 Beneficiary Perceptions on Programme Impact

Tables 7.1 and 7.2 provide the findings on beneficiary perceptions on programme impact and supplementary FGD insights. Beneficiary perceptions were examined at two levels: perceptions on overall impact and perceptions on specific impact (Table 7.1). These were supplemented by insights obtained from FGDs (Table 7.2). This offers a powerful triangulation of the qualitative data. It is important to remember, however, that although results offer a useful basis for making judgments, the comparative picture may be influenced by the fact that programmes often draw on different client groups and their reference point may vary systematically.

Table 7.1
Programme Impact: Beneficiary Perceptions from Questionnaire Survey

<i>Programme</i>	<i>Perceptions on Overall Impact (% of responses)</i>		<i>Perceptions on Specific Impact (% of responses)</i>
	<i>assessing significant positive impact</i>	<i>assessing no positive impact</i>	
Old Age	49.8	0.5	<ul style="list-style-type: none"> ■ Income increase (74%) ■ Increased dignity in family (32.9%) ■ Can afford health-care (19.6%)
Widow	51.1	0.9	<ul style="list-style-type: none"> ■ Income increase (87.8%) ■ Increased dignity in family (30.3%) ■ Can afford health-care (14%)
VGD	75.7	-	<ul style="list-style-type: none"> ■ Adequate food all year (65.6%) ■ Income has increased (40.7%) ■ Greater role in decision-making (25.9%)
EGPP	48.0	-	<ul style="list-style-type: none"> ■ Income increase (64%) ■ Increased seasonal work (94.5%)
Secondary Stipend	53.1	0.4	<ul style="list-style-type: none"> ■ Education ensured (93.8%) ■ Income increase (52.7%)
SHOUHARDO	33.6	8.9	<ul style="list-style-type: none"> ■ Income increase (72.9%) ■ Increased dignity in family (36%) ■ Cattle ownership increased (23.8%)
CLP	65.7	2.5	<ul style="list-style-type: none"> ■ Income increase (72.5%) ■ Cattle ownership increased (69.6%) ■ Increased dignity (41.7%)
REOPA	83.9	-	<ul style="list-style-type: none"> ■ Job opportunity all year (98.3%) ■ Adequate food all year (35.6%) ■ Income increase (100%) ■ Savings increased (24.6%)
VGDUP	51.9	-	<ul style="list-style-type: none"> ■ Income increase (79.2%) ■ Savings increase (41%)
TUP	67.4	2.7	<ul style="list-style-type: none"> ■ Cattle increase (71.1%) ■ Income increase (100%) ■ Savings increase (31.6%)
<i>All</i>	<i>52.4</i>	<i>1.4</i>	

Source: PPRC Study on Social Safety Nets, 2011

Table 7.2

Process and Outcome Realities: Perceptions as Summarized from Cross-sectional (various categories of community representatives as well as some beneficiaries) FGDs

<i>Programme</i>	<i>FGD Insights</i>
Old Age	<ul style="list-style-type: none"> ■ Even though amount is small, assured regularity has added to increased dignity within family ■ Impact comes mainly through providing independence to beneficiary on small personal expenses e.g. health expense, habits such as betel-leaf, gifts for grand-children. ■ Entry fee burden
Widow	<ul style="list-style-type: none"> ■ Assured regularity has added to increased dignity within family as well within local society ■ Impact comes mainly through providing independence to beneficiary on small personal expenses e.g. health expense, habits such as betel-leaf, gifts for grand-children ■ Entry fee burden
VGD	<ul style="list-style-type: none"> ■ Improved food security ■ Improved self-worth due to less dependence on social\ support/alms. ■ Entry fee burden
EGPP	<ul style="list-style-type: none"> ■ Seasonal poverty reduced ■ Leakage through ghost worker and political bias ■ Timing inappropriate because clash with harvesting cycle ■ Union Parishad bypassed
S. Stipend	<ul style="list-style-type: none"> ■ Increased school attendance ■ Can meet supplementary education expenses e.g. tuition, books etc ■ Because stipend is received in bulk every 6 months, amount received is also used for general family expenditure. In poorer areas, roughly 50% is used up in family expenditures. ■ Stipend is implemented through several projects. Impact greater under SEQAEP project.
SHOUHARDO	<ul style="list-style-type: none"> ■ Distinctive contribution is maternal and child nutrition ■ Diversity of community assets created through land improvement. ■ Weak livestock maintenance support strategy
CLP	<ul style="list-style-type: none"> ■ Innovation on new workfare activity - plinth-raising in vulnerable environment such as chars ■ Increased local veterinary trained manpower ■ Introduction of new health service delivery tool - health voucher card ■ Social capital in the form of savings and loan association has not survived ■ Community safety net idea did not sustain as an innovation

(Table 7.2 Contd.)

(Contd. Table 7.2)

Programme	FGD Insights
REOPA	<ul style="list-style-type: none"> ■ Accumulated savings of Tk. 21000 at the end of programme cycle ■ Diversity of community assets created: excavation of water-bodies, land improvement of rural markets, schools, mosques ■ Empowerment of beneficiaries who are all vulnerable women - widows/abandoned. ■ Strong transparency in selection process due to use of lottery method ■ Training component has had less impact
VGDUP	<ul style="list-style-type: none"> ■ Delays in fund release and NGO selection ■ Weak local monitoring by under-staffed Women's Directorate ■ Mid-course correction due to complaints on some aspects - shift from physical asset to cash value ■ Training not need-based
TUP	<ul style="list-style-type: none"> ■ STUP1 targeted to poorer areas e.g. Kurigram and STUP2 to less poor areas e.g. Borguna, Cox's Bazar, Hobiganj. ■ Programme impact more noticeable in STUP1 compared to STUP2. ■ Strong awareness success in cattle vaccination in STUP1. ■ Intense supervision but top-down approach with little local flexibility. ■ Post-project goal of including beneficiaries in micro-credit has met limited success.

Source: PPRC Study on Social Safety Nets, 2011

Key findings on beneficiary perceptions of impact are:

- i. Overall beneficiary perceptions on overall programme impact are generally positive: 52.4% assess "strong positive impact" while only 1.4% assess "no positive impact". Only in the case of SHOUHARDO, percentage mentioning 'no positive impact' is mentionable - 8.9% - and this was explained by a contextual factor, namely, asset transfer at an inappropriate time - winter - which resulted in the widespread death of goat and sheep asset provided by the programme.
- ii. However, in terms of assessment of 'strong' impact as distinguished from 'moderate' impact, there is considerable variation among the programmes. REOPA, CLP, VGD and TUP score higher and about half the beneficiaries assess 'strong' impact.
- iii. The variation in perceptions of 'strong' impact is explained by both programme design factors such as the size of the benefit package and how responsive programme design and implementation had been to local needs, and contextual factors such as how recent had been the programme experience and whether there were any strong negative memories. Linked to this, there is also potentially a value for money consideration to be made.

- iv. The questionnaire and the FGDs also looked at perceptions of specific impacts of the programmes in the lives of the beneficiaries. Some of these perceptions were merely reflections of the benefit package while others brought out beneficiary's assessment of where he/she felt the programme was making an impact whether on income, food security, employment, savings etc. Most programmes have had an income impact. Other impacts have been related to the nature of programme support i.e. asset increase, increased employment, school attendance etc. However, to what extent such impacts are durable or are reversible in the short to medium term cannot be deduced from these perception data.
- v. A key issue therefore is to have insights into the dynamic aspects of the impact question. Here, the supplementary insights from FGDs have been particularly valuable (last column in the Table). Take the cases of the Old Age and Widow Allowance programmes. Size of the benefits in these two programmes is small yet for the beneficiaries the greater significance lay in the assured regularity of the benefits and the empowering opportunities these small benefits opened for these vulnerable members to be independent in some of their personalized expenditures such as medicine and leisure items - betel-leaf etc. The opportunity for independent decision-making on small expenditures also permitted stronger inter-generational bonding when the grand-parent could indulge the grand-children with small gifts.
- vi. The perception and FGD analysis has also brought out some of the weaknesses of the programmes which include corruption potentials, design flaws, and unresponsive implementation. Yet, it is also difficult to disentangle these effects.
- vii. The most important conclusion arising from Table 7.2 is the need for a framework in which impact as a dynamic process is best explored. Elements of such a framework have been brought out in the Table but these will be systematically explored in a later section on the issue of graduation.

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A key issue therefore is to have insights into the dynamic aspects of the impact question.
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7.2 'Before and After': Changes in Beneficiary Household Indicators

What have been the quantitative magnitudes of changes in key indicators of household welfare since beneficiaries joined the programmes? This 'before and after' analysis lies at the heart of impact assessments. Yet, such analysis is also problematic because of other possible concurrent influences besides

programme participation. Nevertheless, such analysis provides an important plank, though not the only one, for developing the analytical narrative of change.

Many assessment exercises have been limited in 'before and after' analysis by not having an adequate time interval between programme joining and assessment timing. PPRC Study has been fortunate enough to have overcome this limitation and collected data on household indicators on a 3 year interval. Furthermore, except for the three stipend/allowance programmes - Old Age, Widow, and Secondary Stipend - and VGDUP, beneficiaries surveyed for other programmes had already completed their programme participation at the time of the survey. Care was also taken in choosing indicators for which memory recall problems would be minimal.

The first set of indicators looked at the protection goals of safety nets i.e. whether households had managed to stem any slide into deeper poverty. Three such indicators relevant to the protection goal are looked at: food security, self-assessed poverty status, and crisis-coping mechanisms

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*Three such indicators
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poverty status, and
crisis-coping
mechanisms*
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7.2.1 'Protection' Indicators

Food Security

Table 7.3 describes changes in food security status of beneficiary and control households over the project cycle.

Table 7.3
'Before and After' Changes: Food Security

Food Security Status	Beneficiary Households (%)	
	3 yrs ago	Now (2010)
Some periods of hunger during the year	24.9	12.6
Two meals a day throughout year	53.3	44.5
Three meals a day throughout year	21.8	42.8

Source: PPRC Study on Social Safety Nets, 2011

There have been unmistakable improvements on the food security indicator. About a quarter of the households used to experience seasonal periods of hunger over the year. This proportion has halved to 12.6% over the three year period of programme participation. At the other end, proportion of households enjoying three meals a day all through the year has doubled from 21.8% to 42.8%. There has thus been an unmistakable improvement in the food security

status of beneficiary households. Nevertheless, the fact that 12.6% still experience periods of hunger during the year underscore the distance which remain to be travelled.

Table 7.4 describes the changes across the ten selected programmes. The general trend of improvement in food security is evident for all the programmes. This is true both in the decline of seasonal hunger and increase in the proportion able to have three meals a day all through the year. The graduation-focused programmes - REOPA, CLP, VGDUP, TUP - show comparatively higher rates of improvement on this indicator.

Table 7.4

'Before and After' Changes: Food Security: Programme Comparison

Programme	Some Periods of Hunger During the Year (%)		2 Meals a day Throughout Year (%)		3 Meals a day Throughout Year(%)	
	3 yrs ago	Now (2010)	3 yrs ago	Now (2010)	3 yrs ago	Now (2010)
Old Age	25.6	18.7	47.9	33.8	26.5	47.5
Widow	32.6	20.4	44.8	41.2	22.6	38.5
VGD	19.6	12.2	57.1	51.9	23.3	36.0
EGPP	15.5	12.5	56.0	35.0	28.5	52.5
S. Stipend	21.0	12.1	46.9	46.4	32.1	41.5
SHOUHARDO	13.1	7.0	54.7	38.8	32.2	54.2
CLP	21.6	4.4	64.7	48.0	13.7	47.5
REOPA	41.9	10.2	50.0	53.4	8.1	36.4
VGDUP	32.8	15.8	58.5	58.5	8.7	25.7
TUP	27.8	14.4	55.1	36.9	17.1	48.7
All	24.9	12.6	53.3	44.5	21.8	42.8

Source: PPRC Study on Social Safety Nets, 2011

Self-Assessed Poverty Status

As distinct from food security, changes in a broader indicator of poverty status based on self-assessment of deficit status are described in Table 7.5. As explained earlier, the construction of such a self-assessment indicator has been based on the sociology of the poverty experience in rural Bangladesh that ranks poverty status with reference to the level of deficit vis-a-vis a prevalent notion of food sufficiency.³³ In such sociological ranking, chronic deficit households stand for the extreme poor. Notwithstanding the inherent subjectivity of such an indicator, PPRC research teams have been using this indicator since the early 1990s and are reasonably confident that these data do provide a useful pointer to the relative impacts on beneficiary perceptions and welfare.

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the construction of
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indicator has been
based on the sociology
of the poverty
experience in rural
Bangladesh

³³ Rahman, Hossain Zillur, 1995, *ibid.*

Table 7.5
Self-Assessed Poverty Status

Programme	Self-assessed Chronic Deficit Households (%)		Rate of Decline (%)
	3 yrs ago	Now (2010)	
Old Age	34.7	17.8	48.7
Widow	38.0	17.2	54.7
VGD	21.2	12.2	42.5
EGPP	27.5	8.0	70.9
Secondary Stipend	13.4	7.6	43.3
SHOUHARDO	22.0	0.9	95.9
CLP	35.3	4.9	86.1
REOPA	41.9	6.4	84.7
VGDUP	25.4	2.9	88.6
TUP	40.1	8.0	80.0
All Programmes	30.1	8.8	70.8

Source: PPRC Study on Social Safety Nets, 2011

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*Poor households often
have to resort to
injurious coping
mechanisms*
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Over the three year interval up to 2010, proportion of self-assessed chronic deficit households among beneficiary households has declined by 70.8%, from 30.1% to 8.8%. Even given the caveat on subjectivity, this clearly signals a major impact. In terms of programme variation, there appears to be a divide with the allowances programmes registering a decline around 50% while for the other programmes, decline has been over 80%. This may be a product of effectiveness or alternatively the closer personal engagement of graduation-type programmes, or equally the type of client, with the latter targeting the most poor and the needy.

Crisis-Coping Mechanisms

Poor households often have to resort to injurious coping mechanisms which while addressing the immediate crisis at hand have the consequence of weakening future coping potentials. Reduced need to resort to such injurious mechanisms is an important indicator of progress on the protection goal of social protection. Table 7.6 describes the coping mechanisms resorted to by beneficiary households for the three years of 2008, 2009 and 2010.

Table 7.6

Injurious Coping Mechanisms Resorted to by Beneficiary Households

<i>Injurious Coping Mechanisms</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>
	<i>% of crisis-affected households relying on the coping mechanism</i>		
Asset Sale	9.0	9.4	6.3
High-interest loans	5.4	5.5	5.1

Source: PPRC Study on Social Safety Nets, 2011

Proportion of households resorting to asset sale to cope with crisis shows a decline from 9% in 2008 to 6.3% in 2010. Reliance on high-interest loans remained constant at around 5%.

To sum up, 'before and after' analysis shows fairly dramatic improvement for beneficiary households on two of the protection-relevant indicators i.e. food security and self-assessed poverty status. The change has been mixed on the trend in reliance on negative coping mechanisms.

7.2.2 Income Changes

Income is the most frequently used indicator to assess the economic status of a household. The PPRC Study generated both detailed and summary income data as well as summary expenditure data to assess changes over time. Data was also collected on number of income sources for a household.

Table 7.7 compares current and base-line (three years ago) income for the beneficiary households. While incomes have risen for all programmes, the extent of rise has been very modest. Adjusting for inflation, average increase in per capita monthly income for all beneficiaries is 14.5%. While there is some variation across programmes, even the highest rate of change has been limited to 28.3% (REOPA). Programme variation show the rate of change clustering around two averages, one around 25% (REOPA, CLP, TUP) and the other around 11% (the remaining seven programmes).

In terms of the number of income sources, the average has increased from 2.27 to 3.16 sources per household, indicating relatively small change. Thus the range remains quite narrow.

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While incomes have risen for all programmes, the extent of rise has been very modest.
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Table 7.7
Income Changes

Programme	Monthly Household Income (Tk.)			Number of Income Sources	
	3 years ago	Current (2010*)	% change	3 years ago	Now
Old Age	2863	3201	11.8	2.48	3.42
Widow	2071	2299	11.0	2.35	3.10
VGD	3056	3466	13.4	2.16	3.19
EGPP	3494	3858	10.4	2.57	3.48
Secondary Stipend	3884	4324	11.3	2.59	3.51
SHOUHARDO	3399	3708	9.1	2.36	2.91
CLP	2588	3244	25.3	2.33	3.38
REOPA	2280	2929	28.5	2.28	3.44
VGDUP	2821	3067	8.7	2.31	3.04
TUP	2233	2763	23.7	1.67	2.55
All Programmes	2869	3286	14.5	2.27	3.16

Source: PPRC Study on Social Safety Nets, 2011

Note : *Discounted for inflation

7.2.3 Financial Savings

Financial savings are a crucial indicator of a household's economic strength and are a useful indicator to examine 'before and after' changes. Data was collected on current and base-line savings as well as the percentage of households who are participating in the process. The findings are described in Table 7.8.

Table 7.8
Change in Financial Savings

Programme	Average Household Savings(Taka)			% of hh Saving	
	3 years ago	Now (2010)	Rate of change (%)	3 years ago	Now (2010)
					39.7
Old Age	605	2575	326.0	23.3	32.6
Widow	257	889	246.2	10.9	56.6
VGD	895	1536	71.6	32.3	40.0
EGPP	1129	1413	25.2	22.5	51.3
Secondary Stipend	960	2579	168.7	33.0	54.2
SHOUHARDO	1534	2388	55.7	36.4	53.4
CLP	1065	1656	55.4	28.9	100.0
REOPA	550	4929	795.7	22.9	98.4
VGDUP	1299	2697	107.6	25.7	100.0
TUP	366	2444	568.2	24.1	61.0
All Programmes	Tk. 861	Tk. 2326	170.0	25.3	

Source: PPRC Study on Social Safety Nets, 2011

Both in terms of the percentage of beneficiary households who save and the average amount saved, there have been dramatic changes. The proportion of households who are saving has increased from 25.3% to 61%. The average amount saved has increased from Taka 861 to Taka 2326 over the three years, an increase of 170%.

Among the programmes, highest increase in the rate of savings has been in the case of REOPA followed by TUP and Old Age programmes. In two of the programmes - REOPA and VGDUP - savings are mandatory in the sense that a portion of the programme support is deducted to form a savings pool. In the others, savings are encouraged through programme meetings but are not drawn from programme support itself. In two of the programmes - EGPP and Secondary Stipend -, savings is not a focus as such.

REOPA which shows the highest increase in savings has a mandatory savings component amounting to 30% of the daily wage. This is pooled to an amount of Taka 21600 at the end of the programme cycle of two years. The reason the REOPA average is reported as Tk. 4929 in Table 7.8 is because some of the pooled savings either had already been invested at the time of the survey so only savings at hand was recorded or had not yet been drawn. In the case of TUP, savings are not generated from programme support itself but are voluntary and encouraged through weekly meetings. However, members have faced problems in realizing the whole of the pooled savings as the programme often holds back a percentage to encourage members to join MFI programme

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Both in terms of the percentage of beneficiary households who save and the average amount saved, there have been dramatic changes.
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7.2.4 Debt and Financial Inclusion

Data was also collected on household debt and the degree of participation in the loan market. Such debts could be from both formal and/or informal sources. While the poor are often involved in the loan market under compulsions of poverty, increasingly such participation is also taking on a dimension of financial inclusion of the poor. Thus, from Table 7.9, one can see that the proportion of beneficiary households participating in the loan market has increased from 35.7 percent to 45.7 percent over three years. Average debt has increased by 64.9 percent from a base-line average of Taka 2791 to current average of Taka 5295.

Table 7.9
Debt and Financial Inclusion

Programme	Average Household Savings(Taka)		Rate of change (%)	% of hh Saving	
	3 years ago	Now (2010)		3 years ago	Now (2010)
					47.9
Old Age	3688	5792	57.0	37.0	34.4
Widow	2182	3153	44.5	25.3	56.1
VGD	4715	8710	84.7	48.7	58.5
EGPP	3654	8345	128.4	38.5	68.3
Secondary Stipend	4688	11613	147.7	54.5	54.7
SHOUHARDO	2013	4425	119.8	30.4	33.3
CLP	1544	1512	- 2.1	32.8	36.9
REOPA	2465	2263	- 8.2	40.7	29.4
VGDUP	2143	2740	27.9	30.1	35.5
TUP	1342	3187	137.4	24.6	45.7
All Programmes	2791	5295	89.8	35.7	

Source: PPRC Study on Social Safety Nets, 2011

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Growth in debt levels may not in itself indicate a vulnerability since such growth may be necessary to finance new or additional economic activities.

Among the programmes, only REOPA and CLP recorded reduction in debt levels. EGPP, the Secondary Stipend, SHOUHARDO and TUP have the highest rates of debt growth.

Growth in debt levels may not in itself indicate a vulnerability since such growth may be necessary to finance new or additional economic activities. To assess how much of a burden such growth may be, one has to look at the utilization pattern of loans as well as the source of loans. Within the scope of this Study, however, this issue could not be further explored. The issue is clearly worthy of further investigation. The key question is whether loans are used for investment (to support the accumulation of a variety of capitals) or merely for consumption. Clearly, the former is positive and the latter negative but even here finance can play a welfare enhancing role in smoothing consumption expenditures.

7.2.5 Access to Land

Access to land in an earlier era was perhaps the key indicator differentiating the poor from the non-poor. Land remains important in the economic and social calculations of the poor but such calculations are increasingly forged within the realities of a severely declining land-man ratio and spread of non-farm opportunities. This macro scenario as brought out from the Census of Agriculture, 2008 is described in Table 7.10.

Table 7.10
Landownership: National Picture

<i>Category</i>	<i>% of Holdings</i>
No land	7.1
Only homestead but no productive land	37.4
Homestead and up to 50 decimals of cultivable land	60.9

Source: Bangladesh Bureau of Statistics, 2010, Census of Agriculture-2008, p.76, Dhaka

Table 7.11 compares 'before and after' landownership status of programme beneficiaries. Three dynamics appears to be at work. Landlessness has increased by 6.2% on average for all beneficiaries considered together but there is considerable variation among programmes. In the case of VGD, Widow Allowances and SHOUHARDO programmes, landlessness has actually declined while the increase in landlessness is most pronounced in the case of VGDUP and EGPP beneficiaries. Only in one case - REOPA, the rate of landlessness remains unchanged.

The amount of average land owned has also declined by 13.9% over the three year interval looked at by the Study - from an average of 11.39 decimals for all programmes considered together to 9.80 decimals. Decline in average landownership has been true for all programmes except for Widow Allowance beneficiaries in whose case there is a marginal increase by 2.4%.

Table 7.11
Changes in Landownership of Beneficiaries

<i>Programme</i>	<i>Average Household Savings(Taka)</i>			<i>% of hh Saving</i>		
	<i>3 years ago</i>	<i>Now</i>	<i>Increase in rate of landlessness (%)</i>	<i>3 yrs ago</i>	<i>Now</i>	<i>Rate of change (%)</i>
Old Age	27.9	30.6	9.7	17.16	15.28	-10.9
Widow	31.7	29.4	-6.3	14.14	14.48	2.4
VGD	27.5	25.9	-5.8	5.47	4.97	-9.7
EGPP	29.1	38.5	32.3	13.84	8.57	-38.1
Secondary Stipend	12.5	13.8	10.4	24.70	23.03	-6.8
SHOUHARDO	50.9	48.6	-4.5	7.25	5.60	-22.8
CLP	79.9	81.4	1.9	3.49	2.36	-32.4
REOPA	43.6	43.6	0.0	5.39	5.08	-5.8
VGDUP	33.5	50.9	51.9	11.11	6.03	-45.7
TUP	28.3	29.9	5.7	8.97	7.91	-11.8
<i>All Programmes</i>	<i>35.6</i>	<i>37.8</i>	<i>6.2</i>	<i>11.39</i>	<i>9.80</i>	<i>-13.9</i>

Source: PPRC Study on Social Safety Nets, 2011

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*while the relentless
 demographic
 pressures are taking
 their toll on the
 landownership of the
 extreme poor too, land
 as a source of
 livelihood remains
 attractive for them*
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While land access through ownership shows a picture of incremental decline, a different picture emerges in terms of land access through lease and mortgaging (Table 7.12). There is a 43.7% increased rate of participation in the land lease market by programme beneficiaries with TUP and REOPA beneficiaries showing the highest relative rate of increase. Beneficiaries from each of the ten selected programmes show increased participation. In absolute terms, the increased land access through lease is extremely modest - from an average of 1.96 decimals to 3.63 decimals in 2010. Within this modest range, the highest rate of increase has been in the case of REOPA beneficiaries, from 1.71 decimals to 6.39 decimals.

Thus with regard to the extreme poor's ability to access land, dual dynamics are at work: an incremental increase in landlessness and a decline in average land ownership on one hand, and second, significantly increased participation in the land lease market on the other. Thus while the relentless demographic pressures are taking their toll on the landownership of the extreme poor too, land as a source of livelihood remains attractive for them and the available channel for satisfying this demand is leasing.

Table 7.12
Changes in Land Access through Lease

Programme	% of hh leasing land		Average land leased (decimals)		
	3 years ago	Now (2010)	Rate of increased participation in land lease market (%)	3 years ago	Now (2010)
Old Age	10.0	12.3	23.0	1.45	2.55
Widow	4.5	8.1	80.0	0.63	1.37
VGDP	5.8	7.4	27.6	0.93	1.53
EGPP	7.0	7.5	7.1	1.00	0.85
Secondary Stipend	9.4	13.4	42.6	4.13	6.07
SHOUHARDO	9.8	14.5	47.9	1.85	3.95
CLP	32.8	40.7	24.1	4.20	7.85
REOPA	16.5	36.4	120.6	1.71	6.39
VGDP	20.8	23.1	10.1	2.92	3.61
TUP	2.1	8.0	280.9	0.78	2.13
All Programmes	11.9	17.1	43.7	1.96	3.63

Source: PPRC Study on Social Safety Nets, 2011

7.2.6 Livestock Assets

Besides land access through the lease market, the other prominent asset build-up avenue for the extreme poor is through livestock assets. Table 7.13 looks at 'before and after' situations regarding livestock assets of programme

beneficiaries. The two categories considered here are cattle and goats and the change is recorded in terms of the combined number of these livestock categories.

Table 7.13
Changes in Livestock Assets

<i>Programme</i>	<i>Livestock Asset (number of cattle and goats)</i>		<i>Rate of increase (%)</i>
	<i>3 yrs ago</i>	<i>Now (2010)</i>	
Old Age	0.86	1.12	30.2
Widow	0.58	0.70	20.7
VGD	0.52	0.92	76.9
EGPP	0.88	1.36	54.5
Secondary Stipend	1.12	1.53	36.6
SHOUHARDO	1.31	1.42	8.4
CLP	1.06	2.53	138.7
REOPA	0.48	1.58	229.2
VGDUP	0.92	0.96	4.3
TUP	0.22	2.05	831.8
<i>All Programmes</i>	<i>0.75</i>	<i>1.37</i>	<i>82.7</i>

Source: PPRC Study on Social Safety Nets, 2011

Ownership of livestock assets has increased on average from 0.75 per beneficiary to 1.37 over the three year interval up to 2010 - an increase of 82.7%. The highest increases have been in the cases of TUP, REOPA and CLP. Interestingly, both TUP and CLP had livestock asset transfer as a specific part of their benefit packages whereas REOPA did not. \

7.2.7 *Quality of Life: Sanitation*

The PPRC Study also looked at one quality of life indicator, namely, sanitation. Referring to Table 7.14, we find that the percentage of beneficiary households using sanitary latrines has more than doubled over the three years up to 2010 - from 32.3% to 68.7%. The improvement in this MDG-linked indicator has been true for all programmes. This compares favorably with the national trend of a rise from 39% base-line population coverage in 1990-91 to 54% coverage in 2009.³⁴

³⁴ General Economics Division, Planning Commission, *The Millennium Development Goals: Bangladesh Progress Report 2009*, Government of Bangladesh

Table 7.14
Changes in Sanitation Status

Programme	Use of Sanitary Latrine (%)		
	3 yrs ago	Now (2010)	Rate of change
Old Age	40.6	74.0	82.2
Widow	29.9	61.5	105.7
VGD	39.2	73.0	86.2
EGPP	31.5	66.5	111.1
Secondary Stipend	61.2	86.2	40.8
SHOUHARDO	11.7	57.9	394.9
CLP	7.4	66.2	794.6
REOPA	38.6	70.3	87.0
VGDUP	37.0	60.7	64.1
TUP	26.2	70.6	169.5
All Programmes	32.3	68.7	112.7

Source: PPRC Study on Social Safety Nets, 2011

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The more meaningful approach is to utilize 'with and without' findings together with 'before and after' findings as well as beneficiary perceptions to arrive at a credible analytical narrative of change.

7.3 Difference-in-Difference Outcomes: Comparative Trends in Beneficiary and Control Households

While the 'before and after' analysis establishes the nature and magnitude of changes in household indicators over a defined interval, the other key question to answer is the extent to which the observed changes can be attributed to programme participation. Commonly known as the counterfactual method, this 'with and without' analysis involves a comparison of beneficiary households against a set of 'control' households. However, it is important to be cautious about making conclusions here, due to difficulties of attribution and hence in demonstrating causation. Many contextual factors may be at work affecting both beneficiary and control households. The more meaningful approach is to utilize 'with and without' findings together with 'before and after' findings as well as beneficiary perceptions to arrive at a credible analytical narrative of change.

It is important to underline that the analyses presented here are for the whole dataset and therefore offer a test for the system as a whole, much more so than for individual programmes. This approach has been taken largely for statistical reasons to ensure a sufficient sample size. Proximate results may be possible for individual programmes and this is another area for future research.

The comparative profiles of beneficiary and control households have already been analyzed in Chapter 7. The question to explore here is the difference-in-difference outcomes i.e. comparing beneficiary and control households at

their base-line and current status. The first set of indicators to look at are those pertaining to the protection goal i.e. whether a further slippage into deeper poverty has been avoided. Table 7.15 describes the relevant difference-in-difference outcomes.

Table 7.15
Difference-in-Difference Outcomes: Protection Indicators

<i>Indicator</i>	<i>Beneficiary Households</i>			<i>Control Households</i>			<i>Difference in-Difference*</i>
	<i>3 yrs ago</i>	<i>Now (2010)</i>	<i>% Change</i>	<i>3 yrs ago</i>	<i>Now (2010)</i>	<i>% Change</i>	
Food Security % of hh subject to seasonal hunger	24.9	12.6	- 49.4	27.9	26.8	- 4.0	45.4%
Poverty Status % hh self-assessed as chronic deficit	30.1	8.8	- 70.8	33.6	29.3	- 12.8	58.0%
Injurious Coping % crisis-affected hh resorting to asset sale to cope with crisis	9.0	6.3	-30.0	9.5	6.6	- 30.5	0.5%

*Note : * Difference between the % change in beneficiaries and the % change in control households*

Both in terms of food security and self-assessed poverty status, beneficiary households have fared distinctly better than the control households: 45.4% on the food security indicator and 58% on the self-assessed poverty status indicator. The difference on the third indicator of injurious coping is not significant. Clearly, on the minimum protection goal, programme impact has clearly been significant.

What about the larger promotional goals i.e. the safety ladders as distinct from the safety nets? Table 7.16 looks at the difference-in-difference outcomes on the relevant indicators.

Table 7.16
Difference-in-Difference Outcomes: Promotional Indicators

Indicator	Beneficiary Households			Control Households			Difference- in- Difference*
	3 yrs ago	Now (2010)	% Change	3 yrs ago	Now (2010)	% Change	
Financial Capacity							
Savings							
Average savings (Taka)	861	2326	170.2	537	488	- 9.1	179.3
% hh saving	25.3	61.0	141.1	25.3	32.2	27.3	113.8
Debt							
Average debt (Taka)	2791	5295	89.7	2686	4808	79.0	10.7
% hh taking loans	35.7	45.7	28.0	33.2	44.7	34.6	- 6.6%
Assets							
Land							
Average land owned (decimals)	11.39	9.8	- 13.2	6.0	5.3	- 11.7	1.5%
% hh landless	35.6	37.8	6.2	43.8	46.7	6.6	- 0.4%
Livestock							
Average number (cattle + goat)	0.75	1.37	82.7	0.64	0.71	10.9	71.8
Land Access through Lease							
Average land leased (decimals)	1.96	3.63	85.2	13.2	9.5	- 28.0	113.2%
% hh leasing	11.3	16.7	47.7	1.2	1.1	- 8.3	56.0%
Quality of Life							
% hh using sanitary latrine	32.3	68.7	112.7	31.9	59.8	87.5	25.2%
Income							
Per capita monthly household income (Taka)	683	783	14.6	635	677	6.6	8%
Average number of income sources	2.27	3.16	39.2	2.04	2.29	12.3	26.9

Notes : * Discounted for inflation; **Difference between % change in beneficiaries and % change in control households

In terms of the rate of change, beneficiary households have fared significantly better than control households on three indicators:

- *savings* - on average savings, differential improvement of 179% and on savings habit, differential improvement of 113%;
- *land access through lease* - on average land leased, differential improvement of 113% and on number of households entering lease market, a differential improvement of 56%;
- *livestock assets* - a differential improvement of 71%. It should be noted, however, that absolute numbers pertaining to the land lease and livestock assets indicators are extremely modest.

Debt dynamics have been broadly similar for both beneficiary and control households. Average debt has increased by 89% for beneficiary households which is 10% higher than that for control households. The proportion of households dependent on debt has also risen for both groups but less so (difference of 6.6%) for beneficiary households.

The landownership trend indicates that accumulation through land assets is largely out of reach of the extreme poor. This is true for both beneficiary and control households. However, there may be some variation at the level of individual programmes. The demographic pressure is evident both in the reduction in average land owned and rise in the proportion of the landless. The percentages are broadly similar for both beneficiary and control households. However, while landownership is out of reach, beneficiary households have clearly differed from control households in establishing access to land through leasing. Though the absolute amount of land leased is extremely modest, a clearly differential trend is at work vis-a-vis the control households.

On the quality of life indicator of sanitation, the data indicates a general trend of improvement in which programme participation plays a relatively minor role.

Per capita monthly income has increased for both beneficiary and control households but the rate of increase has been quite modest. Adjusting for inflation, the rate of increase for beneficiaries has been only 14.6%. Differential rate of change vis-a-vis control households has been 8%.

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*while landownership
is out of reach,
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households have
clearly differed from
control households in
establishing access to
land through leasing.*
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7.4 Programme Impact: An Overview

Safety net programmes clearly have had an impact on beneficiary welfare. However, the dimensions and dynamics of this impact has also been complex. Through the juxtaposition of multiple perspectives, the PPRC Study has brought out a number of critical findings which bring out this dynamic complexity of programme impact.

Major Success on Protection Goals

Significant decline in food insecurity

Not all safety net programmes pursue promotional goals but the protective goal is essential to all. The first broad question to assess impact is thus the extent to which the protective goal has been met. Protective goal can mean prevention of slippage into deeper poverty as well as reduction in the extreme

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findings clearly show major success on the protective goal across all programmes.
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experiences of poverty such as hunger and chronic deficit status. It can also mean improved resilience to cope with various crisis and economic shocks. In reality, such protective outcomes also have a clear promotional consequence.

The Study findings clearly show major success on the protective goal across all programmes. Reported incidence of seasonal hunger has been halved and reported incidence of normality i.e. three meals a day all year, has been doubled on average. In comparison, control households have shown only marginal decline in seasonal hunger of 5.5%.

Significant decline in worst-off poverty status

Rural households employ their own sociological ranking on the question of poverty status and the worst-off status is that of chronic deficit. On this indicator too, safety net programmes have had a major impact with an average decline in the proportion of self-assessed chronic deficit households to the extent of 70.8% compared to a 12% decline in the case of control households.

Mixed Success on Promotional Goals

Major improvement on the savings indicator

Beneficiary households have shown the sharpest improvement in both the habit of saving and the amount actually saved. Differential rate of improvement vis-a-vis control households has been to the extent of 179% in the amount saved and 113% in the habit of saving. The savings indicator is critical not only because it provides investible funds but in the reality of extreme poverty in rural Bangladesh it is a crucial source of resilience against the recurrence of economic shocks and crisis events.

Mixed change on asset indicators

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The savings indicator is critical because it is a crucial source of resilience against the recurrence of economic shocks
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The two key assets relevant to the extreme poor are land and livestock. Beneficiary households as a whole have not succeeded in strengthening their landownership status. Average landownership has declined and the proportion of landless has risen. However, compared to control households, beneficiary households have made a modest entry into the land lease market increasing average land leased from 1.96 to 3.63 decimals.

Livestock assets (cattle plus goat) too have seen a modest increase from an average of 0.75 animals per beneficiary to 1.37.

Modest change on income indicator

While incomes have risen for all households, beneficiary as well as control, the rate of increase has been very modest over the three year interval. Adjusting for inflation, beneficiary households have increased their income only by 14.5% to a current average per capita monthly income of Taka 783. Even the best performing programme shows an average income increase of only 28%. The differential rate of increase vis-a-vis control households is only 8%. However, it is important to note that while income increase has been modest, beneficiaries have seen even such modest rises as important steps in their multi-dimensional struggles to overcome their poverty.

Women's empowerment: a corollary outcome

An important corollary outcome of the safety net programmes has been empowerment of women in various dimensions. Both in terms of beneficiary perceptions and survey data, participation in safety net programmes has contributed to enhancing women's status primarily within the family but also contributing to female mobility and increased economic participation. 76% of all respondents cited a positive impact on women's status due to programme participation. The reasons cited include contribution to family expenditures, freedom to meet small personalized expenditures, giving gifts to younger family members, contributing to educational expenses etc.

Nutritional gaps remain a critical concern

While programme impact has been noticeable on the seasonal hunger indicator, findings show the persistence of significant nutritional gaps among the target group. National statistics on child malnutrition and nutritional gaps between the poor and non-poor cited in earlier sections corroborate the Study findings on critical nutritional gaps in the areas of protein and milk.

Social Support Remains Important

The PPRC Study also highlights the importance of the larger social environment within which programme participation occurs. The key statistic to consider here is the crisis-coping mechanisms households resort to face routine economic shocks. 25% of coping strategies involved reliance on kin and social networks for financial and other forms of support.

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An important corollary outcome of the safety net programmes has been empowerment of women in various dimensions.

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findings show the persistence of significant nutritional gaps among the target group
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7.5 The 'Graduation' Debate

A key issue in understanding programme impact is graduation.³⁵ Some policy proponents and programme implementers nurture an understanding of programme impact as one of a one-stop journey of 'graduation' - i.e. from being poor to becoming a member of the non-poor. Statistics belie such a neat conceptualization pointing rather towards a multi-stage journey of change.

Consider for example the dynamics underlying the 'before and after' analysis on the summary indicator of self-assessed poverty status as shown in Table 9.5. Only one stage was considered in that Table, namely the worst-off stage of chronic deficit. How does the process of change look when we broaden the focus to consider the other stages on this indicator? Table 7.17 presents this broader finding.

Table 7.17
Change in Poverty Status: A Dynamic View

Programme	Self-Assessed Poverty Status (% of households)							
	Chronic Deficit		Occasional Deficit		Break-even		Surplus	
	3 yrs ago	Now	3 yrs ago	Now	3 yrs ago	Now	3 yrs ago	Now
Old Age	34.7	17.8	47.5	48.4	15.1	30.1	2.7	3.7
Widow	38.0	17.2	46.6	55.7	14.9	24.9	0.5	2.3
VGD	21.2	12.2	51.9	48.1	23.3	31.2	3.7	8.5
EGPP	27.5	8.0	49.5	51.0	20.5	35.5	2.5	5.5
Secondary Stipend	13.4	7.6	51.3	41.1	29.5	40.2	5.8	11.2
SHOUHARDO	22.0	0.9	51.9	59.3	23.4	29.0	2.8	10.7
CLP	35.3	4.9	53.4	41.7	8.3	40.2	2.9	13.2
REOPA	41.9	6.4	46.2	48.3	11.9	36.9	0.0	8.5
VGDUP	25.4	2.9	63.0	57.8	11.0	26.6	0.6	12.7
TUP	40.1	8.0	48.1	51.9	11.8	34.8	0.0	5.3
<i>All programmes</i>	<i>30.1</i>	<i>8.8</i>	<i>50.2</i>	<i>49.6</i>	<i>17.5</i>	<i>33.6</i>	<i>2.2</i>	<i>8.1</i>

Source: PPRC Study on Social Safety Nets, 2011

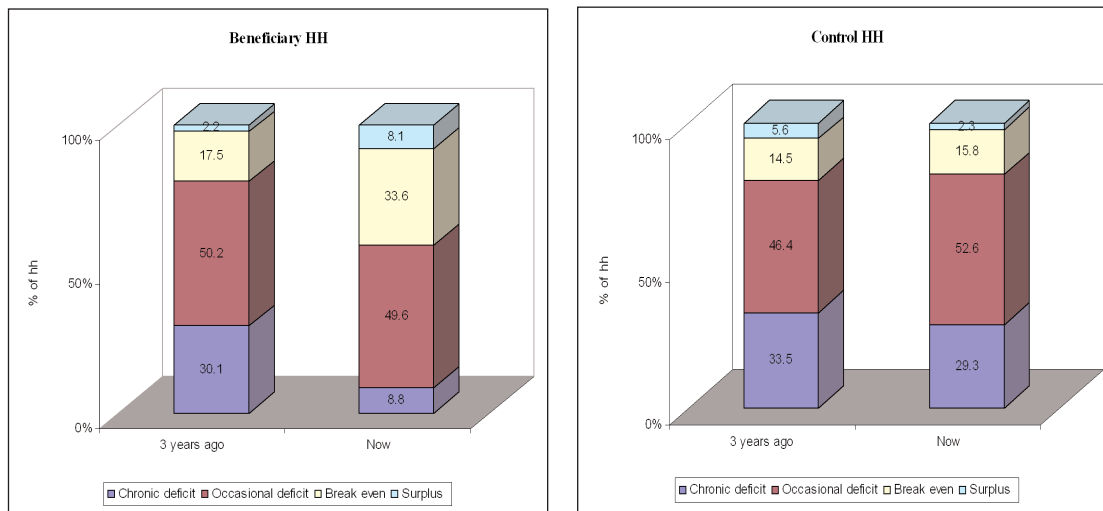
³⁵ Rahman, Hossain Zillur, 2002, 'Poverty: The Challenges of Graduation', Bangladesh Development Studies, Volume XXVIII (4): 53-78; see also Alastair Orr et al, 2009, *Pathways from Poverty: The Process of Graduation in Rural Bangladesh*, University Press Limited, Dhaka; Rahman, Hossain Zillur, Mahabub Hossain and Binayak Sen (ed), 1996, 1987-94: *Dynamics of Rural Poverty in Bangladesh*, BIDS (mimeo), Dhaka.

While there has been a significant decline in the worst-off category i.e. chronic deficit households, the improvement at the highest end of the poverty scale i.e. the surplus category, has been much more muted. Analytically, the observed graduation path experienced by programme beneficiaries appears to be a two-stage journey - a relatively rapid journey within the poverty and vulnerability band i.e. from chronic deficit to break-even status, and a much slower journey beyond to the 'surplus' category. The first is about a lessening of the intensity of the poverty experience while the second is about moving beyond vulnerability and hence the threat of reversibility. The larger programme impact has been on the former while the impact on the latter has been a lesser one. The complexity of this graduation path demands further exploration through an independent 'graduation' study but what the findings here already emphasize is the importance of looking at graduation as a process rather than a one-time shift from being poor to non-poor.

Analytically, the observed graduation path appears to be a two-stage journey - a relatively rapid journey within the poverty and vulnerability band and a much slower journey beyond to the 'surplus' category.

Figure 7.1 describes to what extent programme participation has made a difference in terms of the graduation process described above. While control households show a minor improvement at the bottom of the scale and a slight deterioration at the upper end, beneficiary households in contrast show a consistent and noteworthy story of improvement all along the poverty scale.

Figure 7.1
Graduation Process



7.6 An Analytical Typology of Programme Impacts

The previous section has indicated that a simplistic understanding of graduation as the programme goal cannot provide a meaningful framework to capture programme impacts. Based on the multiplicity of perspectives through which impact has been explored in the PPRC Study, it is possible to suggest an analytical framework by which programme impact is most meaningfully captured.

Figure 7.2 describes the possible range of impacts programme participation can bring about based on the field assessment of the ten programmes.

Figure 7.2

Analytical Typology of Programme Impacts

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The second impact type is graduation platforms
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Impact Type 1	Reduction in the intensity of the poverty experience
Impact Type 2	Graduation Platforms Savings Assets Training HD New livelihood activities Better prepared MFI candidate
Impact Type 3	Women's Empowerment
Impact Type 4	Community Assets
Impact Type 5	Social Capital

Source : Typology developed by Hossain Zillur Rahman, 2011

The first impact type is the reduction in the intensity of the poverty experience whether through consumption smoothening, reduced vulnerability or improved quality of life indicators such as housing, sanitation etc. All programmes have had this type of impact though the magnitude has varied across programmes.

The second impact type is graduation platforms i.e. programme outcomes which from a longer-run perspective can assist the process of sustainable graduation for the beneficiary households. Building such platforms can be a specific programme focus but the emergence of such platforms can also be a byproduct of programme participation. It is not expected that all programmes

will have this type of impact, in particular those focused solely on protection goals. However, the possible range of graduation platforms noted during the study have included savings, assets, training, human development, new livelihood activities, and, better preparation for entry into micro-credit. Of these, savings, livestock assets, and new livelihood activities have emerged as graduation platforms with varying degrees of success. Training so far has been the least successful of the graduation platforms

The third type of impact has been women's empowerment. This has not necessarily been an explicit programme goal in all cases but it has been an outcome in several of the programmes.

The fourth possible type of impact is expansion of community assets whether through employment programmes such as EGPP and REOPA or specific programme components as in CLP and Souhardo. A full analysis of how substantial has been such impact, however, has not been possible within this Study.

The fifth and final type of possible impact of safety net programmes is in the creation of social capital. Attempts in this area have basically followed two routes: creation of new organizational capacities either of the poor or for the poor, and, expanding the availability of trained service-delivery manpower within the local community. Examples of the former are the local elite committee of TUP, Para Development Committee of UNDP's CHTDF, and the savings and loan associations of CLP. However, field assessments indicate such initiatives have tended not to endure beyond the programme cycle. Indeed, instead of creating social capital, these particular examples have often ended up adding another layer to the implementation structures and thus adding to programme implementation cost. While the goal of creating social capital is a worthwhile one, achieving such impact has been easier said than done. The more frequent reality has been a top-heavy approach with little chance to survive the project cycle rather than a catalytic approach to inspire crowding in so that social capital generated gets embedded in structures that can carry on beyond the programme.

Perhaps a more consequential outcome, albeit on a very small scale, has been the attempt to expand trained service-delivery manpower within the local community. Two examples which PPRC teams noted in the field were training of vets by CLP and training of mid-wives by SHOUHARDO. However, further enquiry is needed to gauge the significance of such outcomes.

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While the goal of creating social capital is a worthwhile one, achieving such impact has been easier said than done.
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Policy Lessons

8

Some key policy lessons have emerged from the study. These are:

8.1 Importance of Experimental and Innovative Approach

Bangladesh has laid reasonable foundations for scaling up its delivery of social protection and in framing its strategic approach. In building these foundations, Bangladesh has pursued an experimental path with an emphasis on consolidating scalable models and opening new programme frontiers through grass-root innovations and an active policy discourse. It is imperative that emphasis remains on such an experimental approach with close attention to scaling up what works and discarding what does not.

8.2 Risk Diversity and a Menu of Options

Risks and vulnerability are differentiated by types, social groups and locations. There are the problems of post-disaster assistance, seasonal food insecurity, vulnerabilities of population groups with special needs as well as those under the burden of structural poverty. Clearly, there is a need for some policy vehicle to take each of the above policy issues up and anchor them within government and the results of this study finds much to commend the development of a national social protection strategy, yet one also based on a menu of options dealing with different types of vulnerability faced by different social groups in different geographical settings.

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Bangladesh has pursued an experimental path with an emphasis on consolidating scalable models and opening new programme frontiers through grass-root innovations and an active policy discourse.
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8.3 Disaggregating Coverage

Safety net coverage is limited but the key lesson is about the disaggregated nature of the coverage gaps. While coverage has considerably expanded on the problem of temporary food insecurity, it remains very limited on the problem of chronic poverty. It has to be noted here, of course, that extending coverage on the latter demands greater design challenges and most importantly significantly larger resources. There is also a challenge here of sharper profiling of the extreme poor.

8.4 From Food Insecurity to Nutritional Insecurity

While extremes of hunger have been largely contained, nutritional insecurity has emerged as a larger challenge. It may be noted that Bangladesh, indeed the whole of South Asia, is seriously off-track on realizing the MDG on elimination of child malnutrition.

8.5 Leakage and Governance Concerns

Leakage problems by international standards are within limits but several types continue to demand attention. While average inclusion error or mis-targeting is comparatively low at 16%, there is considerable variation across programmes. More significantly, two types of leakage and governance problems remain serious: informal entry fees particularly in programmes of higher value and longer duration, and 'ghost workers' or fraudulent muster rolls in some of the public work programmes.

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While leakage and governance represent one type of implementation concerns, an equally serious concern is low value-for-money components
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8.6 Low Value-for-Money Components

While leakage and governance represent one type of implementation concerns, an equally serious concern is low value-for-money components within safety net programmes. Some programmes have shown a propensity for adding on a plethora of minor components which subsequently have shown little impact by way of enhanced programme impact. Training component, common to many programmes, too has not stood out as bringing about any noticeable impact. A different low value-for-money component has been supplementary implementation structures that add to implementation costs but not to sustainability.

8.7 New Risks

There are also new risks on the horizon which will need to be addressed. Three in particular are worth mentioning: climate change, urban poverty and youth unemployment. Programme initiatives on these risks as yet remain sketchy. The climate change discourse as yet has not come to grips with the specific avenues through which the impact on poverty is likely to be exacerbated. Food price volatility, ecological collapse of urban mega-centres, coastal vulnerability, increased disaster incidence in new locations are some of the possible avenues through which the impact of climate change on poverty can be explored.

The issue of urban poverty too merits stronger attention. Urbanization is a dramatically expanding reality and with it the problem of urban poverty. A particular handicap here appears to be a tendency to view urban poverty

through the prism of rural poverty even though urban poverty realities differ significantly in terms of risk priorities and nature of the household unit. Overcoming the knowledge gaps in this area is a major challenge.

8.8 Need for Micro Poverty-mapping

While poverty is ubiquitous, there is also a reality of poverty pockets and regional disparities. A crucial policy concern here is the unit for poverty mapping. Set at too large a unit, this may lead to under-coverage of the real poverty pockets and over-coverage of less poor areas. Currently, upazila is used as the unit for poverty mapping. Field assessment suggests the need for a re-visit of this unit issue. Effective micro-mapping is essential to ensure that the problems of under-coverage and over-coverage are minimized. To ensure cost sustainability, a pilot exercise can be initiated for identified poverty pockets such as the monga and haor areas.

8.9 Exit Strategy

While allowance programmes such as for the elderly, widows, disabled etc will have to be permanent concerns of the state, other programmes which address either transient food insecurity or chronic or structural poverty have to factor in an exit strategy as part of their programme vision. One dimension of the exit strategy is the duration of the programme cycle which in the cases of programmes addressing chronic poverty has been between 18 and 24 months. Findings show that large-scale graduation out of poverty has not occurred within such a program cycle but the more meaningful issue here has been whether sustainable graduation platforms have been built which can subsequently lead to graduation out of poverty. There has been insufficient debate on the optimum length of the programme cycle from such dynamic considerations.

The other dimension of the exit strategy debate is about follow-ups. A deliberate focus on follow-ups appears to have been generally avoided on budgetary considerations yet the issue merits attention as a strategic focus. There have been some notable successes in such strategic follow-ups as in the phasing out of the rural rationing programme at the end of 1980s to a replacement programme of food-for-education in the 1990s to the stipend programme of the 2000s. VGD, launched in the 1970s, and RMP launched at the end of 1980s have also spawned a number of successor programmes. A more systematic debate on how the issue of follow-up is best addressed is likely to be useful in enhancing programme impact.

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Effective micro-mapping is essential to ensure that the problems of under-coverage and over-coverage are minimized.
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*the need to establish
greater linkage and
synergies between
safety net programmes
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anti-poverty
programmes*
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8.10 Linking Safety Net and Inclusive Growth Strategies

Perhaps the least explored but potentially most significant policy lesson for the larger goal of sustainability is the need to establish greater linkage and synergies between safety net programmes and traditional anti-poverty programmes focused on expanding livelihood opportunities for the poor and their greater participation in the meso-economy and beyond. The success of safety ladders will lie in how effectively such linkage is understood and acted upon.

A Strategy for Scaling up Social Protection

9

The importance of scaling up the social protection strategy in Bangladesh is increasingly being emphasized in the policy discourse within and outside the government. The 6th Five Year Plan clearly articulates this emerging policy emphasis. Bangladesh has laid reasonably good foundations on which social protection can be strategically scaled up. This final chapter reviews the key issues in this challenge of strategic scaling up.

9.1 A Two-Track Approach

The core element of a scaling up strategy is a two-track approach: first and foremost, consolidation of scalable models, and secondly, design innovations on benefit package, new vulnerabilities, sequencing and exit strategy.

On the areas of transient food insecurity and support for groups with special needs, many viable models are already in place. The challenge here is to scale up these models while ensuring no leakage and cost-effectiveness through improved implementation.

However, there are many other needs, in particular pertaining to chronic or structural poverty, where design challenges remain. These challenges include how and which graduation platforms work best in practice, new vulnerabilities such as climate change, urban poverty and youth unemployment, new programme ideas such as social insurance etc. The task here is to pinpoint these challenges and promote innovations which can lead to scalable models. An implicit division of labour with government addressing the scaling up challenge and NGOs addressing the innovation challenge appears to have been the trend but in practice appropriate programme-specific collaboration between government, local government and NGOs are expected to produce the optimal outcomes.

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needs, where design
challenges remain*
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9.2 Data-Base on the Extreme Poor

A crucial plank for a scaled-up social protection strategy is a national data-base on the extreme poor. Government of Bangladesh is already embarked on this task but what has to be underlined is that the task is not

merely a technical and an organizational one. Definitional issues, unless comprehensively resolved at the outset, may come to cloud the utility of the data-base. The other crucial issue is access to this data-base and ensuring that such access does not fall a victim to the familiar problem of bureaucratic red-tape. A third and final concern is about updating. Poverty realities are not static and hence data-base on the poor need to be regularly updated through a well thought-out plan.

9.3 Enhancing the Focus on Nutrition

Given that child undernutrition is one of the highest in South Asia including in Bangladesh, enhancing the programme focus on nutrition is critical to better social protection outcomes. The earlier analysis of beneficiary profiles has shown that the food insecurity challenge of yesterday has largely evolved into a nutritional insecurity challenge. Only one of the programmes - SHOUHARDO- had an explicit nutritional focus though some others also had limited nutritional outcomes through a focus on homestead gardening and sandbar cropping. The challenge here is not primarily about design but of scaling up the priority.

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The entrenched burden of out-of-pocket health expenditures as a driver of downward mobility has long been recognized but search for a safety net response has not been adequately in focus.
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9.4 Redressing Out-of-Pocket Health Expenditures as an Entrenched Driver of Downward Mobility

The entrenched burden of out-of-pocket health expenditures as a driver of downward mobility has long been recognized in studies on vulnerability but the importance of linking this finding to the search for a safety net response has not been adequately in focus. Innovating such a response can serve to break major new grounds in realizing the policy objective of scaling up social protection

9.5 Integration through Actor-Role Synergy

Better integration in implementation strategy and improved capacity are taken as self-evident goals. What needs underlining is that implementation capacity has to be understood in a disaggregated and dynamic way rather than in terms of a hierarchical chain. There are line ministries, field-level agencies, local governments, NGOs, community-based organizations. An understanding of this actor map is important as also the comparative advantage each type of actor may have vis-a-vis certain types of implementation roles. Government agencies may be more appropriate for scaling up programs, NGOs may have greater advantage in innovations, and local government bodies may be more

relevant to field-level coordination and the like. The integration goal is thus best achieved not through strengthening or changing the hierarchical chain but of better harnessing these synergies amongst the multiple actors relevant to the process of implementation.

9.6 Complexity of the Graduation Path and the Importance of Promotional Interventions

The PPRC Study has brought out the complexity of the graduation path in which success has been relatively easier in reducing the intensity of poverty compared to graduating out of it. Such complexity underscores the importance of promotional components i.e. graduation platforms and ladders, that ensure sustainable change beyond the project cycle. Search for effective promotional components has to be an integral dimension of scaling up the social protection strategy but there is an important conceptual clarification which merits attention here. One arena to for such promotional interventions is the household context i.e. graduation platforms such as savings, assets etc. However, there is another arena too that is equally relevant, namely the meso-context within which the household pursues its graduation goals. This extra-household context has not been brought into sufficient focus as an integral element of the social protection scaling up strategy. While some programmes have a tangential focus on community assets, this has not developed as a systematic concern. The predominant focus relating to community infrastructure continues to be roads though newer focus areas are emerging such as water-bodies, protective embankments, social infrastructure, market infrastructures, social forestry etc. Beyond the question of community assets is also the other critical question of more effective linkage of the poor to the market dynamics. The complexity of the graduation path brought out earlier reinforces the importance of linking the social protection agenda to overall economic policies in particular inclusive growth policies that can make the market work also for the poor.

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Search for effective promotional components has to be an integral dimension of scaling up the social protection strategy
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Annexes

Annex 1

Table A1

SSNPs: Major Programme

<i>Type of Programme</i>	<i>Sl. No.</i>	<i>Name of Program</i>	<i>Allocation (Crore Taka)</i>		
			2008-09	2009-10	2010-11
A. Allowances for Vulnerable Groups/ Persons with Special Needs	1	Old Age Allowance	600.00	810.00	891.00
	2	Allowances for Widowed, Deserted and Destitute Women	270.00	331.20	331.2
	3	Honorarium for Insolvent Freedom Fighters	108.00	225.00	360.00
	4	Allowances for the Financially Insolvent Disabled	60.00	93.60	102.96
	5	Grants/Capitation Grants for Orphan Students in Government and Non-government Orphanages	55.00	62.02	67.72
	6	Honorarium for Injured Freedom Fighters	45.72	61.16	63.11
B. Food Security and Disaster Assistance	7	Vulnerable Group Feeding (VGF)	1487.53	1097.17	1535.92
	8	Open Market Sales (OMS)	600.47	1071.96	1190.96
	9	Test Relief (TR)	1020.48	897.85	953.88
	10	Vulnerable Group Development (VGD)	730.85	595.17	638.33
	11	Gratuitous Relief (GR)	188.34	165.22	223.41
	12	Food Assistance in CHT	220.71	177.45	190.95
	13	SHOUHARDO	238.89	102.71	98.46
	14	Housing Support	21.37	111.00	5.52
	15	Economic Empowerment of the Poorest (SHIREE)	25.58	107.82	110.34
	16	Gucchagram (Climate Victim Rehabilitation project)	59.26	85.49	62.08
	17	Block Allocation for Disaster Management	0.00	85.00	100.00
C. Public Works/Employment Generation	18	Food-for Work (FFW)	1033.93	927.66	993.76
	19	100 days Employment / Employment Generation for the Poorest (EGPP)	926.00	1076.11	1000.00
	20	Rural Employment and Rural Maintenance Program (RERMP)	192.00	185.00	140.00
	21	Skill Development Fund for Expatriate Returnees and new Entrants into Labour Market	0.00	70.00	70.00
	22	Rural Employment Opportunity for Public Asset (REOPA)	62.58	86.08	77.69
	23	Char Livelihood Program (CLP)	203.11	93.39	0.97
D. Human Development and Social Empowerment	24	Stipend for Primary Students	488.00	574.84	750.00
	25	Secondary Education Stipend Project	331.61	478.79	677.30
	26	Targeting the Ultra Poor (TUP)	260	260	260
			(average)	(average)	(average)
	27	Stipend for Dropout Students	87.00	110.00	65.00
E. Urban Poverty	28	Vulnerable Group Development for the Ultra Poor Women (VGD-UP)	38.07	80.78	61.30
	29	Maternal Health Voucher Scheme	51.00	62.40	66.40
	30	Fundamental Education for Urban Working Children	46.50	52.00	45.50
<i>All (A+B+C+D+E)</i>			<i>9,474.60</i>	<i>10,170.47</i>	<i>11,164.53</i>

Source: Budget Documents, PPRC Compilations

Table A2
SSNPs: Minor Programme

Type of Programme	Sl. No.	Name of Program	Allocation (Crore Taka)		
			2008-09	2009-10	2010-11
A. Allowances for Vulnerable Groups/ Persons with Special Needs	1	General Relief	25.20	36.20	42.19
	2	Maternity allowance for Poor Lactating Mothers	22.59	33.60	43.20
	3	Non-Bangalee Rehabilitation	18.10	15.00	16.00
	4	Ration for Shaheed Family and Injured Freedom Fighters	-	13.40	33.58
	5	Stipend for Disabled Students	6.00	8.00	8.80
	6	Grants for Schools for the Disabled	1.80	3.60	5.81
	7	Fund for the Welfare of Acid Burnt and Disabled	2.00	2.00	2.00
	8	Allowances for Distressed Cultural Personalities/ Activists	0.71	0.80	1.50
B. Food Security and Disaster Assistance	9	Agriculture Rehabilitation	30.25	50.00	50.00
	10	Ashrayan (housing)	103.49	32.68	9.07
	11	Construction of Flood Shelter in Flood-prone and River-erosion Areas	7.00	27.51	6.23
	12	Disaster Risk Mitigation and Reduction	3.68	4.83	28.00
C. Public Works/Employment Generation	13	Jatka (fish) Protection and Alternative Employment for Fishermen	-	4.08	6.04
	14	Rehabilitation and Creation of Alternative Employment for Beggars	-	-	6.32
	15	Employment of Ultra-Poor in Northern region	9.86	7.92	7.15
	16	Poverty Eradication and Ensuring Livelihood for people in Economically Backward areas	-	-	11.00
D. Human Development and Social Empowerment	17	School Feeding Program	4.00	6.99	18.00
	18	Protection of Children at Risk	-	12.63	15.39
	19	Service and Assistance Centre for Disabled	-	5.41	9.45
	20	Child Development Centre	-	1.00	5.41
E. Urban Poverty	23	Allowances for Urban Low-income Lactating Mothers	25.00	25.00	30.00
	24	Urban Public Environment Health Development program	-	1.75	69.43
All (A+B+C+D+E)			259.68	292.40	424.57

Source: Budget Documents, PPRC Compilations

Annex 2
PSUs/Field Research Locations)

<i>District</i>	<i>Upazila</i>	<i>Union</i>	<i>Vulnerability Index assessed through FGDs</i>	<i>Presence of Selected Programmes</i>
Hobiganj	Nabiganj Bahubal	Pani Unda Bahubal Sadar	Moderate Moderate	Old Age, Widow, Stipend, VGD, EGPP, SHOUHARDO, REOPA, TUP
	Chunarughat	Gazipur	Moderate	Old Age, Widow, Stipend, VGD, EGPP, SHOUHARDO, REOPA
Cox's Bazar	Cox's Bazar Sadar	Jhilawanja	Severe	Old Age, Widow, Stipend, VGD, EGPP, SHOUHARDO, TUP
	Chokoria Ramu	Pasia Khali Rajarkul	Moderate Moderate	Old Age, Widow, Stipend, VGD, EGPP, TUP
Jamalpur	Dewanganj Islampur	Hathibhanga Belgacha	Moderate Moderate	Old Age, Widow, Stipend, VGD, EGPP, CLP SHOUHARDO, VGDUP
	Sharishabari	Pingna	Severe	Old Age, Widow, Stipend, VGD, EGPP, SHOUHARDO, CLP
Borguna	Amtoli Bamna Patharghata	Amtoli Dawatala Nachnapara	Moderate Moderate Moderate	Old Age, Widow, Stipend, VGD, EGPP, REOPA, TUP
Kurigram	Chilmari Olipur Kurigram Sadar	Chilmari Hatiya Jatrapur	Severe Severe Severe	Old Age, Widow, Stipend, VGD, EGPP, CLP, TUP SHOUHARDO, VGDUP
	Rajibpur	Char Rajibpur	Severe	Old Age, Widow, Stipend, VGD, EGPP, SHOUHARDO, CLP, VGDUP
Sirajganj	Belkuchi	Baradhul	Severe	Old Age, Widow, Stipend, VGD, EGPP, CLP SHOUHARDO, REOPA
	Chowhali	Omarpur	Severe	Old Age, Widow, Stipend, VGD, EGPP, CLP, VGDUP SHOUHARDO, REOPA
	Shahjampur	Kajuri	Moderate	Old Age, Widow, Stipend, VGD, EGPP, SHOUHARDO, REOPA
Satkhira	Tala Kaliganj Shyamnagar	Islamkati Bharasimla Bhurulia	Moderate Moderate Moderate	Old Age, Widow, Stipend, VGD, EGPP, REOPA

Social Safety Nets (SSNs) are rightly being invested with new urgency across the policy universe. Bangladesh has laid reasonable foundations for acting on this urgency and framing a strategic approach for scaling up delivery of social protection to its citizens. With support from UNDP, Power and Participation Research Centre (PPRC) has completed a comprehensive research study to catalyze the burgeoning policy interest in the area.

Volume 1 published in 2011 looked at key issues and presented an analytical inventory of ongoing SSNs. This Volume (Volume 2) assesses ground realities in terms of processes, coverage, and outcomes and identifies priority areas for future policy attention.



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