

Understanding the Scope of Social Protection Measures as Means to Improve Child Well-Being: A Comparison between Document and Reality

With special focus on Mymensingh and Netrokona Districts



Prepared for



Save the Children

Save the Children-Sweden Denmark (SCSD)

Prepared by

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Human Development Research Centre

www.hdrc-bd.com

Dhaka: May 2010



Study on
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Means to Improve Child Well-Being:
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ACKNOWLEDGEMENTS

In Bangladesh according to Direct Calorie Intake (DCI) method, 40.4% of the population lives below the absolute poverty line (i.e., who takes less than 2122 Kilocalorie per day) and the percentage of population who lives below the hardcore poverty line (i.e., per day calorie intake is less than 1805 Kilocalorie) is 19.5%. On the other hand, in Cost of basic Needs (CBN) method 40% and 25.1% of the population live below the upper and lower poverty lines respectively. There is no published government data on child poverty is available in Bangladesh. Therefore, it could be taken for granted that children living in the households under poverty are also poor.

Bangladesh is a populous country characterized by a young age structure. Children under 18 years constitute 45% of the total population. According to a recent UNICEF study, over half of Bangladesh's children are living in poverty and there is widespread deprivation amongst them in the basic areas of food, sanitation and shelter, with limited ability to escape their circumstances.

Social Protection or Social Safety Net Programmes are generally devoted to the hardcore poor. Despite many social protection schemes in the country, households and their children live in poverty and deprivation. The objective of this study is to better understand the scope of existing social protection programmes in Bangladesh to assist chronically poor to come out of poverty.

The Study team is grateful to Mr. Niels Bentsen Pedersen, Country Representative of Save the Children Sweden-Denmark, Bangladesh, for his very timely decision about the urgency to conduct such a study to understand the situation and need of the poor.

We express our deep sense of gratitude to Ms. Shahida Begum, Programme Coordinator, Child Labour, Save the Children Sweden-Denmark and Mr. Atik Anwar Chowdhury, Programme Officer, Save the Children, Sweden-Denmark for their heartfelt cooperation and professional support during the study.

We are immensely indebted to Dr. Disa Sjoblom, Regional Representative (South Asia) of Save the Children Finland and Mr. Indrajit Chaudhuri, Regional Child Rights Advisor of Save the Children Finland for their support throughout the study-- always with constructive suggestions towards improving the methodology and analysis of the study findings. Mr. Indrajit deserves special thanks for his wise suggestions in developing the methodology.

We are indebted to Ms. Rashida Ferdouse, Additional District Magistrate, DC Office, Mymensing, Mr. Abdur Razzak, Project Director (RERMP), Local government engineering Department, Md. Abdulla Ibrahim, Deputy Director, Department of Agriculture Extension, Netrokona, Mr. Aman Ullah Siddique, DD, District Social Welfare Office, Netrokona, Mr. Hajrat Ali, DRRO, Department of Relief and Rehabilitation, Mymensing, Md. Abdul Hye, DRRO, Department of Relief and Rehabilitation, Netrokona, Ms. Malabika Bhoumik, District Primary Education Officer, Netrokona, Md. Showkat Hassan, Senior Executive Officer, Janata Bank Limited (JBL), Jaynagar Branch, Netrokona, Md. Asaduzzaman, Upazila Social Service Officer, Fulpur, Mymensing, Md. Shahidullah, Assistant Manager (EO), JBL, Jaynagar Branch, Netrokona, Ms. Morjina Yasmin, Programme Officer, Department of Women Affairs, Mymensing, Mohshina Sobhan, District Monitoring Officer (Stipend), District Primary Education Office, Mymensing, Md. Mahbubul Alam, District Monitoring Officer (Stipend), District Primary Education Office, Netrokona, Mr. Wares Ali Fakir, Office Assistant, District Women Affairs Office, Netrokona, Md. Alamgir Kabir, Head Assistant, DRRO, Netrokona, Md. Monjur Rahman, Accounts Officer, District Social Services Office, Mymensing, Md. Noyon Ali, Chief Assistant, Department of Relief and Rehabilitation, Mymensing, Md. Tajul Islam, Office Secretary, Office of the Deputy Director, Agriculture Extension Office, Mymensing for their great assistance in providing all the necessary information, circulars needed for the study.

We express our heartfelt gratitude to all the Key Informants of the study such as the Upazila level officials of Department of Social Services, Department of Relief and Rehabilitation, Department of Women Affairs, Directorate of Primary Education, Directorate of Secondary and Higher Education of all the 8 Upazilas the data collection was conducted for their kind help in providing all the necessary data/information pertaining to the study. Their experiences, views, suggestions are the ultimate outcome of the study that they shared with us giving their valuable time during the field study. We are indebted to them.

We are indebted to Chairmen and Members of 8 Union Parishads (Birisiri, Lakmigoan, Boira, Bororchar, Rampur, Tarakanda, Kailati) with whom we conducted group discussions.

We are also grateful to SUF officials Mr. Moninindro, Mr. Joyonto for their kind cooperation throughout the study. SUF staff provided valuable assistance in determining the study villages, collecting SNP beneficiary lists and other activities.

The study team acknowledges the contribution of Md. Ismail Hossain, Research Associate, HDRC, for his laborious efforts in completion of the study.

We are indeed grateful to the dedicated staffs of HDRC and field researchers who were involved in the data collection process. We thankfully acknowledge their sincerity, hard work and team spirit that helped the study to claim to depict a real picture of the research question. We are thankful to all the in-house staff of HDRC for their steady and sincere efforts throughout the study.

Finally, thanks are due to the main respondents of the study—the beneficiaries and non-beneficiary poor households. Although mentioned in the end, they are the theme of the study. These poor destitute people provided us their long valuable hours without any self interest. Their words, demands, experiences are indeed the basis of the study. All our efforts with the study would really be fruitful if the study findings help the concerned authorities in taking appropriate measures to lessen the suffering of these people.

Abul Barkat, *Ph.D*
Team Leader

Dhaka: May 30, 2010

Abbreviations and Acronyms

100DEGP	100-Days Employment Generation Programme
ADB	Asian Development Bank
AIDS	Acquired Immune Deficiency Syndrome
AO	Allocation Order
BBS	Bangladesh Bureau of Statistics
BDT	Bangladeshi Currency (Taka)
BRAC	Bangladesh Rural Advancement Committee
CRC	Convention on the Rights of the Child
CRP	Child Rights Programming
CSSP	Child Sensitive Social Protection
DAE	Department of Agriculture Extension
DCI	Data Collection Instrument
DCI	Data Collection Instrument/Direct Calorie Intake
D-Half	Disburser's half
DRR	Department of Relief and Rehabilitation
DRRO	District Relief and Rehabilitation Office
DSS	Department of Social Services
DWA	Department of Women Affairs
FFW	Food for Work
FGD	Focus Group Discussion
FY	Fiscal Year
GD	Group Discussion
GDP	Gross Domestic Product
GFA	GFA Consulting Group
GOB	Government of Bangladesh
GPA	Grade Point Average
GR	Gratuitous Relief
HH	Household
HIES	Household Income and Expenditure Survey
HSFSP	Higher Secondary Female Stipend Programme
IGA	Income Generating Activity
IQ	Intelligence Quotient
KII	Key Informant Interview
KYC	Know Your Customer
LGED	Local Government Engineering Department
LSD	Local Food Storage Depot
MOP	Muriate of Potash (Fertilizer)
MPO	Monthly Payment Order
NGO	Non Government Organization
OMS	Open Market Sales
PESP	Primary Education Stipend Project
PIC	Project Implementation Committee
PIO	Project Implementation Officer
PKSF	Palli Karma Sahayak Foundation
PMUK	Podokkhep Manobik Unnoyon Kendro

PPO	Pension Payment Order
RERMP	Rural Employment and Road Maintenance Programme
RMP	Rural maintenance Programme
SAAO	Sub-Assistant Agriculture Officer
SC-F	Save the Children Finland
SC-SD	Save the Children Sweden-Denmark
SEDA	Socio-Economic Development Association
SNP	Safety Net Programmes
SSC	Secondary School Certificate
SSNP	Social Safety Net Programme
Tk./TK	Taka
TR	Test Relief
UJMS	Uttarayan Jonokallyan Mohila Samity
UN	United Nations
UNO	Upazila Nirbahi Officer
UP	Union Parisad
USA	United States of America
VDP	Village Defense Party
VGD	Vulnerable Group Development
VGD-UP	Vulnerable Group Development for Ultra Poor
VGf	Vulnerable Group Feeding
WFP	World Food Programme

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CHAPTER I

INTRODUCTION: BACKGROUND, OBJECTIVE AND METHODOLOGY

1.1 Background of the Study

By adopting the Child Rights Convention (CRC) as their basic policy framework, Save the Children Sweden-Denmark is committed to child rights programming (CRP) which prioritizes the best interests of children, works towards the elimination of discrimination and upholds agreed international norms and standards in relation to children's rights to provision, protection and participation, and above all addresses the root causes of the right violations. Save the Children Sweden – Denmark (SCSD) is working in Bangladesh since several decades and has been implementing many programmes relating to both urban and rural aspects of child labour. However, after several years of working with this issue, the organisation has increasingly come to recognise that reduction in hazardous child labour requires a holistic approach and careful consideration of the root causes of this phenomena.

The Child Labour thematic programme aims to contribute Save the Children Sweden Denmark's strategy to address root causes of child rights violation with the vision to build a society where an increasing number of girls and boys enjoy childhood and in which their rights are promoted and protected from all sorts of violations. SCSD bases all programming work on the principles of children's rights. This means using the principles of the UN Convention on the Rights of the Child (CRC) to assess, plan, develop, manage, implement, monitor, review and evaluate programmes and projects. This ensures a clear focus on children as rights holders on their roles as social actors and on holding duty bearers accountable.

Child Labour Thematic programme is half way into implementing the phase IV through 10 implementing partners. From 2008 Save the Children Finland has been supporting a project at source area of child labour. The objective of this project is to reduce rural- urban migration of children for hazardous work in selected Union Parishads of Mymensingh and Netrokona districts in Bangladesh. This will be achieved by enhancing the capacity among children and a range of duty-bearers to deal with child rights violations that perpetuate hazardous child labour, and simultaneously work on improvement in livelihoods and education.

While Save the Children generally supports implementation of activities that aim to improve different dimensions of childhood poverty, there is a growing consensus that development prospects of very poor and vulnerable children can only improve once programmes focus more rigorously on protecting children and their care-givers from circumstances that render them deprived of essential childhood development opportunities. Different social protection measures, depending on their design, have been shown to be greatly beneficial to children with positive impacts on nutrition, health, education, protection, and even livelihoods.

Based on this premise, Save the Children Finland decided to develop *Child Sensitive Social Protection (CSSP)* as a thematic area. There is a plan to introduce a pilot project in Sindupalchowk based on CSSP principles as well as to work at national and policy level to advocate for child sensitivity in Nepal's emerging social protection strategy. Save the Children Sweden Denmark and Save the Children Finland jointly decided that social

protection intervention will be developed under the child labour thematic program. Considering the above situation SCSD has decided to initiate the study “*Understanding the scope of social protection measures as a means to improve child well being*”.

1.2 Objective of the Study

1.2.1 General Objective

The general objective of this study is to better understand the scope of existing social protection programmes¹ in Bangladesh to assist chronically poor to come out of poverty and to ensure that moderately poor do not slide into poverty. In addition, the objective is to understand the implications of various social protection programmes for children.

1.2.2 Specific Objective

The specific objectives of the study are discussed below in line with the expected outputs:

1. To make a stand alone document of key features of the selected programmes that can be used for ease of reference by various actors in the area identifying and summarising the key features of all *relevant* social protection programmes available in Mymensingh and Netrokona Districts. This includes coverage, targeting/eligibility, frequency, amount, delivery mechanism/ process of access, and overall budget and utilization in the district (for one or two years).
2. Following from point 1. – To make an overall assessment with regard to the relevance of the programmes taken up under the study against the intended objectives; general strengths and weaknesses; and impact on the household/ individual members.
3. To analyse the flexibility of selected programmes with regard to budget and applicable conditions, and provide an insight into which decisions can be taken at what levels.
4. To provide an understanding of selected poor households and the amount of social protection funds that they avail/ can avail of from the government on a regular basis and to make an assessment of the importance of these funds for the household's livelihood situation and its current/ potential impact on children.
5. To suggest additional social protection measures that should be considered to improve the situation of very poor households and their children.

1.3 Methodology

According to the Terms of Reference (ToR), the HDRC study team along with relevant experts from Save the Children Sweden-Denmark and Save the Children Finland developed the detailed methodology prior to the fieldwork. There were several meetings on the tentative methodology and on deciding the methodology the study team made several visits to the Districts to test the feasibility of the methods. The key activities performed at this level are discussed below.

¹ Social protection measures generally include the following: regular and predictable social assistance/transfers in cash or kind (e.g. fee waivers, employment generation, pension, stipends); social insurance (e.g. health insurance) ; social services for groups who need special care (e.g. alternative care for children, rehabilitation services, alternative education for child labourers, child protection services); policy, legislation and regulation that protect household access to resources , promote employment and support the child care role.

1.3.1 Selection of the Programmes

There are at least two dozen of social protection programmes in the Districts. Out of these programmes a number of 16 programmes were incorporated in the study in consultation with SC-SD and SC-F. They also looked into schemes and programmes that are generally classified as social protection measures, i.e., social assistance, social insurance, and social services. In addition to these conditions the Asian Development Bank's (ADB) definition of social protection was also used for ease of understanding.

Social Protection Defined: Social protection, according to Asian Development Bank, consists of policies and programs designed to reduce poverty and vulnerability by promoting efficient labor markets, diminishing people's exposure to risks, enhancing their capacity to protect themselves against hazards and interruption/loss of income².

There are five main areas in social protection:

1. labor market policies and programs designed to promote employment, the efficient operation of labor markets and the protection of workers;
2. social insurance programs to cushion the risks associated with unemployment, ill health, disability, work-related injury and old age;
3. social assistance and welfare service programs for the most vulnerable groups with no other means of adequate support, including single mothers, the homeless or physically or mentally challenged people;
4. micro-and area-based schemes to address vulnerability at the community level, including micro-insurance, agricultural insurance, social funds and programs to manage natural disasters; and
5. child protection to ensure the healthy and productive development of children.

However in the official documents of Bangladesh Government social protection programmes are termed as Social Safety-Net Programmes or Safety Net Programmes (SSNP or SNP)³. As a result the abbreviation SNP has been used interchangeably with social protection in many places of the study.

In line with the ToR and the above definition the following social protection schemes have been selected for the study:

Table: 1.1: Selected Social Protection Programmes taken up under the study

Sl. No.	Programme Name	Sl. No.	Programme Name
01	Allowance for the Financially Insolvent Disabled	09	Stipend for Disabled Students
02	Allowance for the Widowed, Deserted & Destitute Women	10	Test Relief (TR) Food
03	Employment Generation Programme for the Hardcore Poor	11	Stipend for Primary Students
04	Food for Work (FFW)	12	Vulnerable Group Development (VGD)
05	Female Secondary Education Stipend Project	13	Vulnerable Group Feeding (VGF)
06	Gratuitous Relief (GR)-Food	14	Vulnerable Group Development for Ultra Poor (Women) (VGD-UP)
07	Maternity allowance for the Poor Lactating Mothers	15	Rural Employment and Road Maintenance Programme (RERMP)
08	Old Age Allowance		

²“Social Protection”, March 7, 2010. <<http://www.adb.org/SocialProtection/default.asp>>

³ See Bangladesh Economic Review 2009.

1.3.2 Selection of the Study Area

In consultation with SC-SD and SC-F, the study team selected the following 8 Unions under 4 different Upazials of Mymensingh and Netrokona Districts:

Table 1.2: Sample Districts, Upazilas and Unions

District	Upazila	Union
Mymensingh	Sadar	1. Boira
		2. Boror Char
	Fulpur	3. Tarakanda
		4. Rampur
Netrokona	Sadar	5. Kailati
		6. Laxmiganj
	Durgapur	7. Durgapur
		8. Birishiri

It is important to note here that all of these UPs are in the SC-SD programme area. Before deciding on the Unions, the study team consulted several experts to ensure inclusion of one relatively more poverty prone and remote Union in each of the Upazilas. This was done to ensure a good representation of the poorer Unions in both of the Districts. The Unions carrying even numbers (i.e., 2, 4, 6 and 8) are the poverty prone and remote Unions.

1.3.3 Study Respondents

In line with the study objectives the study team decided the following as study respondents:

Table 1.3: The study Respondents, Rationale, Study Objectives and Mode of Data

Study Respondents	Main Reasons for Inclusion	Specific Objectives to fit in with	Mode of Data Collection
Beneficiary Households of Social Protection Programmes	Gain understanding of the practical mechanism and impact of the programmes on the beneficiaries	2, 3, 4	In-depth household interview
Poorest Households who are also eligible beneficiary but currently not receiving any social protection benefit	<ul style="list-style-type: none"> Assessment of both accessibility to and quality of coverage of the programmes Knowledge of the non-beneficiaries about the schemes The barriers to get the benefits Potential Impact of Social Protection Benefits on the Non-beneficiary 	2, 3, 4	In-depth household interview and PRA
Community people: both beneficiary and non-beneficiary	<ul style="list-style-type: none"> Livelihood of the people and their Knowledge about schemes, selection criteria, delivery channel and benefit etc. Assessment of both accessibility to and quality of coverage of the programmes The strength and weakness of the scheme 	2, 3, 4	Group Discussion and PRA

Study Respondents	Main Reasons for Inclusion	Specific Objectives to fit in with	Mode of Data Collection
Representatives of the UP	<ul style="list-style-type: none"> • Selection and delivery mechanism • Quantity of coverage • Authority of the office 	2, 3, 4	Group Discussion
Key Officials of the Social Protection Programme Implementing Agency at Upazila Levels	Collect information as per the government documents and the opinions of the officials on: <ul style="list-style-type: none"> ✓ Mechanism and Beneficiaries ✓ Targeting ✓ Coverage, Trends: in terms of budget and numbers ✓ Possibility and areas of improvement ✓ Allocation and utilization of budget: District, Upazila, Union ✓ Flexibility ✓ Implementation challenges etc. 	1, 2, 3, 4	Key Informant Interview
Offices of the Implementing Agency at District and Above Levels	<ul style="list-style-type: none"> • To prepare the stand alone document on the existing major social protection programmes as per the government document 	1	Secondary Data

1.3.4 Data Collection Instruments and Determination of Respondents

On finalization of the study areas and respondents the study team selected a number of tools for data collection depending on the modes of data required. The tools were selected, tested in the field and finalised with active participation of the SC-SD and SC-F officials. The instruments and the distribution of respondents/participants have been presented in the following table:

Table 1.4: Data collection instruments and distribution of respondents

Respondents/Instruments	DCI	Number
1. In-depth Interview (Beneficiary and Non-beneficiary) Selected number of beneficiary In-depth Interview[(+)-10 per programme] Selected number of non-beneficiary In-depth Interview	DCI-1 DCI-2	131 25
Total number of In-depth Interview	DCI-1 & 2	156
2. PRA 1 Social Mapping along with a Wealth Ranking at one village/hamlet in each UP to identify and select the poorest households	DCI-5	8
3. Group Discussion (FGD) with Beneficiary and Non-beneficiary The FGDs were conducted with beneficiaries and non-beneficiary (but eligible for SNP) people (FGDs were conducted along with the PRA exercise)	DCI-4	8
4. Group Discussion with UP representatives and community leaders 1 GD in each UP covering all the programmes	DCI-3	8
5. Key Informant Interview (KII) KII with officials of all the existing programmes in the Districts	DCI-6	15
6. Secondary Data Collection Format	DCI-7	15+15=30

A) In-Depth Interview: Beneficiary and Non-Beneficiary

The field data collection was conducted in 8 selected villages from the 8 Unions of 4 Upazilas in the 2 Districts.

The study team collected the list of all current beneficiaries of all the existing programmes in those villages from the relevant Union Parishad with the help of partner NGO (SUF) for beneficiary in-depth interview.

The non-beneficiaries were among people who are also eligible to get public social protection benefits. Such eligible/potential beneficiaries were obtained through PRA method (social mapping and wealth ranking). Through the social mapping and wealth ranking the field teams located and identified the poorest households. It does not necessarily mean that all these poorest households were beneficiaries of any public social protection programmes. There were some poorest households who are not covered by any kind of social protection benefits (it is also found so during the field test). Since only 25 non-beneficiary (but eligible to get public social protection benefit) households were required to obtain for in-depth interview, it was expected that the field team would be able to get the required number through this process.

B) Participatory Rural Appraisal (PRA)

As discussed above the 8 PRAs in 8 villages of the Unions were conducted along with a Wealth Ranking to identify the poorest households in the community. One of the reasons for conducting the PRAs was to obtain some poor households who do not get any kind of social protection benefit. Obtaining non-beneficiary participants for group discussion at the community level was also an important objective. Another crucial aspect of the PRAs was to assess the quality of coverage by various social protection programmes.

C) Group Discussions

Two different kinds of group discussions (GD) were conducted with beneficiary and non-beneficiary households and the UP representatives (using DCI-3 and DCI-4 respectively). The community level group discussions were conducted with beneficiary and non-beneficiary households to obtain data on their perception and activities regarding social protection programmes. On the other hand, the UP level group discussions were conducted with UP Chairmen and Members to gain information on the livelihood of the people, role of the UP people in beneficiary selection, delivery mechanism etc and the quantity of coverage in terms of current beneficiaries and eligible peoples.

D) Key Informant Interviews

During field visits prior to determination of the methodology, the study team found that the existing social protection programmes in the study districts are being implemented by 6 Ministries and their relevant Departments. The Ministries and their Departments along with their District and Upazila level offices are as follows:

Table 1.5: Social Protection Programmes Implementing Authorities:

Ministries	Departments	Implementing Offices at District Level	Implementing Officers at Upazila Level
Ministry of Food and Disaster Management	Directorate of Relief and Rehabilitation	District Relief and Rehabilitation Office (DRRO)	Project Implementation Officer (PIO)
Ministry of Social Welfare	Department of Social Services (DSS)	Office of the Deputy Director, DSS	Upazila Social Services Officer
Ministry of Women and Children Affairs	Department of Women Affairs (DWA)	District Women Affairs Office	Upazila Women Affairs Officer
Ministry of Primary and Mass Education	Directorate of Primary Education	District Primary Education Office	Upazila Primary Education Officer
Ministry of Education	Directorate of Secondary and Higher Education	District Secondary and Higher Education Office	Upazila Secondary and Higher Education Officer
Ministry of Local Government Rural Development and Cooperatives	Local Government Engineering Department (LGED)	Office of the Executive Engineer, LGED	Upazila Engineer, LGED

The Upazila level officials of the implementing Ministries/Department play the key role in beneficiary selection, delivery mechanism and other activities at the grassroots levels with assistance from the local government representatives. As a result these people are supposed to know well about the schemes. With this objective in mind, key informant interviews with almost all of the Upazila level officers were conducted.

E) Review of Secondary Data/Documents

All the relevant secondary public documents such as key national policies, circulars, and orders, implementation plan etc. on the existing social protection programmes have been reviewed and secondary data on the number of beneficiaries and budget in the districts over last few years have been collected to obtain clear idea on the key features of the programmes. A Secondary Data Collection Format (DCI-7) was used for this purpose. These documents and data were particularly required to prepare the stand alone document on the key features of the existing social protection programmes in the districts⁴.

1.4 Field Data Collection and Quality Control

In each of the 2 study Districts, an 8 member team comprising of one research associate, one field supervisor and five research assistants was deployed. A total of 12 days was allotted to complete the task including travel in each District. SUF, a Save the Children Sweden-Denmark partner NGO working in the area, provided the field team required assistance in collecting beneficiary list from the UP offices, selection of the villages under the sample Unions and other activities. The research associates were closely in touch with the teams to give them any kind of theoretical and practical supports. The core team members monitored the data collection process, made back-check visits to selected number of respondents' households for the quality control. The Team Leader kept close contacts with the field teams and provided required input to ensure high quality output during the field activities as well as at the time of pre-test.

⁴ The Standalone report was submitted separately under the study.

1.5 Data Management and Compilation

Data management included the following activities: (a) registration of DCIs, and (b) data compilation. Due to qualitative nature of the survey, activities primarily included detailed transcription of the in-depth interviews, GDs and KIIs under the direct supervision and guidance of the consultants. Triangulation was done by cross checking data/information from different categories of respondents.

1.6 Method of Analysis

Since analysis primarily took a qualitative turn, information processing was directed toward ‘deductive transcription’ of all information into qualitative listing. The steps taken to reach this intersection were:

- a. Uniformity detection: recording of all similar responses most informants provided.
- b. Variety detection: All diversified responses were decoded against queries by variables and indicators. It provided the basis for in-depth probing, and construction of logical linkage of ‘why’ and ‘how’ questions.
- c. Contrast detection: Frequency and intensity of all conforming, uniform or similar-type responses (statements, opinions, perceptive judgments, remarks, quotes, explanations) were catalogued at one compartment; and contrasting or opposing responses (by frequencies) at the other compartment. It helped to attain comparative understanding of underlying reasons through perception of the respondents.

The above-mentioned phases built a solid ground for narrative-based analysis of all “WHYs” and “HOWs”. The report-writing constituted integration of relationship between variables and indicators of change, formation of general statements about relationships among categories, and interpretation of information in line with the objectives and research questions outlined in the ToR and agreement of the study.

Although the study mainly adopted qualitative techniques for data collection, yet there were quantitative parts in each of the tools to estimate the coverage and impact of the programmes on the beneficiary households and their children. As a result there are quantitative analyses of several research questions in addition to their qualitative descriptions. For example, the impact of various social protection schemes on the beneficiary households adopted different quantitative estimations and comparisons. The quantity of coverage also involved such quantitative estimations.

1.7 Organization of the Report

As per the ToR the study delivered two separate reports—one standalone document describing the key features of the selected programmes in brief that includes coverage, targeting/eligibility, frequency, amount, delivery mechanism/ process of access, and overall budget and utilization in the Districts for the fiscal years 2008-09 and 2009-10. The *standalone* document particularly delivered the expected output 1 (i.e., specific objective # 1 of the specific objectives) of the ToR. This document — the main report of the study, delivered the remaining objectives along with some issues documented in the stand alone report. The report particularly investigates into the field situations regarding the social protection programmes with a brief description on what is documented in the government orders, circulars etc.

The report comprised 7 Chapters, and is primarily outlined on the basis of analytical concept to answer the research questions based on the prime issue of the existing social protection programmes in both districts.

Chapter 1 introduces the methodology used and do not contain critical or analytical reflections on field data. This chapter rather serves as the foundation of the study. **Chapters 2, 3, 4, 5 and 6** deal with the research questions through the field findings obtained from different study respondents and participants on the social protection schemes. Chapter 2, 3, and 4 are designed on the basis of the category of the schemes selected in the study. **Chapter 2** describes the *Conditional Social Protection Programmes* (i.e., programmes that provide beneficiaries employment opportunity and wage on ‘no work no wage’ basis). **Chapter 3** describes the *Unconditional Social Protection Programmes* (i.e., programmes that provide the beneficiaries a monthly allowance without any condition). **Chapter 4** provides description of the *Stipend Programmes* (i.e., stipend programmes for students at different levels including Stipend for Disabled Students). **Chapter 5** provides an impression of the non-beneficiary households in terms of their livelihood, knowledge regarding and access to social protection programmes. This chapter has been designed to give a basis to make comparison between the beneficiary and non-beneficiary households in many aspects of the research questions including the impact and potential impact of social protection programmes. **Chapter 6**, one of the most important chapters of the document, provides an overall assessment of the social protection programmes taken up under the study with regard to all the research questions. This chapter contains analyses of findings from all the preceding chapters. **Chapter 7**, the concluding chapter of the study, suggests the basis of a pro-poor children social protection programme with relevant data and references from the current study and other studies as well.

These chapters describe the relevant programmes under the above heads. The description of each of the programmes starts with a summary of the programme as per government document which includes history, objectives, coverage, eligibility criteria, benefit – kind and amount, frequency, delivery mechanism and some budgetary information of the programme. Then the description follows the field findings for that particular programme in these regards in line with the study objectives obtained from the beneficiary in-depth interviews, group discussions with community people and the UP representatives, PRA of communities and key informant interviews.

CHAPTER II

CONDITIONAL SOCIAL PROTECTION PROGRAMMES

Conditional social protection programmes are the programmes that provide beneficiaries an employment opportunity and wage on ‘no work no wage’ basis. There are four major conditional social protection programmes in the area. In the following sections of the chapter description of each of these programmes starts with an introduction of the programme as per government document (documented information). Then the field findings from the beneficiaries and other stakeholders of that particular programme are described.

2.1 Employment Generation Programme for the Hardcore Poor

2.1.1 Documented Information

Background and Objective: Employment Generation Program for Hardcore Poor is one of the largest safety-net programmes in Bangladesh taken up to reduce high seasonal poverty among people inhabiting in *monga* prone, river erosion, flood areas, haor-baor, and char areas in Bangladesh. Each year people in these areas become unemployed and pass through a rough time especially during September to November and March to April. For that reason, in the FY 2008-09 budget Bangladesh government launched 100-Days Employment Generation Programme (100DEGP), the ever largest social protection programme in the country, for the rural poor. From FY 2009-10, Bangladesh government has initiated a new program named Employment Generation Program for Hardcore Poor by replacing 100-Days Employment Generation Programme. The main objective of the program is to generate employment for the hardcore poor during the lean season and to increase purchasing power of the extreme poor people affected by price hike. Moreover, the program intends to develop and maintain small scale rural infrastructure and communication system which have impact on national economy.

Implementing Agency: Department of Relief and Rehabilitation (DRR) under the Ministry of Food and Disaster Management is implementing the programme as official authority. On the other hand, Union Parishad Disaster Management Committee and Upazila Disaster Management Committee take the responsibility of doing all the works and implementation of the programme in the field. Union level committee selects target area, beneficiary, registration, forms committee and issues cards. This union level committee forms a project implementation committee (consisting of 3-5 members) for each project. District Disaster Management Committee has the responsibility of permanent evaluation and monitoring.

Targeting/eligibility: As per the implementation policy of the programme, qualifications of the beneficiary to be selected in the programme are given below:

- Rural extreme poor, especially for unskilled but capable unemployed people (age between 18 to 60 years) in the country.
- One person from a family is eligible for getting work.
- Landless (or less than 0.50 acre of land in possession) or person with no livestock.
- People excluded from other social safety net project. People who are entitled to other public SNP during this project duration cannot be included in this programme.
- Number of enlisted female laborers must be one third of the total enlisted laborers.

In the beneficiary selection process, special attention is given to hard core poor based on WFP and Planning Commission's poverty map after thorough interactions with the WFP, PKSF, CARE, Save the Children USA etc. The concerned Upazila Nirbahi Officer (UNO) prepared ward-wise number of beneficiaries based on concentration of poverty and unemployment. Later on, Upazila-wise card is issued by the Ministry of Food and Disaster Management. In the beneficiary selection process, any duplication of this programme with any other social safety net programme is prohibited.

In the two phases of the programme (i.e., September-November and March-April) depending on the local demand and nature of work the beneficiaries can get work opportunity up to 20 days in a month. The authority might increase the duration in addition to these five months and continue it throughout the year.

Kind and amount: Under the Employment Generation Program for Hardcore Poor, each laborer gets Tk. 120 for seven hours of work per day.

Frequency: In a fiscal year, the programme is executed in two phases. First phase and second phases consist of 60 and 40 working days respectively (20 days per month). Wage is delivered on the respective day or after maximum 5 days of work.

Delivery Mechanism: Based on the concentration of poverty and unemployment, respective Upazila Nirbahi Officer (UNO) prepares ward-wise number of beneficiaries with the help of Union Parishad. Ministry of Food and Disaster Management issues card among selected beneficiaries through their District and Upazila level offices. Project implementation committee, consisting of minimum 9 members, is formed for every project. This committee is assigned maximum total wage of five days in advance for disbursement.

2.1.2 What Exists in the Field

Coverage: In the fiscal year 2008-09 a total of 1997075 labourers were enlisted for work under the 100DEGP in whole Bangladesh. Government had a target to expand the program by including 1120000 more people in fiscal year 2009-2010 based on the poverty map prepared in 2009. The new program Employment Generation Programme for Hard-Core Poor was supposed to implement throughout the rural area of the country with special priority to 81 high poverty-prone Upazilas. The following table shows the distribution of beneficiaries in different Upazilas of the country:

Category of Upazilas according to Poverty Rate (Head Count)	Number of Upazilas	Total Number of Beneficiary
40% and Above (High poverty-prone Upazilas)	81	560000
21%-39%	253	336000
1%-20%	147	224000
Total (in 64 District of the country)	481	1120000

Source: Department of Relief and Rehabilitation, Ministry of Food & Disaster Management

In Mymensingh district, 98770 enlisted beneficiaries are getting benefit under this program, in FY 2009-10. In Netrokona in FY 2008-09, under the 100DEGP, a total of 42970 beneficiaries received benefit for 60 days and under the new program, total 15153 beneficiaries are receiving benefit for 40 days of work.

Budget and utilization: In 2008-09 fiscal years, Tk.20 billion was allocated for 100DEGP all over the country. Among this budget around Tk. 9.20 billion was utilized in first phase. Because of some malfunctioning strategies of the project, the second phase was terminated. For the FY 2009-10, around Tk.11.76 billion has been allocated for Employment Generation Program for Hard-Core Poor.

For the first phase of work, total Tk.474.09 million is allocated for Mymensingh district in FY 2009-10. In FY 2008-09, Tk. 257.82 million was distributed among the beneficiaries in Netrokona district for 100DEGP. In the first phase (40 days) of Employment Generation for Hardcore Poor programme, beneficiaries of Netrokona district have received Tk. 82.33 million so far (until April 2010).

2.1.3 Voices of the Beneficiaries

Some of the beneficiary respondents were entitled to the 100 Days Employment Generation Programme (100DEGP), the previous version of Employment Generation Programme for the Hardcore Poor in 2008-09 fiscal year and they are no more included in the current phase. A few of them were found to have entitlement to both. That is, they worked in the 100 Days Employment Generation Programme for a period of 45 to 50 days of the official allocation of 60 days. These beneficiaries received their last wage in December 2009. Beneficiaries who are entitled to the Employment Generation Programme for the Hardcore Poor have so far worked for 7 to 22 days depending on early or delayed enlistment of beneficiaries or start of work by the implementing authority. But in both Districts majority of the beneficiaries have so far (until mid April 2010) worked for 20 days.

Wage rate and total wage received: The wage received by the beneficiaries of 100DEGP was Tk. 100 per day which increased to Tk. 120 for the current phase. For 100DEGP total wage received by a beneficiary was Tk. 3,500 to Tk.4,400 depending on the number of days they worked. For Employment Generation Programme for the Hardcore Poor, until April 2010, the lowest wage was Tk. 840 (for 7 days) and the highest is Tk. 2,640 (for 22 days). But most of the beneficiaries have so far worked for 20 days and received a total wage of Tk. 2400.

Sources of information and knowledge about the programme: Almost all the beneficiaries learned about the programme from the local UP members. Some beneficiaries also got the information from people in the neighborhood. Most of them did not require any recommendation to be enlisted except a few beneficiaries who revealed that they were recommended either by any influential relative/neighbour or by the members themselves.

- *“They informed me at first that I’d be provided 40 days’ work but after working for only 7 days they told me that there is no work to do that is no wage as well. Another person would be working instead of me. I’d be calling again some days later.”*
 - *“The selection process is not good. Only own people of the chairman and members are selected for work. They did not tell us how many days we’d be working. As a result we had to stop work on a sudden notice. This process is troublesome.”*
 - *“The wage is not adequate. In general a casual labourer could earn 180 to 200 Taka a day. But they give us only 120 Taka (and sometimes it is 100 Taka).”*
- A beneficiary of the Employment Generation Programme for the Hardcore Poor in Fulpur, Mymensingh.

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Almost all of the male and female respondents were found to have adequate knowledge about the components of the programmes such as programme duration, wage amount, number of workdays, frequencies of wage deliveries and the eligible beneficiaries etc. They also know that the wage would be provided on 'no work no wage' basis. That is, if a beneficiary fails to attend his or her work then their wage for that day would be deducted.

Imperfection in the process: None of the beneficiary respondents reported of offering or paying money for the enlistment during interviews although they had to give several visits to the UP member/chairman for the purpose.

Although no one was found to reveal during interviews about paying off money for enlistment in the programme, during PRA and Group Discussions in several places it was revealed by the participants that the workers had to pay good amount of cash to the UP representatives for this purpose. Detail of these imperfections has been discussed in Chapter 6 under Weaknesses of the Programmes.

Quality of coverage: Majority of the beneficiaries reported that there were people of worse socioeconomic condition in their locality who were left out from the programme. In our

query to reasons for such missing out, their replies were diverse. Some of the respondents said that the eligible beneficiaries always outnumber the available opportunity. For example, suppose in an UP the budget permits only 45 persons to be

"I've been enlisted for the 40 days work programme and receiving wage for work. Yet there are many people who also should have been given opportunity because their condition is worse than ours. The chairman/members of the UP did not assess them accurately and hence they are left out."

--A female beneficiary of the programme from the Garo indigenous community at Gopalpur village of Durgapur UP, Netrokona

included in the programme, the number of eligible people for the same might be double or even quadruple. Therefore there is always a huge gap between the supply and demand. Few beneficiaries reported that people who do not have a good term with the UP members were left out despite their eligibility. They also added that among the huge number eligible beneficiaries it is a common practice that people from the same kin or having good personal term with UP representatives would get priority.

It is also revealed by some of the beneficiaries that they are the most deprived persons in the society and that is why were included in the programme. Those who are not included must have been covered by other social protection programmes.

Delivery mechanism (receipt of benefit/wage): The total wage of the week is generally provided at the weekend/after 5 days, at the Union Parishad Office. As reported by the beneficiaries the work place is either their own village or nearby and the distance of the wage delivery point (i.e., UP office) is 1- 2 kilometers from their residence that most of them commute on foot at the weekend. All the beneficiaries at their locality go together and received their wage. No beneficiary reported of facing any trouble in commuting to the place or in the delivery mechanism.

No money is required to spend as conveyance and no money is required to pay at the delivery point while receiving the wage.

Utilization of allowance: Beneficiaries spent the money received from the programme on HH consumption. All of them mentioned of buying food. They also spend the money on treatment, children's education (particularly their private tuition fees). Among the non food expenditures loan repayment is very common. Many of the households buy food items such

as rice, *atta*, oil, salt, spices etc on credit from the local shops. On receipt of the wage they repay the debt. Some households also borrow from neighbors and local mahazans (who lend money on interest), NGOs for different purposes and repay the loan.

Benefit received from multiple public safety net programmes: Some of the beneficiaries of this programme reported of entitlement to other public social protection schemes by other members of the households among which the most common was primary or secondary education stipend received by the school going children. Yet it was evident from the respondent household information that many of the school going children from these families do not receive any stipend at school. This is because the stipends are subject to at least 85% class attendance (monthly) and obtaining 40% marks in the annual examination which sometimes may not be possible by many children from these poor families. Some households received Old Age Allowance by the aged members. Some households also received VGF rice once or twice during lean season or festivals in the past.

Conditions implied on the utilization of the benefit: This is a work programme, the wage is provided on 'no work no wage' basis. The selected beneficiaries need to work from 9 am to 4 pm (7 hours) and if they remain absent on a working day, their wage for that day is cut. In addition to these, no condition is implied on the receipt of the benefit or its expenditure. But households that also receive education stipend by the school going children mentioned of some conditions on receipt of that. For example, such beneficiaries told that to get education stipend the children needs to attend school regularly and do good result. Although the government rule is at least 85% school attendance every month (of the total school day) and obtaining at least 40% marks in the annual examination (33% for the students in the hilly areas and students with disability), some respondent parents mentioned the attendance as 22 to 23 days in a month and about obtaining marks in the annual examination some mentioned it as 50% and some mentioned as 60%. So, it is somewhat clear from here that poor parents have relatively poor information about the education of their children.

Changes they feel in the Programme Mechanism: Most of the beneficiaries did not suggest any change in the beneficiary selection, kind of benefit and delivery mechanism. They were found happy with its current components. A few beneficiaries (particularly some female beneficiaries) reported that the selection process is not fair. According to them, the UP representatives prefer their own people (sometimes potential recipients' political identity is also considered) and only such people get works and wage.

Several beneficiaries also reported of some disputes in the beneficiary selection process such as giving priority to people having own cultivable land ignoring the poor landless people. They also demanded elimination of such disputes.

Sometimes the workers are not clearly informed about the duration of the programme and work is stopped without prior notice. Some respondents reported that such vague conditions sometimes bring sufferings in their life.

Another crucial issue rose by many of the beneficiaries is that the wage given under the programme is relatively low and it needs to be increased. In general, a casual wage labourer in that area earns Tk. 180 to Tk. 200 per day

The cards should be issued after careful assessment of poverty so that the real poor get work. If the programme runs during Choitra (March-April) and Ashwin (September-October) months it would be better for us. We do not have any work during that period. Some of us go to the hills crossing the border and collect firewood but still cannot sell them in the market. We suffer a lot during those days.
-- A female beneficiary of the programme from the Garo indigenous community at Durgapur, Netrokona

whereas under this programme a beneficiary receives only Tk.120. Therefore many of the beneficiaries suggested that the amount of wage should be at least Tk. 150 per day while some others demanded it to be double (i.e., Tk. 200 to TK. 240).

Some demanded that such work programmes should continue throughout the year so that the poor could survive.

Some of the beneficiaries also opined that the wage should be paid to the workers everyday instead of paying at the weekend.

Some of the beneficiaries suggested that the programme should function during the lean periods particularly in the Bengali months *Choitra-Boishakh* (March-April) and *Vadra-Aswin* (September-October) when the poor households that particularly live on wage labour do not have anything to do.

2.1.4 Impact of the Programme on Household Economy

a. Impact on the beneficiary households

All the beneficiaries of this wage for work programme acknowledged that the programme has significant impact on their household. It has been mentioned earlier that the programme is a 40 days' work programme and a selected beneficiary would receive maximum of 40 days work and is supposed to receive a total wage of Tk. 4,800. Until mid April among the respondent beneficiaries the maximum number of workdays was 22 and hence the reported maximum amount of total wage from this programme was Tk. 2,640 whereas the mode amount of wage was Tk. 2,400.

Annual Household Expenditure versus Social Protection Benefit: Annual expenditure for both food and non food purposes of the beneficiary households ranges from Tk. 36,000 (for households with 4 members including 1 child) to Tk. 115,000 (for households with 8 members including 4 children). However the average annual household expenditure for the beneficiary households is TK. 57,800. If the amount (4800) received from the programme is deducted from the expenditure then it becomes Tk.53,000. The average size of the beneficiary households is 5.22 and thus the average per capita annual expenditure for the members of these households ranges from Tk. 7,500 to TK. 15,375 although the average per capita expenditure is Tk.11,261(per person per month, Tk. 938). On the other hand, the annual per capita expenditure without the social protection benefit becomes Tk.10,266 (per person per month, Tk.856).

The annual per capita average expenditure on children's food ranges from Tk. 9000 to TK. 12000 where the overall per capita average expenditure on children's food in a year is Tk. 10,000. When the annual expenditure on children's health for these households is taken into

consideration, it gives a diverse picture. This expenditure ranges from Tk. 500 to TK. 5,000 depending on the number of children that got sick in the households in last one year and their capability for treatment. However the average annual per capita expenditure on children's health ranged from Tk. 167 to TK. 2,000 where the overall average expenditure was Tk. 875.

Education expenditure of these households ranges from Tk. 500 to TK. 3,000 depending on number of school going children in the households and other factors. The minimum annual average per capita education expenditure is Tk. 333 and the maximum is Tk. 3,000. However the overall average is Tk.667.

There were very few cases of existence of paid child labour in the respondent households. However the average annual income by a child labourer was Tk. 18,000. Now if the tentative annual expenditure on that child (as calculated by the parents it is Tk. 11,000)⁵ is added to his or her total annual income in the case of the child would stayed at home instead of migrating out for work, his real income becomes Tk. 29,000.

Potential Impact of the Scheme: As there was no baseline study on the beneficiaries of the existing social protection programmes, this study applied an alternative approach to assess the impact of such programmes on the beneficiary households in general and on their children in particular. In line with this approach an effort has been made to compare the financial benefit received by the respondent households with their household expenditure in general and expenditure on children's food, health, education etc. in particular to see what contribution the benefit makes to the household economy. Furthermore, the social protection benefit has also been compared with the income earned by children involved in wage labour. Finally, the per capita monthly expenditures (with and without the social protection benefit) of these households have also been compared with the relevant poverty lines of the cost of basic needs (CBN) method to see whether adding the social protection benefit in the household economy gives it an opportunity to come out of poverty or not.

At this backdrop some conclusions on the potential impact of the social protection benefit on the beneficiary households could be made:

SNP Benefit and Household Expenditure: On average, the total annual financial benefit received from this programme is 8.30 per cent of the average household expenditure. However this percentage is 13.33 percent for the poorest (on the basis of expenditure) and only 4.17 per cent for the non-poorest households among the respondent households.

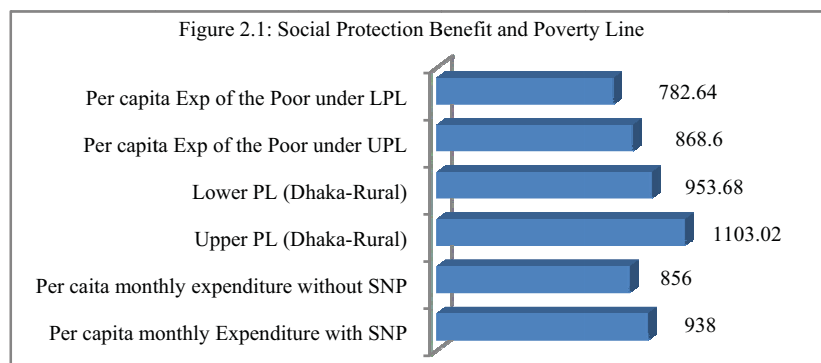
SNP Benefit and Poverty: In Bangladesh there are two methods of poverty estimation, namely Cost of Basic Needs (CBN) and Direct Calorie Intake (DCI). Based on the Household Income and Expenditure Survey (HIES) 2005 in the CBN method the current estimated lower and upper poverty lines for the rural areas of Dhaka Division are Tk. 953.68 and Tk. 1103.02 (per person per month) respectively⁶. The per capita monthly expenditure of the poor who fall under the upper and lower poverty lines is Tk.868.60 and Tk.782.64 respectively. In this regard, if the per capita monthly expenditure of the beneficiary households of the Employment Generation Programme for the Hardcore Poor is taken into consideration the following findings are in order:

⁵ The per capita expenditure averages has been calculated as Tk.11,261. It is to note that the tentative annual expenditure on a working child (as roughly estimated as Tk. 11,000 by the parents) is very close to that sum.

⁶ According to HIES 2005 the lower poverty line was Tk.728 and the upper poverty line was Tk.842. For estimation of the current poverty lines the overall inflation over the years has been adjusted.

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- In the beneficiary households the per capita monthly expenditure is Tk.938.4 which still falls below both of the poverty lines estimated for the rural areas of Dhaka Division. For per person per month the households require at least another Tk.16 (Tk.960 annually for a 5 members household) to cross the lower poverty line and Tk.166 (Tk.9,960 annually for a 5 members household) to cross the upper poverty line.
- If the expenditure of these households is compared with that of the people who fall under the upper and lower poverty lines, it reveals that their per capita monthly expenditure is relatively better than the people under both of the poverty lines (Tk.938 versus Tk.869 and Tk.783).
- If the amount of financial benefit received from the SNP is deducted from the household expenditure, the per capita monthly expenditure in the same households becomes Tk. 856 which slides below the per capita expenditure of the poor under the upper poverty line but still remains that above the lower poverty line.
- **These crucial findings clearly demonstrate that despite receiving benefit from a social protection benefit like the Employment Generation Programme for the Hardcore Poor, the households fall below both the upper and lower poverty lines. But receipt of such benefits gives them a relatively better position among the poor.**



b. Children in the Beneficiary Households

Food: Most of the respondent households take two meals a day where rice and vegetables are common in the menu. Considering the consumption pattern of some general food items by the respondent households the following table has been prepared to obtain a snapshot of their food intake:

Food Item	Consumption Pattern
Fish	Twice/thrice a week
Meat	Once in 2 to 3 months
Milk	No consumption
Egg	Once in 15 days
Dal (pulses)	Once in a month
Fruits	Mostly no consumption, eat during the seasons if it is from their own trees

As compared to the expenditure on children's food, data show that the total benefit received from this programme is on average 48% of the average expenditure on children's food in these households. This percentage ranges from 40% to 53.33% from household to household.

Health: Mortality, Illness and Treatment: One of the crucial queries about children in this study was to see the incidence of child mortality in the beneficiary households. As revealed by the respondents, there was no incidence of child mortality in the last three years.

Among the children in the beneficiary households many had suffered from various diseases such as fever, diarrhoea, cold, jaundice etc. in last one year. The incidences of such diseases were multiple. That is the same children had suffered from the same diseases a number of times.

On receiving treatment, most households reported that their children received treatment from local pharmacy. Some households also took the children to hospital if the suffering was severe. It is not that the treatment was received immediately and it continued for a required period. Majority of the households reported that the treatment was delayed and in most of the cases they stopped treatment abruptly. Financial incapability was indicated as the main reason for delayed and incomplete treatment although a few respondents revealed that it is also habitual and it is in fact poverty that pushed them to such habits. There were also some reports of getting treatment from quack as this is less expensive.

The average health expenditure on children in the beneficiary households ranged from Tk. 500 to Tk. 5,000 which is only 10.41% to 104.16% of the social protection benefit. However, on average, the annual per capita health expenditure on children (i.e., Tk. 875) is 18.22% of the financial benefit each household receives from this programme annually.

Education: There are on average slightly more than 2 children (below 18 years) in the households and nearly half of them are either infants (<1 year to 3 years) or young kids (< 6 years) who are yet to attend school⁷. Among the remaining half, most of the children in the beneficiary households were found to attend school except a few children who are school dropouts. As mentioned by the parents these children left school as they found school less interesting. As perceived by such parents the children are very 'naughty' and do not like school.

The beneficiary households of Employment Generation Programme for the Hardcore Poor spends Tk. 500 to 3000 (10.41% to 62.50% of the SNP benefit) on their children's education and the per capita minimum education expenditure is Tk.333 and the maximum is Tk. 3000 which is nearly 7% and 63% of the SNP benefit the household receives. The overall annual per capita expenditure on children's education, which is Tk. 667, is near about 14% of the social protection benefit.

Child Labour: The dropout children are mainly engaged in unpaid household works or they help their father in his work. Only very few children were found engaged in paid works or migrated for work.

⁷ It may be mentioned that the official primary school age in Bangladesh is 6-10 years and 3-5 years is considered as pre primary education age. Available data show that only 14.6% of the children aged 3-5 years are attending pre-primary education. Currently there are 'Baby Classes' in 26,300 primary schools under the Ministry of Primary Education. In addition the Ministry of Women and Children Affairs, the Ministry of Chittagong Hill Tracts Affairs and the Ministry of Religious Affairs are operating preprimary classes under development projects. Besides, many private kindergarten schools and more than 150 NGOs are operating pre-primary education throughout the country. Please see **Operational Framework for Pre-Primary Education**. Ministry of Primary and Mass Education, Government of the People's Republic of Bangladesh; March 2008. The document is available at: http://www.mopme.gov.bd/MoPME_%20PPE%20operational%20framework.pdf

The annual actual income from children's wage labour is Tk. 29000. This sum is six times of the benefit the household receive from the Employment Generation Programme for the Hardcore Poor in a year. Conversely, it could also be concluded that such a social protection programme can provide a household only slightly more than 16% of the total income of a child could earn if he or she works outside compromising their education.

2.2 Food for Work (FFW) Programme

2.2.1 Documented Information

Background and Objective: Food for Work (FFW), one of the oldest social protection programmes in Bangladesh, has been providing work opportunity to the active poor since 1975. The FFW program was launched by the Government of Bangladesh in response to the 1974 famine. The program provides food-wage employment during the lean season, through construction and maintenance of rural infrastructure (repair of interior earth roads, and the digging and re-excavation of small irrigation channels) especially damaged by natural disaster. FFW aims to raise income level of the rural poor, stabilize food distribution throughout the country, and overall poverty alleviation.

Implementing Agency: The program is being implemented by the Department of Relief & Rehabilitation (DRR) under the Ministry of Food and Disaster Management. The District Relief and Rehabilitation Officer (DRRO) and the Project Implementation Officer (PIO) are the implementation and monitoring authorities at the District and Upazila levels. The local government representatives (particularly the Union Parishad Chairmen/Members) provide them assistance in beneficiary selection, delivery mechanism etc activities.

Targeting/eligibility: The target group of FFW includes anyone who is poor, willing, and available to do mainly earthwork for food wages. Beneficiaries of this program cannot be included in other public safety net program.

Kind, amount and Frequency: As this is a work programme, the selected beneficiaries are provided wage on 'no work no wage basis'. Generally the wage is rice (or wheat) and every beneficiary receives an amount of 8 Kilograms of rice per day for working at least 7 hours (or cutting 56 cubic feet/fixed amount of soil to repair rural earthen roads etc). Sometimes the beneficiaries are also paid cash at the rate of Tk.100 to Tk.120 and then the programme is called cash for work.

Delivery Mechanism: Under this program, projects are implemented by a Project Implementation Committee (PIC) at union level. This committee consists of 5 to 7 members, where the member of Union Parishad, school teacher, social worker and member of Ansar and VDP have proper representation. Food grain disbursed through PIC for accomplishing the work. Generally, one PIC is responsible for carrying out one project. And for that, around 50 metric tons food grains are allocated for one project. Union rural infrastructure reconstruction and maintenance committee and Upazila rural infrastructure reconstruction and maintenance committee ensure the proper utilization of allocated food and then report to district relief and rehabilitation officer.

2.2.2 What Exists in the Field

Coverage, Budget and Utilization: The program covers all the Upazilas of 64 District of the country. On the basis of population, geographical area and poverty, total allocation is distributed nationwide. In FY 2008-09, total 331000 metric tons food grain was allocated for

whole Bangladesh. In that fiscal year, through adopting 37214 projects employment was created for 310000 laborers. For current fiscal year (2009-2010), in total of 375000 metric tons rice is budgeted for whole Bangladesh. Among this budget, around 264000 metric tons of rice has been disbursed so far (up to April 2010). Respective Upazila Nirbahi Officer distributes this allotment Union wise. On the basis of three criteria namely, population size, area, and incidence of poverty, he/she makes this allotment.

In FY 2008-09, in 12 Upazilas of Mymensingh district, a total of 1462375 person-days' work was provided to the selected beneficiaries. For the accomplishment of the work, in total 11699 metric tons of food grain was allocated for Mymensingh district in that respective year. In FY 2009-10 (up to April 2010), a total of 6778 metric tons of rice (847250 man-days) is allocated for the district. In this fiscal year, total 715 projects have been undertaken in Mymensingh. In these projects, around 25619 laborers are working on daily basis.

In Netrokona district, a total of 6043.28 metric tons of rice (equivalent to 755410 person-days) was provided to beneficiaries in FY2008-09. In FY 2009-10 (up to April 2010), a total of 4495.24 metric tons of rice equivalent to 561905 man-days is allocated for Netrokona district under this programme⁸.

2.2.3 Voices of the Beneficiaries

Beneficiaries of this programme were working approximately for 4 to 7 weeks prior to the survey. Almost all of them received money from the SNP. In most cases FFW programme is currently closed (i.e., there was no project). Majority of them were receiving the benefit from the programme on a day basis although some of them are receiving the benefit on a weekly basis.

Wage rate and total wage received: Beneficiaries workers were employed on contract basis and on average they received Tk.100 to Tk.120 from the FFW programme per day. Most of them received wage in March 2010 or last year depending on their entitlement to the programme. The maximum wage received from FFW programme in a year was Tk.4500. According to DRRO of the districts a worker under the FFW programme could get work opportunity for maximum of 90 days in a year. The office also informed that the number of such people who could avail the maximum number of workdays is very few. In general most of the FFW beneficiaries work on average 30 to 40 days in a year.

Sources of Information and Knowledge about the Programme: The FFW beneficiaries learned about the programme from the Union Parishad Members and Chairmen. Their knowledge regarding the programme is not as clear as the beneficiaries of the Employment Generation for Hardcore Poor programme. The beneficiaries were not able to tell the researchers much about the selection process and delivery mechanism. It was not also clear to them that for how many days they would be given work opportunity under the programme.

Imperfection in the process: The beneficiaries came to know about the programme mostly from the UP Members and Chairmen. They also reported that they did not require any recommendation from anyone and none of them had to pay cash for their selection. Some of them had to visit the UP Office 2-3 times.

⁸ The price of per metric ton rice and wheat is estimated at Tk. 21000 and Tk. 15000 respectively. However this price is subject to change with market price.

Delivery mechanism (Receipt of Benefit/wage): Most of them received the benefit from the UP offices or from the UP member's home.

Utilization of Allowance: Majority of them received the last benefit in April, 2010 although some of them received their benefit 1 year back. The beneficiaries spent the money on household necessities.

Benefit received from multiple public safety net programmes: Only a few of them received benefit from multiple safety net programmes earlier. Some of them received 30 Kg rice per month for two years from VGD programme. Simultaneously with the FFW programme, girl child in the households received primary education stipend of Tk.100 per month at an interval of 3 months for 3 years. In another case, beneficiaries received 10kg rice from the VGF programme for 3 months. That is overlapping was observed only by stipend and VGF programmes.

Conditions Implied on the Utilization of the benefit: No condition from the providing authority was implied on the spending of the wage. However, households that received stipend benefit for their children reported that the authority (school teachers, SMC) advised them to spend the money on the children's education.

Changes they feel in the Programme Mechanism: Majority of them reported that they selection process should be changed to benefit the households more effectively. They feel that cash as allowance is better than any other forms of benefit. They also feel that the delivery mechanism does not need any change at this moment but the wage should be given on a daily basis or at an interval of 2 days. They also demanded that the wage should be increased to Tk.150 or to Tk.200 and should be given during bad weather situation or lean time. They feel that changes should be made so that more and more poor people could be selected for the programme and could work for more days.

2.2.4 Impact of the Programme on Household Economy

a. Impact on the beneficiary households:

As discussed in the previous programme there was no baseline study on the beneficiaries of the existing social protection programmes and therefore this study applied an alternative approach to assess the impact of such programmes on the beneficiary households in general and on their children in particular.

Annual Household Expenditure versus Social Protection Benefit: The beneficiary households' annual expenditure ranges from Tk.27000 to Tk.72000 (average household expenditure is Tk. 50290 and their per capita monthly expenditure is estimated as Tk.939. As per the estimated poverty lines in the CBN method for the rural areas of Dhaka Division this expenditure falls below the lower poverty line (the lower poverty line is Tk.953.68) and far below the upper poverty line (which is Tk.1103 for this region).

If the benefit received from FFW is deducted from the annual expenditure of the FFW beneficiary households, their per capita monthly expenditure stands at Tk.852.

Potential Impact of the Scheme: According to the above estimations the following comments could be made on the importance of the benefit to the beneficiary households:

- Despite their receipt of benefit from FFW, the households still live under the lower poverty line. An average household of 5 members needs an additional amount of Tk.900 annually to cross the lower poverty line. To cross the upper poverty line the requirement is another Tk.9840 annually for a 5 member household.
- Although the beneficiaries are still below the lower poverty line, the benefit has given them a relatively better position among the poor living under both the upper and the lower poverty lines (see the analysis part in the Employment Generation Program for Hardcore Poor programme).
- If the FFW benefit is deducted from the annual expenditure of the beneficiary households, the per capita monthly expenditure becomes Tk.852. This amount is much below the per capita expenditure of the poor under the upper poverty line but still much better than the per capita expenditure of the poor under the lower poverty line (see the analysis part in the Employment Generation Program for Hardcore Poor programme).

b. Children in the Beneficiary Households

Food: These beneficiary households were not satisfied with the quality of food and nutrition they are having. Usually they eat fish 2 times a week, meat once a month, milk once a month and fruits once a month. The beneficiary households spend Tk.3000-4000 per month on food and of the household members including the children. The average annual expenditure on children's food in the beneficiary households was about Tk.18000 and the average per capita annual expenditure on children's food was Tk.9000.

Health: Mortality, Illness and Treatment: Although no case of childhood mortality in last three years was reported, the children of the beneficiary households suffered from various diseases for about 7-10 times during the last year such as fever, cold, jaundice, typhoid, diarrhea or indigestion problem and malaria. Many of them suffered for 8-10 days from different illnesses.

They received treatment accordingly (as they perceive) during illness from pharmacy. Many ill children received as per the doctors' prescription for 7-8 days. Most of them did not need to stop the treatment abruptly although some of them had to stop treatment half way due to financial problem. The average annual expenditure on children's health in the beneficiary households was about Tk.1000 and the average per capita annual expenditure on children's health was Tk.300.

Education: Most of the school going age children is attending school regularly. Only 2 of them were school dropouts because of financial insolvency and (according to their parents) they were not sincere about their education. These dropout children are engaged in paid labour. In most of the households on average 2-3 children attend school regularly. These households spent about Tk.500 to 1000 for children's education. On the other hand, a significant number of beneficiary households do not have school going age children.

Child Labour: Only in one of the beneficiary households 2 children were engaged in paid labour outside because of financial crisis. They earn on average Tk.10000 per year. According to their parents, if they would stayed at home, about Tk.25000 would need to be spent for meeting their needs.

2.3 Rural Infrastructure Maintenance-Test Relief (TR) Program

2.3.1 Documented Information

Background and Objective: Objectives of the TR program are to generate employment for poor, unemployed and destitute population (during monsoon) and to develop the educational and benevolent organizations. Besides employment generation activities, food security is also a prime objective of this program. While under the Food for Work program large scale project is taken, in Test Relief program small scale projects are implemented. Under this program following works are carried out:

- Embankment and road maintenance
- Development/maintenance of school, college, madarasa, mosque, temple, church, orphanage and public places
- Tree plantation
- Improvement of environment and sanitation
- Construction of wooden/bamboo bridge during disaster period
- Construction of small RCC pipe culvert.

Implementing Agency: The Test Relief program is being implemented by the Department of Relief and Rehabilitation (DRR) under the Ministry of Food and Disaster Management. District level Rural Infrastructure Development & Maintenance Coordination Committee revises, approves and monitors all projects. In this process Upazila Level Steering Committee/ Municipality Steering Committee formulates project priority list and ensures proper distribution and utilization of relief. Project Implementation Committees are responsible for executing the project in root level

Targeting/eligibility: Poor, laborer and unemployed population of Bangladesh are the target groups of this program. Ministry of Food and Disaster Management allocates overall relief for maintenance activities of rural infrastructure on the basis of 30% for overall damage/victims and 70% for size of population of the administrative unit. Upazila Nirbahi Officer (UNO)/Mayor of City Corporation then re-distribute allocated relief to Union/Pourashava/Ward on the basis same priority like 30% for overall damage/victims by disaster and 70% for size of population. Immediately after receiving allocation, Union Parishad (UP) Chairman/Ward Commissioner (in Municipality) formulate schemes/projects and submit within 7 working days to 'Upazila/ Grameen (Village) Infrastructure Development and Maintenance Committee' headed by Upazila Nirbahi Officer (UNO) / Pourashava Chairman. Upazila/Grameen (Village) infrastructure development and maintenance committee (headed by Upazila Nirbahi Officer/Pourashava Chairman) finalizes projects/schemes consulting the local Member of the Parliament. On finalization of the project the respective Union Parishad is given the work order for their projects. The UP then selects beneficiaries (workers) to complete the tasks under their projects. While selecting the beneficiaries the socioeconomic status of the workers is considered and the poor, destitute and unemployed people are given priority.

Kind and amount: In the national budget rice or wheat is allocated for this program. However, for convenience, kind (rice/wheat) can be converted into cash for accomplishing the project.

Generally, the wage is rice (or wheat) and every beneficiary receives an amount of 6/7/8 Kilograms of rice per day for working at least 7 hours (or cutting 56 cubic feet/fixed amount of soil to repair rural earthen roads etc). Allotment of rice/wheat, for each rural infrastructure maintenance project varies from 1 metric ton to 5 metric tons.

Frequency: Bangladesh Government allocated food grain for projects/maintenance activities during monsoon season. Under Test Relief (TR), project and maintenance activity has to be completed between July and November each year. During that respective time beneficiaries receive benefit under this program. However the number of work days depends on the number and size of the projects. As a result it is not fixed that a worker would get work opportunity for this many days under TR. The workers receive wage for work which is generally delivered at the end of the week or determined by the UP representatives.

Delivery Mechanism: Projects are implemented by project implementation committees. Projects of benevolent institutions are implemented by a committee consists of 5-7 members including chairman from respective UP/Municipality/City Corporation. Food is allotted to Union Council/ward on the basis of 30% for overall damage/victims and 70% for size of population through Deputy Commissioner, Upazila Nirbahi Officer/ Municipality Mayor. After having the allotment, Union council chairman/ward councilors submit the project list to Upazila/municipality rural infrastructure repair and maintenance committee for approval within seven days. Under this program honorable Member of Parliament can assign special allotment to his/her respective area.

2.3.2 What Exists in the Field

Coverage, Budget and Utilization: In Bangladesh national budget, total 400000 metric tons of food grain was allocated for TR program in FY 2009-10. Out of this budget only 112000 metric tons of food has been disbursed so far (up to April 2010). In previous fiscal year (FY2008-09), 83048 projects were implemented using 127000 metric tons of food grain. In both fiscal years, it has been seen that government failed to utilize at least half of the allocated budget due to delay in project formulation and approval. However, the Program covers 11 Upazila of Mymensingh district.

In Mymensingh district, a total of 2003 projects are undertaken by the Department of Relief & Rehabilitation in FY 2009-10. For accomplishing these projects, total 3850 metric tons food grain was allocated. Up to April 2010, total 243 metric tons rice has been utilized for those project activities. Under this program, allocation for Mymensingh district in FY 2008-09 was 11159 metric tons food grain. Year wise budget utilization in Mymensingh and Netrokona district is given below:

Fiscal Year	Total utilized budget (food in metric ton)		Wage per laborer
	Netrokona	Mymensingh	
2008-09	4518.5	11159	6 of kilogram rice /day
2009-10 (Up to April)	1800	243	7 of kilogram rice /day

Source: Department of Relief & Rehabilitation Office, Mymensingh and Netrokona

2.3.3 Voices of the Beneficiaries

Unlike the other social protection schemes discussed in this chapter, TR is not directly a pro poor scheme. As different kinds of works are done under this programme, they often require skilled persons such as carpenter, mason etc. Only in the case of roads maintenance, repair etc. poor workers are hired. As a result this programme does not only benefit the poor households.

The beneficiaries of this social protection programme received TR in 2008. Most of them got work under TR only once for maximum of 10 days although very few respondents reported that they worked for nearly 30 days in a year. Some of them received their benefit daily.

Wage Rate and Total Wage Received: Some of them received cash from the programme and only a few of them received rice as benefit. Those who were paid cash received Tk. 120 or 150 per day as wage at an interval of 3-4 days. Some of them received 10 kg rice per day only once from the programme which is equivalent to Tk. 200. Most of the beneficiaries received Tk. 1200 from their 10 days work and very few of them received Tk. 4500.

Sources of Information and Knowledge about the Programme: Most of the beneficiaries came to know about the programme from the UP Chairmen and Members. In other cases they have learnt about the programme from the leader of the women's organization and their neighbours.

Imperfections in the Process: Most of the beneficiaries responded that they did not need any recommendation for their selection and did not need to pay any money to the authority. Although some of them had to visit the UP office once or twice before their selection. None of them had to pay any cash at the delivery point to receive their benefit.

Delivery Mechanism (Receipt of Benefit/Wage): Beneficiaries received benefits from various sources like Upazilla granary, UP office, and the work area.

Utilization of Allowance: Most of the beneficiaries received their last benefit in December, 2008. They spent the money for meeting their household needs and the beneficiaries.

Benefit received from Multiple Public Safety Net Programmes: Beneficiary households of TR were found to receive benefits from other SNPs as well. In one of the households, an aged member was receiving old age allowance who received Tk. 300 per month at an interval of 6 months. In another household, wife of the beneficiary respondent was receiving VGD from January 2009 which will continue for 18 months. She receives 30 kg rice per month.

Changes they feel in the Programme Mechanism: Beneficiaries suggested few changes in the current programme. They have suggested increasing the amount of the benefit from Tk. 120 to Tk. 200. They also suggested that money should be given on a daily basis and the work programme should continue throughout the year.

2.3.4 Impact of the Programme on Household Economy

a. Impact on the beneficiary households

The annual expenditure of the beneficiary households ranges from Tk. 35000 to Tk. 65000 and the average household size is 4.5 (with 3 to 7 members). The average household expenditure is Tk.48450. The average per capita monthly expenditure in the TR beneficiary households were Tk.937.20. If the TR benefit is deducted from their household annual expenditure then this amount becomes Tk. 859.85.

Annual Household Expenditure versus Social Protection Benefit: The annual average household expenditure is Tk. 48450 and the average benefit received from TR programme is Tk.3475. The SNP benefit is only 7.17% of the average household expenditure of the TR beneficiaries.

Potential Impact of the Scheme: Using the indirect method used in the study in the absence of any baseline data, the following conclusions have been made about the TR beneficiaries on the basis of the above estimations:

SNP Benefit and Poverty: The per capita monthly expenditure of the beneficiary household (Tk.937.20) is below the lower poverty line (Tk.953.68) estimated for this area based on Household Income and Expenditure Survey 2005 by Bangladesh Bureau of Statistics (BBS). The households require an amount of Tk.988.80 annually (estimated for an average household of 5 members) to touch the lower poverty line. On the other hand they need an additional amount of Tk.9961.20 annually to touch the upper poverty line (per person monthly expenditure Tk.1103.02).

The expenditure of the TR beneficiary households is relatively better than the average per capita expenditure of the poor people living under lower poverty line (the amount is Tk.782.64) and under the upper poverty line (the amount is Tk.868.60) as estimated for this area by BBS.

If the TR benefit is deducted from the annual household expenditure of these households, then their per capita monthly expenditure stands as Tk.859.84. This amount is more than the per capita expenditure of the poor under the lower poverty line (Tk.782.64) but less than the per capita expenditure of the poor under the upper poverty line (Tk.868.6).

b. Children in the Beneficiary Households

Food: Although the TR beneficiaries were found to spend nearly 82% of their annual expenditure on food, the beneficiary households were not satisfied with the quality and amount of food they eat regularly. On average the per capita annual expenditure on children's food was Tk.6656.

Health: Mortality, Illness and Treatment: Children's in the beneficiary households suffered from various diseases during the last year including fever, cold, boil, dysentery and ear related problems. These beneficiary households consulted the local village doctors to cure the disease. Some of them consulted MBBS doctors. On average children remained ill for 5-7 days and they were under doctor's treatment as long as they were not fully cured. On average these households had to spend Tk. 500 annually for children's treatment.

Education: On average these families have about 2 children and the average number of school going children in the households was 1.25. Almost all of them attend school except a few (mostly girl children) who left school because of financial insolvency. These can be considered as forced dropouts from schooling.

Child Labour: The dropout children are engaged in unpaid household work such as helping the parents in household chores etc. It is necessary to note that dropout children are only observed in the larger households (consisting of 7 or more members).

2.4 Rural Employment and Road Maintenance Programme (RERMP)

2.4.1 Documented Information

Background and Objectives of the Programme: With a goal of contributing towards long-term sustainable socio-economic development of rural women, CARE Bangladesh implemented the legendary Rural Maintenance Programme (RMP) that began as a pilot in 1983 and continued until 2006. RMP provided year-round employment to approximately 42,000 destitute rural women in each batch (10 women in each Union)⁹. The RMP employed women were trained, counseled and supported in life management skills to enable them to become self-reliant. These women maintained 84,000 kilometers of important rural earthen roads and feeder roads for which they received a regular wage. The RMP graduated women, in addition to training and wage, received a handsome amount of cash at the end of their graduation that were mandatorily saved aside from their wages. RMP's success is acknowledged in the development arena at home and abroad.

Inspired by CARE Bangladesh's experience, the Local Government Engineering Department (LGED) started RERMP in the fiscal year 2008-2009 for a 5 years period with almost the same components of RMP. The objective of RMP, as outlined in the project documents, is:

- Reduce the proportion of the country's rural population below the poverty line through improved access to markets and social services.

Implementing Agency: Local Government Engineering Department (LGED), Ministry of Local Government, Rural Development and Cooperatives, Government of Bangladesh.

Project Activity:

- Rural Road Maintenance
- Tree Plantation
- Equipments of Maintenance Labor
- Manpower
- Vehicle/Equipment
- Training
- Office Contingency
- Physical Contingency
- Price Escalation

⁹ Over the life of RMP over 166,000 women were employed through the program.

Kind, Amount, Delivery mechanism and Frequency: At each Union 20 km roads are maintained by a group of women labors (beneficiaries) all over the year. The maintenance also includes taking care of 500 trees planted by the road by the Department. For this group work each of them receives a wage of Tk.90 per day. Out of this Tk.90, Tk.54 is paid cash after 15 days intervals and the remaining Tk.36 is kept aside as savings in banks against the beneficiary. The wage is delivered at selected state owned banks. After 5 years each of the RERMP graduated women is expected to receive Tk.70000 to Tk.75000 including bank interest on their monthly saving.

2.4.2 What Exists in the Field

Coverage, Budget and Utilization: Under this project, total 51740 of distressed women are employed over the year in all the Unions of Bangladesh. A number of 10 women in each Union have been brought under this programme. As a result considering 5 member in a household, 258700 people are expected to be benefited. The Union Parishad representatives select the beneficiaries considering vulnerability of women in the respective area.

For five years duration the cost of the programme was estimated Tk.94.3 millions and for the first fiscal year (i.e., 2008-2009) its budget was estimated at Tk.19.0 millions.

2.4.3 Voices of the Beneficiaries

The beneficiaries of RERMP have been receiving the benefit approximately from 2009 and almost all of them have received cash from the SNP. Majority of them received the last benefit in March 2010. It is clear to the beneficiaries that they would be receiving benefit from the programme for five years. The beneficiaries receive a wage for maintenance work on monthly basis.

Wage Rate and Total Wage Received: On average the beneficiaries receive Tk. 2500 every month from the SNP from which they save about Tk. 1000. Therefore they receive Tk. 1600 from the programme per month.

Sources of Information and Knowledge about the Programme: The potential beneficiaries were informed about the programme through micing announcement by the UP in the locality.

Delivery Mechanism (Receipt of Benefit/Wage): The beneficiaries receive their wage from selected banks. On average the banks are about 4-5 kilometers away from the respondents' residence that the beneficiaries commute together. Allowance is given most usually after 3-4 months, although it is to be given on monthly basis.

Imperfections in the Process: As revealed by the beneficiaries they did not need any recommendation from anyone. They did not even require paying money for selection. They submitted their names and got selection through a lottery system. Only some of them had to visit the UP Office 2-3 times. They also reported that they even do not need to pay any cash at the banks to get allowance. They think that there are not any other poor people who should have been selected in the programme.

Benefit received from Multiple Public Safety Net Programmes: Only a few of them received benefit from other safety net programmes (especially VGF) in the past when they were not entitled to this programme. Although such beneficiaries could not mention the name of the SNP, they mentioned the amount was 10 kg of rice only once (i.e., VGF).

Changes they feel in the Programme Mechanism: According to the beneficiaries the selection process of RERMP is quite alright. They also opined that RERMP is better than any other social protection programmes. They also feel that the delivery mechanism does not require any change at this moment. But they demanded that the wage should be given on monthly basis. Although the amount of this SNP is much higher than the other programmes, still they demanded the monthly allowance to be Tk.3000 (which is Tk.2700 presently).

2.4.4 Impact of the Programme on Household Economy

a. Impact on the beneficiary households

On the basis some key features of the RERMP beneficiary households taken up under the study, it is clear that RERMP selected the poor and vulnerable households in the programme. For example, most of the beneficiary households of RERMP programme were female headed households with almost no other means of income.

Annual household expenditure versus Social Protection Benefit: The average household expenditure of the RERMP beneficiaries was Tk.30000 and the per capita monthly expenditure in these households is Tk.833. Excluding the mandatory saving a beneficiary household could receive Tk.19440 in a year from RERMP which is almost 65% of the average annual expenditure of these households.

SNP Benefit and Poverty: In most of the cases RERMP is the only (or major) source of income for the beneficiaries. As a result despite such a handsome (highest among all) amount of regular social protection benefit the households still live far below the lower poverty line (Tk.953.68). If the beneficiaries of RERMP are compared with any other work programmes, the observation is that the formers are still the worst in terms of per capita monthly expenditure. If the RERMP benefit is deducted from the household expenditure, the per capita monthly expenditure becomes Tk.233.33. This indicates that RERMP benefit is the major source of income in the households.

b. SNP Benefit and Children

- Despite entitlement to such a big social protection scheme the RERMP beneficiary households have out of school and working children.
- As mentioned by the parents the working children were not attentive in studies. They failed in the annual examination and then quit school.
- Some of the working children have migrated to Dhaka and work in grocer shops etc. According to their parents earning a living by the children was the best option considering their poor situation. As the children are living outside they do not need to bear their expenditure which would be around Tk.1200 per month.

CHAPTER III

UNCONDITIONAL SOCIAL PROTECTION PROGRAMMES

The unconditional social protection programmes are those programmes where the beneficiaries do not have any liability for receiving the benefit. Most of the social protection schemes in Bangladesh are unconditional. The beneficiaries every month (or during some particular times) receive an allowance for their survival. Generally the benefit amount is very small. There are eight major conditional social protection programmes in the area. In the following sections of the chapter description of each of these programmes starts with an introduction of the programme as per government document (documented information). Then the field findings from the beneficiaries and other stakeholders of that particular programme are described.

3.1 Allowance for the Financially Insolvent Disabled

3.1.1 Documented Information

Background and Objective: The Constitution of Bangladesh has a strong commitment in its article 15 (D)¹⁰ to introduce social security programme for the persons with disabilities. This commitment is reflected in the National Strategy for Accelerated Poverty Reduction paper, as the paper has given utmost priority for the overall development and welfare of the persons with disabilities. Keeping the message and provisions of the Constitution and National Strategy for Accelerated Poverty Reduction Paper in mind, Bangladesh Government introduced ‘Person with Disabilities Allowances’ programme in 2005-2006 to ensure social security of the persons with disabilities through monthly allowance scheme. Bangladesh government has following objectives in mind, in introducing disabilities allowances scheme:

- Socio-economic development of persons with disabilities.
- Incorporation of impoverished person with disabilities in safety net program.

Implementing Agency: Bangladesh Government has initiated allowances for the insolvent persons with disabilities through the Department of Social Services under social security programme. The development program, financed under the revenue budget, is executed by the Ministry of Social Welfare. The expected duration of the current programme is 2005-2021.

¹⁰ The Article 15 (d) of the Constitution of Bangladesh says:

15. **Provision of basic necessities.** - It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens-
- (a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care;
 - (b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work;
 - (c) the right to reasonable rest, recreation and leisure; and
 - (d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

Targeting/eligibility: 'Bangladesh Persons with Disability Welfare Act-2001' defines person with disability in terms of-

- Visual impaired (no vision in single eye or both eyes, 'field of vision' subtending an angle of 20 degree or worse)
- Physically handicapped
- Hearing impairment (loss of hearing capacity in better ear in the conversation range of frequencies at 40 decibels or more)
- Speech impairment (loss of one's capacity to utter/ pronounce meaningful vocabulary sounds)
- Mental disability (one whose mental development is not at par with his chronological age or whose IQ is far below the normal range)

Eligibilities of the beneficiary are:

- Poor persons with disabilities.
- Persons with disabilities, not having average annual income more than Tk. 24,000.
- Permanent resident of a respective area.
- Age above 6 years.
- In selection process, socio-economic background of persons with disabilities is considered.
- Women or landless, houseless persons with disabilities and persons with multiple disabilities get priority.
- Poor children (age limit can be relaxed) with mental disability and fully visual impaired individual should be prioritized for treatment purpose.

Ineligibilities of getting allowances are:

- Service holder or retired persons (receiving pension) with disabilities.
- Beneficiaries of other government allowance schemes (e.g. Old Age Allowance)

Programme implementation committee at City Corporation, Municipality and Upazila levels select eligible beneficiaries for the program. In the whole selection and programme implementation process, local administration and local government representative are also involved. Information about the programme is disseminated through TV, radio, and other mass media and official circulation so that persons with disabilities have certain knowledge about the programme and attain service from it. In terms severity of disabilities, three lists of person with disabilities are formed. Information of persons with disabilities is stored by Upazila/District Social Service Office. In case of migration or death of beneficiary, new beneficiary is selected from waiting list of person with disabilities.

Kind and amount: Under this programme insolvent persons with disabilities receive allowance Tk. 300 per month. Until the death or migration, he or she is entitled to receive this allowance on regular basis.

Frequency: The allowance is allocated for beneficiaries on monthly basis and is delivered through local bank in three to four months interval. This interval depends on the time of allotment from the ministry.

Delivery Mechanism: Upazila/Zila accounts officer or Divisional Controller of Accounts issues payment book with unique number to beneficiaries. For proper identification, accounts officers send a list (D-Half) with beneficiaries' photograph to respective local bank. Beneficiaries collect allowance from local bank against the payment book. Total budgeted

allowance is disbursed in four installments. Only in case of physical incapability or religious reason, beneficiary can nominate other person to collect the allowance on behalf of him/her.

3.1.2 What Exists in the Field

Coverage: In fiscal year 2008-2009, the programme covered 200000 beneficiaries in Bangladesh. The programme has expanded its coverage in fiscal year 2009-2010 and included in total 260000 beneficiaries. The year wise statistics of allowance for the persons with disabilities since inception is given below:

Fiscal Year	Number of beneficiaries (in Million)	Change in number of beneficiaries (%)	Monthly allocation per person (BDT)	Change in allocation per person (%)
2005-2006	0.104166	-	200	-
2006-2007	0.166666	60	200	0
2007-2008	0.200	20	220	10
2008-2009	0.200	0	250	14
2009-2010	0.260	30	300	20

Source: Authors' estimation based on the data provided in official website of the Department of Social Services, the Ministry of Social Welfare, Bangladesh.

At present, 12 Upazilas of Mymensingh district are under the coverage of this program. Total number of beneficiaries in Mymensingh district in FY 2008-09 was 7140. In FY 2009-10 number of beneficiaries has reached to 9454, by increasing 32.4%. In Netrokona district, 3191 persons with disabilities got benefit in 2008-09. In fiscal year 2009-10, the number of beneficiaries has increased to 4210. In Netrokona district, Purbadhola Upazila has the highest number of beneficiaries (613). On the contrary, in Khaliajuri Upazila the number of beneficiaries is the lowest (130) among all Upzilas of Netrokona. This difference in beneficiary's number can be attributed to the difference in population of the respective Upazila.

Budget and utilization: Bangladesh Government allocated Tk. 600 million in 2008-09 fiscal year for the allowance of Insolvent Persons with Disabilities. The government has further increased the allocation in fiscal year 2009-10 and the amount of allocation has reached to Tk. 936 million. The year wise statistics of Allowance for the Persons with Disabilities programme is given below:

Fiscal Year	Fund (million BDT)	Change in fund (%)	Monthly allocation per person (BDT)	Change in allocation per person (%)
2005-2006	250.00	-	200	-
2006-2007	400.00	60	200	0
2007-2008	528.00	32	220	10
2008-2009	600.00	14	250	14
2009-2010	936.00	56	300	20

Source: Authors' estimation based on the data provided in official website of the Department of Social Services, the Ministry of Social Welfare, Bangladesh.

In fiscal year 2009-10, for Mymensingh district Tk. 34.03 million was allocated for Person with Disabilities Allowances programme, while the allocation was Tk. 25.88 million in FY 2008-09. In fiscal year 2008-09, total Tk. 9.57 million was allocated for Netrokona district and the following fiscal year 2009-10, total budget for Netrokona district has been raised to Tk. 15.16 million.

3.1.3 Voices of the Beneficiaries

Most of the beneficiaries who are currently entitled to this programme have been receiving the benefit approximately from 2005 and 2006. Almost all of them know that they will receive the benefit from the government until death although a few of them do not know for how long they will receive the benefit.

Benefit Rate and Total Benefit Received: Under this programme the beneficiaries currently receive Tk.300 per month and the total amount benefit in a year is Tk.3600.

Sources of Information: All the disabled beneficiaries learned about the programme mostly from the UP Members. Sometimes the UP Chairmen also informed the disabled beneficiaries. In some cases govt. employees (of Department of Social Services) and other disabled beneficiaries also informed the beneficiaries about the programme.

Imperfections in the Process: Almost all the beneficiaries reported that they did not require any recommendation from anyone for selection in the SNP. One of the beneficiaries responded that she was recommended by the UP Chairman and Member. In some cases neighbours recommended for their selection. All the beneficiaries reported that none of them had to spend any amount of cash or kind for getting the allowance card although all of them had to visit relevant office/UP Chairman or Member on average 5-6 times for selection.

Quality of Coverage: None of the beneficiaries were able to mention any other disabled in their neighbourhood or village who should have been selected for the programme. They think that all of the disabled people were selected.

Delivery Mechanism (Receipt of Benefit): The interval for delivering the benefit varies to a great deal. Beneficiaries reported that sometimes they receive the allowance after 3 months interval and sometimes they are delivered the allowance after 5 to 6 months interval. All the beneficiaries receive their benefit from the local govt. banks. The distance of these banks varies from the residence of the beneficiary people. In some cases the average distance of the banks from the beneficiary household is about 3 kilometers and in some cases the distance is about 35 kilometers. Most of them do not need to spend any amount of cash at the delivery point although a few of them had to buy a token (revenue stamp) of Tk.10 at the bank.

Utilization of Allowance: The money the beneficiaries received from the programme was spent on various household purposes like food, cloth, health treatment, loan repayment and building houses. A few of them could not explain how much they spent on what purpose. Since the beneficiaries are disabled, other members in the households, more specifically the guardians, spend the money they receive as the allowance. However, in some cases the disabled beneficiaries took their own decision to spend the money and spend as per their wish.

Benefit received from Multiple Public Safety Net Programmes: Majority of the beneficiaries were not entitled to any other safety net programmes during the survey. However in some cases other members in the family received benefit from multiple public safety net programmes. In most of the cases young kids received primary education stipend that got Tk.100 per month. Very few of the beneficiary households had received 30 kg of rice for 18 months from VGD programme. One of the households once received 25 kg of rice as disaster relief (GR) along with other village members.

Changes they feel in the Programme Mechanism: Most of the beneficiaries feel that some changes should be made in the current programme which could ultimately benefit them more. They demanded that the number of beneficiaries under the programme should be increased so that more and more disabled people can get benefit under the programme. Almost all of them were satisfied with the cash benefit although some beneficiaries think that delivering domestic animals would be better for them. All the beneficiaries have urged that the allowance should be delivered directly to the beneficiary households since communication is difficult for the disabled people. Some of them reported that allowance should be given on a monthly basis and some of them think it is alright to deliver the allowance at 6 months interval. The beneficiaries urged to increase the amount to Tk. 500 per month and asked to deliver the allowance on monthly basis.

3.1.4 Impact of the Programme on Household Economy

As mentioned by the beneficiaries, the allowance these disabled people receive from the social protection scheme impacts their household to a great deal. This allowance has significantly contributed in changing their household economy. In the following sections the possible impact of the programme has been described in terms of households' income, expenditure and poverty scenario:

a. Impact on the beneficiary households:

The yearly expenditure of the beneficiary households varies from Tk. 32000 to Tk. 83000. The average household size of the beneficiaries is 5.44 (3 to 9 members) and the average annual household expenditure has been estimated as Tk.56333.

Annual household expenditure versus Social Protection Benefit: A beneficiary of the programme annually receives Tk.3600 annually as disability allowance which is only 6.39% of the average household expenditure of the beneficiary households. The per capita monthly expenditure in the beneficiary households has been estimated as Tk.895.65. If the annual benefit from the SNP is deducted from average annual expenditure their per capita monthly expenditure becomes Tk.833.85.

SNP Benefit and Poverty: Including the SNP benefit the per capita monthly expenditure is Tk.895.65 which is much below the lower poverty line estimated for this area (Tk.953.68). That is the households require an additional amount of Tk.58.03 per month for each member to touch the lower poverty line. Annually this amount is 3788.19 for an average household with 5.44 members.

b. SNP Benefit and Children:

Food: The households are not satisfied with the quality of food and nutrition they are currently having and they cannot eat nutritious food because of their poverty. They do not have sufficient money to buy rich and nutritious food. On average the households spend Tk. 3500 for food and nutrition purpose for all members every month.

On average there were 2-3 children in the beneficiary and the annual expenditure on children's food varied from Tk. 8000 to Tk. 32000 depending on the number of children the households have.

Health: Mortality, Illness and Treatment: The children in these households suffered from various types of disease in the last 3 years which include typhoid, malaria, jaundice, fever, cold, pneumonia and indigestion. Whenever the children suffered from any kind of serious diseases the family took them to the village doctor at first and received the immediate treatment. In some cases they took their children to the Upazilla health

The range of expenditure for children's health treatment varied from Tk. 400 Tk. Tk. 3000. However, some of the households had to spend more than Tk. 10000 for children's health purpose.

Education: Most of the school-going age children in the households are currently attending school. None of them has dropped out of school yet. Households have almost equal number of boys and girls who are currently attending school.

Education expenditure for children varies from Tk. 500 to Tk. 2000 in most of the households. However, some of the households spent about Tk. 5000 for education. On the other hand some of the households had no education expenditure since there was no child in those households.

3.2 Allowance for the Widowed, Deserted & Destitute Women

3.2.1 Documented Information

Background and Objective: Bangladesh government initiated the programme in July 1998. The programme is implemented by the Department of Women Affairs under the Ministry of Women and Children Affairs, with an intention to alleviate misery and poverty of widowed, deserted & destitute women.

Implementing Agency: Before FY 2003-04, the programme was implemented under the Ministry of Social welfare. From the fiscal year 2003-04, Department of Women Affairs under the Ministry of Women and Children Affairs, has been implementing the programme. The implementing offices of the Ministry for their programme at the district and upazila levels are District Women Affairs Office and Upazila Women Affairs Office respectively.

Targeting/eligibility

- Aged widowed, deserted¹¹ & destitute women get preference.
- Poor, land less widowed or deserted women with two children (age below 16 years) get priority in selection process.
- Sick women and women with disabilities also get preference in getting allowance.

Ineligibility of getting allowance

- Widowed and deserted women, working in Government or nongovernment organization.
- Women who are getting benefit of any pension by inheritance. (Family Pension)
- Women who are getting benefit under VGD programme.
- Beneficiaries of other government or nongovernment grant on regular basis.
- If beneficiary is remarried to someone else.

¹¹ 'Deserted woman' refers to an woman who is either divorced or not in relation with her husband for last two years.

Municipal committee/ Ward committee informs local people about the programme through local circulation. According to circulation, inclined applicant makes an application to Chairman of Ward committee or to Member Secretary. Beneficiaries are selected by respective Ward and Upazila level committee. In case of the death of beneficiary, new beneficiary is selected from waiting list. In this regard, widowed or deserted member of the deceased beneficiary's family gets preference.

Kind and amount: Enlisted beneficiary under Allowance for the Widowed, Deserted & Destitute Women programme is entitled to receive Tk. 300 per month as long she fulfills eligibility criteria. Beneficiary would be getting the allowance until death. The following table shows the year wise amount of allowance and its increase since inception.

Fiscal Year	Monthly allocation per person (BDT)	Increase in allocation per person (%)
1998-99	100	-
1999-00	100	0
2000-01	125	25
2001-02	125	0
2002-03	125	0
2003-04	150	20
2004-05	165	10
2005-06	180	9
2006-07	200	11
2007-08	220	10
2008-09	250	14
2009-10	300	20

Source: Authors' estimation based on the data provided in official website of the Department of Women Affairs, the Ministry of Women and Children Affairs, Bangladesh.

Frequency: Allowance is disbursed among the beneficiaries in one month interval. But beneficiaries can collect money once in a year or in tri-monthly basis.

Delivery Mechanism: Like PPO of the pensioners, beneficiaries are assigned an allowance payment book for collecting money. Against the Beneficiaries list, these payment books are issued by Upazila accounts officer. Upazila account officer issues another book for each beneficiary, called D-Half (Disburser's half). These books are sent to local respective bank for the payment of allowance. Upon the verification of photograph of both books, cash is delivered to the beneficiaries from bank. In case of physical incapability or religious reason, beneficiary can nominate any other person for collecting her allowance through maintaining official procedure.

3.2.2 What Exists in the Field

Coverage: In fiscal year 2008-09, the programme included 900000 beneficiaries, covering all Unions of Bangladesh. In the following fiscal year by including 20000 more beneficiaries, the number of beneficiaries rose to 920000. The year wise national trend of coverage of the programme in terms of beneficiaries is given below:

Fiscal Year	Number of beneficiaries	Change in number of beneficiary (%)
2003-04	500000	-
2004-05	600000	20
2005-06	625000	4
2006-07	650000	4
2007-08	750000	15
2008-09	900000	20
2009-10	920000	2

Source: Authors' estimation based on secondary data and official website of the Department of Women Affairs, the Ministry of Women and Children Affairs, Bangladesh.

Total number of beneficiaries in Mymensingh district in fiscal year 2009-10 is 25678. In the previous year (2008-09), total beneficiaries in Netrokona district was 18286. In general, in each Union the number of beneficiaries was 205, except 10 poorer Union Parishads where the number was 210. Thus in 86 Union Parishads of the district the number of beneficiaries was 17680. Besides, in each of the 6 municipalities of the district there are 201 beneficiaries who sum another 606. In the current fiscal year (i.e. 2009-10), the number of beneficiaries has been increased by 3 in each Union Parishad and municipality. Adding this increase of 276, the current beneficiaries are 18562.

Budget and utilization: The national estimated budget for the Allowance for the Widowed, Deserted & Destitute Women programme in different fiscal years is shown below.

Fiscal Year	Number of Beneficiaries	Increase (%)	Amount of allotted allowance (Million BDT)	Increase (%)	Monthly allocation per person (BDT)	Increase (%)
2003-04	500000	-	900	-	150	-
2004-05	600000	20	1188	32	165	10
2005-06	625000	4	1350	14	180	9
2006-07	650000	4	1560	16	200	11
2007-08	750000	15	1980	27	220	10
2008-09	900000	20	2700	36	250	14
2009-10	920000	2	3312	23	300	20

Source: Authors' estimation based on the data provided in official website of the Department of Women Affairs, the Ministry of Women and Children Affairs, Bangladesh.

In fiscal year 2009-10, an amount of Tk. 92.40 million was allocated for 12 Upazilas of Mymensingh district. For Netrokona district in FY 2008-09, total Tk. 54.86 million was allocated for this program. Because of the increment of beneficiary number and amount of monthly allowance per person, total allocation for Netrokona district has reached to Tk. 66.82 million, in fiscal year 2009-10. This budget stands to 21.8% more than that of previous year's allotment.

3.2.3 Voices of the Beneficiaries

The starting point of receiving the allowance for the widowed, deserted & and destitute women varies to a great deal. Majority of the women are receiving the benefit since 2003-2004. Few of them are receiving the benefits approximately from 2007. They all have received cash from the programme since the beginning.

Benefit Rate and Total Benefit Received: In the past some of the respondents had received Tk. 250 per month. Currently the allowance amount is Tk. 300 per month which they receive after 3-6 months.

Sources of Information and Knowledge about the Programme: All the widowed, deserted and destitute women responded that they learnt about the social protection programme from the UP members. A few of them learnt from other influential persons in their village. Almost all of them know that they will receive the benefit until death.

Imperfections in the Process: Most of the beneficiaries mentioned that they did not require spending any cash/kind for issuing the allowance card. However, some of them had to spend a little amount of money for their selection. But many of them had to give a number of visits to the UP people for their selection. On the other hand, some of them did not require any visit because they were relatives of local UP members.

Quality of Coverage: Most of the beneficiaries responded that there were no eligible widowed, deserted and destitute women left out from the programme in their village. However, a few of the beneficiaries mentioned that there were some women who should have been selected by the SNP.

Delivery Mechanism (Receipt of Benefit): In most of the cases the beneficiaries receive their allowance from the local govt. banks like Sonali, Janata and Krishi banks. These banks are located far from the residence of the beneficiaries. Sometimes the distance is approximately 3-5 kilometers. On average they had to spend Tk. 40-50 for to commute the distance. In most of the cases they are receiving the allowance at 3 to 6 months interval. Sometimes they get the allowance at 4 months interval. However, a few of them reported that they need to buy revenue stamps for receiving the allowance in the banks and had to 'tip' to the person who gives the news of delivering allowance.

Utilization of Allowance: All of the beneficiaries spent their last installment money on various purposes which included family food, treatment, clothing and repayment of loans. Most of them could not specify how much they spent on what purpose but some of them mentioned it. One of them spent Tk. 1000 for buying rice, one spent Tk. 500 for cloths, and one of them spent Tk. 1400 for food and daughter's cloths.

Benefit received from Multiple Public Safety Net Programmes: Most of the beneficiaries mentioned that neither they nor any of the household members are entitled to any other safety net programmes. Only a few of them received benefit from the VGF programme occasionally. In some cases, school going kids received primary education stipend.

Changes they feel in the Programme Mechanism: Most of the beneficiary women feel that changes should be made so that more destitute and poor women could get benefit from the program. They suggested that allowance should be delivered at local UP offices instead of distant banks. Majority of them urged that allowance should be disbursed on a monthly basis although some of them feel that 3 to 4 months interval is doing well for them. However, they feel that they could utilize the money well if it is delivered during lean time and bad weather situation. Almost all of them suggested that the amount of allowance should be increased to Tk.1000.

3.2.4 Impact of the Programme on Household Economy

Social protection benefit for widowed, deserted and destitute women plays a significant role in their households since there is no other earning member in the households. Therefore, this allowance helps them a lot for meeting their household demands.

a. SNP Benefit and Household Expenditure:

The annual expenditure of the beneficiary households varies from Tk. 23000 to Tk. 75000 and the average expenditure is Tk. 38000. The average household size of the beneficiary household is 4.17 and the per capita monthly expenditure is Tk. 886.53. If the SNP benefit (annually Tk.3600) is separated from the household expenditure, the per capita monthly expenditure of these households becomes Tk.687.45. The annual SNP benefit is only 9.47% of the annual expenditure of the beneficiary households.

SNP Benefit and Poverty: The beneficiary households of the Allowance for the Widowed, Deserted & Destitute Women still live under the lower poverty line (Tk.953.68) estimated for the rural areas of Dhaka Division. Despite this entitlement their position is far below the poverty line. If the SNP benefit is deducted from their household expenditure, the per capita monthly expenditure (Tk.687.45) stands much below the per capita expenditure of the poor under the upper (Tk.868.6) and the lower (Tk.782.64) poverty lines.

b. Children in the Beneficiary Households:

Since this programme includes widowed, deserted and destitute women, in majority of the cases there was no child in the beneficiary households. Yet some of the households had children.

Most of the beneficiary households are not at all satisfied with the quality of food they eat although they are spending well (on average 66% to 80% of annual expenditure) for their food purpose. But they are not getting the required nutrition from the food. On average these households are spending Tk. 25000 for food and nutrition purpose. The expenditure on food and nutrition varies from Tk. 15000 to Tk. 65000.

Expenditure on children's food varies from Tk. 12000 (for 1 child) to Tk. 26000 (for 3 children) depending on the income of the household. However, the quality of food was reported as unsatisfactory by the beneficiaries.

Children in the households suffered from various diseases such as jaundice, pneumonia, fever, cold, diarrhea, indigestion and many other minor diseases. On average Tk. 300 was spent for the purpose of children's health treatment. Whenever these beneficiary households faced any health difficulty they instantly consulted the village doctor and then consulted the MBBS doctor at the Upazilla Health Complex if the situation (financial) permitted. These beneficiary households are not satisfied with the quality of health treatment.

On average the beneficiary households have 1 to 2 school-going age children and almost all of them are attending school regularly. These school going children include both boys and girls. Almost half of the households do not have school going age children. Some of the households reported that a few of the children left school because education was not

interesting to them. On average, Tk. 500 was incurred as expense for education of the children in the beneficiary households that have school going child.

In one of the households two children were engaged in paid labor. They work in a barber shop in the village market. According to the respondents, they were not forced to do this work. The children were not sincere in their education and that is why they had to engage them in the work. Moreover, they like doing this job.

3.3 Gratuitous Relief (GR)

3.3.1 Documented Information

Objective: GR programme aims to deliver roofing material (tin), food, cash, warm clothes, house grant among natural disaster victims.

Implementing Agency: Department of Relief & Rehabilitation (DRR) under the Ministry of Food and Disaster Management, is implementing GR programme throughout Bangladesh.

Targeting/eligibility

- Roofing material (tin): Target beneficiaries are families and institutions suffered by natural disaster. Beneficiaries must have own land and income less than three thousand taka. Under special consideration, ministries can allots tin for poor freedom fighter, helpless disable or poor persons. Victims are divided in two classes. Class A encompasses people who are extensively affected. Class B encompasses partially affected people.
- GR Food: GR food is generally provided to-
 - ✓ Poor person or family suffered from natural disaster
 - ✓ Insolvent family of the person, who is injured or killed by any man made calamity or natural disaster.
 - ✓ GR Food can be allotted for orphanage, child home, and different religious festival.
- GR Cash: Families and institutions affected by natural disaster are considered for instant GR cash allotment.
- Home loan: Poor families or institutions with destroyed house or structure (by natural disaster) are eligible for home grant.
- Warm cloth allotment: Target beneficiaries are the destitute people.

Kind and amount

- Roofing material (tin): 2-3 bundles tin per family and 2-7 bundles tin per institution are allocated. A household will not be provided more than three bundles of tin within 10 years. Institution like school, college madrasa, mosque, library etc can attain maximum 10 to 15 bundles of tin.
- GR Food: Maximum 20 kg rice/wheat (one time) is allotted for affected poor person or family. 0.05 metric ton GR rice/food cereal is allocated for dead person's family.
- GR Cash: Family of dead person gets cash of Tk. 10000 to Tk. 20000. Wounded person gets maximum of Tk. 5000 for treatment. Disaster affected poor family is provided with maximum of Tk. 5000 per family. Cash can be used for buying food

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items and house utensils for disbursement. Natural disaster affected institution gets maximum of Tk. 10000.

- House building grant: Family, with complete destroyed houses, gets maximum of Tk. 10000 and family with partially destroyed houses gets maximum of Tk. 5000 institutions are eligible to get maximum of Tk. 20000
- Winter cloth allotment: Blanket /warm cloth

Frequency: Gratuitous Reliefs are distributed on irregular basis. GR programs try to address damages caused by natural disaster.

Delivery Mechanism: Considering damage created by natural disaster and population of the specific area, allotment is determined. Deputy Commissioner of a district determines number of recipient with due consultation with local Parliament Member. These allotments are disbursed through local government representative.

3.3.2 What Exists in the Field

Coverage: Bangladesh government introduced Gratuitous Relief (GR) to address the disaster (natural or manmade) sufferer poor and vulnerable people, during the time of emergency. Hence, the programme has coverage in whole Bangladesh.

Budget and utilization: In FY 2008-2009, according to revised national budget total 1883 million taka was allocated for GR purpose. In proposed national budget of FY 2009-2010, total 1640 million taka was allocated for Gratuitous Relief. Reserve and utilization (FY 2009-2010) of Gratuitous Relief in Mymensingh district is given below:

Sector of allotment	Total allocation	Total disbursement
GR Food	222 metric tons	53.78 metric tons
GR Cash	Tk. 300000	Tk. 65000
House building grant	Tk. 300000	Tk. 193000
Roofing material (tin)	250 bundles	250 bundles
Winter cloth	5043 pieces of Blanket (Tk. 720000 for purchasing these Blanket)	5043 pieces of Blanket

Source: Department of Relief & Rehabilitation Office, Mymensingh

Year wise disbursement of Gratuitous Relief in Netrokona district is given below:

Sector of allotment	Total disbursement	
	2008-2009	2009-2010
GR Food (rice)	600 metric tons	599 metric tons
GR Cash	Tk. 300000	Tk. 350000
House building grant	Tk. 250000	Tk. 350000
Flood shelter		Tk. 4700000

Source: Department of Relief & Rehabilitation Office, Netrokona

The following table shows distribution of different kinds of GR relief in Netrokona Districts over last two fiscal years:

Fiscal Year	GR (Food) Rice (in Metric Ton)	GR Cash (in BDT)	GR House Building Grant (in BDT)
2008-09	600	300000	250000
2009-10 (up to April 2010)	599	350000	350000

Source: District Relief and Rehabilitation Office, Netrokona

3.3.3 Voices of the Beneficiaries

The beneficiaries of this programme in the study area received gratuitous relief once or twice during the last year. Only a few beneficiary households reported to receive it maximum of three times during the whole period. The relief items were received by the beneficiaries before religious festivals such as Eid (during the month of Ramandan), during natural disaster (flood) etc.

Allowance Rate and Total Allowance Received: The most common type of relief is rice which was given 10 to 20 kilograms at a time. The other kinds of relief received from the programme are edible oil (1 litre), Dal (1 Kg), blanket (1), utensils and house building grant (maximum Tk. 2000).

Majority of the beneficiaries received GR rice only once and the amount was 10 Kg. The amount was 20 Kg. for those who received it two times. There is one beneficiary (at Durgapur, Netrokona) who received maximum of 60 Kg rice in three installments. The same household also received house building/repairing grant of Tk. 2000 along with utensils and cloths. If the benefits received from the programme in a year are converted into Taka then they range from Tk. 250 to 4300 from household to household whose average is Tk. 1125.

Sources of Information and Knowledge about the Programme: All beneficiaries came to know about the programme from the Union Parishad (UP) members of their respective wards. No beneficiaries reported that they required any recommendation by any influential relative/neighbour for enlistment in the GR benefit. None of them required to pay money to UP representatives or any other authority for this purpose. They also reported that all the poor households at their neighborhood received relief from the programme at a time. The ward members or their people informed the poor households about relief distribution. The households were asked to go to the UP office (locally called *Vote Ghor*) to collect the goods (generally rice) on a predetermined date. As reported by the beneficiaries the distance of the UP office from their residence is 1 to 4 kilometers and most of them go there on foot. They did not require paying money at the delivery centre to get the relief.

Beneficiaries have different kinds of ideas about the components of the programme. Only few respondents were able to explain that the programme has no regular beneficiary. They said that this programme deliver relief goods to poor households during natural disasters or before festivals such as Eid, Durga Puja etc. Some beneficiary respondents were found to report that the government is to deliver such relief goods after two months intervals throughout the year but they only received it once or twice a year. Another group of beneficiaries reported that

they do not know anything much about it. They only received the benefit when informed by the UP members.

Imperfections in the Process: About selection of beneficiaries nearly half of the beneficiaries reported that only the poor households received gratuitous relief and they do not think that any poor eligible households were left out. But the other half reported of ‘disputes’ in the selection process. According to them many poor households were left out and they have witnessed people having good amount of cultivable land and relatively better off receiving GR relief.

Utilization of Allowance: As most of the beneficiaries received only rice once or twice, they reported that the rice was used for household consumption. No beneficiary reported anything about the quality of the rice. Only one beneficiary was found to receive house building/repairing grant of Tk. 2000 whose house was severely damaged by flood in 2009. It is necessary to note that the same beneficiary household received maximum amount of rice (60 Kg) in three installments. Only few respondents reported of receiving household utensils and blankets during the winter.

Benefit received from Multiple Public Safety Net Programmes: There are some good examples of overlapping of other public social protection programmes in the beneficiary households of GR. Half of these beneficiaries have multiple social protection entitlement. Most of these households have been overlapped mostly by primary or secondary education stipends while some have old age allowance (by the aged members) and some have entitle to the 40 days work programme Employment Generation Programme for the Hardcore Poor. If these multiplicities are taken into consideration the total benefit received by a single household ranges from Tk. 660 (300 from GR rice and 360 from secondary education stipend) to Tk.8260 (Tk.4300 from GR food, cash and kind, Tk.360 from secondary education stipend and Tk. 3600 from old age allowance). The average amount of benefit received the household who had multiple entitlements is Tk. 4657.

Changes they feel in the Programme Mechanism: Most of the beneficiaries do not suggest any particular change in the beneficiary selection and delivery mechanism except the ones who reported of relatively better off people’s receipt of the benefit. They demanded that only the real poor should be delivered this kind of relief goods during disasters. A common change in the programme suggested by the beneficiaries was to increase the amount of rice. Most of them suggested it should be at least 30 Kg while some other beneficiaries demanded cash instead of rice.

3.3.4 Impact of the Programme on Household Economy

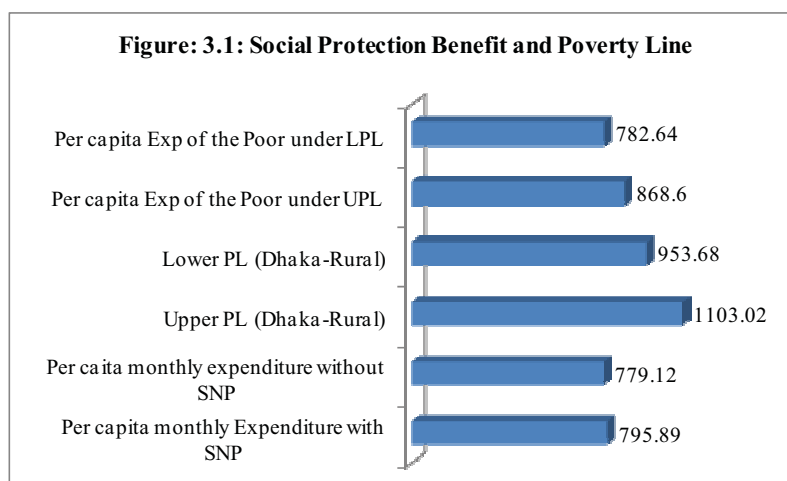
a. Impact on the beneficiary households:

Household Income, Expenditure, SNP and Poverty: The annual expenditure in the beneficiary households range from Tk.33200 to Tk.60000 and the average household size is 5.33 (with 3 to 7 members). The households have 1 to 4 children whose average is 2.67. The average household expenditure has been estimated as Tk.49867 while the per capita annual expenditure ranges from Tk.8000 to Tk.11067 with an average of Tk. 9551. The per capita monthly expenditure has been estimated as Tk.796.

As mentioned earlier the households received on average Tk. 1125 (range: Tk. 250-Tk.4300) from GR which is only 2.25% (range: 0.46%-7.16%) of their annual expenditure. If the multiple benefits are also considered this average becomes Tk.2645 (all household considered; range: Tk.300-Tk.8260).

Based on the Household Income and Expenditure Survey (HIES) 2005 in the CBN method the current estimated lower and upper poverty lines for the rural areas of Dhaka Division are Tk. 953.68 and Tk.1103.02 (per person per month) respectively¹². On the other hand, the per capita monthly expenditure of the poor who fall under the upper and lower poverty lines is

Tk.868.60 and Tk.782.64 respectively. In this regard the beneficiary households are living under both of the poverty lines. But their per capita monthly expenditure (including social protection benefit) is above the per capita expenditure of the poor living under both of the poverty lines (Tk.796 versus Tk.868.6 and Tk.782.64 respectively). However if the amount of benefit the households received only from GR is deducted, their per capita monthly expenditure becomes Tk.779 which stands below the per capita expenditures of the people under both of the poverty lines. Furthermore, if the total benefit from various social protection schemes the households received (as discussed earlier there are some good examples of multiple entitlements) is deducted from the annual expenditure, the per capita monthly expenditure becomes Tk. 757.24. A final conclusion could be made that despite their multiple entitlements to various social protection schemes, the GR beneficiaries still live under the upper and lower poverty lines. Benefit from a social protection programme gives them a somewhat better position among the poor. It does not give them an upliftment from their poor status.



b. Children in Beneficiary Households and the SNP:

The per capita annual expenditure on children's food in the GR beneficiary households was Tk.5953 which is about 12% of the households' annual expenditure. On the other hand, per capita annual health expenditure on children was Tk. 644 (only 1.29% of annual household expenditure and 57% of average benefit received from GR). The beneficiary households have on average 1.6 school going children and the average per capita annual expenditure on children's education has been estimated as Tk.1236 which is 2.46% of their household expenditure and it is almost 110% of the average social protection benefit (GR). The average per capita education expenditure seems relatively better because of some households (extreme cases) that were found to spend relatively high amount (e.g., Tk.4000 for one children studying in class 9) on their children's education. If such extreme cases are not taken into consideration, this average becomes Tk.683.

¹² According to HIES 2005 the lower poverty line was Tk.728 and the upper poverty line was Tk.842. For estimation of the current poverty lines the overall inflation over the years has been adjusted.

Children's Condition in the Households:

Illness Incidence and Treatment: None of the households reported any incidence of child mortality during last three years. Children in these households had suffered from various diseases such as fever, cold, cough, diarrhoea etc. during last one year. There are some cases of severe illness such as tumour++++. The most general type of treatment they received is from local pharmacy. Some households also received treatment from quack etc. For severe illness the children were taken to hospital and had received treatment from qualified health service providers.

Education: Most of the school going aged children is currently attending school. Although there are on average 1.6 school going children in the beneficiary households, only few households reported that their children are getting primary or secondary stipend. It is to note that among the primary school going children in the beneficiary households of GR, none were found to get primary education stipend. There are some cases of school dropout and it is only found in households where there are more than three children (household size is 6-7). As reasons for leaving school the household mention that they cannot afford the education expenses due to financial crisis nor they could encourage the children for education. Such a household reported that the drop out child is now engaged in paid labour (wage labourer) outside whose annual income is Tk.18000.

Child labour: As mentioned earlier some children left school due to financial crisis. Such a household reported that the drop out child is now engaged in paid labour (wage labourer) outside whose annual income is Tk.18000. If the children had stayed at home and studied the household would have to spend another 10 to 11 thousand taka on it. Another household where a girl child (age 14) sacrificed her education to work at another person's house for a wage of Tk.800 per month, reported that she has been working there for last one year and her income contributing the household significantly. She left school in 2007 after her mother's death and used to help in household chores. Her total annual income is Tk. 9600 and according to her father if stayed at home and studied, he would have needed another Tk.8000 annually to spend on her. That is she is earning an income of Tk.17600 annually whereas this household received only Tk.600 as GR relief.

"I'm a rickshaw puller. My wife died in 2007 leaving 4 kids. My mother who is 85 years old lives with us. My elder daughter is now 14 years old. She had to sacrifice her education since her mother's death. She needed to stay at home to do household chores and look after the young siblings. Now she stays at a relative's house as maid and gets Tk.800 every month. I don't feel secure leaving this orphan adolescent girl alone at home as I stay out during the whole day. It is not safe in the village. There might be any kind of accident. I felt it safe to send her to work. It gives her both security and money".

--A RG beneficiary at Durgapur, Netrokona.

Food Intake in the Households: The households' food intake was not found to be satisfactory as mentioned by the respondents. The researchers' observation also found that the children are suffering from malnutrition. They mainly take two meals a day. Some households take three meals sometimes. Rice and vegetable is the main menu in the meals. However consumption of some common food items in these households has been provided in the following table:

Food Item	Consumption Pattern
Fish	Once in every 2 months
Meat	Once in every 3 months
Milk	No consumption
Egg	Once in every 2 months
Dal (pulses)	Twice in a week
Fruits	Once in every 15 days (mainly banana)

3.4 Maternity Allowance for the Poor Lactating Mother

3.4.1 Documented Information:

Background and Objective: In Bangladesh, amidst the poverty prevalence, women are more vulnerable and marginalized. This leads to a high rate of child mortality (both pre and postnatal). Incident of maternal mortality is also high because of poverty, illiteracy and prejudice. Hence, Bangladesh government introduced Maternity Allowance for the Poor Lactating Mother in July 2007 with an objective to ensure safe maternity through providing maternity allowance. Some of the specific objectives of the programme are:

- Reducing maternal and child mortality, in accordance with the MDG and PRSP objectives.
- Increasing the rate of lactation.
- Enhancing the nutrition intake for pregnant women.
- Increasing maternity related services.

Implementing Agency: This Programme was launched by Department of Women Affairs under the Ministry of Women and Children Affairs.

Targeting/eligibility: To be a beneficiary of the programme, pregnant women have to fulfill at least four of the following criteria including first two mandatory criteria.

- During first or second pregnancy (any one).
- Pregnant women with age at least 20 years or more.
- Total monthly household income is less than Tk. 1500.
- Poor women of female headed household
- Poor mother with Disabilities.
- Having only homestead or live in other houses.
- Women or households having no productive assets like agricultural land, pond for pisciculture, or livestock.

Relatively poorer woman gets priority in getting benefit. In case of miscarriage or death of child within two years of birth in the first and second pregnancy/birth, another third pregnancy/birth could also be considered for an entitled beneficiary. The poverty prone areas are determined and selected for the programme through using Poverty Map and Household Income Expenditure Survey (HIES) carried out by Bangladesh Bureau of Statistics.

On the basis of eligibility criteria, respective Union Committee conducts survey and traces potential beneficiaries. The preliminary list of eligible beneficiaries is forwarded to Upazila Committee. Upazila Maternity Allowance Committee finalizes the list of beneficiaries and monitors the disbursement of allowance. A national steering committee, chaired by Secretary of the Ministry of Women and Children Affairs, is closely involved in the whole process.

Some particular NGOs also have important role in beneficiary selection and allowance delivery process. NGOs contribute through making report on pregnant and lactating mothers. Moreover, through maintaining communication and raising awareness among beneficiaries, they have significant role in this programme. In Netrokona district, a NGO name SEDA (Socio Economic Development Association) is carrying out this assisting role.

Kind and amount: Enlisted beneficiary is entitled to receive Tk. 350 per month, for duration of 24 months. In case of miscarriage, beneficiary gets subsequent three months installment. If the child dies within the two years of birth, beneficiary mother gets her entitled subsequent installments.

Frequency: Allowance is disbursed among the beneficiaries at 3 months interval. Beneficiary can collect the money in yearly or half-yearly basis.

Delivery Mechanism: Beneficiaries are assigned a Payment card for collecting money. Upazila Nirbahi Officer (UNO) and Upazila officer of Women Affairs jointly disburse the allocated money among beneficiaries through state owned schedule banks. Beneficiaries of Sadar Upazila collect money from respective District Women Affairs office.

3.4.2 What Exists in the Field

Coverage: The programme is structured in two phases. The first phase was operational during July 2007 to June 2009. The second phase is ongoing from July 2009. In the first phase, using poverty map (Bangladesh Bureau of Statistics), 3000 unions of 62 districts were selected for this programme. In fiscal year 2008-2009, coverage of the programme was increased by including total 60000 beneficiaries in 4000 unions (64 districts). In current fiscal year 2009-2010 (second phase), total 80000 beneficiaries of 4495 unions are getting benefit under the Maternity Allowance for the Poor Lactating Mother programme. The rate of increase of the number of beneficiaries is about 33.33 percent over the last two fiscal years.

All of the Unions and Upazilas of Mymensingh district are now under the coverage of this programme. In FY 2009-2010, a total of 2482 beneficiaries of Mymensingh district are receiving benefit from this programme. The total number of beneficiaries in Netrokona district in FY 2007-2008 and FY 2008-2009 was 1290. But in current fiscal year (2009-2010) the number of beneficiaries in the district has become 1282. Earlier, in each of the 86 Union Parishads a number of 15 beneficiaries were covered under the programme. But in the second phase, (i.e. from FY 2009-2010) 17 beneficiaries in each of the 74 Union Parishads (except 12 union Parishads of the Sadar Upazila) receive this allowance. As per government decision only two beneficiaries in each of the 12 Union Parishads of the Sadar Upazila have been included under the programme.

Budget and utilization: Estimated cost of the Maternity Allowance for the Poor Lactating Mothers programme for whole Bangladesh is summarized below:

Fiscal Year	Number of Unions	Number of Beneficiaries	Amount of allotted allowance (Million BDT)	Monthly Allocation per person (BDT)
2007-2008	3000	45000	162	300
2008-2009	4000	60000	216	300
2009-2010	4495	80000	336	350

Source: Department of Women Affairs, the Ministry of Women and Children Affairs, Bangladesh

In FY 2009-2010, amidst the total national allocation of Tk. 336 million, Tk. 10.42 million was allocated for 146 unions of Mymensingh district. For Netrokona district, the total allocated budget of Tk. 4.64 million remained the same through fiscal years 2007-2008 to 2008-2009. In fiscal year 2009-2010, because of the allowance increment, total budget for Netrokona district raised to Tk. 5.38 million. This budget is around 16% more than the budget of previous year.

3.4.3 Voices of the Beneficiaries

Almost all the beneficiaries are receiving the benefits approximately from august 2007 and some of them are receiving benefits for the past one and a half years. Benefit of the programme is delivered in the form of cash to the beneficiaries.

Benefit Rate and Total Benefit Received: The beneficiaries receive an amount of Tk. 350 per month in 5-6 months intervals. Annually a beneficiary receives Tk.4200 from the programme. Those who have completed 2 years received total Tk. 8200 from the programme.

Sources of Information and Knowledge about the Programme: The beneficiaries have known about the programme from various sources. In most of the cases the Union Council Members and Chairmen have disseminated the information among the people. In other instances, poor lactating mothers have learned from the primary school teachers, neighbours, family planning field officers, BRAC health assistants and from various other sources.

Some of them know that they will receive the benefit for two years but most of them do not know for how long the programme will deliver benefit to the poor lactating mothers. Almost all of them know how much will they receive from the programme. They are receiving an installment of Tk. 350 per month after every 5-6 months. Almost all of them received their last installment in December, 2009. Some of them have received in August, 2009. Some of them know when will the next installment be given and some of them do not.

Imperfections in the Process: Some of the lactating mothers required recommendation from the members, primary school teachers, and influential relatives and chairman/members but most of them mentioned that they did not need any recommendation from anyone. All of the beneficiaries responded that they did not need to spend any money at all for getting the allowance card. Most of them had to visit the required offices, chairman, and member for 5-6 times before getting selected for the allowance card.

Quality of Coverage: Beneficiaries have relatively clear idea about the social protection programme. Some of them mentioned that there was no other poor lactating mothers known to them who should have been entitled to the maternity allowance programme and some of them mentioned that there a few poor mothers who were left out despite their eligibility. They were not selected because they did not have required recommendation and they live far from the UP office that created obstacle for them to commute.

Delivery Mechanism (Receipt of Benefit): Allowances are given to the beneficiaries approximately after every 6 months. Some of the beneficiaries are receiving their benefits after every four or five months. Most of the beneficiaries receive their due installments from the local Department of Women Affairs offices. Other than that, they receive their benefit from the government banks. Sometimes benefits are disbursed from the CO (Upazila Head

Quarters) offices. Some the poor mothers feel that communication is major barrier for receiving the benefit.

Utilization of Allowance: In most of the cases money was spent on food, health and education of the family and children. Some of the households bought hens and ducks for domestic farming; some repaired their houses and spent on various other purposes. Poor beneficiary women responded that they were actively involved in the decision making process how the money would be spent. Besides, some poor women mentioned that they gave the money to their husbands who took necessary steps to spend the money in required sectors.

Benefit received from Multiple Public Safety Net Programmes: Half of the beneficiaries are not entitled to any other safety net programmes. The remaining households also benefit from various social protection programmes like old age allowance, stipend for primary students, freedom fighter allowance etc. Some of them received these benefits in the past and some of the currently entitled to the safety net programmes. A school going young girl is receiving Tk. 100 per month after every 3 months. In one family, mother in law receives Tk.300 per month as old age allowance. In all the cases other household members are receiving these benefits. The maximum amount of benefit the households received from multiple SNPs (including the Maternity Allowance) was Tk. 6300.

Conditions Implied on the Utilization of the Benefit: Authorities implied various conditions on the beneficiaries on receipt of the benefit. In most of the cases authorities asked the poor lactating mothers to spend the money for the purpose of quality and nutritious food for the mother herself and the new born kid. They suggested drinking milk and eating protein like eggs. It can be said that no booklet or instruction was provided to the beneficiaries; although a few of them were provided with an instruction booklet. Beneficiaries have mentioned that there was no mechanism to monitor the utilization of the allowance.

Changes they feel in the Programme Mechanism: Beneficiaries feel that some active changes should be made immediately to the current programmes so that they could be benefited even more. They feel that monthly allowance should be increased to Tk. 500 and the allowance should be given on a monthly basis. Some of them feel that selection procedure should be more flexible and more and more mothers should be included in the safety net programme. The current govt. provision is to include 1 person from a village which should be increased to 10-15 persons per village. They feel that benefit should be given at nearest UP offices, and if possible allowances should be delivered directly to the beneficiary houses. Some of the beneficiaries feel that allowance should be given during bad weather situation or during lean time.

3.4.4 Impact of the Programme on Household Economy

As revealed by the beneficiaries maternity allowance for the poor lactating mothers plays significant role in the receiving households. Poor women can spend the allowance the way they wish to. They can spend the money to meet the household demand of food, meet their children's education and health expense. Although the small amount of allowance is not sufficient to meet the family demands.

a. Annual household expenditure versus Social Protection Benefit:

The annual expenditure of the beneficiary households ranges from Tk.27000 to Tk.108000 depending on the number of earners. The annual average household income is Tk.49422 and the per capita monthly expenditure of the households is Tk.998.40. A beneficiary of this programme annually receives Tk.4200 from the programme. This amount is only 8.49% of the average household income. If the SNP benefit is taken away from the annual expenditure of the beneficiaries, their per capita monthly expenditure becomes Tk.913.49.

SNP Benefit and Poverty: It is very important to note here that the per capita monthly expenditure of the beneficiary households (which is Tk.998.40) is above the lower poverty line (Tk.953.68) estimated for the study area. However the amount is much below the upper poverty line (Tk.1103.03). Now deducting the SNP benefit from their annual household expenditure, the per capita monthly expenditure becomes Tk.913.49. This amount is below the lower poverty line (Tk.953.68). That is a benefit like the maternity allowance for the lactating mothers helps the households come out of poverty to some extent. However, the SNP does not help them come across the upper poverty line.

b. Children in the Beneficiary Households:

Range of monthly expenditure on children's food varies from Tk. 1500 to Tk. 4000 and expenditure on health services of children varies from Tk. 500 to Tk. 3000 although the quality of health is not satisfactory. Most of the beneficiary households do not need to spend money on children's education since the kids are yet to grow up to the age of schooling. Apart from that the families which need to spend money on education, spend about Tk. 600 – Tk. 1000 on children's education. Poor mothers mentioned that there are no working children in those families.

Expenditure of last three installments of the social protection benefit were spent on various purposed like food, clothing, health treatment, buying accessories for families. A significant amount of the earnings were spent on children's education, food, clothing and health purpose and the amount ranges from Tk. 400 to Tk. 2000.

Children living in the beneficiary households suffered from various diseases for several times during the last one year. They include fever, cold, indigestion, and many others. Although in most of the cases the children received treatment from village doctor, qualified doctors were also consulted when kids got seriously ill. They were treated as per the prescription of the doctor and as long as the doctor suggested. On average children's were treated for about 4-5 days whenever they got ill. These beneficiary families have spent approximately Tk. 300 to Tk. 1500 for the purpose of health treatment.

Majority of the households do not have any children who are at age of schooling. A few families have one or two boy or girl children who are currently attending school. Few households also reported that they cannot send the child to school because they are unable to afford the cost of education. That is why the kid is not attending school.

Some of the beneficiary households were satisfied with the quality of food they are having keeping in mind the amount of money they were spending on food although most of them were not at all satisfied with the quality of food because they are not getting the proper nutrition from the food. Yearly expenses for food and nutrition for family and children varies from Tk. 20000 to Tk. 60000.

3.5 Old Age Allowance

3.5.1 Documented Information

Background and Objective: In April 1998, Old Age Allowance programme was introduced by Bangladesh Government to ensure the economic security of the vulnerable elderly people of Bangladesh. The programme was undertaken by the Government because of its high concern and emphasis on the issue of old age security as reflected in The Fifth Five Year Plan (1997-2002). In fact, The Constitution of Bangladesh in its article 15 (D)¹³ declares introduction of social security programme for the elderly population. In spite of that, previously old age programme was limited to pension scheme for Government servants and various retirement benefits for employees of public sector corporations. Hence, the strategy has been broadened to ensure the old age right as declared by the constitution of Bangladesh.

Implementing Agency: The programme Old Age Allowance is being implemented by the Ministry of Social Welfare, Bangladesh. The Implementation process is executed under the Department of Social Services. A parliamentary committee, under the guidance of honorable Finance Minister, supervises the whole program.

Targeting/eligibility: Person with minimum 65 years of age is eligible for this program. But he or she must not have more than Tk. 3000 annual average income. Older, physically and mentally incapable, freedom fighter, abandoned, landless persons get the priority in the selection process. Beneficiaries of other programme like Government pension scheme, VGD, government and non government grant are not eligible for being selected the Old Age Allowance programme. Residents of city corporations, day laborers, domestic servants and professional beggars are also ineligible for this program.

Upazila-level applicants submit applications to the Upazila social welfare officer. Beneficiaries are selected by the Upazila-level committee, and committees at ward and union levels. The Union Council chairman and members usually take the main decisions regarding the beneficiary list.

Kind and amount: Under the Old Age Allowance programme, each beneficiary receives Tk. 300 per month. Beneficiary is entitled to receive this benefit until his/her death.

Frequency: Allowance is allocated for beneficiaries on monthly basis. Generally, beneficiaries receive allocation in a three months interval. In fact, the frequency and time of delivery depend on attainment of allotment by the delivery authority. In this regard, the concern Ministry determines the time of allocation disbursement.

¹³ The Article 15 (d) of the Constitution of Bangladesh says:

15. Provision of basic necessities. - It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens-

- (a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care;
- (b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work;
- (c) the right to reasonable rest, recreation and leisure; and
- (d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

Delivery Mechanism: Beneficiaries collect allowance from local state owned banks. This allowance can be collected against a payment book issued by Upazila/Zila accounts officer. Beneficiary can nominate other person to collect the money on behalf of his/her only in case of physical incapability or religious reason.

3.5.2 What Exists in the Field

Coverage: Since the inception of this programme in FY 1997-1998, the Old Age Allowance programme has been increasing its coverage, in terms of beneficiary numbers. At present year (2009-2010), the programme has coverage in all unions and municipalities of 64 districts of Bangladesh. The number of beneficiaries in an administrative Unit (e.g. District, Upazila, union, ward) is determined in proportion with the population of respective administrative unit (District, Upazila, and Union). The year-wise statistics of Old Age Allowance in whole Bangladesh is given below:

Fiscal Year	Number of beneficiaries (in million)	Change of the number of beneficiaries (%)	Monthly allocation per person (BDT)
1997-1998	0.40	-	100
1998-1999	0.40	0	100
1999-2000	0.41	2	100
2000-2001	0.41	0	100
2001-2002	0.41	0	100
2002-2003	0.50	22	125
2003-2004	1.00	100	150
2004-2005	1.31	31	165
2005-2006	1.50	15	180
2006-2007	1.60	7	200
2007-2008	1.70	6	220
2008-2009	2.00	18	250
2009-2010	2.25	13	300

Source: Authors' estimation based on secondary data available in official website of the Department of Social Services, the Ministry of Social Welfare, Bangladesh)

The programme encompasses all 12 Upazila of Mymensingh district. Total number of beneficiaries in the district in FY 2008-2009 was 71133. In FY 2009-2010, number of beneficiaries, by increasing 13.23%, has reached to 80548.

In fiscal year 2008-09, total number of beneficiaries of old age allowance in Netrokona district was 34728. The number of beneficiaries reached to 38989 by FY 2009-10. From the inception, the programme had coverage in all 10 Upazila of the district. Later on, municipalities of Netrokona were included in this program.

Budget and utilization: The year wise statistics of the allocated budget for Old Age Allowance is given below:

Fiscal Year	Fund (million BDT)	Change of fund (%)	Monthly Allocation per person (BDT)	Change in monthly allocation (%)
1997-1998	125.00	-	100	-
1998-1999	485.00	0	100	0
1999-2000	500.00	2	100	0
2000-2001	500.00	0	100	0
2001-2002	500.00	0	100	0
2002-2003	750.00	22	125	25
2003-2004	1800.00	100	150	20
2004-2005	2603.70	31	165	10
2005-2006	3240.00	15	180	9
2006-2007	3840.00	7	200	11
2007-2008	4485.00	6	220	10
2008-2009	6000.00	18	250	14
2009-2010	8100.00	13	300	20

Source: Authors' estimation based on the data available in official website of the Department of Social Services, the Ministry of Social Welfare

In FY 2009-2010, for Mymensingh district around 289.97 million taka was allocated for Old age allowance, while it was Tk. 256.07 million in fiscal year 2008-2009. The allocation of fund has increased around 13% in fiscal year 2009-2010. Total allocated budget for Netrokona district in fiscal year 2009-10 is around 140.36 million taka, while in 2008-2009 the allocation was around 104.18 million taka.

3.5.3 Voices of the Beneficiaries

Most of the beneficiaries of the old age allowance programme have been receiving the benefit since 2003-04. Some of them have been receiving since 2007-08. Cash is delivered to the beneficiaries as the allowance of the programme.

Benefit Rate and Total Benefit Received: About half of the beneficiaries reported that they were receiving Tk.300 per month while some of them were receiving Tk. 150 per month in one installment (the official amount is Tk.300 per month). The range of total amount of benefit received from the social protection programme varies from Tk. 4000 to Tk.13000 depending on the duration of the entitlement. However a beneficiary receives Tk.3600 annually from the programme.

Sources of Information and Knowledge about the Programme: Almost all of the old age beneficiaries reported that they learnt about the programme from the UP members and chairmen while a few of them mentioned other people and influential persons in their locality as sources of information.

According to most of the beneficiaries they will receive the benefit until death although some of them do not know at all how long they will receive the allowance from the government. One of them heard that they (someone from the household) will receive one installment even after death. Some of the beneficiaries were found to explain detail of the benefit they are receiving.

Imperfections in the Process: All of the beneficiaries reported that they did not require any recommendation from anyone in the village. However a few of them were recommended by the UP members and other influential relatives for selection in the programme. Although most of the beneficiaries mentioned that they did not require spending any cash/kind for getting the allowance card. However, only one of them reported that she had to spend Tk. 500 for getting the allowance card which was issued against her sister who expired. Moreover she had to visit the UP Chairman and Members for 15-20 times.

Most of the beneficiaries do not require spending any amount of cash at the delivery point (bank) although a few of them had to buy a revenue stamp of Tk. 6. Moreover, some the beneficiaries require to give Tk. 20 to the UP Members before receiving the allowance.

Quality of Coverage: Some of the beneficiaries reported that there are poor people in their village who have not been selected since they did not have any recommendation or they are yet to reach the minimum age eligibility (65 years) for the old age allowance programme. Others opined that shortage of allowance cards often restricts the number of people who could be selected as beneficiary. One of them mentioned that there lives a very poor person in their neighbourhood who is not selected in the SNP.

Delivery Mechanism (Receipt of Benefit): In most of the cases the allowances are given at an interval of 3 to 6 months. All the beneficiaries receive the benefits from the local govt. banks. The distance of these banks varies from the residence of the beneficiary people which in some cases on average is about 1 to 3 kilometers and in some cases the distance is about 28 to 35 kilometers. All of them commute to these banks with rickshaw and *tempoo* often with their daughters, sons and other old age beneficiaries.

However, the old aged people often feel difficulty to walk this long distance. Expenses for commuting to these banks vary depending on the distance which may range from Tk. 30 to Tk.60. On the other hand some of them had to expend Tk. 160 for both way communications to these places.

Utilization of Allowance: In most of the cases the beneficiary households could not provide the details of the expenditure of their earning from the social protection programme. However, all of the beneficiaries spent their last installment on various purposes such as family food, health treatment, clothing and repayment of loans and education of grandchildren. Most of them could not specify how much they spent on what purpose. Almost all of them spent an average of Tk.400-500 on treatment. A few of them repaid loans of Tk. 400 to 600.

These beneficiary old age people reported that they spent the money according to their own wish. However, in other cases, elder son in the household took the decision on how the money would be spent.

Benefit received from Multiple Public Safety Net Programmes: Most of the beneficiaries and their household members were not in the past and are not currently entitled to other safety net programmes. Only few of the beneficiaries or their household members received benefit from multiple safety net programmes. In one case, eldest son in the household received 10 kg rice from the VGF programme. On the other case, one of the members of the household received 15 kg rice in July and 10 kg rice in August, 2007 under the VGF programme.

Changes they feel in the Programme Mechanism: Most of the beneficiary old age people are quite satisfied with the programme although some of the beneficiaries feel that the selection procedure should be revised and implemented accurately so that more and more elderly people could be benefited. They all have reported that cash is alright as allowance of the programme because the transaction is easier. They do not want rice since they are delivered low quality rice. Majority of them think that allowance should be disbursed on a monthly basis although some of them feel that single installment after 3 to 4 months interval is doing well for them. However, they feel that they could utilize the money well if it is delivered during lean time and bad weather situation. Almost all of them suggested that the amount of allowance should be increased to Tk. 500 which will help them to live more comfortably.

3.5.4 Impact of the Programme on Household Economy

a. Impact on the beneficiary households:

Most of the beneficiaries are quite satisfied that they have been receiving the benefit from the govt. Most of them led an impoverished life in the past without having proper meals daily. Some of them reported that they can lead a decent life now because of receiving this allowance. This allowance is significantly helping their household economy.

Annual household expenditure versus Social Protection Benefit: The annual household expenditure of the Old Age Allowance beneficiaries ranges from Tk.13500 (a single member household) to Tk.116000 (in a 7 member household). The average size of the households is exactly 5 and the average annual household expenditure is Tk. 48617. A beneficiary of the programme receives Tk.3600 annually from the programme which is only 7.4% of the average annual household expenditure of the beneficiary households. The per capita monthly expenditure of the household is estimated as Tk.827.69. If the annual old age allowance benefit is deducted from their household expenditure, the per capita monthly expenditure stands at Tk.748.25.

SNP Benefit and Poverty: As discussed earlier in many parts of the study, in the CBN method the current estimated lower and upper poverty lines for the rural areas of Dhaka Division are Tk. 953.68 and Tk. 1103.02 (per person per month) respectively. On the other hand, the per capita monthly expenditure of the poor who fall under the upper and lower poverty lines is Tk.868.60 and Tk.782.64 respectively. Now if concentration is put into the household expenditure of the Old Age Allowance beneficiaries, it reveals that:

- Beneficiary households of the programme live under the lower poverty line of the area and the household members require an additional amount of at least Tk.126 to cross the lower poverty line. Thus for an average household of 5 members, the annual requirement is Tk.7559.40 to come across the lower poverty line.
- The current per capita monthly expenditure of the beneficiary households (Tk.827.69) is sufficiently above the per capita expenditure of the poor living under the lower poverty line in this area but far below the per capita expenditure of the poor living under the upper poverty line.
- Deducting the SNP benefit from the annual household expenditure, the per capita monthly expenditure of the beneficiary households (which is Tk.748.25) stands far below the per capita expenditure of the poor living under the lower poverty line (Tk.782.64) and farther below the per capita expenditure of the poor living under the upper poverty line (Tk.868.6).

- The Old Age Allowance is quite insufficient to pull the beneficiary households above the poverty line (i.e., Poverty alleviation), although it reduces poverty at the household level to some extent.

b. Children in the Beneficiary Households

Food: Most of the beneficiary households responded that the quality of food is very low and the amount of food they are having is not sufficient. They cannot feed their children well. The children eat whatever the households could provide them to eat and most of the time the food is inadequate. They eat vegetables most of the days. Consumption of meat is rare. The monthly expenditure for food and nutrition varies from Tk. 1000 to Tk. 5000. On average the households spend Tk.3000 for food and nutrition purposes.

Health: Mortality, Illness and Treatment: There was almost no incidence of child mortality in last three years except in one household where a child died of ulcer. As reported by the respondent, the doctor said that the case was a viral attack. However, the children in the households suffered from various diseases such as Jaundice, Pneumonia, typhoid, fever, cold, indigestion etc. These children suffered 3 to 5 times from various diseases during last one year. Most of them received treatment from the village doctor who sits in pharmacy or quack and then, if needed, a few of them consulted the qualified MBBS doctor. Expenses on children's health vary from Tk. 500 to Tk. 4000 depending on the severity of the disease. A few households consulted renowned qualified doctors which incurred them heavy cost for treatment. On the other hand, some beneficiaries could not continue the treatment because the expenditure was too high for them to maintain and they had to stop the treatment in the middle.

Education: On average most of the beneficiary households have 2-3 children and most of them were young kids (<6 years) and yet to attend school. All of the children of schooling age are attending school in the beneficiary households.

Much of the household income was used for meeting children's food, treatment and education purposes. On average the households spend Tk. 2500 per month for ensuring food and nutrition of their children. The range of expenditure for children's health treatment varies from Tk. 400 Tk. Tk. 5000. However, some of the families had to spend more than Tk. 10000 for children's health purpose. On average the families spent Tk. 3500 for health purpose. Education expenditure for children varies from Tk. 400 to Tk. 1000 in most of the households. However, some of the families have spent about Tk. 4000 for children's education. None of the beneficiary households reported of any child engaged in paid labour.

A significant portion of the income of the households from the installments of the SNPs was spent to meet various needs of the children in the household. On average the families spent Tk. 500 for children's education and Tk. 500 for children's health treatment purpose. Moreover, small amount from the earnings were spent on buying bag, pencil and other accessories for children. However there are beneficiaries that did not spend any amount of money of last three installments for children's purpose since they had to build their house.

3.6 Vulnerable Group Development (VGD)

3.6.1 Documented Information

Background and Objective: Bangladesh government initiated VGD programme in 1986. The programme identifies Ultra-poor women and their family members in rural Bangladesh and enables them to sustainably overcome food insecurity and low social and economic status. Moreover, VGD programme aims to improve the nutritional status of malnourished women and children. Vulnerable Group Development (VGD) is WFP's largest empowerment and poverty reducing activity that exclusively targets ultra-poor rural women worldwide.

Implementing Agency: Vulnerable Group Development (VGD) programme is being implemented by the Department of Relief & Rehabilitation (DRR) under the Ministry of Food and Disaster Management.

Targeting/eligibility: To be a VGD cardholder, women - aged between 18 and 49 - must be physically and mentally sound. Beneficiary households must meet at least four of the following five criteria, and those who meet all the criteria get priority:

- Women from the most vulnerable and poor households.
- Women exposed to chronic food insecurity.
- Household having no land, or less than 0.15 acre of land.
- Households with low income having no regular source of earning.
- Female headed households get preference.

VGD activities continue through a two year phase. A beneficiary can be considered only for one phase. After completion of each cycle, new beneficiaries are selected for the program. Number of cards and their distribution among sub-district are determined according to food insecurity and vulnerability maps prepared by the WFP with the planning Commission. Union VGD Women's Selection Committee plays an important role in selecting VGD beneficiaries. This list later scrutinized by the Upazila, District VGD Committee, and Relief and Rehabilitation Directorate. The whole process monitored by WFP and the respective ministry.

Kind and amount: Under VGD program, each beneficiary woman receives 30 kg of wheat or 25kg of micronutrient-fortified Atta (flour), each month for a 24-month period. In Netrokona district, Government allocated wheat. In BRAC's grind mill, BRAC grinds the wheat into flour (*atta*) for distribution.

Frequency: Generally, wheat is distributed by the fifteenth day of each month. If for a two consecutive months wheat is not distributed within due time, the Upazila Nirbahi Officer arranges different method for disbursement.

Delivery Mechanism: Based on the instructions of the Ministry of Women and Children Affairs and the Department of Relief and Rehabilitation under the Ministry of Food and Disaster Management, issues budget and allocation order to the Upazila Nirbahi Officer. This allocation order (AO) includes issues related the quantity of food, the number of VGD cards, and transport and additional costs. Upon receiving the AO, The Upazila Nirbahi Officer proposes the Upazila Food Controller to issue a food Delivery Order in favor of the Chairman of the Union VGD Committee. Food is then withdrawn from the Local Food Storage Depot (LSD) by Union VGD Committee. The Union Parishad Chairman takes the responsibility of distributing food among the beneficiaries, in the presence of at least three members of the

Union VGD Committee, one Upazila Tag Officer, and one NGO representative. Food grain is typically delivered on the same day of each month from UP offices.

3.6.2 What Exists in the Field

Coverage: About 500000 women families of Bangladesh are getting benefit under VGD programme. The current VGD programme is executed in two phases (2 years each). Under the first phase (January 2007- December 2008), total 17441 beneficiaries received benefit in Netrokona district. But in second phase (January 2009- December 2010), the number of beneficiaries dwindled to 14285. Total number of beneficiary for Mymensingh district has remained the same over last few years. In the second phase, total 41754 beneficiaries in Mymensingh are receiving benefit under this program.

Budget and utilization: For VGD programme, Bangladesh government allocated 6580 million taka in proposed budget of FY 2009-10. In previous fiscal year (2008-10) total allocated budget for this programme was 7308 million taka. Up to May 2010 (for six month; Jan 10 to June 10), 217357 metric tons food grain has been allocated for 64 District of Bangladesh. In the first phase (January 2007- December 2008), 10464 metric tons food (flour) was allocated for Netrokona district under VGF program. In second phase (January 2009-December 2010), allocation for Netrokona district is around 8571 metric tons of food (flour). For second phase, 30062 metric tons of food is allocated for Mymensingh district.

3.6.3 Voices of the Beneficiaries

Amount and kind of benefit: Under the present cycle of VGD programme, respondent beneficiaries have been receiving wheat or rice since January 2009. Though few respondents informed that they were entitled to receive this benefit for 18 months, most of the households responded that they were supposed to get the benefit for 24 months. Beneficiaries received 25/30 kilograms of rice/wheat in one month interval. In last 14/15 installments, on an average beneficiaries received an amount of 350 kilogram of rice/wheat equivalent to Tk. 8750.

Sources of information and knowledge about the programme: Almost all of the beneficiaries learned about the programme from Union Parishad members and chairman. Other beneficiaries and neighbors of the respondents also played significant role in informing them about the VGD programme. Most of the beneficiaries had clear idea about the frequency and the amount of benefit.

Imperfection in the process: Most of the beneficiaries did not require any recommendation for being selected in the programme. One beneficiary informed that a women representative (member) of the Union council strongly recommended for her while another beneficiary acknowledged that she had to bribe a person to issue a VGD card in her name. In fact she (beneficiary) came to know about this programme from that bribe taker person.

Quality of Coverage: Respondent beneficiaries had to visit local UP chairman and members around two to three times for issuing the VGD card. Significant portion of respondents acknowledged that they knew some vulnerable women who did not get VGD card. Respondents explained that as the eligible beneficiaries always outnumber the available opportunity, large number of potential beneficiaries can not avail VGF card. Moreover, some vulnerable women were excluded from the programme as because they could not manage any recommendation from influential person.

Delivery Mechanism (receipt of Benefit): Beneficiaries received allocated food cereal from Union Council. On an average Union Council office is 2 kilometers away from the residence of the beneficiaries. Usually, beneficiaries commute to that place with other beneficiaries on foot. While returning home with the huge load of 25 to 30 kg of food grain, some of the beneficiaries use transport like rickshaw and van. Each time they have to spend Tk. 20 to 40 for commuting purpose.

Utilization of Allowance: Almost all of the respondent households spent the food grain received from the programme on household consumption. Insignificant number of households partially sold their share (rice/wheat) for attaining other household need. Except one respondent, all respondent beneficiaries do not prefer to sell the allocated food grain.

Benefit received from multiple public safety net programmes: Majority of the respondent households of this programme reported of entitlement to other public social protection programme by other member of the household. Among other safety net programmes the most common was primary education stipend received by the school going children. Out of 11 households, six households confirmed that their children were receiving money under primary education stipend project. Thus these households receive additional Tk. 1200 annually from other social safety net programmes. In last year (2009), beneficiary of one household received 10 Kilograms of rice under the VGF programme. One respondent's mother-in-law is entitled to Tk. 3600 annually under the allowance for the Widowed, Deserted & Destitute Women programme.

Conditions implied on the Utilization of the Benefit: Under this programme no condition is implied by the authority on the receipt of the benefit or its expenditure.

Changes they feel in the Programme Mechanism: All respondent Beneficiaries are satisfied with the existing beneficiary selection procedure. One respondent opined that lottery systems need to be included in the beneficiary selection procedure. Some beneficiaries argued for Benefits in cash instead of kind. A few beneficiaries proposed for permanent food assistant under VGD programme.

3.6.4 Impact of social protection benefit on household economy

a. Impact on the beneficiary household:

Household income, expenditure and the SNP: Most of the respondent household of this programme (VGD) informed that the programme has significant impact on their household. The average annual income of the respondent households is Tk. 41859, while the average annual expenditure for both food and non food purposes of the beneficiary households is Tk. 36,696. Beneficiary household managed a significant portion of this household expenditure by the benefit received from the social safety net programme. Under different safety net programmes, beneficiary household received on average Tk. 9071 annually. This safety net income contributed to about 25% of the total annual household expenditure. Subsequently, benefits received from different safety net programmes have additional impact on children as respondent households spend around 50 % of their expenditure for their children.

Household expenditure, poverty and the SNP: The per capita monthly expenditure in the beneficiary households is Tk. 676 which is far below the upper and lower poverty lines (Tk.1103.02 and Tk.953.68 respectively) estimated for the rural areas of Dhaka Division. If the financial benefit received from various SNPs is subtracted from the household monthly expenditure, the per capital monthly expenditure of those households would be dwindled to

Tk. 500. Although VGD beneficiaries still live far below the lower poverty line, the benefit from SNPs (including overlapping) brings huge difference in their household expenditure. However, beneficiary households of VGD programme need additional Tk.15994 annually to cross the lower poverty line of Tk. 953.68 (per person per month).

b. Children in the beneficiary households:

Food: Most of the respondent households were not satisfied with quality of food for family and children. Food received under VGD programme contributes 35.41% of the total household food consumption. Annual expenditure for children's food ranges from Tk. 5,300 to Tk. 20,000 with average Tk.15844.

Health; Mortality, illness, treatment: Households spent between Tk. 500 to Tk. 6000 for health service purpose. Children of the respondent households were severely suffered by diarrhea. All households prefer local quack doctor as it incurs less cost. Only one household went to MBBS doctor and had proper duration of treatment. Seven household respondents mentioned that they had to stop treatment abruptly as they could not afford the treatment expenses. A child of a respondent household suffered from tumour last year. The Child got treatment from Netrokona Hospital. During that time, the household had to expend near about Tk. 5000 for that treatment purpose. Respective villagers jointly bore this treatment expenses. It is noteworthy that this household is the most vulnerable household among the respondent households. The household consists of widowed mother and her two school age children. Average annual income of this household is only Tk. 26000. Because of poverty the elder children was forced to leave the school and is now involved in child labor. This household is under the coverage of two safety net programmes (VGD and Primary education stipend). For this household, Public social safety net programme is the second major source of earning, contributing around 39% of total household income.

Education and child labour: On average education purpose spending is Tk. 2210. All children of five household respondents are attending the school. Four households responded that they had to stop education of one child among their two school age children. They attributed this sacrifice to their poverty. Children of one household never attended school due to reluctance toward school. Children of two households were involved in child labor. One household head (widow) mentioned that as they didn't have any other source of income, her child had to leave the school after completing grade five. Her son is in now involved in rickshaw pulling and contributing 61% of the total household income. A child from another household was forced leave school after completing grade eight. She is now involved in home base tailoring which is generating additional Tk. 2400 annually for her family.

3.7 Vulnerable Group Development for Ultra-Poor (VGD-UP)

3.7.1 Documented Information

Background and Objective: In Bangladesh VGD-UP project, funded by European Union, started in January 2007. The project is supposed to be completed by December 2011. Long term objective of the VGD-UP project is to improve the quality of life and expand the income generating opportunities of vulnerable poor women. Additionally, the project intends to strengthen the Department of Women Affairs.

Understanding the Scope of Social Protection Measure as Means to Improve Child Well-being

The short term objectives of the project are:

- a. To provide life skill training on Income Generating Activities (IGA) as well as on Nutrition, Primary Health, Human Rights, AIDs, Reproductive Health, Gender, and Right issues, Environment etc.
- b. In addition to training to support VGD women through subsistence allowance, a asset transfer and savings are also done so that they can engage in self employed income generating activities.
- c. To strengthen the human resources of the Department of Women Affairs through provision of technical assistance and training.

Implementing Agency: The Vulnerable Group Development for Ultra-Poor (VGD-UP) is funded by the European Union. Department of Women Affairs, supported by the technical assistance of GFA Consulting Group, is responsible for carrying out the project successfully. The whole project is executed under the authority of Ministry of Women and Children Affairs, Bangladesh. In addition, Local Government Institutions and NGOs have significant involvement in this project. The Project Director is responsible for overall implementation of the project. One Accounting Director and one Deputy Project Director work under the project director. In addition, Monitoring and Evaluation Officer, Accounts Officer, Programme Supervisor, and other support staff are involved in implementation of the project. At the District and Upazila level, respective Women Officers are responsible for implementation and supervision of the project.

Targeting/eligibility: In the selection process, following objective criteria are used:

- Owning less than 10 decimals of land (0.04 ha)
- No ownership of productive assets
- There are no active adult male house hold members
- Employment, if any, is limited to day-laboring or domestic help
- The household is de facto headed by a women (divorced, abandoned, widow, unmarried)

The District Women Affairs Office sends letter to all the UPs under the district to select beneficiaries for the programme. The UNO, as the Chairman of Upazila VGD-UP Committee, distributes the beneficiary number among the UPs in his Upazila considering two factors—population and poverty situation of the UPs. The Respective UP Chairmen are involved in the process. On the basis of the eligibility criteria, Union Parishad (UP) Members prepare the lists of potential beneficiaries. A 50% of the beneficiaries are proposed by the female UP Members. UP Selection Committee headed by UP Chairperson forward the lists to the Upazila Women Affairs Office. Afterwards, short-listing and eventual lottery system of selection is applied to determine the actual beneficiaries in any given area. In the selection process, NGOs have the provision to verify the eligibility of the recommended beneficiaries through wealth ranking etc.

Kind and amount: Each beneficiary receives Tk. 400 per month, during 24 months of ‘beneficiary cycle’. Out of this Tk.400, Tk.50 is set aside as savings and Tk.350 is delivered to the beneficiary as the financial means to purchase food and other essentials.

In addition to monthly financial allowance, each beneficiary receives training at least in two fields of income generating activities (e.g. trade, tailoring, food catering and processing, livestock production, home gardening, tree nurseries etc). Particular training consists of at least ten training sessions. These training sessions are conducted by the participating NGOs.

After completion of the training, items of productive asset (like poultry, cow/calves, goat, sewing machine sapling, food processing and catering material, mushroom etc.) are distributed among the beneficiaries. Towards the end of the first year in each of the two-year cycles, the Project Task Force will allocate an amount of Tk. 6000 to each beneficiary in order to acquire a productive asset.

Frequency: In Bangladesh, 80,000 women beneficiaries (in 2-year cycles of 40000 women each) are entitled to receive benefit under this VGD-UP project. Each beneficiary received Tk. 400 monthly for 24 months cycle. At the end of the program, Tk. 6000 is provided to each beneficiary. Besides this, beneficiaries are provided income generating activities skill through some training session organized by NGOs and Department of Women affairs.

Delivery Mechanism: Under VGD-UP program, monthly cash allotment is transferred to respective NGOs. In the presence of project official and Upazila Women Affairs officer, money is distributed among beneficiaries. Participating NGOs delivers Income Generating Activities (IGA) skill training to VGD-UP beneficiaries at selected centers. NGOs also assist beneficiaries in buying income generating productive asset at the end of the programme such as livestock, poultry etc and monitor the IGA. In Netrokona there NGOs namely PMUK, SEARA and Ghoroni are assigned by the Department of Women Affairs for this task. On the other hand, in Mymensingh UJMS is involved in the implementation process of the VGD-UP program.

3.7.2 What Exists in the Field

Coverage: The programme has coverage in 36 Upazilas of 8 districts in the country. These districts include Gabandha, Serajganj, Netrokona, Kurigram, Mymensingh, Rangpur, Jamapur and Nilphamari. The coverage areas were selected on the basis of poverty incidence and level of food insecurity as provided in the Food Security Atlas of Bangladesh (2004) which is prepared jointly by GOB and WFP. In the duration of 4 years (January 2007 to December 2011), 80,000 beneficiaries (2-year cycles for 40,000 women in each) are expected to get the coverage under this project.

In Mymensingh district, 8890 beneficiaries in 4 Upazilas adopt sustainable income generating activities to overcome poverty. The number of beneficiaries in each Upazila of Mymensingh district (Dhobaura, Gouripara, Holuaghat, Phulpur) varies from 2222 to 2223. In Netrokona in total 15556 beneficiaries in seven Upazilas (except Sadar, Purbaodhola, Barhatta Upazila) are getting benefits under this project. Like Mymensingh district, the number of beneficiaries in each Upazila of Netrokona district varies from 2222 to 2223. The project is expected to accomplish by 31 December 2011.

Budget and utilization: Estimated budget for the VGD-UP programme for the duration of 4 years (2007-2011) is 1763 million taka. In this program, Bangladesh Government is contributing around 43 million taka. Rest of the 1720 million taka is financed under the grant of European Commission.

Under this program, total €3500100 equivalent to Tk.301.00 million¹⁴ is allocated for Netrokona district. Among this budget, Tk. 270.90 million is allocated for monthly subsistence allowance and productive assets purpose. In Mymensingh district, for monthly subsistence allowance and productive assets purpose, total Tk. 138.68 million is allocated for the whole project.

¹⁴ Estimated on the basis of exchange rate during the inception of the program: 1 EURO= Tk.86

3.7.3 Voices of the Beneficiaries

Amount and kind of benefit: Under the second phase of VGD-UP programme each beneficiary woman received around Tk. 300 to 350 per month during their last 6 to 10 installments. According to the beneficiaries they were entitled to receive Tk. 400 on monthly basis for the duration of 24 months, while out of this money Tk. 50 was set aside as savings by the authority and Tk. 350 was delivered to the beneficiaries. For VGD-UP programme total benefit received by beneficiary was Tk. 2450 to 3850 depending on the frequency of installment. Beneficiaries also informed that at the end of the training programme they would receive a fixed amount of money for purchasing income generating productive asset.

Sources of information and knowledge about the programme: Though very few respondents learned about the programme from the local NGOs members, almost all of the beneficiaries came to know about this program from local Union Parishads members. All of the respondents were found to have sufficient knowledge about programme duration, amount of benefit, frequency of delivery, and eligibility of beneficiaries.

Imperfection in the process: It is interesting to note that most of the beneficiaries required some sort of recommendation to be enlisted in VGD-UP programme. While some beneficiaries managed VGD-UP card through using their kinship ties with local UP members, others had to bribe those member to be enlisted in this programme. Few beneficiaries informed that as that amount of bribe (around Tk. 1000 to 2000) was high enough for poor women, some vulnerable poor women were excluded from the VGD-UP beneficiary list. Moreover, some of the beneficiaries had to give several visit to UP member and chairman for being selected in this programme.

Quality of coverage: Though most of the beneficiaries acknowledged that they were the people with worse socio-economic condition, it is evident from their voice that some of the poor women were left out from this programme. Beneficiaries attributed such missing out to the shortage of VGD-UP cards and those people's inability to manage recommendation from influential persons.

Delivery mechanism (receipt of Benefit): During the study it was found that beneficiaries of VGD-UP programme received benefits from various institutions such as Union Parishads, banks, Women Affairs Offices, and local NGOs. As reported by the beneficiaries the benefit distribution point is on average four kilometers from their residence, while one beneficiary had to travel around 14 kilometers to receive allowance from Upazila Women Affairs Office. Though most of the beneficiaries were needed around Tk. 50 to 60 for commuting purpose, no one reported of facing any trouble in delivery mechanism.

Utilization of Allowance: Most of the beneficiaries spent the money received from this programme on food consumption. Except one respondent all confirmed that they had total control in making decision regarding the use of money. Some of the beneficiaries informed that with this money received from the programme they bought some goats.

Benefit received from multiple public safety net programmes: Respondent beneficiaries of VGD-UP programme reported that none of them was ever included in any other public safety net programmes.

Conditions implied on the utilization of the benefit: Beneficiaries did not receive any sort of instruction or booklet from the authority regarding conditions or utilization of the benefits.

Changes they feel in the programme mechanism: In terms of kind of benefit and delivery mechanism most of the beneficiary did not suggest any changes, though one respondent beneficiary suggested for cash delivery from local bank. It is noteworthy that this beneficiary had to commute 14 kilometers for benefit collection purpose. However, half of the beneficiary was not satisfied with selection procedure as corruption was pervasive in that process. While most of the beneficiaries opined that cash should be paid to them in every month instead of two months interval, some argued that authority should address the lean seasons in determining cash delivery period and frequency. However, all of the beneficiaries proposed that the amount of benefit need to be slightly increased to address their vulnerable economic condition.

3.7.4 Impact of social protection benefit on household economy

a. Impact on the beneficiary household:

Household income, expenditure and the SNP: Most of the beneficiaries of VGD-UP programme acknowledged that their household was significantly benefited by this programme. While their average household expenditure was Tk. 31570, benefit received from this programme contributed around 13 % of this income. Under VGD-UP safety net programme, beneficiary household received on average Tk. 4200 annually.

Household expenditure, poverty and the SNP: As the per capita monthly expenditure Tk. 686.25 of the respondent beneficiary households is far below the upper and lower poverty lines (Tk.1103.02 and Tk.953.68 respectively) estimated for the rural areas of Dhaka Division, the 13% contribution of safety net programmes in the household expenditure actually cannot make any big difference in household expenditure. Though it is evident that without programme intervention per capita monthly expenditure of the respondent beneficiary households would reduce to Tk.546.25, the programme failed to provide considerable level of upliftment. However, households require at least additional Tk. 13478 to cross the lower poverty line (Tk.953.68 per person per month).

b. Children in the beneficiary households:

Food: The average food expenditure in the beneficiary household was only Tk.504 per person per month, while the food expenditure for children was only Tk. 400 per child per month. Most of the respondent households were not satisfied with quality of food for family and children. Some of the respondents informed that their children were suffering from serious malnutrition. If the benefit received from VGD-UP program were totally utilized for children food purpose, it would account 31.8 % of the household's food expenditure for per child per month.

Health; Mortality, illness, treatment: The average health expenditure on children in the beneficiary households ranged from Tk. 500 to 1500 with an average of Tk. 375 per child per year. Among the children in the beneficiary households many had suffered from disease like casual fever, skin disease and diarrhoea. Most of the households reported that their children received treatment from local pharmacy or quack. Only when suffering becomes aggravated,

parents take their children to hospital. According to most of the respondent households treatment for their children was not delayed or stopped abruptly.

Education and child labor: Among the school going age children very few were found who never attended school while two children dropped out from school after completing class five. Drop out children were mainly engaged in unpaid household works. However, one child was found to be engaged in salaried job. It is necessary to note that the child is the main earner of the household. The household's total annual income is Tk.15850 where the child contributes Tk.12000 (send Tk.1000 every month) and the remaining is the benefit received from VGD-UP by his mother. The beneficiary also opined that even if the benefit of VGD-UP is doubled, it cannot contribute as much as her child does.

3.8 Vulnerable Group Feeding (VGF)

3.8.1 Documented Information

Objective: The VGF programme is designed to provide food support for one or more months to a selected number of household in distress period. In Bangladesh VGF programme was first initiated by WFP in 1975 under a project named BGD 2226. The programme is now carried out by Bangladesh Government keeping following objectives in mind:

- Ensure food security for distressed and poor people.
- Prevent deteriorating nutritional status of poor children
- Temporary assistance for socio-economic development of the beneficiaries, thus have contribution in long term poverty alleviation.
- Food assistance for the poor people during lean time.
- Food assistance for the natural disaster affected poor population.

Implementing Agency: Vulnerable Group Feeding (VGF) programme is being implemented by the Department of Relief & Rehabilitation (DRR) under the Ministry of Food and Disaster Management whose District and Upazila level offices are the District Relief & Rehabilitation Office (DRRO) and Project Implementation Office (PIO) respectively.

Targeting/eligibility: Beneficiaries under VGF programme are selected on the basis of following criteria:

- Day laborer or temporary laborer who has irregular income.
- Poor people who has no land or less than 0.15 acre of land.
- Wife of crippled husband/ person with disabilities.
- Natural disaster affected poor male/female.
- Male/female, included in other food assistant program, is not considered in this program. Only one member from a family is considered for getting VGF card.
- Government determines the number of VGF card, per-capita food allotment, and duration of the assistance.

Kind and amount: Under VGF programme, beneficiary receives food grain. Allocation of food grain for each beneficiary varies from 10 to 20 kilograms at each delivery. The frequency depend o the requirement of the poor as per government assessment and decision. However, whatever the delivery frequency is, all the VGF beneficiaries are supposed to receive benefit during each time.

Frequency: VGF programme is usually initiated during disaster and after disaster period and continues till the distressed people remain vulnerable to hunger. Hence, VGF is not a regular or fixed program. Generally, food grain under the VGF programme is distributed among beneficiaries around three to four times a year.

Delivery Mechanism: Upon the approval of VGF beneficiary list by Upazila VGF Committee, Union VGF Committee issues ward wise VGF cards. Upazila VGF Committee and Municipal VGF Committee finalize the beneficiary list after due consultation with local Member of the Parliament. Upazila VGF Committee and Municipality VGF Committee are responsible for collecting and disbursement of food grain.

3.8.2 What Exists in the Field

Coverage: Beneficiaries of 4818 unions/municipalities of 64 districts of Bangladesh are getting benefit under this VGF project. In national budget total 246702 metric tons of rice is allotted for this programme in fiscal year 2009-10. While in FY 2008-09, total 454000 metric tons rice is distributed among 7.29 million beneficiaries. This allotment is higher than the allotment of following fiscal year (FY 2009-10). In fact, because of the world recession, government allocated extra allotment for VGF programme in FY 2008-09 to confront chronic food insecurity.

The programme is now functional in whole Mymensingh district. In FY 2009-2010, total 347292 beneficiaries of Mymensingh district have received benefit under this programme. The number of beneficiary in FY 2008-2009 was almost the same in Mymensingh district, while the number of beneficiary in FY 2007-2008 was 219000. In Netrokona district, 187000 beneficiaries are currently (FY 2009-2010) receiving benefit under the VGF programme. In FY 2008-09, total number of VGD beneficiaries in Netrokona district was 92000. Earlier (before FY 2009-10), the distribution of VGF beneficiaries in Netrokona district was different among the different administrative units/areas of the Upazila. However, from the current fiscal year the distribution is as follows:

Unit/ Area	Number of beneficiaries per unit	Number of unit	Total number of beneficiary
Union Parishad	2000	86	172000
Municipality (Category-A)	5000	1	5000
Municipality (Category-B)	3000	2	6000
Municipality (Category-C)	2000	2	4000
Total			187000

Source: Department of Relief & Rehabilitation Office, Netrokona

Budget and utilization: In FY 2008-09, each of 92000 beneficiaries of Netrokona district received 40 kilograms of rice in four installments. Hence, in FY 2008-09, beneficiaries of Netrokona district received total of 3680 metric tons of food, equivalent to Tk. 77.28 million¹⁵. In FY 2009-10, in two installments (10 Kilograms in each), beneficiaries received around 3740 metric tons of food, equivalent to 78.54 million taka. In fiscal year 2009-10, around 5209 metric tons rice is allocated for Mymensingh district. The allocation for

¹⁵ As per government rule the current price of rice is Tk.21000/metric ton which is subject to change with the market price. However the actual price of rice in the market is higher, sometimes double of the government rate.

Mymensingh district was almost the same in fiscal year 2008-09, as there was no increase in the number of beneficiaries.

3.8.3 Voices of the Beneficiaries

Amount and kind of benefit: Under VGF programme, beneficiary received around 8 to 10 kilograms of rice in each installment. All of the respondent households were benefitted in 2009. During that period, beneficiaries received one to four installments in interval of one to six months. On an average, each beneficiary received total amount of rice equivalent to Tk. 479.4 in that respective year from VGF programme.

Sources of information and knowledge about the programme: In most cases, beneficiaries learned about this programme from local union council members. Besides that, neighbor and village watchman also played significant role in informing beneficiaries about the VGF programme. Most of the beneficiaries of this programme did not know details about this programme. Respondents did not have any idea about the duration of this programme. Though they knew the exact amount of rice they were entitled to receive in each installment, their idea was different from government circular in terms of frequency of benefit delivery. All of the respondent households had assumption that they were supposed to get benefit in each month.

Imperfection in the process: Half of the beneficiaries responded that some sort of recommendation was needed for being selected in the programme. One beneficiary informed that a political leader recommended for her. One beneficiary bribed a person Tk. 100 for issuing a VGF card in favor of her name. Only two respondents informed that she had got less amount of rice than the allocated amount of rice. Otherwise, beneficiaries do not have to spend any money at the delivery point. Most of the beneficiaries visited union council around 3 to 5 times to the VGF card. Two respondents informed that as they were not required card, they never visited any office. According to them some sort of slips were provided to them for collecting VGF rice.

Delivery mechanism (receipt of benefit): Beneficiaries received rice from Union Council office. The distance between delivery point and respondents residence varies from 2 to 4 kilometer. Some of the beneficiaries use rickshaw for commuting purpose. On average, each time transport cost them around Tk. 30.

Utilization of allowance: Rice received from VGF programme was utilized to meet the household demand of food. Beneficiaries received their last installment between September, 2009 and January, 2010. Beneficiaries responded that they had sufficient say in using VGF benefit. Respondent beneficiaries stated that the major share of the rice (received from VGF programme) was consumed by the children of household.

Benefit received from multiple public safety net programmes: Out of 10 respondent households, two households were under the coverage of other public social safety net programme. One household was receiving Tk. 360 annually from female secondary education stipend project for last three years. The other household gets the coverage of two safety net programmes; employment generation programme for hardcore poor and stipend for primary students. Under these programmes the household got additional Tk.7200 in that respective year.

Changes they feel in the programme mechanism: Though some beneficiaries argued for benefits in cash, all were satisfied with rice delivery. It is suggestive from beneficiary's recommendation that relatively more wealthy people were included in this programme. All of the beneficiaries wanted that the programme should be carried on like VGD programme. They want monthly basis deliver of rice for fixed and long duration of time.

3.8.4 Impact of Social Protection Benefit on Household Economy

a. Impact on the beneficiary household

Household income, expenditure and the SNP: The annual average income of the respondent households is Tk. 43032, while the average of expenditure is Tk. 4425.78. Annual income of the beneficiary households ranges from Tk. 29000 to Tk. 84720. Annual Income of the beneficiary households from the social protection programme ranges from Tk. 300 to Tk. 8100 (Including overlapping) with an average Tk. 1235 annually. Respondent households spend around 26 % of their annual income on children's education, food, and treatment purpose.

Household expenditure, poverty and the SNP: Annual average income of the beneficiary households from different social safety net programme is Tk. 1235. This safety net income contributes around 2.9% of the total annual household income. The per capita monthly expenditure in the beneficiary households is Tk. 773.76 which is far below both of the poverty lines estimated for the rural areas of Dhaka Division. However, if the financial benefit received from various SNPs is subtracted from the household monthly expenditure, the per capital monthly expenditure of those households would be reduced to Tk. 748.11.

b. Children in the beneficiary households:

Food: An annual expense of respondent households on food consumption varies from Tk. 21,470 to 45,000, with average Tk. 18,963. Annual expenditure on children's food ranges from Tk. 4,000 to Tk. 15,000 with average Tk.11714. VGF programme contributes 6.51% of the total annual household food consumption. According to maximum respondents, they can hardly manage fish and meat per week.

Health: Mortality, illness, treatment: Annually on average, households spent Tk. 1387 for children's treatment purpose. Most of the households used to take health related prescription from local pharmacy seller. Because of severe pneumonia, one household was forced to take their child to hospital. Children of the respondent households are severely suffered by diarrhea, dysentery. On average, these diseases incurred respondent households about tk.2483 in last year. A child of a respondent household was suffered from leg injury. During one year of treatment, household had to expend about tk. 10000 for the treatment of the child. Under three safety net programmes, this house got around tk. 8100. It is obvious that for this specific household, safety net programme acted as source of child welfare. Nevertheless, they stated that they could not provide proper treatment to their children due to limited income.

Education and child labor: On average education purpose spending among the beneficiary household is Tk. 2585. All of the school age children in beneficiary households were found to attend school. Hence, incident of child labor was not found among the beneficiary households.

CHAPTER IV

EDUCATION STIPEND PROGRAMMES

The government has been providing education stipends to students at different levels of study such as Primary Education Stipend, Female Secondary Stipend Project, and Higher Secondary Female Stipend Programme (HSFSP). In addition to these regular stipend programmes, there is another stipend programmes for the students with disabilities. In the following sections of the chapter description of each of these stipend programmes starts with an introduction of the programme as per government document (documented information). Then the field findings from the beneficiaries and other stakeholders of that particular programme are described.

4.1 Primary Education Stipend Project (PESP)

4.1.1 Documented Information

Background and Objective: Bangladesh government introduced this project with an aim to increase the enrolment rate of all primary school age children of poor families. The stipend programme for primary education started in 1993. In early stage, it accompanied food for education strategy. From 2002-2003, instead of food, cash transfer was adopted. The second phase of primary education stipend project (Phase-II) started in July 2008 and will be ended by 2013. The project intends to reduce absenteeism and drop-out rate of the enrolled student of the primary school. Additionally, the project tries to establish equity in the financial assistance to all primary school age children. Enhancement of the quality of primary education is also a concern of this project.

Implementing Agency: Directorate of Primary Education under the Ministry of Primary and Mass Education, is implementing Primary Education Stipend Project.

Targeting/eligibility: Eligibilities of the beneficiary are:

- Primary level student from poor households where poor household refers to-
 - ✓ Household headed by poor widowed.
 - ✓ Insolvent employee and insolvent professional, like- fisherman, potter, blacksmith, cobbler etc.
 - ✓ Landless or possessed no more than 0.50 acre of land.
 - ✓ Insolvent indigenous household or poor household having student with disabilities
- In every month, Student must have at least 85% attendance (school day) in the class. Conditions are relaxed for students of hill area and students with disabilities.
- Enlisted students must pass in annual examination with at least 40% marks. The pass marks is 33% for students of hill area and students with disabilities.

Headmaster assisted by School Management Committee, selects eligible students for stipend project. At the beginning of each year, newly enrolled students of class-1 and their families are traced. Assistant Upazila Education Officer examines the list and after that Upazila Education Officer approves that list. On the basis of the list cards are assigned for students.

Two or more students from the same family are issued a single joint card. Previously, if one student failed to meet the eligibility requirements, the card used to be cancelled by the authority. However, under the new regulation, if one student fails to meet the eligibility requirement, the joint card automatically changes to single beneficiary card.

Kind and amount: Primary education stipend project is a cash-for-education scheme. Under this project, households with eligible students who attend school receive Tk.100 per month for one child and Tk.125 per month if they have more than one child in primary school.

Frequency: Parents of beneficiary students receive stipend in 3 months interval.

Delivery Mechanism: Mother of the beneficiary student needs to open a bank account. In absence of mother, father or legal guardian can open bank account. Two cards with different color are issued against each beneficiary. One card is assigned for respective bank and the other for students. Upon the verification of both cards, bank delivers the cash. For convenience, local bank can set up a temporary centre (camp) for cash delivery.

4.1.2 What Exists in the Field

Coverage: In Bangladesh, currently 4.81 million primary school students of 62000 primary schools have been receiving stipend under the Primary Education Stipend Project (PESP). To ensure enrollment of all school going age students by the year 2011, the government has taken initiative to expand the coverage of the programme by including additional 3 million poor children. From first April 2010, a total of 7.82 million primary students have been brought under the programme. This programme will be continued up to 2013. Until 2009, 40% of the students in each class were entitled to the stipend programme. From this year the government has divided the 481 Upazilas of the country into 4 categories based on the Household Income and Expenditure Survey report of BBS and poverty map prepared by WFP. Considering the incidence of poverty in the respective Upazilas the beneficiaries of primary education have been fixed at 4 different percentages. Maximum of 90% of the enrolled students in primary schools of the most poverty prone Upazilas would get stipend. According to the latest government circular there are 67 such Upazilas in Bangladesh. The remaining rates are 75%, 50% and 45% and majority of the Upazilas belong to the 45% category.

The project is functional in all 12 Upazilas of Mymensingh district. According to the new circular 90% of the enrolled students in the primary schools of 7 Upazilas and 75% of the remaining 5 Upazilas of Mymensingh district would get education stipend. On the other hand, only 45% of the enrolled primary school students in all the 10 Upazilas of Netrokona District would be considered for stipend. The Upazila wise rate is shown in the table:

Mymensingh District		Netrokona District
90% enrolled students	75% enrolled students	45% enrolled students
Gouripur, Iswargonj, Haluaghat, Nandail, Fulpur, Fulbaria, Dhobaura	Sadar, Gafargaon, Muktagasa, Trishal	In all the 10 Upazilas of the District

Source: District Primary Education Office, Mymensingh and Netrokona

In fiscal year 2008-2009, among admitted 522709 students, the number of beneficiary students in Mymensingh district was 203326. The project has extended its coverage by including 9.4% more beneficiaries in fiscal year 2009-2010 and thus total number of beneficiaries in Mymensingh district has become 222442. In the 2009 academic year, 87139

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primary students receive stipend in Netrokona district under this program. Details of beneficiary number of Mymensingh and Netrokona district is given below:

District	Number of selected beneficiaries		
	Single card holder	Joint card holder	Total
Mymensingh	198536	4790	203326
Netrokona	86413	726	87139

Source: District Primary Education Office, Mymensingh and Netrokona

Budget and utilization: In proposed national budget of FY 2009-2010, total of 4.875 billion taka has been allocated for Primary Education Stipend Project. While, in the revised budget of FY 2008-2009, total of 4.88 billion taka was allocated for this programme. As in the current year (2010) the programme has been expanded in terms of beneficiary's number, Bangladesh government has decided to allocate 15.29 billion taka for the Primary Education Stipend Project.

In fiscal year 2008-09, in the last two installments (January to June) out of the total four Tk. 110.31 million was allocated for the 12 Upazila of Mymensingh district. In first two installments (July to December) of fiscal year 2009-2010, Tk. 108.29 million was allocated. Hence in academic year 2009, total Tk. 218.61 million was allocated for Mymensingh district for primary education stipend purpose. The total allocation and their utilization for Mymensingh and Netrokona district in academic year 2009 is given below:

District	Total allocation (Tk.in million)	Total utilization (Tk.in million)	Utilization (%)
Mymensingh	218.61	215.17	98
Netrokona	82.29	81.85	99

Source: Authors' estimation based on the secondary data provided by District Primary Education Office, Mymensingh and Netrokona

4.1.3 Voices of the Beneficiaries

Stipend rate and total stipend received: Most of the respondent households were receiving stipend from grade one. Under this programme, households with eligible primary students receive Tk.100 per month for one child and Tk.125 per month if they have more than one child in primary school. In accordance with that rate, beneficiary received on average around Tk. 1200 to Tk. 1500 in a year.

Sources of information and knowledge about the programme: Most of the respondent beneficiaries knew that they are entitled to receive stipend till grade 5. Rest of the respondent beneficiaries did not have any idea about the exact duration of receiving stipend. Respondent households informed that they received stipend in two to four installments in last year. Though beneficiaries knew detail of the benefit in terms of amount of benefit, they had some confusion regarding date of installment and, frequency of delivery. Respondents believed that they were supposed to get the stipend in each consecutive month.

Imperfection in the process: Most of the beneficiaries came to know about this programme from school teacher. According to respondents, beneficiaries are selected based on strict criteria of merit and class attendance. Therefore, recommendation and bribe do not have any role in selection process. In spite of that, one respondent beneficiary informed that he had

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recommendation from local influential person and local members. Only in few cases, parent of the beneficiary visited school management committee or teachers. Some respondent beneficiaries acknowledged that they knew some vulnerable students who did not get stipend. They were not eligible because they could not fulfill the selection criteria.

Delivery mechanism (receipt of Benefit): Under the Primary education stipend project, beneficiary households received money from the primary school premises where local bank arranges temporary camp. As for most of the beneficiaries average distance between home and delivery point is approximately 1 kilometer, they found no problem in delivery mechanism in terms of commuting. However, three households of Netrokona district found commuting little bit problematic as they move to other school or bank for collecting the stipend. These households were needed of extra Tk.50 as conveyance for the distance of three to four kilometers.

Utilization of allowance: Beneficiaries spent significant share of money received from the programme on children education purpose. It is remarkable that household spend great deal of this stipend for private teaching irrespective of their income. Out of 17 households only three households partially used that money for purchasing household commodities while two respondent households used half of the stipend money for loan repayment. However, two respondent households complained that because of the spending (commuting cost) for collecting stipend, they could not bring that insignificant stipend back home. One household mentioned that they utilized the money in accordance with the demand of their child. Their child asked that stipend money for private tuition and purchasing new cloth. One household bought two hens and ducks for children by the money they got from stipend. One widow headed household reported that her household's annual income was only Tk.12000. Besides income from housekeeping aid at other's house, Primary education stipend received by her daughter was the only source of income for that household. Respondent households on average spend 37% of their income for children. Stipend money is generally utilized for children education purpose.

Benefit received from multiple public safety net programmes: Some of the beneficiary households of primary education programme reported of entitlement to other SNPs. Four households were receiving regular allowance under other social safety net programmes during the survey. Among these households, two households were entitled to VGD-UP programme and one household was entitled to VGD programme. An aged member of one beneficiary household was getting Tk. 300 per month from old age allowance programme. Member of one household previously (in 2009) got 10 kilograms rice under VGF programme. In one household, a school going child was entitled to primary education stipend for five years.

The following table shows the total amount of benefit the households with multiple SNP entitlement received:

Type of beneficiaries	Total amount of benefit (in Tk.)
Primary stipend and VGD-UP	6000-6300
Primary stipend and VGD	6600
Primary stipend and Old Age Allowance	4800-5100

Conditions implied on the Utilization of the Benefit: Respondent beneficiaries mentioned that respective school teacher informally advised them to use the stipend money on children education and food purpose. No paper booklets were provided them by the authority. One household was advised to use the money for private tutor. Responded household informed that teachers always warn students to attend the class regularly for retaining the stipend card. Though one or two teachers investigated student about the spending of the stipend money, teachers or any other authority did not monitor the spending process of the stipend.

Changes they feel in the programme mechanism: As some needy households can not attain primary stipend due to strict merit criteria and class attendance, some of the respondent beneficiaries suggested that economic criteria should be the main basis of beneficiary selection procedure. To most of the beneficiaries benefits in cash seemed more convenient. However, the respondent argued that rice would be handy during lean season (*Chaitro*). Some of the respondents prefer monthly basis delivery of stipend while four respondents recommended that authority should consider lean time, especially *assin, kaertic, falgun, choitro* months, in rescheduling delivery time. Four respondents household opined that stipend needed to be delivered through student's respective school. It is worth mentioning that these four households had to spend money for collecting stipend (in commuting purpose). Except two respondent households, all wanted that the stipend needed to be increased. One household informed that if stipend money increases, they would send their other child (dropout) to school.

4.1.4 Impact of social protection benefit on household economy

a. Impact on the beneficiary household:

Household income, expenditure and the SNP: Average annual income of the beneficiary households is Tk. 53,418 while their annual average expenditure is Tk. 54,891. Most of the beneficiaries cover this deficit by loans. Annual Income of the beneficiary households from the social protection programme ranges from Tk. 1200 to Tk. 5250 (Including overlapping).

Household expenditure, poverty and the SNP: Under different safety net programmes, beneficiary households receives on average Tk. 2521 annually which is 4.59% of the total annual household expenditure. If the amount of financial benefit received from SNPs is not considered, per capita monthly expenditure in the beneficiary households would be Tk. 824.771 which is below the estimated lower poverty line (Tk. 953.68) for rural areas of Dhaka Division. If the amount of financial benefit received from SNPs is added to the household expenditure, the per capita monthly expenditure in the same households becomes Tk. 866.40, which is still below the lower poverty line.

b. Children in the beneficiary households:

Food: Twenty eight percent of the total household expenditure is utilized for children food purpose. Most of the household confirmed that the quality of food for family and children is generally not up to the mark. Some household informed that they had serious shortage of protein. Most of the household cannot manage meat and milk for their children more than once per month. On average respondent households expenses Tk.37596 annually for food purpose.

Health: Mortality, illness, treatment: Among the Children of respondent households many had frequently suffered from various diseases such as causal fever, diarrhea, cold, typhoid, measles, and dysentery. Two households informed that as they were more aware of health and hygiene, their children suffered less from these diseases. Most of the respondent households usually take suggestion and take medication from local pharmacy. Even, one household consulted with the local pharmacy seller, when their children suffered from jaundice. While most of the cases children get treatment with for proper duration, in some cases respondents fail to provide treatment for their children on time because of poverty. Two households made loan for their children's treatment purpose. Expenses on treatment in the respondent households range from tk. 300 to tk. 6000.

Education and child labor: For Children treatment and education purpose 4% and 5% of the total household expenditure respectively are utilized. In Mymensingh, children of all respondent households are attending school. Out of 17 respondent households in two households child labor exists. In Netrokona, two households confirmed that because of poverty their children could not complete education and are now involved in child labor. In fact, these households were forced to engage their children in child labor. It is evident from one household that big household size associated with less earning member actually presses these household to employ one or two of their children in child labor. A child of a respondent household was contributing around 20% of the total household income. If he continued his study, his two younger sisters would not be able to attain school. According to the respective household, public social safety net programme cannot compensate that child's income.

4.2 Nation-Wide Female Stipend Programme

4.2.1 Documented Information

Background and Objective: In Bangladesh, poverty, early marriage, socio-economic conditions and social prejudice etc. are the common impediments for low rate of female participation and passing SSC examination. To overcome these impediments for female education, the Nationwide Female Stipend Programme was launched by Bangladesh government at secondary level from January 1994. The general objective of this programme is to raise female literacy rate and thereby ensure enhanced participation of females in all spheres of national life. To overcome these barriers, Nation-Wide Female Stipend Programme has been framed with following objectives:

Short term objectives-

- To increase the number of girls' enrollment in grades 6-10.
- To assist the girls to pass SSC examination so that they can make themselves qualified for employment as primary school teachers, agriculture extension agents, health and family planning workers, NGO field workers etc. and
- To hold girls in studies and make them refrain from early marriage;
- To aware the community for sending their daughters to schools for obtaining education.

Long-term objectives are-

- To enlarge the number of educated women capable of participating in the economic and social development of the country,
- To increase the social status of the female in the community and reduce gender disparity;
- To create a positive impact on population growth

Implementing Agency: The Directorate of Secondary and Higher Education under the Ministry of Education is implementing the Nation-wide Female Stipend Programme. The Upazila Education Office performs all the activities related to implementation of the programme in the respective Upazila. They are directly in touch with the Programme Monitoring Unit of Directorate of Secondary and Higher Education under the Ministry of Education in Dhaka. The District level office of the Directorate has no direct accounts with the stipend programme.

Targeting/eligibility: From 2010 academic year, Nation-wide Female Stipend Programme eligibility criteria have been changed at significant level which would be enacted soon.

Earlier All female students at the secondary level were eligible to get stipends under the following criteria:

- They must attend at least 75% of the classes in an academic year
- They must obtain at least 45% marks on an average/GPA 2.5 in the annual examination
- They must not marry until passing the SSC examination.

Under the new regulation, the programme intends to target pro-poor students. Instead of covering all secondary female students, the programme now includes 30% female and 10% male students of the respective class on the basis of their merit and socio-economic condition. In addition, class attendance and minimum examination score criteria also have been relaxed to include pro-poor students.

Household of respective student, unable to meet any one of the below criteria will not be eligible for getting stipends and tuition fees.

- Total monthly income of the household is not more than Tk. 2500
- Household owning less than 50 decimals of land.
- Household headed by person with disabilities or incapable to earn
- Daily wage laborer or Rickshaw puller

Kind and amount: The amount of stipend varied among the level of study of the student (girl). The amount was Tk.25 (in class 6) to Tk.60 (in class 10). In addition to monthly stipend, students in class 9 used to get another Tk.300 for books and students in class 10 got Tk.730 for their Secondary School Certificate (SSC) examination fees. These amounts continued until 2009.

The government has brought some significant changes in the stipend and other support activities to the secondary level students from the year 2010. From now on students at the secondary level would receive their text books free of cost from the government. It is to note that free textbooks were only provided to primary level students until last year. Besides, there have been some crucial changes in the secondary level stipend and the most important change among them is that the programme no more remained as a female stipend programme. From this year 10% of the enrolled boys in the secondary level would also receive stipend in addition to 30% enrolled girls. There have been some changes in the stipend amount as well. Earlier the stipend amount was flat among the students of the same class all over the country. From 2010 the government funded projects would deliver stipend at a flat rate among students of the same class. However, the ADB funded projects would deliver stipend to

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students considering their merit. Students who would get more than 45% marks in the annual examination would be considered in the merit category and those who would get marks between 33% and 45% would be considered in the common category.

The following table shows the previous and current stipend programmes with their detail:

Class	Monthly Stipend (BDT)			
	Up to 2009	From 2010		
		Government Funded	ADB Funded	
			Merit	Common
6	25	25	125	65
7	30	30	130	75
8	35	35	135	90
9	60	60	175	150
10	60	60	175	150

Source: Directorate of Secondary and Higher Education, Ministry of Education, Bangladesh

Frequency: Under this programme cash is transferred in two installments on half yearly basis; Jan-June and July-December.

Delivery Mechanism: Every beneficiary student (girls) needs to open an account with the selected state owned banks in the respective area. The stipend money of a quarter is delivered to their accounts from the authority upon receipt of their quarterly progress report (regarding eligibility) from the school. The bank then fixes a date of delivering cash to the beneficiaries and informs the schools. The stipend is delivered in a camp (a school) which comprises of 4-5 nearby schools. Beneficiaries receive their stipend from a booth opened by the bank authority in the presence of Upazila Education Officer. There is no option of receiving stipend by nominees.

4.2.2 What Exists in the Field

Coverage: The Nation-wide Female Stipend Programme was launched at secondary level from January 1994. The programme accommodates four projects. Coverage of these four projects is shown below:

Name of Projects	Implementation period	Number of Upazila under coverage	Number of beneficiary Students
Higher Secondary Female Stipend Project (HSFSP, Phase-4)	July 2008- June 2010	Whole Bangladesh	338000
Secondary Education Stipend Project (SESP)	July 2009- June 2010	302	1861000
Secondary Education Sector Development Project (SESDP)	January 2007- June 2013	53	186906
Secondary Education Quality and Access Enhancement Project (SEQAEP)	July 2008- June 2014	121	500000

Source: Programme Monitoring Unit, Nation-wide Female Stipend Programme, Ministry of Education, Bangladesh

Budget and utilization: Total project wise national allotted budget for Nation-wide Female Stipend Programme in fiscal year 2009-2010 is presented below:

Name of the Projects	Allotted Budget in fiscal year 2009-2010 (In million taka)
Higher Secondary Female Stipend Project (HSFSP, Phase-4)	930.00
Secondary Education Stipend Project (SESP)	1368.05
Secondary Education Quality and Access Enhancement Project (SEQAEP)	203.55
Total	2501.60

Source: Programme Monitoring Unit, Nation-wide Female Stipend Programme, Ministry of Education Bangladesh

4.2.3 Voices of the Beneficiaries

Stipend rate and total stipend received: Stipend received by the beneficiaries of female secondary education stipend programme varies in accordance with the student's education level (class). Each beneficiary received on average Tk. 690 under the Female Secondary Education Stipend scheme in 2009. Half of the 12 respondents responded that they were receiving stipend from class six. Rest of the beneficiaries became eligible for the programme in grade seven or eight. All of the respondents informed that they received stipend in two installments per year.

Sources of information and knowledge about the programme: School teachers played the key role in informing beneficiaries about the programme. In very few cases classmates of the student and school committee informed respondent households about this stipend scheme. Only one respondent informed that through television advertisement she came to know about the programme. None of them were required any recommendation or bribe to be enlisted in this programme.

Most of the beneficiaries of the programme were found to have adequate knowledge about the Female Secondary Education Stipend programme and its components such as stipend amount, beneficiary selection process etc. Seventy five percent of the respondent beneficiaries knew for how long they would be receiving the benefit. However, half of the respondents believed that they were supposed to get the stipend in every month.

Imperfection in the process: None of the respondent beneficiaries reported of paying money for the enlistment in this programme. Only in few cases parent of the beneficiary visited School Super or teacher for this programme purpose. Hence, they found very little difficulties in the beneficiary selection process.

Quality of coverage: Majority of the beneficiaries acknowledged that they knew some students with vulnerable socioeconomic condition in their community who were left out from the stipend programme. Respondents explained that due to absenteeism and lack of merit, excluded students were not covered by programme. Beneficiaries considered result and class attendance as main criteria for being selected in the programme.

Delivery mechanism (receipt of Benefit): Under this stipend programme beneficiaries received money from school in presence of government official. As average distance between home and school is only 1 kilometer, beneficiaries found no problem in terms of commuting. Besides that as they commute to school on foot, they do not need any extra money for commuting purpose. Out of 12 respondents three respondents informed that they got Tk. 40 to 50 less than the allocated amount of stipend.

Utilization of allowance: Majority of the beneficiary spent the money received from the programme on education. Few students gave their money to their mother for saving purpose while one student used the stipend money for private tuition. A beneficiary's father mentioned that amidst of Tk. 750 his daughter let him taken away Tk. 650 and his daughter had full control over the rest of the money. Father used that money on daily household expenditure. Few households responded that they partially used that money for their children. It is noteworthy that a widow mother spent her widow allowance for household need purpose, but saved the money of school stipend for children.

Benefit received from multiple public safety net programmes: Majority of the respondent households were not beneficiaries of other public social protection schemes. Member of two households were previously (2009) benefitted by the VGF programme. Each household got 10 kilograms of food grain under the VGF programme once. Only two households are getting the regular allowance under other social safety net programmes. Amidst that, one household was entitled to Allowance for the Widowed, Deserted & Destitute Women programme from which the household received Tk.3600 annually. In the other beneficiary household, younger sister of the beneficiary was receiving Tk. 100 per month under the stipend for primary students programme.

Conditions implied on the utilization of the benefit: All of the beneficiaries responded that no paper booklets were provided by the authority. Among 12 respondents, five respondent beneficiaries implied that teacher instructed them to use the stipend money on education and food purpose. A few respondent households mentioned that respective teachers monitored the expending of the stipend money.

Changes they feel in the programme mechanism: Most of the respondent Beneficiaries were found satisfy with the existing beneficiary selection procedure. Few of the respondents suggested that poverty should be the main criteria in selection process. Benefits in cash and stipend disbursement through bank were seemed alright to them. While half of the respondents preferred monthly basis delivery of stipend, rests preferred the single installment during lean time, especially in *assin, kartic, choitro* month.

4.2.4 Impact of Social Protection Benefit on Household Economy

a. Impact on the beneficiary household:

Household income, expenditure and the SNP: Annual income of the beneficiary household ranges from Tk. 37,500 to Tk. 205600 and their annual expenditure ranges from Tk. 36,000 to Tk. 160,000. The average annual expenditure of the respondent households is Tk. 68000. Under different safety net programmes, beneficiary household receives on average Tk. 1024 annually. This safety net income is only 1.50% of the total annual household expenditure.

Household expenditure, poverty and the SNP: In the beneficiary households the per capita monthly expenditure is Tk. 1084, while without any exposure to SNPs the monthly per capita expenditure of these households would be Tk. 1068. Based on the HIES 2005 in the CBN method the current estimated lower and upper poverty lines for the rural areas of Dhaka Division are Tk.953.68 and Tk. 1103.02 (per person per month) respectively. Considering this estimation it can be delineated that monthly per capita expenditure of beneficiary households is above the lower poverty line and slightly below the upper poverty line. However, if the amount of financial benefit received from different SNPs is deducted from the household expenditure, per capita monthly expenditure would be slightly reduced to Tk. 1066 which is still above the lower poverty line.\

b. Children in the beneficiary households:

Food: Half of the respondent households implied that the quality of food for family and children is not good. Only three household responded that they can attain proper food for family and children. Respondent household's expenses for food vary from Tk. 30,000 to Tk. 60,000. On average Beneficiary households spend 34.8 % of their expenditure for children. Amidst this spending significant portion (78%) was used for children food expenditure. Annual expenditure for children's food ranges from Tk. 10,000 to Tk. 40,000 with average Tk. 21,354.

Health; Mortality, illness, treatment: Respondent households spent between Tk. 400 to Tk. 9000 for health service purpose. Illness related to causal fever, diarrhea, cold are very common among the respondent households. Children of three households suffered from typhoid, measles, and dysentery over last three years. In all cases, household visited local quack doctor at the primary stages of the illness. When the situation became exacerbated, household went for MBBS doctor. One household respondent mentioned that one of their children had suffered from malaria badly in last year. Child had to take 15 days of treatment from Durgapur Hospital. During that time, household had to expend near about Tk. 8000 for the treatment purpose. It is notable that this household was under the coverage of three safety net programmes (VGF, Primary education stipend and female secondary education stipend) and had received total Tk. 2300 last year from those programmes. Most of the respondent households informed that financial incapability was the main reason for delayed and incomplete treatment.

Education and child labor: On average households education purpose spending is Tk. 3309 ranging from Tk.300 to Tk. 7000. All respondent households have two or three school going age children. Except two households, school attending rate of children of the respondent households is 100%. In one household, elder brother of the beneficiaries could not sustain education after grade 8. He had to engage in salaried job. That beneficiary household mentioned that their child's drop out from school actually did well for the household. The child was earning Tk. 30,000 annually, living outside household. He was contributing Tk. 18000 annually to household income. Moreover, if he had stayed with the family and continued study, family would need around additional Tk.24000 annually for him. Besides that he would not be covered under any safety net programme. Thus, the opportunity cost of staying at school was very high for the specific respondent household. The other household stated that due to poverty they were unable to send their younger child to school. Though child's two elder brother and sister were continuing study, she could not make it after the completion of grade one. Amidst the 12 respondent households, this household had the second lowest earning.

4.3 Stipend for Students with Disabilities

4.3.1 Documented Information

Objective: Bangladesh Government introduced this programme in 2007-2008 to encourage children with disabilities to attain formal education. The programme aims to accommodate person with disabilities from poor household in mainstream society. Some of the objectives of this programme are given below:

- Raising the school admission rate of the school age children with disabilities.
- Reducing the dropout rate of students with disabilities.
- Increasing the attendance rate of students with disabilities and ensuring their completion of education cycle.
- Enhancing the purchasing power of the student with disabilities and hence empowering them in economic and social arena.

The programme has special attention towards the students with disabilities from the poor and backward area. That is why, the programme consider preferential treatment for students with disabilities of these areas.

Implementing Agency: The programme Stipend for Students with Disabilities is being implemented by the Department of Social Services under the Ministry of Social Welfare, Bangladesh. The Programme is executed by Social Service Offices of different administrative level (District, Upazila, and Municipality). In implementation of this program, Social Welfare Offices are assisted by District and Upazila administration, National Disabilities Development Foundation, and other voluntary nongovernment organization.

Targeting/eligibility: Eligibilities of the beneficiary are:

- Poor student with disability. (According to Bangladesh Persons with Disability Welfare Act-2001)
- Beneficiary's age must be 5 years or above.
- Socio-economic background of student with disabilities is considered (annual income of the household is not more than Tk. 36000)
- Students with disabilities from poor, houseless, and landless households get priority in the beneficiary selection process.
- Students from disabilities oriented educational institution get preference.
- Acid victim, orphan, indigenous and street children (student) also get priority in selection process.
- Enlisted student with disabilities need to ensure 50% class attendance in every month.

Upazila/urban social service officer, with the assistance of respective educational institution's officers and teachers, conducts survey on students with disabilities. On the basis of defined eligibility criteria, Social Welfare Officer formulates three lists in terms of severity of disabilities. After proper inspection, a programme implementation committee finalizes beneficiary list and waiting list. The number of beneficiaries in an administrative unit (e.g. District, Upazila, Union, Ward) is determined in proportion with the number of eligible beneficiaries in that particular unit.

Kind and amount: Disabilities stipend is a social cash transfer programme of the department of Social Services. Students with disabilities are sorted into four categories, based on their education level (class). Amount of money is delivered to those categories in the following manner:

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- Primary level (Class one to five/equivalent): Tk. 300 per month.
- Secondary level (Class six to ten/equivalent): Tk. 450 per month.
- Higher Secondary level (Class eleven to twelve/equivalent): Tk. 600 per month.
- Higher education (Graduation to post graduation): Tk. 1000 per month.

Frequency: Stipend for student with disabilities is delivered through local bank in three months interval.

Delivery Mechanism: Educational institutions maintain bank account with a schedule bank for Education Stipend Programme for Student with Disabilities programme. Upazila/urban Social Service Programme Implementation Committee transfers cash to that respective account on due time. In the presence of Upazila/Municipality Social Service representative officer, the concern head of institution (school, madrassa) distributes cash among students.

4.3.2 What Exists in the Field

Coverage: The year-wise budget, beneficiaries and their increase over several fiscal years at the national and in Mymensingh and Netrokona districts have been shown below:

Fiscal Year	Number of Beneficiaries (National)	Increase (%)	Number of beneficiaries in Mymensingh	Increase (%)	Number of beneficiaries in Netrokona	Increase (%)
2007-2008	12209	-	-		-	
2008-2009	13041	7	524		127	
2009-2010	17150	32	581	11	200	57

Source: Authors' estimation based on the data provided in official website of the Department of Social Services, the Ministries of Social Welfare

Over the year, the number of beneficiaries in Bangladesh under this programme has changed significantly. Although, at national level in fiscal year 2009-10 the number of beneficiaries has increased by 32% from that of previous year, in Mymensingh district the change in the number of the beneficiaries is only 11%. In Netrokona district, the number of beneficiaries rose by 57% in FY 2009-10. The programme delivers different amount of financial benefit to the students with disability studying at different levels. Such a distribution for Netrokona district is given below:

Levels	Number of Beneficiaries		Amount
	FY 2008-09	FY 2009-10	
Primary	107	167	300
Secondary	17	27	450
Higher Secondary	2	3	600
Higher Education	1	3	1000
	127	200	

Source: District Social Welfare Office, Netrokona

Budget and utilization: In national budget, total 80.00 million taka has been allocated for disabilities stipend in FY 2009-2010. Amidst this budget Tk. 2.36 million has been allocated for Mymensingh district. While, in fiscal year 2008-09, approximately Tk. 1.7 million was allocated for this program. In fiscal year 2008-09, Tk. 503400 was allocated for Netrokona district which was raised to Tk. 804600 in the following year in the district. The following table shows the national budget, number of beneficiaries and their increase over several fiscal years:

Fiscal Year	Fund (Million BDT)	Increase %	Number of Beneficiaries	Increase %
2007-2008	50	-	12209	-
2008-2009	60	20	13041	7
2009-2010	80	33	17150	32

Source: Authors' estimation based on the data provided in official website of the Department of Social Services, the Ministry of Social Welfare, Bangladesh

4.3.3 Voices of the Beneficiaries

Amount and kind of benefit: The stipend received by the beneficiaries of Stipend for Students with Disability programme was Tk. 300 per month which was delivered in five to six months interval. On average beneficiaries of this programme received an amount of Tk. 3600 for the last two installments (in duration of one year).

Sources of information and knowledge about the programme: The beneficiaries came to know about the programme from various sources, though members of the Union Parishads seemed to play a key role in disseminating information about the programme among people. Almost all of the beneficiaries did not require any recommendation or bribe to be enlisted in this programme.

Imperfection in the process: According to beneficiaries though the beneficiary selection procedure was more or less convenient, on an average they had to visit the Union Parishads 5 to 6 times which was quite troublesome.

Quality of coverage: It was found from the comments of the beneficiaries that there were no other students with disabilities in their areas who could be entitled to stipend scheme.

Delivery mechanism (receipt of Benefit): Generally beneficiaries received their allowance from the respective bank or school. On an average banks or schools are quite far from the residence of the beneficiaries. Hence, most of the beneficiaries use rickshaw/van to cover this long distance which incurred them minimum Tk. 100 as conveyance cost.

Utilization of Allowance: Beneficiaries spent the money received from the programme for various purposes, though majority of the money was spent on household food, health and education. One of the beneficiaries spent Tk. 2500 out of Tk. 3400 for insurance purpose and the rest was spent on health requirements. Actual beneficiaries had little or no role in the decision making process regarding the expenditure of stipend money. However, beneficiary household expend the last installment received from this SNP on children's education and health purpose.

Benefit received from multiple public safety net programmes: Some of the beneficiaries of this programme reported of entitlement to other public social protection schemes by other members of the household. Half of the households were the beneficiaries of Primary Education Stipend Programme. It is interesting to note that members of one household were entitled to multiple SNPs like Old Age Allowance programme, Primary Education Stipend programme and Employment Generation Program for Hardcore Poor.

Conditions implied on the utilization of the benefit: All of the beneficiaries responded that no conditions were implied on receipt of the benefit, though one the respondents mentioned that condition was implied to spend the money for children's education purpose while no book was provided by the authority.

Changes they feel in the programme mechanism: Most of the beneficiaries suggested for changes in beneficiary selection procedure so that more needy and distressed people could be included in the scheme. Though most of the beneficiaries preferred benefit in cash with increased amount (Tk. 500), they would not mind including nutritious food in this type of programme. Respondent beneficiary households urged to deliver the benefits at school premises near their localities.

4.3.4 Impact of social protection benefit on household economy

a. Impact on the beneficiary household:

Household income, expenditure and the SNP: The yearly household expenditure of the beneficiary households of this programme ranged from Tk. 27000 to Tk. 90000 with an average TK. 52875, while the major sources of income include assistance from social protection programmes. Beneficiary household's Income from the social protection programmes (overlapping of multiple SNPs) ranges from Tk. 3600 to Tk. 12000. Annual average income from different SNPs contributed around 11% to the household annual average expenditure.

Household expenditure, poverty and the SNP: In the beneficiary households the per capita monthly expenditure is Tk. 1010 which is below upper poverty line (Tk.1103.02) as estimated for the rural areas of Dhaka Division. However, the per capita monthly expenditure of the beneficiary households is above the lower poverty line (Tk.953.68). If the amount of financial benefit received from the SNPs is deducted from the household expenditure, the per capita monthly expenditure in the same households becomes Tk. 875.62 which slides them below the lower poverty line.

b. Children in the beneficiary households:

Food: Beneficiary households responded that quality of food and nutrition for household and children was very low since they could not afford quality food due to their poverty. Sometimes it happened that they could not manage 2 meals a day. Among the beneficiary's households, on average annual food expenditure per child is tk. 7058.

Health, Mortality, illness, treatment: The average health expenditure on children in the beneficiary household varied from Tk 1500 to 4000. Most of the children among the beneficiary households suffered from fever, cold, diarrhoea, Jaundice, typhoid, food poisoning and eye related problems in last one year. On receiving treatment Most of the beneficiary households reported that their children received treatment from quack or local pharmacy. Some of the respondent households consulted with qualified doctor regarding disabilities of their child. One respondent household reported that as their child was not cured by the qualified doctor and as the doctor's visiting fee was too high, they could not continue treatment of that doctor.

Education and child labor: There were on average more than two school going age children in the beneficiary households and all of them were found to attend school regularly. Beneficiary households spent between Tk. 1200 and Tk. 4000 for children education purpose. Among the beneficiary households no school dropout children were found.

CHAPTER V

SITUATION OF THE NON-BENEFICIARY HOUSEHOLDS

5.1 Knowledge about Different Social Protection Programmes

Almost all of the respondents were able to name various social protection programmes available in the study area. Majority of them mentioned old age allowance, widow allowance, maternity allowance, disable allowance, VGD, VGF, food for works and gratuitous relief (GR) programmes. Some of them also mentioned the primary and secondary education stipends. However respondents at the areas where the VGD-UP exists also mentioned the VGD-UP programme.

All of the respondent households tried to get entitlement to any of the programmes they mentioned. All of them reported of several visits to the respective ward members. They also reported that despite their efforts they were not able to get allowance. The reasons mentioned as hurdles to get such allowance are:

Favouritism: As reported by a large number of respondents, a common hurdle is favouritism of the Union Parishad representatives (Chairmen/members) who make the list of eligible people for the programmes. According to them the UP representatives give preference to their close people and relatives. Sometimes the beneficiaries are relatively better off than many left out people. The beneficiaries were recommended to the UP representatives by their influential neighbour or relatives that the non-beneficiaries did not have. Some of the respondents also mentioned that as there is family conflict between their kin and that of the UP members, they are not considered for such schemes. Few respondents of the Garo indigenous community at Durgapur of Netrokona district reported that the UP members give preference to the Muslims. The number of beneficiaries of the social protection schemes is very few among the indigenous people although they are the poorest in the area. They are always ignored.

"I tried for a VGD card for my family but could not succeed because I have nobody to recommend. I requested the UP member but he did not agree. The main hurdles to get such (social protection) benefit are favouritism and bribe. Those who can afford to manage bribe are lucky to get a card. There is another reason; the number of cards (allotted by the government) for a region is also very inadequate."

--A non-beneficiary (but eligible) respondent about their access to social protection schemes at Boira UP of Mymensingh Sadar Upazila.

Bribe: Taking money (bribe) for issuing cards of these social protection schemes by the UP people were mentioned as the second crucial hurdle. According to the respondents in different places, the non relative beneficiaries had to pay cash for issuing cards. They reported all else had to pay money although none of them mentioned the amount. As they could not manage the cash they were told that there were no more cards reaming for this year and they were advised to contact next year. For example, a respondent at Kailati UP of Netrokona (widow: annual household income Tk.42000, HH size 5 including 2 kids) reported that the UP member of her ward demanded Tk.2000 for a widow card. She said that she is completely incapable of paying such a big amount at a time. Therefore she is not receiving any social protection benefit.

"I tried several times for a card of any of the schemes but the member demanded bribe. I am a rickshaw puller. There are 6 members in the family. We live from hand to mouth. I cannot pay that much money. Rather I gave up knocking him anymore."

--A respondent at Kailati, Netrokona

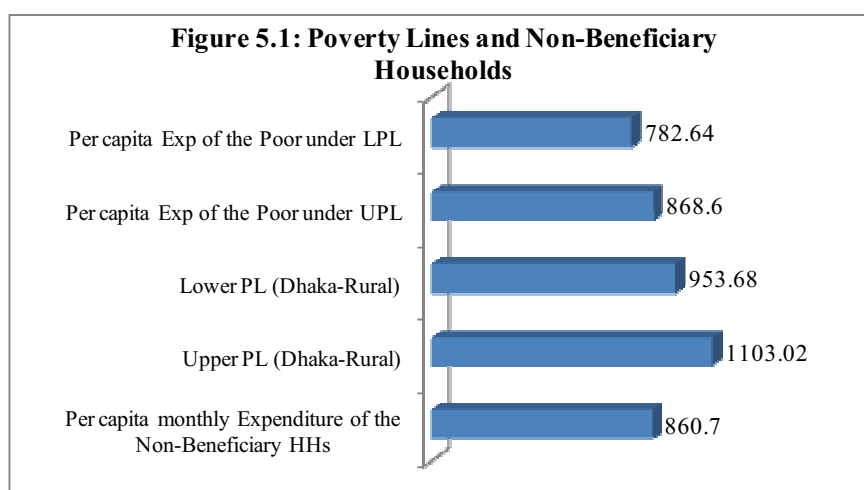
Political consideration: Some respondents mentioned that the UP representatives give preference to the people who voted for them in the last local government (UP) election or those who would certainly do that in the upcoming. Therefore some of them were asked to contact the representatives after the election to ensure the potential beneficiaries' vote for him in the election.

Inadequate number of cards: Some of the respondents reported that the number of beneficiaries for each of the programme is always fewer than required. As a result many of the eligible people are left out. Respondents of some areas (e.g. Boror Char in Mymensingh Sadar) said that the number of poor people in this area is huge. Whereas the number of cards issued under social protection schemes is very tiny.

5.2 Non Beneficiary Household Economy

The average household size of the non beneficiaries is 4.16. Their average annual household expenditure has been estimated as Tk.40471.2. The highest income among these households was recorded Tk.60000 (a household with 5 members) and the lowest was Tk.8500 (a single member household).

The average per capita annual expenditure in these households is estimated as Tk.10328.4 and the per capita monthly expenditure is Tk.860.70. It is necessary to note that in the case of the Employment Generation Programme for the Hardcore Poor



the per capita monthly expenditure of the beneficiary households was Tk.856 without the benefit they received from the programme. However the highest average per capita monthly expenditure is Tk.1472 and the lowest is only Tk.312.50. Based on the Household Income and Expenditure Survey (HIES) 2005 in the CBN method the current estimated lower and upper poverty lines for the rural areas of Dhaka Division are Tk. 953.68 and Tk.1103.02 (per person per month) respectively¹⁶. On the other hand, the per capita monthly expenditure of the poor who fall under the upper and lower poverty lines is Tk.868.60 and Tk.782.64 respectively.

5.2.1 Non-Beneficiary Households and Poverty

Considering the per capita monthly expenditure only very few of the respondent household's income is found above the upper poverty line (i.e., non poor) and almost one third of the respondent households' income is above the lower poverty line. However two-thirds of the households live under the lower poverty line (i.e., their per capita monthly expenditure is less than Tk.953) whose average per capita monthly expenditure is only Tk. 713. On the other

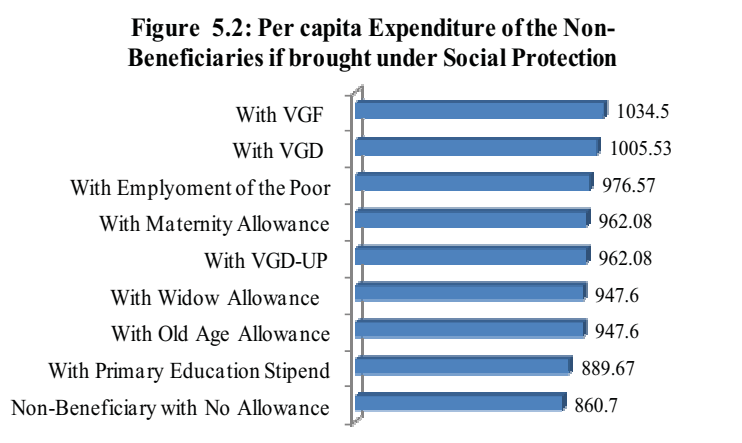
¹⁶ According to HIES 2005 the lower poverty line was Tk.728 and the upper poverty line was Tk.842. For estimation of the current poverty lines the overall inflation over the years has been adjusted.

hand, the average per capita monthly expenditure of the households that live under the upper poverty line is Tk.803. It is to note that the per capita monthly expenditure of the poor who fall under the upper and lower poverty lines is Tk.868.60 and Tk.782.64 respectively as estimated by Bangladesh Bureau of Statistics for the rural areas of Dhaka Division.

5.3 Potential Impact of Social Protection on Non-Beneficiary Households

It is a crucial research question of the study to make an assessment of the importance of the social protection funds for the household's livelihood situation and their current/potential impact on children. In line with this research question an attempt has been made to see the potential impact of different social protection schemes on the non-beneficiary households if these households are brought under the schemes. It has been mentioned earlier that the per capita monthly expenditure of the non-beneficiary households is Tk.860.70 which fall below the upper and lower poverty line estimated for the rural areas of Dhaka Division. Now adding the annual benefits that the major social protection programmes deliver to their beneficiaries with the annual expenditure of the non-beneficiary households and then estimating the per capita monthly expenditure for these households the following results have been obtained:

- None of the programmes brings the poor households above the upper poverty line (i.e., per person monthly expenditure above Tk.1103.02).
- Programmes like VGF, VGD, Employment Generation Programme for the Hardcore Poor, Maternity allowance, VGD-UP etc could bring them above the lower poverty line estimated for this area (i.e., per capita monthly expenditure is more than Tk.953.68).
- The remaining programmes (widow allowance, old age allowance etc.) do not give them an upliftment above the poverty lines; rather they provide the poor households a relatively better position among the poor.



This exercise provides the study a basis to conclude that expansion of programmes such as VGF, VGD, Employment Generation Programme for the Hardcore Poor, Maternity allowance, VGD-UP etc and bringing more beneficiaries under their coverage would help the poor come out of poverty.

5.3.1 Children in the Non-Beneficiary Households

There are on average 1.68 children in the non-beneficiary households and the concentration of infants (<1 year to 3 years) or young kids (< 6 years) is relatively high in these households. The average per capita annual expenditure on children's food has been estimated as Tk.8040, for health the expenditure it is Tk.590 and for education the expenditure is Tk.410.

In one fourth of the households there were school dropout children and in some households there was more than one dropout. Financial incapability to bear education expenses has been reported by all of the households as reasons for their children's leaving school. None of the households reported that the children used to get education stipend while they were in school. Majority of these children are engaged in agricultural and non-agricultural wage labour. Some of them are learning skilled works such as carpenter etc that do not give them any financial support yet. Another group of children among these school dropouts are staying at home and assist in household chores. There was one or two girl child in the households who got married and left school. Such a girl child is a daughter-in-law of a respondent. The girl (age 16) studied up to class 8 and now is a housewife. Although majority of the children are engaged in wage labour, their average annual income has been found very low (only Tk.11000-12000). This is because of their infrequent availability of work as reported by the parents.

5.3.2 Child Health and Illness Incidence

Out of the 25 non-beneficiary households only two households reported that during the last three years a total of three children died from diarrhoea (2 infants) and heart disease (1 girl age 14). All the households reported that during the last one year the children suffered from various diseases such as fever, diarrhoea, pneumonia, asthma, dysentery etc. The most common treatment they had received was consulting the pharmacy in the village market and buying medicine as prescribed by the shop owner. The respondent also reported that most of the time they do not take the child to the pharmacy rather they describe the symptoms to the pharmacy owner and take the medicine. They have no idea whether the shop owner has any practitioner certificate from formal institute or not. They do not consult qualified (MBBS) doctor because such treatment is expensive and qualified doctors are not available at the village. They also reported that people in their locality rely on treatment from the pharmacy and this is their habit.

5.3.3 Food Expenditure and Intake

The food intake of the members of the non-beneficiary households has been found poor as reported by the respondents and observed by the researchers although on average the households spend 77% of their household expenditure on food (range: 67% to 92%). Majority of the households take two meals during most of the days of the year. The households reported that from March to April and from September to November--these five months are the lean months for them when it becomes hard for them to maintain the household expenditures. Managing even two meals a day during the lean days sometimes becomes impossible. Some households reported that they try to provide the members three meals a day although it is not possible throughout the year. On the basis of the food intake pattern of the non-beneficiary households the following table has been prepared for an overall idea:

Food Item	Consumption Pattern
Fish	Once a week to twice a week
Meat	From once in a month to once in every 2 months
Milk	No consumption in most of the HH. Those who consume drink milk once a week.
Egg	Once in 15 days to twice a week
Dal (pulses)	Once a week to thrice a week to
Fruits	Mostly no consumption. Some households eat (generally) banana once a week

CHAPTER VI

SOCIAL PROTECTION PROGRAMMES: AN OVERALL ASSESSMENT

6.1 Social Protection for Whom?

The projected population of Bangladesh in 2010 is 150 Million¹⁷. Assuming 4.85 as the average household size, the total number of households is estimated as 30.9 million. According to the Household Income and Expenditure Survey (HIES) 2005 conducted by Bangladesh Bureau of Statistics (BBS), the percentage of the population living below the upper and lower poverty lines is 40% and 25.1% respectively. Considering this, in Bangladesh 12.4 million households are living below the upper poverty line and 7.8 million households are living below the lower poverty line.

The Constitution of Bangladesh, in its article 15 (D)¹⁸, declares introduction of social security programme for such population. In this backdrop, even if the matter of the people living under the upper poverty line is ignored considering the resource constraints of Bangladesh, the state has Constitutional obligation to look after the people living under the lower poverty line. That is at least 7.8 million households require social protection in Bangladesh.

6.2 Quantity of Coverage by different Social Protection Programmes

In addition to investing into the absolute number of individuals covered under each of the major social protection programmes in Bangladesh in general and in the two Districts in particular, one of the important aspects of the study was to gain some knowledge about the quantity of coverage in terms of eligible beneficiary and actual beneficiary for a number of major programmes. It is necessary to note that no such data is available in the public documents rather the major surveys (e.g., HIES) only provide the number of people living under different poverty lines and percentage of households that received social protection benefit. Most of the public documents (e.g., Bangladesh Economic Review) in this regard show the total number of beneficiaries over several fiscal years under different programmes and the allocation of money against each of them.

The current study, although qualitative by nature, had made an attempt to assess the quantitative coverage of a number of social protection programmes in the study Districts

¹⁷ Bangladesh Bureau of Statistics (January 2009). Statistical Pocket Book of Bangladesh 2008. Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh

¹⁸ The Article 15 (d) of the Constitution of Bangladesh says:

15. Provision of basic necessities. - It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens-

- (a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care;
- (b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work;
- (c) the right to reasonable rest, recreation and leisure; and
- (d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

Understanding the Scope of Social Protection Measure as Means to Improve Child Well-being

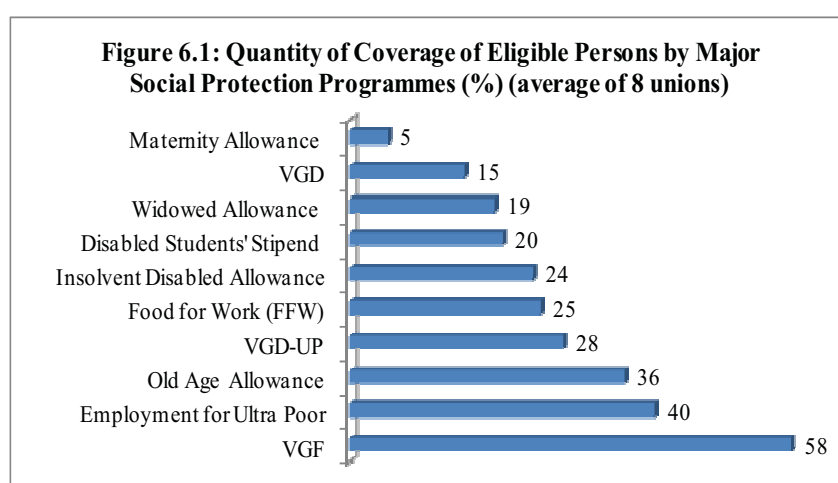
through group discussion with Union Parishad representatives. As discussed in the methodology section, the study selected 8 Unions from Mymensingh and Netrokona Districts. The Unions were selected from 2 different Upazilas of each of the Districts. While selecting the Unions experts' judgments were considered to include one poverty prone and relatively remote Union from the 4 Upazilas. Thus it has been ensured that out of these 8 Unions 4 are relatively more poverty prone and remote from the Upazila Headquarter.

The researchers conducted 8 different group discussions with the respective UP representatives where the presence of the UP Chairmen and almost all of the ward members was ensured. The UP as the grassroots tier of the local government performs the basic functions in selecting beneficiaries and benefit delivery mechanism of social protection programmes. The total beneficiaries of a UP are also distributed according to the population of the wards. As a result the ward members have very clear idea (or statistics) about the current beneficiaries and eligible beneficiaries of the social protection programmes. The study took this knowledge as a basis of this effort. In the group discussions, the UP Chairmen and Members were asked about the total number of current beneficiaries under each of the programmes. Providing this data was very easy as these numbers are recorded in different documents. At this level, the participants (chairman and members) were asked to estimate the number of eligible people to be considered under the programmes separately. The chairmen and the members discussed among themselves, each of the ward members estimated their own figures, somewhere the discussion turned into debate and finally they reached into a consensus on a figure for the UP. For this estimation the following format was used:

Programme Name	Current Beneficiaries	Eligible Beneficiaries	Persons Left Out	Comment

Data obtained from 8 different UPs about the major social protection programmes have been compiled to get a snapshot of the quantitative coverage. The results obtained through this exercise have been presented in the following graph:

- The figure shows the major social protection programme coverage ranges from 5% to 58%.
- The highest number of poor people (58%) has been covered under the VGF programme.
- The coverage of maternity allowance for the poor lactating mothers is the lowest (only 5% of the eligible mothers).



- Considering coverage of each of the programmes in the 8 study unions it has been found that most of the existing major social protection programmes only have so far covered less than 25% of their eligible beneficiaries.

- A final conclusion could be made that assuming 7.8 million households as eligible for social protection programmes, only 2 million households are currently receiving social protection benefits.

According to the HIES 2005 of BBS, in 2005 13.06% of the total 28.64 million households in the country received benefit from social protection programmes. The number of households that received social protection benefit in 2005 was 3.7 million.

6.3 Quality of Coverage

The main objective of social protection programmes is serving the underserved. It means a social protection programme should only cover the poor and vulnerable people and help them come out of poverty and vulnerability. In this respect, 'quality of coverage' means the reach of the right social protection programme to the right person. That is, if it is found that the social protection programmes are covering the poor and destitute people (obviously not the well-off ones) and the relatively poorer people are not excluded against the backdrop of inclusion of some others in a given geographical area, conclusion could be drawn that the quality of coverage is ensured. An opposite scenario in practice would mean exactly the opposite.

One of the practical means to assess the quality of coverage of the existing social protection programmes in the area was Participatory Rural Appraisal (PRA). The main objective of conducting the 8 PRAs in 8 different villages of the study unions was to identify and select the poorest households of the village/hamlet. In the PRA sessions the researchers in the respective village/hamlet divided all the households of the village into the following four categories by a number of socioeconomic indicators:

1. Not Deprived: Households who are not considered as 'deprived' by any means by the perception of the society considering the socioeconomic indicators
2. Moderately Deprived: Households who are considered as 'somewhat deprived' by the perception of the society considering the socioeconomic indicators
3. Deprived: Households who are considered 'deprived' by the perception of the society considering the socioeconomic indicators
4. Severely Deprived: Households who are considered as 'severely deprived' by the perception of the society considering the socioeconomic indicators.

The socioeconomic indicators, with particular focus on the children, were (1) land ownership, (2) income level, (3) homestead/house condition, (4) food & nutritional intake, (5) education, (6) health, and (7) existence of child labour.

Considering the above indicators and after long brainstorming sessions the researchers tagged the households according to the above scale (1 to 4). It is clear from the categories that the 4th category (i.e., the 'severely deprived') was comprised of the poorest households. Up to this categorization the researchers gave the PRA participants no idea about the households' entitlement to any of the public social protection programmes.

At this stage the PRA team asked the participants about the 'deprived' and 'severely deprived' households to investigate into whether the poorest households had been covered by the government social protection schemes or whether the covered households are the poorest ones.

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The results obtained through this exercise in two villages of Tarakanda and Boira Unions of Mymensingh district have been presented in the table below:

PRA-1: Quality of coverage in terms of deprivation severity and access to social protection

Village: Bokshimul, Union: Tarakanda, Upazila: Fulpur, Dsitrict: Mymensingh				
HH-ID	Head of HH	Severity of Deprivation	Social Protection Entitlement	Quality of Coverage
1	Male	Less Severe	VGF	Less Severe HH received VGF
2	Male	Severe	No SNP	Severe HH received no benefit
3	Male	Severe	VGF	Selection is alright
4	Male	Severe	VGF	Selection is alright
5	Male	Less Severe	VGF	Less Severe HH received VGF
6	Male	Severe	Old Age Allowance	Selection is alright
7	Male	Severe	VGF	Selection is alright
8	Male	Severe	VGD	Selection is alright
9	Male	Severe	VGF	Selection is alright
10	Male	Less Severe	VGF	Less Severe HH received VGF
11	Male	Severe	VGF	Selection is alright
12	Male	Severe	VGF	Selection is alright
13	Male	Severe	VGF	Selection is alright
14	Male	Severe	VGF	Selection is alright
15	Male	Severe	VGF	Selection is alright
16	Female	Severe	VGF	Selection is alright
17	Female	Severe	VGD	Selection is alright
18	Male	Severe	No SNP	Severe HH received no benefit
19	Female	Severe	VGF	Selection is alright
20	Male	Severe	VGF	Selection is alright
21	Male	Severe	VGF	Selection is alright
22	Male	Severe	VGF	Selection is alright
23	Male	Severe	VGF	Selection is alright
24	Male	Severe	VGF	Selection is alright
25	Male	Severe	No SNP	Severe HH received no benefit

PRA-2: Quality of coverage in terms of deprivation severity and access to social protection

Village: Boira Bhaluka, Union: Boira, Upazila: Sadar, Dsitrict: Mymensingh				
HH-ID	Head of HH	Severity of Deprivation	Social Protection Entitlement	Quality of Coverage
1	Male	Less Severely Deprived	No SNP benefit	Selection is alright
2	Male	Less Severely Deprived	Secondary stipend	Selection is alright
3	Male	Less Severely Deprived	No SNP benefit	Selection is alright
4	Male	Less Severely Deprived	VGD, VGF & Primary education stipend	Less Severe received VGD, VGF & Primary education stipend
5	Male	Moderately Deprived	No SNP benefit	Selection is alright
6	Male	Moderately Deprived	No SNP benefit	Selection is alright
7	Male	Not Deprived	No SNP benefit	Selection is alright
8	Male	Severely Deprived	No SNP benefit	Severe HH received no benefit
9	Male	Severely Deprived	Primary Education Stipend	Selection is alright
10	Male	Severely Deprived	Primary Education Stipend	Selection is alright

Village: Boira Bhaluka, Union: Boira, Upazila: Sadar, District: Mymensingh				
HH-ID	Head of HH	Severity of Deprivation	Social Protection Entitlement	Quality of Coverage
11	Male	Moderately Deprived	Secondary stipend	Selection is alright
12	Male	Moderately Deprived	No SNP benefit	Selection is alright
13	Male	Moderately Deprived	No SNP benefit	Selection is alright
14	Male	Moderately Deprived	No SNP benefit	Selection is alright
15	Male	Moderately Deprived	No SNP benefit	Selection is alright
16	Male	Less Severely Deprived	Old Age Allowance	Less Severe HH received Old Age Allowance
17	Male	Severely Deprived	VGF	Selection is alright
18	Male	Severely Deprived	VGF	Selection is alright
19	Male	Moderately Deprived	VGF	Moderate HH received VGF
20	Male	Less Severely Deprived	No SNP benefit	Selection is alright
21	Male	Moderately Deprived	No SNP benefit	Selection is alright
22	Male	Less Severely Deprived	Old Age Allowance	Less Severe HH received Old Age Allowance
23	Male	Less Severely Deprived	No SNP benefit	Selection is alright
24	Male	Severely Deprived	VGF	Selection is alright
25	Male	Severely Deprived	Disable Allowance	Selection is alright

6.3.1 Quality of Coverage: Example-1

The above two PRA findings demonstrate that the quality of coverage of the social protection programmes in terms of reaching the eligible beneficiary varies among geographic areas such as Union or Upazila. Although the disparity is not so visible yet there is some difference between the two villages. For example, in Bokshimul there are some incidences of less severely deprived households who received VGF benefit and few cases of severely deprived HH who received no benefit at all. It is necessary here to mention that VGF programme is designed to provide food support for one or more months to a selected number of household in distress period. In line with the eligibility criteria of the programme, it could be concluded that receipt of VGF by less severely deprived households is not anything absurd. On the other hand, about those who did not receive any SNP despite their severity of deprivation it could be said that the regular social protection schemes do not cover all the eligible people in a given geographic location. As a result quality of coverage is satisfactory in this Union.

6.3.2 Quality of Coverage: Example-2

In the second village, Boira Bhaluka of Boira Union, it is observed that there are some discrepancies in reaching the truly eligible beneficiaries by the social protection schemes such as:

- Very few moderately deprived households received VGF and Primary or Secondary Education Stipend, and
- Some less severely deprived households received benefits like Old Age Allowance, VGD, VGF, whereas
- Some severely deprived households received no social protection benefit.

If we look into the nature of the programmes these people are entitled to, we would see that households from any socioeconomic background could avail education stipend if their children are at school. Therefore, receipt of stipend benefit by members of a moderate income family does not mess up the quality of its reach. The same is also true for VGF recipients. However, the receipt of old age allowance and VGD by very few less severely deprived households (against the backdrop of some severely deprived households receiving nothing) could be questioned on the ground of quality of coverage.

Beneficiary Selection Method Applied by UP Representatives

Though in the SNP's beneficiary selection process UP's representatives perform some sort of poverty assessment of the potential beneficiaries in terms of household land holding, income and number of household members, no comprehensive method of need assessment is carried out. In some Union Parishads destitute households are categorized in one or two flat groups where it is hard to distinguish among these households in terms of their socio-economic condition. As a consequence sometimes representatives of local UPs adopt lottery as a strategy for selecting beneficiaries. Notwithstanding of that, UP representatives informed that they always try to prepare a prioritized beneficiary list focusing the most vulnerable people.

6.4 Weaknesses in the Programmes

Although the field data show that the quality of coverage in terms of reaching eligible beneficiaries is satisfactory, there are some weaknesses in the programme mechanism that impede their fruitful benefit. It is important to note that during beneficiary in-depth interviews; hardly any beneficiary mentioned the matters related to corruption in the selection process, delivery mechanism and amount of benefit etc. However, during group discussions in the community level and key informant interviews with the Upazila level officials, such things were revealed spontaneously.

Beneficiary Selection: Most of the people in group discussion reported that the beneficiary selection procedure of safety net program is not transparent. They informed that in the beneficiary selection process of some SNPs, local Union Council members exercise exclusive power. In all group discussions it is revealed that nepotism and bribe have omnipresence in every SNP beneficiary selection process, where UP members are involved. Some participants informed that in spite of giving bribe they could not avail card by which they could be entitled to receive benefit under social safety net programmes. While, some beneficiaries informed that political exposure is needed for being selected as a beneficiary. More or less in all group discussions, some participants admitted that Tk.500 to Tk. 2000 is needed to get a card under safety net program like VGD, Old Age Allowance, and Widow Allowance etc. According to participants, because of this corruption relatively well-off poor gets selection. The poorest potential beneficiaries are often left out because they cannot manage the cash for bribe. However, all participants of group discussion came up in accord that corruption has less prevalence in stipend related safety net programmes.

According to Upazila level officials of the Department of Women Affairs, the Widow Allowance programme of the Department is partially successful. They attributed this underperformance to the influence of nepotism and political partisanship in beneficiary selection process. They agreed that some vulnerable women are excluded from this program as they could not manage the bribe needed for being selected in this programme. Sometimes this amount of bribe reaches to around Tk.2000. Hence ultimately, poorer women fail to keep up with the bribe competition.

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An official of education stipend programme in Netrokona informed that in order to keep recommendation from local government representatives or member of School Managing Committee sometimes they had to violate selection criteria.

Delivery Mechanism:

According to the participants of group discussion, more or less the delivery mechanism is fair. But some respondent complained that in case of VGD and VGF, they could not attain the amount of benefit they are actually entitled to. While distributing rice to beneficiaries no standard weighing stone/scale was used, rather they were given the rice weighing in buckets. According to many beneficiaries, this is how the UP representatives siphoned a portion of the rice and deprived them.

Quality of Coverage and Imperfections: Why Contradict

Despite such imperfections the quality of coverage in terms of reaching the right beneficiaries was found satisfactory which may seem contradictory to the readers. The explanation is that, a huge number of people require SNP although the allocation is very minimal. Those who are getting SNP and those who are left out—both live under the lower poverty line. Here creates a competition among the poorest of the poor. Those who can somehow manage bribe/recommendation or who have good terms with UP representatives, succeed to get selection. Those who cannot, fail to manage it. That is why considering the quality of coverage the beneficiary selection cannot be questioned.

Sometimes under FFW/CFW programme, beneficiaries do not receive their remuneration on time. Some participants informed that the beneficiaries were provided fewer workdays than they were promised. To some participants, quality of benefit (rice or wheat) provided under VGD, VGF, FFW programmes was very poor.

Low wage rate in the Works Programmes: Wage is low under Employment Generation Program for Hardcore Poor, FFW etc. Besides, only one member from a household is eligible for being selected in the programme. It is not possible for a household head to run a family with only Tk.100/120 a day.

6.5 Amount of Social Protection funds a Household can avail

As discussed in Chapters II through IV, most of social protection programmes, except few exceptions, do not allow overlapping.

That is a beneficiary of a scheme cannot receive benefit from another scheme at a time. However, only the beneficiary households of education stipend

Possibilities of receiving benefit from multiple SNPs by a beneficiary:

According to representatives of local government a beneficiary household can attain benefits from specific multiple SNPs. Though they do not know much about education stipend programme, they acknowledged that in that case overlapping of SNPs can exist. However, they confirmed that they try to ensure that no beneficiary receives allowance from more than one programme at a time, though exception can take place in case of emergency and irregular programmes (e.g. GR, TR etc). Some representatives of UPs complained that they are forced to violate this rule due to local political pressure.

programmes can avail other funds simultaneously as well if they fulfill eligibility. But what has been found in the study that a large portion of the school going children in the beneficiary households do not receive education stipend. It is worthwhile to mention that the stipend programmes have several preconditions such as minimum class attendance (85%) and minimum marks (40%) in the annual examination. A possible reason for not availing the stipend by them is their failure to fulfill these criteria. As the poor households are often trapped into cycle of poverty, they are supposed to give less attention to their children's

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education. The result is clear—poor attendance and poor grades and then failure to avail stipend. In addition to stipend programmes few households were found to have entitlement to more than one programme. For example, households receiving a regular benefit such as Old Age Allowance, Widow Allowance, and Disability Allowance etc. by any member were found to receive benefit from some irregular schemes such as Gratuitous Relief, Vulnerable Group Feeding (VGF) benefit by other members once or twice during a year. Although such combinations were rare, few possible combinations of multiple social protection programmes within the same households were observed, as presented below.

1. A conditional programme with an unconditional programme and/or a stipend programme.
2. An unconditional programme with a stipend programme.
3. Two stipend programmes, etc.

The following table shows the maximum amount of benefit a household can avail during a year from a single or possible multiple programmes:

Table: 6.1: Possible amount of SNP benefit a household can avail:

Sl. No.	Programme Name	Amount could be availed monthly (BDT)	Amount could be availed yearly (BDT)
a. Benefit could be availed exclusively from a single programme			
01	Employment Generation Programme for the Hardcore Poor	No monthly payment. Amount depends number of on workdays @ Tk.120 per day	Maximum Tk.4800 (for 40 days in the area)
02	Food for Work (FFW)	No monthly payment. Amount depends number of on workdays @8kg rice per day	Maximum Tk.4500 (as availed by some beneficiaries in the study area)
03	Test Relief (TR)	No monthly payment. Amount depends on workdays@7kg rice per day	Maximum Tk.4500 (as availed by few beneficiaries in the study area)
04	Rural Employment and Road Maintenance Programme (RERMP)	Tk.2700 (including 40% mandatory savings) @Tk.90 per day; Tk.1620 (excluding 40% mandatory savings)	Tk.32400 (including mandatory savings); Tk.19440 (excluding mandatory savings)
05	Allowance for the Financially Insolvent Disabled	300	3600
06	Allowance for the Widowed, Deserted & Destitute Women	300	3600
07	Gratuitous Relief (GR)	No monthly payment. Amount depends on disaster and government decision.	Average Tk.1125 (range: Tk.250-4300) (as availed by beneficiaries in the study area)
08	Maternity allowance for the Poor Lactating Mothers	350 (for 24 months)	4200
09	Old Age Allowance	300	3600
10	Vulnerable Group Development (VGD)	Tk.450@Tk.15/Kg wheat (for 24 months)	5400
11	Vulnerable Group Development for Ultra Poor (Women) (VGD-	Tk.400 (including Tk.50 mandatory saving); Tk.350 (excluding Tk.50 mandatory	Tk.4800 (including mandatory saving); Tk.4200 (excluding mandatory saving)

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Sl. No.	Programme Name	Amount could be availed monthly (BDT)	Amount could be availed yearly (BDT)
	UP)	saving)	
12	Vulnerable Group Feeding (VGF)	No monthly payment. Amount depends on government decision and frequency.	Average Tk. 479.50 (as availed by beneficiaries in the study area)
13	Stipend for Primary Students	Tk.100 (for single child); Tk.125 (for 2 children))	Tk.1200 (for single child); Tk.1500 (for 2 children))
14	Female Secondary Education Stipend Project	25-60 (depends on level of study)	Tk.300 to Tk.720
15	Stipend for Disabled Students	300-1000 (depends on level of study)	Tk.3600 to Tk.12000
b. Maximum Benefit availed from multiple programmes at a time (during a year)¹⁹			
100 DEGP, VGF + Old Age Allowance + Stipend for Primary Students			8400
FFW, VGF + Stipend for Primary Students			5700
TR, Old Age Allowance + VGD			9900
RERMP + VGF			
GR + Old Age Allowance + Secondary Education Stipend +FFW			5625
Maternity allowance for the Poor Lactating Mothers + Old Age Allowance + Stipend for Primary Students			7800
OLD Age Allowance + VGF			3975
VGD + Old Age Allowance			9000
VGD +VGF + Stipend for Primary Students			6850
VGF + 100 DEGP + Stipend for Primary Students			6250
Allowance for the Financially Insolvent Disabled + Stipend for Primary Students			4800
Allowance for the Widowed, Deserted & Destitute Women +VGF + Stipend for Primary Students			4800
Female Secondary Education Stipend Project (grade 8) + Vulnerable Group Feeding (VGF) + Stipend for Primary Students,			1870
Female Secondary Education Stipend Project (grade 8) + Old Age Allowance			4020
Stipend for Disabled Students + Stipend for Primary Students (Joint card)			5100
Stipend for Disabled Students + Old Age Allowance + 100 DEGP			12000
Primary +VGD-UP/VGD/VGF/Old Age Allowance			6600

6.6 Social Protection Programmes: Poverty Alleviation or Reduction?

As discussed in the earlier chapters only very few of the social protection programmes are instrumental to help the beneficiary households come out of poverty. What change has been made in their life is that the households are achieving a relatively better position among the poor—but almost all else are still remaining poor.

¹⁹ It should be noted that such overlapping cases were very few in the field and therefore they should not be taken as good example of SNP benefit.

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The following table shows the major social protection programmes in terms of poverty alleviation and the requirement of the beneficiaries to come out of poverty.

Programme Name	Whether helping come above the lower poverty line (per capita monthly expenditure Tk.953.68)?	How much is the gap (per person per month and in an average household monthly/annually) to cross lower poverty line?	What should be the amount of the SNP to come out of poverty? (current average benefit)
Employment Generation Programme for the Hardcore Poor	No, the households still remain under lower poverty line.	Per person per month Tk.15.68; per household per month Tk.78.4; annually Tk.941	Annually Tk.5741 (4800)
Food for Work (FFW)	No, the households still remain under lower poverty line.	Per person per month Tk.14.68; per household per month Tk.73.4; annually Tk.880.8	Annually Tk.5357 (4476)
Test Relief (TR)	No, the households still remain under lower poverty line.	Per person per month Tk.16.48; per household per month Tk.82.4; annually Tk.988.8	Annually Tk.4464 (3475)
Rural Employment and Road Maintenance Programme (RERMP)	No, the households still remain under lower poverty line.	Per person per month Tk.120.68; per household per month Tk.603.4; annually Tk.7240.8	Monthly Tk.2223 (1620)
Allowance for the Financially Insolvent Disabled	No, the households still remain under lower poverty line.	Per person per month Tk.58.03; per household per month Tk.290.15; annually Tk.3481.8	Monthly Tk.591 (300)
Allowance for the Widowed, Deserted & Destitute Women	No, the households still remain under lower poverty line.	Per person per month Tk.67.15; per household per month Tk.335.75; annually Tk.4029	Monthly Tk.636 (300)
Gratuitous Relief (GR)	No, the households still remain under lower poverty line.	Per person per month Tk.157.68; per household per month Tk.788.4; annually Tk.9460.8	Annually Tk.10586 (1125)
Maternity allowance for the Poor Lactating Mothers	Yes, the households stands above lower poverty line with the SNP	If the SNP benefit is deducted from HH expenditure, the households slide below the lower poverty line.	
Old Age Allowance	No, the households still remain under lower poverty line.	Per person per month Tk.125.99; per household per month Tk.629.95; annually Tk.7559.4	Monthly Tk.930 (300)
Vulnerable Group Development (VGD)	No, the households still remain under lower poverty line.	Per person per month Tk.277.68; per household per month Tk.1332.8; annually Tk.15994	Monthly 2033 (+-700)
Vulnerable Group Development for Ultra Poor (Women) (VGD-UP)	No, the households still remain under lower poverty line.	Per person per month Tk.267.43; per household per month Tk.1123.16; annually Tk. 13478	Monthly Tk.1473 (350)
Vulnerable Group Feeding (VGF)	No, the households still remain under lower poverty line.	Per person per month Tk.179.92; per household per month Tk.872.61; annually Tk. 10471.34	Annually Tk.10951 (480)

Programme Name	Whether helping come above the lower poverty line (per capita monthly expenditure Tk.953.68)?	How much is the gap (per person per month and in an average household monthly/annually) to cross lower poverty line?	What should be the amount of the SNP to come out of poverty? (current average benefit)
Stipend for Primary Students	No, the households still remain under lower poverty line.	Per person per month Tk.87.28; per household per month Tk.423.3; annually Tk. 5079.67	Monthly Tk.523 (100)
Female Secondary Education Stipend Project	Yes, the households stands above lower poverty line with the SNP	If the SNP benefit is deducted from HH expenditure, the households do not slide below the poverty line.	
Stipend for Disabled Students	Yes, the households stands above lower poverty line with the SNP	If the SNP benefit is deducted from HH expenditure, the households slide below the lower poverty line.	

6.7 Impact of SNPs on Beneficiaries and Their Children

According to the representatives of Union Parishads, in general, benefits under Social Safety Net Programmes actually go to most destitute and vulnerable segment of population. As a consequence, these families at least have some additional advantages. In one group discussion it was noted that these additional benefits have more positive impact on households where the number of children is relatively large. They also noted that the stipend benefits motivate households sending their children to school. Food security of the children in the households is also ensured through the benefits provided under different SNPs. However, UP representatives strongly suggested that benefit under these programmes is not adequate to address all basic needs of these destitute households.

According to respective officers, female secondary education stipend programme has some successes in increasing female literacy rate and reducing child marriage. Officers noted that female students are doing well in their examination.

According to a Upazila Social Services Officer, Old Age Allowance has reduced begging tendency among old age people at least to some extent.

According to the Upzila Women Affairs Officers, Maternity Allowance for the Poor Lactating Mothers is more or less a successful programme. Officers of two Upazilas noted that after the delivery of allowance they organize a discussion meeting with mothers so that they (mother) can utilize the money for the sake of her upcoming or new born child.

"These programmes truly benefitted us a lot. Now, we can manage our food and medicine with the money we get from them. Our children can continue their education because of the stipend programme. Widow and old age persons are getting more care from their children as they get money from these programmes. The local shopkeepers also sell the daily necessities on debt to the beneficiaries when they do not have money at hand as they know they (beneficiaries) would get a handsome amount of money soon."

--Issues raised in a GD in Mymensingh with poor people about impact of SNPs

According to two key informants (officers of the respective Department) VGD programme is a successful programme as the programme at least provides some food security to the beneficiaries. On the other hand, the main drawback of this program is that it cannot encompass all poor vulnerable households under its coverage due to small number of target beneficiaries.

6.8 Decision making Authorities regarding Social Protections Programmes

Union Parishad: Though different Ministries, Departments, administrative units are the official authority of the programmes, the village and Union level institutions like UPs, local traditional authority and political parties in beneficiary selection process in the end make the ultimate decision in beneficiary selection process. However, in different education stipend programmes the UP and the local informal institutions have no such roles.

To address the left out potential beneficiaries, UP representative make a waiting list. Later on people enlisted in the waiting list are accommodated in old or new programmes.

Authority of UPs in changing the number of beneficiaries: Representatives of Union Parishads have no authority in determining the number of beneficiaries or changing the delivery mechanism of the programmes. When the respective offices send them letter asking for selection of a certain number of beneficiaries according to eligibility criteria, the UP follow their instruction and suggests a list. However, in two cases they have some power to exercise. According to formal regulation Union Parishads do not have any authority in changing the number of beneficiaries of the UP. This number is determined by the Department and Ministry. What UP representatives can do is that they can determine the ward wise number of beneficiaries considering the number of population and poverty incidents of each respective ward. The second type of power they exercise is that they occasionally divide one beneficiary's benefit and then distribute that benefit among two destitute persons. Thus, informally they can raise the number of beneficiaries for respective SNP.

6.9 Changes suggested for UPs

UPs representatives face considerable pressure from beneficiary for changing delivery mechanism, kind of delivery and amount of benefit. Suggestions of beneficiaries to UPs representatives are outlined below:

- *Kind of Benefit:* Rice is better than wheat and cash is better than kind. According to UP representatives the rationale behind these changes is that quality of food grains delivered as SNP benefit seems not good enough to beneficiaries.
- *Amount of Benefit:* Monthly cash benefit should be increased from Tk.300/350 to minimum Tk.500-1000. In case of kind benefits, rice or wheat should be increased to minimum 40 kilograms.
- *Frequency of delivery:* According to existing FFW or other works programme regulation, beneficiaries receive wage in weekly intervals while they urge for wage delivery in daily basis. However, some beneficiaries also asked them (UP representatives) to take initiatives so that beneficiaries can receive allowance in every month under SNPs like Old Age Allowance, Allowance for the Widowed, Deserted & Destitute Women etc.

The UP representatives themselves also made few suggestions. In all of the GDs there was unanimous consensus in two aspects: raising the number of beneficiaries, and the amount of benefit. However, besides that representatives of the Union Parishads put forward the following suggestions:

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- ✓ Beneficiary selection procedure requires being more transparent, especially where the interference of political parties would be minimal.
- ✓ The delivery mechanism of cash through bank is complex. Hence, either delivery process through bank should be relaxed or cash should be delivered through Union Parishads. They also suggested that bank can set temporary camps in UP office so that beneficiary can commute conveniently.
- ✓ SNPs should address the lean periods, when people have relatively less working opportunity.
- ✓ Some of the participant proposed for more especial allowance arrangements addressing the victims of natural disaster.
- ✓ In case of Old Age Allowance programme minimum age condition should be relaxed. It has been seen that after receiving only two or three installments many beneficiaries died of old age health problems.

Minimum Age for Old Age Allowance

The minimum age to get Old Age Allowance is 65 years. The age of a beneficiary is determined by hi/her date of birth written in the National Identity Card given by the government few years back. In many cases the date of birth is fake contains ambiguity. It was put by the ID card project officials whimsically. As a result it has been observed during PRA and Group Discussions in many places that the age of a 70 years old person was written 55. The implementing authorities cannot help these poor old people for such ambiguities.

Some of the participants opined that through proper empowerment of the Union Parishads in terms of decision making and fund allocation, most of these problems can be solved. Otherwise, respective Ministries, Departments, UNO have the authority to make these changes. Nonetheless, the potentiality of Union Parishad should not be discarded in these processes.

CHAPTER VII

SOCIAL PROTECTION AND CHILD WELL-BEING

7.1 Measurement of Child Poverty

UNICEF's Global Study on Child Poverty and Disparities²⁰ considers child poverty as a three-part approach as shown in figure 7.1 and explained in table 7.1. Model "A" presents the simplistic way much of the world sees child poverty: as indistinguishable from overall poverty. This approach starts with a macro view of poverty that must be made more specific (or disaggregated) in order to reveal poverty at the community or household level. Model "B" equates child poverty with the poverty of families raising children. The advantage of this model is that it takes the household-level perspective, which is much closer to the level at which children come into focus. "Model C" captures individual child outcomes and also brings in non-material aspects of poverty. Model "C" considers child well-being and child deprivation to be "different sides of the same coin" (Bradshaw *et.al.* 2007).²¹

Figure 7.1: Child Poverty Approaches: Three models

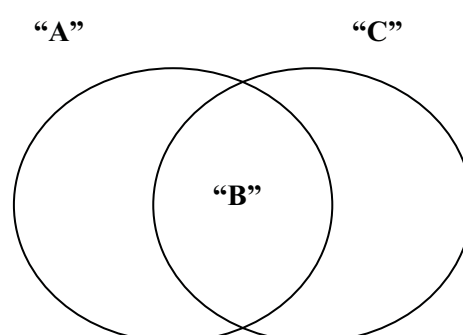


Table 7.1: Three Models of Child Poverty

Model	Implications	Advantage	Disadvantage	Examples
Model A: Child Poverty= Overall Poverty	Focus on material poverty as well as poverty as powerlessness, voicelessness	Seek solutions addressing the underlying or core causes of poverty in the country	Child-specific concerns and/or urge for immediate relief ignored	<ul style="list-style-type: none"> • Per capita GDP • People living on less than \$1USD a day (at PPP) or in different wealth/asset quintiles
Model B:	Focus on	Seeks solutions	Non-material	<ul style="list-style-type: none"> • Number of children

²⁰ At the backdrop of millions of women and children still left behind – even in countries that have demonstrated overall improvement, UNICEF has undertaken the Global Study on Child Poverty and Disparities at the end of 2007, built around decentralized research and analysis in 47 countries in seven regions to serve as critical policy advocacy tools which identify vulnerable populations and provide concrete recommendations on how legislation, policies and programmes could best support child rights.

²¹ Cited in Global Study on Child Poverty and Disparities 2007-08 Guide, UNICEF. As Bradshaw *et. al.*, note “...from a child rights perspective well-being can be defined as the realization of children's rights and the fulfillment of the opportunity for every child to be all she or he can be in the light of a child's abilities, potential and skills. The degree to which this is achieved can be measured in terms of positive child outcomes, whereas negative outcomes and deprivation point to the neglect of children's rights.”

Model	Implications	Advantage	Disadvantage	Examples
Child poverty = the poverty of households (families) raising children	material poverty	addressing the main underlying or core causes of poverty in the country as well as the inadequate support and services to families raising children	aspects of child deprivations ignored	<p>living in households less than 50% of the median income or under national poverty threshold (UNICEF IRC Report Card No 6)</p> <ul style="list-style-type: none"> • Children with two or more severe deprivations (shelter, water, sanitation, information, food, education and health service) ('Bristol concept' in Townsend 2003 or SOWC 2004)
Model C: Child poverty = the flip side of child well being	Strongest focus on child outcomes	Besides material poverty addresses also the emotional and spiritual aspects of child deprivation therefore brings in the concerns for child protection	Methodological difficulty to produce standard poverty measures (headcount, poverty gap) and/or lack of indicators/statistical data especially in developing country contexts	<ul style="list-style-type: none"> • Composite indices on child well being in the rich countries (Bradshaw <i>et al</i> 2006, UNICEF IRC Report Card No 7) • Complex child poverty measures in some OECD countries (e.g. UK)

Source: Fajth, *et. al.*, 2007.

In a country like Bangladesh where nationally there is no published data on child poverty, Model "B" could be considered as a point of departure. In Bangladesh available data describes poverty at the household level only. In line with Model "B" it could be assumed that if a household is poor all members in that household are also poor.

7.2 Child Poverty in Bangladesh

Bangladesh is a populous country characterized by a young age structure. Children under 18 years constitute 45% of the total population. There are about 63 million children out of total 141 million populations in the year 2007. According to National Child Labor Survey 2002-2003, the total number of children (who are in the age bracket 5-17 years) is 42.4 million which comprise about one-third of the country's total population. One out of every six children is a working child numbering 7.42 million children across the country. Around 10.1 percent of the total labor force comprises child labor (below 15 years). Children in the poor families face the worst hardship²².

UNICEF's recent study, Child Poverty and Disparities in Bangladesh²³ reveals that in terms of both CBN and DCI approaches, about 42% households with about 25 million children

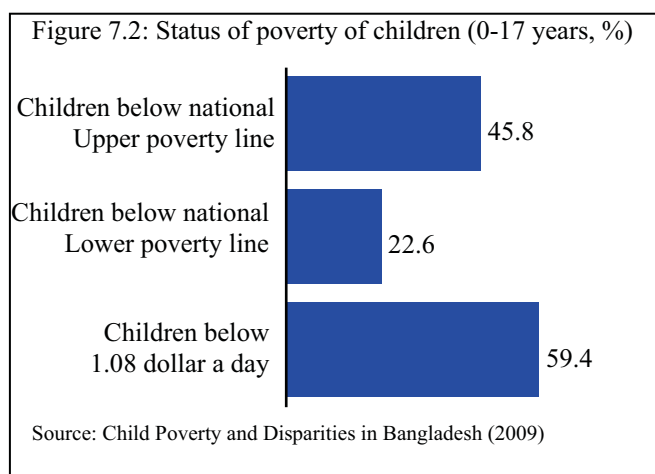
²² UNICEF, Bangladesh, Child Poverty and Disparities in Bangladesh (2009)

²³ The Study is the Bangladesh Country Report toward the Global Study on Child Poverty and Disparities. All three researchers of the current study were involved in the study including Professor Abul Barkat as the Lead Researcher.

across the country are living below the upper and/or absolute poverty line (HIES 2005). Likewise, around 27% households with children (i.e. 25% of all households) fall below the lower poverty line. Similarly 21% (i.e. 19% of all households) of similar type of households are living below hardcore poverty line. Thus in terms of absolute numbers, an estimated *16 million and 12 million children respectively fall below the lower poverty line and hardcore poverty line*. It is to note that about 46% of all children in Bangladesh live below upper poverty line, and about 30% are below lower poverty line (i.e. around 16% between above lower poverty and below upper poverty line). Furthermore, about 56% of the children (about 33 million) are living below poverty line if measured using international poverty line.

Over one in two households (51%) with children are poor in terms of international poverty line (below \$ 1 PPP threshold). It is to note that about 49% of all households fall below the \$1PPP thresholds.

An analysis of the state of poverty among children reveals that 46% of the children in the country live below the national poverty line; 59% live below 1.08 dollar (PPP) a day and 23% live in persistent poverty²⁴.



In terms of deprivation of materials, goods, and services 41% of the country's children are deprived of shelter, 64% deprived of sanitation, 59.4% deprived of information, 57% deprived of nutrition, 16% of health, and 8% of education. Although it appears that only 3% of the children are deprived of drinking water, the real extent of deprivation will be much higher if the access to arsenic-free water is considered²⁵.

As this is the scenario of Children in Bangladesh, child deprivation and vulnerability should be treated as a serious concern for attaining human development in the truest sense of the term.

7.3 Towards a Pro-Child Social Protection Programme

According to government documents, to attain the annual target as specified in the Poverty Reduction Strategy Paper (PRSP), directly and indirectly, about 58% of development and non-development budget resources were allocated for poverty reduction activities in FY2008-09²⁶. It is also claimed that these programmes contributed in enhancing entitlement of the poor and at the same time empowered them to ameliorate their situation as well as helped create awareness. Besides, social safety net programme like food for works programme, VGD programme, construction and maintenance of rural infrastructure etc. were generating

²⁴ Lower poverty line of CBN method is considered as persistent poverty line.

²⁵ Data on people's access to safe-clean arsenic-free drinking water is not available in Bangladesh. However, a most recent study revealed that people's access to safe, clean and arsenic-free drinking water will be at best 65%. The study also revealed that poor people as compared to rich (in rural Bangladesh) has 11 times greater chance of getting arsenicosis (see Barkat Abul and Abul Hussam, "Provisioning of Arsenic-free Water in Bangladesh; A Human Rights Challenge", prepared as keynote paper, Engineering and Special Vulnerabilities, National Academy of Engineering, Washington D.C.: 2-3 October, 2008).

²⁶ Bangladesh Economic Review 2009, Ministry of Finance, Government of the People's Republic of Bangladesh; p-16

employment opportunities for the rural poor. On the other hand, education expansion programmes like food for education, special stipend and financial assistance, free primary education are directly contributing to human development.

Mainstreaming all the disadvantageous people including women and children in the development process is the fundamental challenge for the economy. As many as 66 programmes were implemented in the social sector and social empowerment in FY 2007-08 under different Ministries/Divisions. The programmes were: cash transfer (special and different other allowance) programme, food security programme, micro-credit programme and different funds. The government allocated Tk. 169.32 billion for the social safety programme in FY 2007-08, which was 13.32 percent of the total budget outlay and 2.14 percent of GDP. In the revised budget of FY 2008-09 this allocation was Tk. 121.98 billion which is 12.96 per cent of the budget and 1.98 per cent of GDP. It is to be mentioned here that 11.376 million persons and 24.054 persons were engaged in social security and social empowerment activities in FY 2007-08²⁷. Please see Annex I: Bangladesh Budget and Social Protection Programmes for further detail.

As far the current study concerns, there are only very few pro-child social protection programmes. Except two general (primary education and secondary education stipend programmes) and a special (stipend for students with disabilities) social protection schemes, the remaining programmes are not directly pro-child. For example, the Maternity Allowance for the lactating mothers seems quite pro-child. However, it has been observed in the field that the allowance is being spent on fulfilling household necessities such as building houses etc. Obviously the need for a house cannot be ignored. If the situation is so, then the objective of any social protection scheme should be directly poverty alleviation in the truest sense.

The stipend programmes, although they are directly pro-child schemes, are not pro-poor children attempts. It has been observed in many of the beneficiary households that large number of school going children are not receiving stipend or have been dropped from the programme because of their failure in fulfilling the 85% attendance and 'only' 40% marks criteria. The reason is poverty—or more specifically, cycle of poverty—which the children from poor households cannot break. Children from relatively well-off households do not seem to drop out from schooling even they are not provided any stipend. They would still attend more than 85% classes and obtain more than 40% marks in the annual exam.

It has been found in the study that despite so many social protection programmes in the country the poor are not coming out of poverty. Social protection benefits are only giving them a relatively better position among the poor. They indeed bring some changes in their life in the sense of the proverbs "*something is better than nothing*", or "*Beggars must not be choosers*". But it is not poverty alleviation.

In Bangladesh any child well-being attempt should address the poverty of their households that is household well-being. If household level poverty is alleviated, child poverty is expected to be reduced in the course of time.

²⁷ Bangladesh Economic Review 2009, Ministry of Finance, Government of the People's Republic of Bangladesh; p-196

Otherwise even if the poor children are targeted and brought under any social protection scheme and their households are provided monetary allowance, it would in fact be divided among all household members.

Considering the findings of the study the following recommendations are made for a pro-child social protection programme for the purpose of SC-SD:

- Whoever the target group is, the amount of monthly benefit of any social protection scheme should be increased so that it could contribute reducing the household level poverty. The information provided in the table in chapter 6 describing the current and required amount of social protection allowance could be a good reference for determination of SNP allowance.
- For stipend type programmes, parents should be motivated to send their children to school in addition to providing them the allowance. Stipend should cover only students from the poor households and such households could be determined through PRA in the respective village.
- Many children leave school because they do not find education interesting. Parents should be motivated so that they could arrange a study friendly environment at home. Teachers at school should also be more attentive to children from the poor households as they are more likely to leave school.

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ANNEX I

Bangladesh Budget and Social Protection Programmes

Sl.	Programmes	Coverage (in million)		Budget (Taka in million)	
		Revised (2008-09)	Proposed (2009-10)	Revised (2008-09)	Proposed (2009-10)
(A.1) Cash Transfer (Allowances) programmes					
(A.1.1) Social Protection					
1.	Old Age Allowance	2.00	2.25	6000.00	8100.0.
2.	Allowances for the Widowed, Deserted and Destitute Women	0.90	0.92	2700.00	3312.0.
3.	Allowances for the Financially Insolvent Disabled	0.20	0.26	600.00	936.00
4.	Maternity allowance programme for the Poor Lactating Mothers	0.06	0.08	225.9	336.0
5.	Honorarium for Insolvent Freedom Fighters	0.10	0.12	1080.00	2250.00
6.	Honorarium for Injured Freedom Fighters	0.008	0.008	457.20	611.60
7.	Grants for Residents in Government Orphanages and other institutions	0.016	0.016	172.00	233.90
8.	Capitation Grants for Orphan Students in non govt. orphanages	0.045	0.048	378.00	403.20
9.	General Relief Activities	0.50	0.50	252.00	332.00
10.	Block Allocation for Disaster Management	-	-	0.00	1000.0
11.	Non-Bengali Rehabilitation	0.11	0.11	181.00	151.00
12.	Allowances for Distressed Cultural Personalities/ Activists	0.001	0.001	7.10	0.8
13.	Pension for Retired Government Employees and their families	0.325	0.325	36166.50	36320.90
Subtotal: Million-person & Taka (A1.1)		4.265	4.643	48219.70	53994.60
(A.1.2) Social Empowerment					
1.	Stipend for Disabled Students	0.013	0.016	60.00	80.00
2.	Grants for the Schools for the Disabled	0.012	0.012	18.00	18.00
Subtotal: Million-person & Taka (A.1.2) =		0.025	0.028	78.0	98.0
Total: A.1 (A.1.1+A.1.2)=		4.292	4.671	48297.70	54092.60
(A.2) Cash Transfer (Special) Programme					
(A.2.1) Social Empowerment					
1.	Housing Support	0.234	0.100	213.70	50.00
2.	Agriculture Rehabilitation	0.756	2.750	302.50	550.00
Subtotal: Million-person& Taka (A.2.1) =		0.990	2.850	516.20	600.00
Total: A (Taka)=		-	-	48813.90	54692.60
(B) Food Security Programmes: Social Protection					
1.	Open Market Sales (OMS)	13.05 million-person	30.00 million-person	6004.70 (2.61)	15260.00 (6.00)
2.	Vulnerable Group Development (VGD)	8.833 person-month	8.833 person-month	7308.50 (2.65)	6580.70 (2.65)
3.	Vulnerable Group Feeding (VGF)	33.667 million-person	33.667 million-person	14875.30 (5.05)	14102.30 (5.50)
4.	Test Relief (TR) Food	3.05 Person-month	3.33 Person-month	10204.80 (3.66)	9931.90 (4.00)
5.	Gratuitous Relief (GR)- Food	6.40 Person-month	6.40 Person-month	1883.40 (0.64)	1640.90 (0.64)
6.	Food Assistance in CTG-Hill Tracts Area	0.625 Person-month	0.625 Person-month	2207.10 (0.75)	1884.10 (0.75)
7.	Food For Work (FFW)	3.956 Person-month	3.125 Person-month	10339.30 (3.56)	9388.20 (3.75)

Understanding the Scope of Social Protection Measure as Means to Improve Child Well-being

Sl.	Programmes	Coverage (in million)		Budget (Taka in million)	
		Revised (2008-09)	Proposed (2009-10)	Revised (2008-09)	Proposed (2009-10)
Total (B million-P) =		46.717	66.667	20880.00	29352.30
Total (B Man-Month) =		22.864	22.317	31943.10	29425.80
Total: B (Taka) =				52823.10	58778.10
(C.1) Micro-Credit Programmes: Social Empowerment					
1.	Micro-credit for Women Self-employment	0.068	0.00	30.00	0.00
2.	Fund for Micro-Credit through PKSF	6.00	6.50	1850.00	2000.00
3.	Social Development Foundation			927.00	2950.00
4.	NGO Foundation			200.00	0.00
Subtotal: million-person & Taka (C.1) =		6.068	6.500	3007.00	4950.00
(C.2) Miscellaneous Funds: Social Empowerment					
1.	Fund for the Welfare of Acid Burnt and Disables	0.076	0.080	20.00	20.00
2.	Fund for Assistance to the Small Farmer and Poultry Farms	0.10	0.10	1000.00	1000.00
3.	Support to Small Entrepreneurship (PKSF)	0.283	0.00	1000.00	0.00
4.	Swanirvar Training Programme	0.01	0.01	12.50	12.50
5.	Shamaj Kallyan Parishad	0.014	0.014	1.40	86.70
Subtotal: million-person & Taka (C.2) =		0.483	0.204	2112.50	1119.20
(C.3) Miscellaneous Funds: Social Protection					
1.	100 days Employment Scheme	3.087	0.00	9260.00	0.00
2. *	Fund for Climate Change	0.00	0.00	3000.00	7000.00
3.	Allowances for Urban Low-income Lactating Mothers	0.04	0.04	250.00	250.00
4.*	Block Allocation for Various Programme	0.00	0.00	60.00	6360.00
Subtotal: Person-Month & Taka (C.3) =		3.127	0.040	12570.00	13610.00
(C.4) New Fund: Social Protection					
1.	Employment Generation Programme for the Hardcore Poor	0.00	4.90	0.00	11760.00
2.	National Service	0.00	0.067	0.00	200.00
3.	Special Prog. for Irrigation and Water Logging	0.00	1.30	0.00	4000.00
4.	Skill Development Fund for Expatriate Returnees and New Entrants to Labor market	0.00	0.05	0.00	700.00
5.	Child Development Center	0.00	0.002	0.00	56.70
6.	Service and Assistance Center for Disabled	0.00	0.042	0.00	54.10
7.	Ghare Fera Programme (Returning Home)	-	-	0.00	50.00
Subtotal: Person-Month & Taka (C.4)		0.00	6.361	0.00	16820.80
Total: C (Taka)		-	-	17689.50	36500.00
Total: Protection - Million-person (A.1.1+B)		50.982	71.310	69099.70	83346.90
Total: Protection - Person-Month (B+C3+C4) =		25.991	28.718	44513.10	59856.60
Total: Empowerment: Million-person (A.1.2+A.2.1+C1+C2)		7.566	9.582	5713.70	6767.20
Grand Total (A+B+C)		-	-	119326.50	149970.70
Total Revenue Budget =				671250.00	772430.00
Percentage to Revenue Budget =				17.78%	19.42%
* As "Fund for Climate Change (C.3.2)" and "Block Allocation for Various Programme (C.3.4)" are not yet determined as Programmes, Person-Month has not been included in the Estimate.					
(D) Development Sector Programmes: Social Empowerment					
D.1	Running Development Programmes				
1.	Stipend for Primary Students	4.815	4.815	4880.00	4875.20
2.	School Feeding Programme	0.60	0.60	40.00	342.60
3.	Stipend for Dropout Students	0.50	0.50	870.00	928.90

Understanding the Scope of Social Protection Measure as Means to Improve Child Well-being

Sl.	Programmes	Coverage (in million)		Budget (Taka in million)	
		Revised (2008-09)	Proposed (2009-10)	Revised (2008-09)	Proposed (2009-10)
4.	Char Livelihood	0.30	0.25	2031.10	936.00
5.	"Ashrayan" (Housing)	0.04	0.04	1034.90	935.50
6.	Stipend and Access Increase for Secondary and Higher Secondary Level Students (including Proposed Secondary Education Stipend Project)	2.70	2.822	3316.10	5277.00
7.	Maternal Health Voucher Scheme	0.19	0.19	510.00	700.00
8.	National Nutrition Programme	0.12	0.176	1280.00	1730.00
9.	Protection of Children at Risk	0.007	0.024	76.80	293.70
10.	Economic Empowerment of the Poor	1.00	2.10	255.80	578.30
11.	Fundamental Education for Urban Working Children	0.22	0.22	465.00	828.40
12.	Employment for Hardcore-Poor in Northern Region	0.018	0.024	98.60	128.50
13.	Participatory Rural Development (2nd Phase)	0.025	0.106	31.80	68.00
14.	Rural Employment Opportunity for Public Asset	0.024	0.025	625.80	756.00
15.	"Gucchagram" (Climate victims rehabilitation project)	0.050	0.050	592.60	913.50
16.	Rural Employment and Rural Maintenance Programme	0.052	0.052	1920.00	1700.00
17.	Preliminary Education for Development of Children	0.25	0.25	230.20	238.50
18.	Vulnerable Group Development for Ultra Poor (Women)	0.08	0.08	380.70	997.50
19.	Reconstruction of Houses of SIDR affected landless people	0.018	0.019	380.00	470.00
20.	Construction of Flood-Shelter in Flood Prone and River-Erosion Areas	0.008	0.014	70.00	131.8
21.	Disaster Risk Mitigation and Reduction	0.046	0.40	36.80	323.20
Subtotal: Million-person & Taka (D.1)		11.063	12.734	19126.20	23152.60
D. 2	New Programmes				
1.	Participatory Rural Development Project	0.138	0.180	0.00	100.00
2.	Project for Small Farmers Development Foundation	0.030	0.030	0.00	50.00
Subtotal: Million-person & Taka (D.2)		0.168	0.210	0.00	150.00
Total: Million-person & Taka (D)		11.231	12.944	19126.20	23302.60
* The implementation of the Project "One Household, One Farm" is underway.					
* Programmes have been undertaken for eradication of begging.					
Total: (Social Protection - Taka)		-	-	113612.80	143203.50
Social Protection (% to Budget)		-	-	12.07	12.58
Social Protection (% to GDP)		-	-	1.85	2.09
Total: (Social Empowerment - Taka)		-	-	24839.90	30069.80
Social Empowerment (% to Budget)		-	-	2.64	2.64
Social Empowerment (% to GDP)		-	-	0.40	0.44
G. Total: Beneficiary (Million-Person)		69.779	93.836	-	-
G. Total: (Person-Month)		25.991	28.718	-	-
G. Total: (Annual Million-Person)		2.166	2.393	-	-
G. Total: Taka (Social Protection & Empowerment)		-	-	138452.70	173273.30
Total Budget				941400	1138190
Percentage to Budget				14.71	15.22
GDP				6149430	6867300
Percentage to GDP				2.25	2.52

Source: Ministry of Finance, Government of the People's Republic of Bangladesh

ANNEX II**Data Collection Instruments (DCI)****DCI 1**

Code:

Study on
Understanding the Scope of Social Protection Measures as Means to Improve Child
Well-Being
Beneficiary In-depth Interview Checklist

Programme Code:

Programme Name	Code	Programme Name	Code
Allowance for the Financially Insolvent Disabled	01	Stipend for Disabled Students	09
Allowance for the Widowed, Deserted & Destitute Women	02	Test Relief (TR) Food	10
Employment Generation Programme for the Hardcore Poor	03	Stipend for Primary Students	11
Food for Work (FFW)	04	Vulnerable Group Development (VGD)	12
Female Secondary Education Stipend Project	05	Vulnerable Group Feeding (VGF)	13
Gratuitous Relief (GR)-Food	06	Vulnerable Group Development for Ultra Poor (Women) (VGD-UP)	14
Maternity allowance for the Poor Lactating Mothers	07	Rural Employment and Road Maintenance Programme (RERMP)	15
Old Age Allowance	08	Agriculture Input Subsidy Programme	16

Names and Signatures of the Interviewer and the Supervisors:

	Interviewer	Field Supervisor
Name:		
Signature:		
Date:		

Initiated By**Save the Children****Save the Children-Sweden Denmark (SCSD)**

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E-mail: hdc.bd@gmail.com, hdc@bangla.net, Website: www.hdc-bd.com**April 2010**

I	BENEFICIARY IDENTIFICATION:	
a.	Name:	
b.	Sex: (Male= 1, Female= 2)	<input type="checkbox"/>
c.	Father's/husband's name:	
d.	Mother's Name:	
e.	Religion: Islam=1, Hindu=2, Buddhist=3, Christian=4, Others(Specify)=5	<input type="checkbox"/>
f.	Nationality: Bangali=1, Indigenous(Specify) =2	<input type="checkbox"/>
g.	Address: Village:, Union:, Upazila: District: Mymensingh=1; Netrokona=2	

II	Please provide us some background information about all individual members of the HH*								
A.	Household Members' Demography								
Sl. #	Name (start from 'respondent' then use age sequence: in a descending order)	Age (in completed years)	Sex Male=1 Female=2	Marital Status ¹	Educatio n (Highest class passed) ²	Whether school dropout= 88 ³	Occupation ⁴		Disability status (if applicable) ⁶
							Main	Secondary ⁵	
1	2	3	4	5	6	7	8	9	10
01.									
02.									
03.									
04.									
05.									
06.									
07.									
08.									
Total number of household member									
Number of household income sources (consider all household members' occupations)									
B.	Children's Demography								
01.	Total Children (>18) in the Household								
02.	Number of Orphan Children in the Household								
03.	Number of children living with abandoned mothers (children of single parent HHs)								
04.	Number of abandoned children living with grandparents/relatives								
05.	Number of disabled children (physical/mental)								

*	Household member: Takes food from the same 'Chula', generally sleep at night under the same roof at least once in the last 6 months; guests will not be included.
¹	Marital Status: Unmarried=01, Married=02, Separated=03, Widower/Widow=04, Divorce/Abandoned=05
²	Write numbers for each class attended. E.g., if completed class 4, write '4' etc. Put '00' if never attended school. Put '88' if school dropout.
³	Put '88' for children (6-18) who attended school but did not complete. Put '-' for 18+ HH members
⁴	Occupation code: Farmer/cultivator =01, Homemaker (housewife) =02, Agri-laborer = 03, Non-agri-laborer = 04, Salaried job =05, Mason =06, Carpenter =07, Rickshaw/van puller =08, Fisherman = 09, Boatman =10, Blacksmith =11, Potter =12, Cobbler =13, Shopkeeper =14, Petty trader =15, Business =16, Tailor =17, Umbrella Repairer =18, Driver =19, Cottage Industry =20, Village doctor/Quack =21, Homeopath/ Aurvedic/ Unani =22, Imam/priest = 23, Electrician/ mechanics =24, Barber =25, Housekeeping aid at other's house =26, Birth attendant/TBA =27, Butcher =28, Teacher =29, Retired service holder/ elderly person =30, Student =31, Unemployed =32, Children (0-6 years) =33, Disabled/ physically challenged =34, Expatriate (who work in abroad), Assistance in household works=36, other (specify) =39
⁵	If no secondary occupation, write code (-).
⁶	Disability code: Visual= 1, Hearing = 2, Verbal = 3, Physical =4, Mental= 5, Multi =6, Not disable= (-)

III	SOCIO-ECONOMIC STATUS OF THE HOUSEHOLD: MAIN VARIABLES		
1	Household head	Male =1	Female =2
2	Land ownership :		
a	Do you have own agricultural land?	Yes=1,	No=2

		amount..... (in decimal)	
b	Do you have own homestead?	Yes=1, amount..... (in decimal)	No=2
3	What is the condition of the main house? (Observation)	Dilapidated/broken- down=1	Not dilapidated/not broken-down=2

Section IV: ON THE SAFETY NET PROGRAMME

401. Please take details of Programme that benefits the respondent.

Probing tips:

- Since when s/he has been receiving benefit from the programme
- What is delivered from the programme (cash/kind/both etc), quality of the kind (for rice/wheat)
- Duration of the programme: how long will she receive the benefit
- Allowance given after what interval
- Probe from the beneficiary whether s/he knows the detail of the benefit:
 - amount of benefit
 - frequency
 - when was the last installment received
 - when would s/he receive the next installment
- How many times s/he has received allowance so far
- Total amount of benefit (cash/kind) received so far (if kind, covert the kind into cash considering the local price)

402. Please take detail of the selection process discussing with the beneficiary

Probing tips:

- From where the beneficiary knew about the programme
- Whether she was recommended by any influential neighbour/relative for selection
- Whether the beneficiary had to spend cash/kind for issuing the allowance card
- How many times the beneficiary had to visit the relevant office/UP Chairman/member for her selection
- Given that the respondent knows the other beneficiaries of the programme in the neighborhood, then ask and probe if there is any individual who is more vulnerable than the respondent but not receiving the allowance. If so, why was s/he left out?

403. Ask the beneficiary about the delivery mechanism of the programme and note detail of that.

Probing tips:

- Where does the beneficiary receive the allowance
- How far is the place from her/his residence
- How does s/he commute to that place (alone/with someone else, vehicle)
- If she feels any trouble/harassment/difficulties to commute
- How much s/he needs to spend to commute to the place (both ways) each time
- Does s/he need to spend money at the delivery point

404. Interviewer: Ask the beneficiary and take detail of how did s/he spend the last/last few installments of the benefit.

Probing tips:

- Ask when she received the last/last few installments
- Probe how she spent the money (how much to whom/how much on what)
- Do not ask but probe whether the beneficiary had any role in the decision making process (the money would be spent on what, etc)

405. Benefit received from multiple public safety net programmes

Is there any other public/NGO safety net programme s/he or other HH members is/are benefitted from or was/were benefitted earlier?

Probing tips:

- When: currently or in the past (mention time and duration)
- What was the programme
- Who received the benefit (beneficiary/HH members)
- Kind of benefit, amount and frequency

406. Do the authorities imply any condition(s) on receipt of the benefit? If 'Yes', what are the conditions?

[Ask only for relevant programmes. E.g., Maternity Allowance, Stipend for Primary Students, Female Secondary Education Stipend Project, etc]

Probing tips:

- To spend on what purpose, etc
- If any paper (booklet/instructions) is provided on that
- If there is any mechanism to monitor

407. Does the beneficiary feel any change(s) in the current programme that they believe would benefit them more? Why they feel such changes?

Probing tips:

- The respondent might feel changes in the following:
 - beneficiary selection
 - type of benefit (whether cash or kind)
 - delivery mechanism
 - timing (whether during lean time etc.)
 - amount of the cash/kind, etc

Section V: IMPACT OF SOCIAL PROTECTION BENEFIT**Impact of Social Protection benefit on Household Economy (Income and Expenditure)****1. Impact on the beneficiary households**

A. This impact would be assessed using a direct method where respondents would be the beneficiaries.

- a. Calculation of total annual household income and expenditure using a standard format²⁸
- b. Calculation of annual expenditure on children in that household
 - ✓ Expenditure on food (adequate/inadequate and quality)
 - ✓ Expenditure on treatment (quality of health services)
 - ✓ Expenditure on education etc.
 - ✓ Existence of child labour
- c. Calculation of the percentage of the income gained from the social protection benefit on the total household income and expenditure

B. Expenditure of last three installments of the social protection benefit : on what, and how much of that was on children

Section VI: CHILDREN'S INFORMATION**601. Please take detail information on children living in the household under the following heads****a. Demography:**

- ✓ Number of children died in last three years (also note reason)

²⁸ A standard format will be provided during the field work. Interviewers will estimate the income and expenditure using that format and use the result for these two indicators for the purpose and will proceed to assess the actual/potential impact.

b. Health:• **Illness Incidences**

- ✓ How many times, what diseases,
- ✓ Treatment received by the kid during illness
 - Timeliness (if delay, please probe for reasons)
 - Treatment received from where (qualified/quack/traditional) and probe for reasons (economic or attitudinal).
- ✓ Extent of treatment (completion)
 - Till s/he was ill (own perception)
 - Till the doctor suggested
 - Had to stop abruptly (please probe for reasons)
- ✓ Expenses on treatment

c. Education

- How many of them are of school going age (also note gender for each)
 - ✓ How many are attending school
 - ✓ How many never attended school (also probe for reasons)
 - ✓ How many are dropouts (also note since when, and probe for reasons)

d. Child Labour

- How many are engaged in child labour
 - ✓ Domestic child labour for which s/he had sacrifice education (forced or not). Please also probe for reasons (economic/attitudinal)
- How many are in paid work
 - ✓ Forced or not (Please probe for reasons: economic/attitudinal/best opportunity/no other opportunity)
- Find out how much money s/he earns and how much s/he sends home (to see whether the protection benefit can substitute the earning [the amount (s/he sends) and the possible expenses on her/him if she would stay at home])
- What would be the possible expenses on her/him for food, nutrition, health, clothing, education.

e. Food and Nutrition

- ✓ Quality for the family and children
- ✓ Expenses for family and children

DCI-2

Code:

Study on
Understanding the Scope of Social Protection Measures as Means to Improve Child
Well-Being

Non-Beneficiary In-depth Interview Checklist

Names and Signatures of the Interviewer and the Supervisors:

	Interviewer	Field Supervisor
Name:		
Signature:		
Date:		

Initiated By



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Save the Children-Sweden Denmark (SCSD)



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April 2010

Understanding the Scope of Social Protection Measure as Means to Improve Child Well-being

I	RESPONDENT IDENTIFICATION:	
a.	Name:	
b.	Sex: (Male= 1, Female= 2)	<input type="checkbox"/>
c.	Father's/husband's name:	
d.	Mother's Name:	
e.	Religion: Islam=1, Hindu=2, Buddhist=3, Christian=4, Others(Specify)=5	<input type="checkbox"/>
f.	Nationality: Bangali=1, Indigenous(Specify) =2	<input type="checkbox"/>
g.	Address: Village:, Union:, Upazila: District: Mymensingh=1; Netrokona=2	

II	Please provide us some background information about all individual members of the HH*								
A.	Household Members' Demography								
Sl. #	Name (start from 'respondent' then use age sequence: in a descending order)	Age (in completed years)	Sex Male=1 Female=2	Marital Status ¹	Educatio n (Highest class passed) ²	Whether school dropout= 88 ³	Occupation ⁴		Disability status (if applicable) ⁶
							Main	Secondary	
1	2	3	4	5	6	7	8	9	10
01.									
02.									
03.									
04.									
05.									
06.									
07.									
08.									
Total number of household member									
Number of household income sources (consider all household members' occupations)									
B.	Children's Demography								
01.	Total Children (>18) in the Household								
02.	Number of Orphan Children in the Household								
03.	Number of children living with abandoned mothers (children of single parent HHs)								
04.	Number of abandoned children living with grandparents/relatives								
05.	Number of disabled children (physical/mental)								

*	Household member: Takes food from the same 'Chula', generally sleep at night under the same roof at least once in the last 6 months; guests will not be included.		
¹	Marital Status: Unmarried=01, Married=02, Separated=03, Widower/Widow=04, Divorce/Abandoned=05		
²	Write numbers for each class attended. E.g., if completed class 4, write '4' etc. Put '00' if never attended school. Put '88' if school dropout.		
³	Put '88' for children (6-18) who attended school but did not complete. Put '-' for 18+ HH members		
⁴	Occupation code: Farmer/cultivator =01, Homemaker (housewife) =02, Agri-laborer = 03, Non-agri-laborer = 04, Salaried job =05, Mason =06, Carpenter =07, Rickshaw/van puller =08, Fisherman = 09, Boatman =10, Blacksmith =11, Potter =12, Cobbler =13, Shopkeeper =14, Petty trader =15, Business =16, Tailor =17, Umbrella Repairer =18, Driver =19, Cottage Industry =20, Village doctor/Quack =21, Homeopath/ Aurvedic/ Unani =22, Imam/priest = 23, Electrician/ mechanics =24, Barber =25, Housekeeping aid at other's house =26, Birth attendant/TBA =27, Butcher =28, Teacher =29, Retired service holder/ elderly person =30, Student =31, Unemployed =32, Children (0-6 years) =33, Disabled/ physically challenged =34, Expatriate (who work in abroad), Assistance in household works=36, other (specify) =39		
⁵	If no secondary occupation, write code (-).		
⁶	Disability code: Visual= 1, Hearing = 2, Verbal = 3, Physical =4, Mental= 5, Multi =6, Not disable= (-)		
III	SOCIO-ECONOMIC STATUS OF THE HOUSEHOLD: MAIN VARIABLES		
1	Household head	Male =1	Female =2
2	Land ownership :		
a	Do you have own agricultural land?	Yes=1,	No=2

		amount.....(in decimal)	
b	Do you have own homestead?	Yes=1, amount.....(in decimal)	No=2
3	What is the condition of the main house? (Observation)	Dilapidated/broken- down=1	Not dilapidated/not broken-down=2

Section IV: On Social Protection Programme

401. Ask the respondent whether s/he knows about the major public social protection programmes.

- ✓ What programmes exist in the area?
- ✓ Who get the benefits?
- ✓ Did the respondent ever try to get these benefits? Why could not s/he manage to avail any? Who did she contact?
- ✓ What were the barriers to get such benefits?

Section V: Potential Impact of Social Protection Benefit

To assess the potential benefit of a social protection programme on the non-beneficiary households, first of all we shall select some non-beneficiary households through PRA. The households must be non-beneficiary poor households who are eligible to get social protection benefits. Exercise a, b and c of the following section would be done through the PRA method. Followed by the PRA, exercise d, e and f would be done using this instrument.

PRA: Wealth Ranking of a Community

- a. Identify the poorest households through wealth ranking
- b. Identify the poorest households with vulnerable²⁹ children
- c. From these poor households, identify the poorest households that do not get any social protection benefit
- d. Take detail of the annual household economy (income-expenditure) of these households (using the format for income and expenditure)
 - ✓ Calculation of expenditure on children in such households
 - ✓ Expenditure on food (adequate/inadequate/quality)
 - ✓ Expenditure on treatment (quality of health services)
 - ✓ Expenditure on education etc.
 - ✓ Existence of child labour
- e. Calculate the potential percentage on the household economy that a social protection benefit would make
- f. Calculate the potential percentage of the expenditure on children that a social protection benefit would make

Potential result from this exercise:

Comparing the scenario found in the beneficiary and the non-beneficiary households we might conclude:

If the non-beneficiary households could be brought under any of the social protection schemes, then there could have been this (???) much improvement in the household expenditure in general and expenditure on children in particular.

²⁹ Vulnerability: Consider children's food intake (inadequate), health (chronically ill or illness untreated), nutrition (symptoms of malnourishment), education (drop out) and child labour (forced to go for child labour)

Section VI: CHILDREN'S INFORMATION:

602. Please take detail information on children living in the household under the following heads

f. Demography:

- ✓ Number of children died in last three years (also note reason)

g. Health:

- **Illness Incidences**

- ✓ How many times, what diseases,
- ✓ Treatment received by the kid during illness
 - Timeliness (if delay, please probe for reasons)
 - Treatment received from where (qualified/quack/traditional) and probe for reasons (economic or attitudinal).
- ✓ Extent of treatment (completion)
 - Till s/he was ill (own perception)
 - Till the doctor suggested
 - Had to stop abruptly (please probe for reasons)
- ✓ Expenses on treatment

h. Education

- How many of them are of school going age (also note gender for each)
 - ✓ How many are attending school
 - ✓ How many never attended school (also probe for reasons)
 - ✓ How many are dropouts (also note since when, and probe for reasons)

i. Child Labour

- How many are engaged in child labour
 - ✓ Domestic child labour for which s/he had sacrifice education (forced or not). Please also probe for reasons (economic/attitudinal)
- How many are in paid work
 - ✓ Forced or not (Please probe for reasons: economic/attitudinal/best opportunity/no other opportunity)
- Find out how much money s/he earns and how much s/he sends home (to see whether the protection benefit can substitute the earning [the amount (s/he sends) and the possible expenses on her/him if she would stay at home])
- What would be the possible expenses on her/him for food, nutrition, health, clothing, education?

j. Food and Nutrition

- ✓ Quality for the family and children
- ✓ Expenses for family and children

DCI 3

Study on Understanding the Scope of Social Protection Measures as Means to Improve Child Well-Being

Group Discussion Format (with UP Representatives)

Identification of participants:

Sl. #	Name	Age	Sex Male=1 Female=2	Education (Highest class passed)	Designation/Main Occupation
1.			1 2		
2.			1 2		
3.			1 2		
4.			1 2		
5.			1 2		
6.			1 2		
7.			1 2		
8.			1 2		
9.			1 2		
10.			1 2		

District:	Upazila:	Union:	Village	Para:
Moderator's Name:			Note takers Name:	
Date:	Time:	Place:		

Initiated By



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April 2010

Group Discussion (GD) Guideline

In order to know about a particular issue it is necessary to conduct a Group Discussion (GD) with people related to that particular topic. For example, to understand issues related to agriculture GD is required with people related to agriculture, for an understanding of health issues GD with people related to healthcare, etc.

Objective

- To gain full understanding of the topic of discussion (since all the participants are directly related to the topic, the discussion becomes lively and it gives practical outcomes.
- To understand past experiences and making future planning in this regard.

Method:

1. Firstly, the number and identification of those who are familiar with the topic and able to participate in the discussion have to be completed. (Select around 10 people, the selection could be a mix of people of different Government officers of Upazila level, UP representatives and community watch group members).
2. The discussion topic, expected time and duration of discussion and the venue have to be decided in discussion with the expected participants.
3. All preparatory measures required at the venue have to be taken prior to the discussion.
4. GD team members will only play the role of facilitators while the discussion is on.
5. All participants will have to be given equal opportunity to express their opinions and the issues raised and opinions expressed will have to be written down.
6. Any decision (s) or opinion (s) has to be reviewed prior to finalizing so that any new opinion could be included even at the end.

Prior Preparation:

1. Determining the topic of discussion and its objectives
2. Preparing set of questions for proper facilitation of the discussion.
3. Arranging stationeries and other items required during the discussion.
4. Deciding on the participants, venue and time of the discussion.
5. Distribution of responsibilities among the team members, such as, discussant(s), facilitators, note-taker, and a coordinator for overall supervision.

The DOs:

- a) Making every participant understand the topic and objective(s) before the discussion starts.
- b) Creating a healthy, amiable and positive environment for discussion
- c) Creating such an environment that every participant gets the opportunity to express their opinion.
- d) In case the discussion gets drooping at any stage, the facilitator(s) should steer the discussion and put again it on the right track
- e) In case of any debate in the discussion, an opportunity should be created for the participants to resolve the matter among themselves, and no intervention should be made except for any unavoidable reason.
- f) If a new issue creeps into the discussion, it should not be instantly resisted. In case the discussion goes on in a different track for a long time, it should be steered back to the right track.

The DONTs:

- a) Predetermining the timeframe for discussion
- b) Prohibiting the participants from having an appropriate conclusion/closure to the discussion
- c) Supporting or nullifying any particular opinion
- d) Creating interruption in between a discussion
- e) Creating confusion or misunderstanding asking multiple questions together
- f) Conversing to someone during the discussion in such a way that it interrupts the flow of discussion.

Group Discussion Issues

1. What are the major livelihood activities of people of this area? What do the rich do? What do the poor do?
2. What are the lean months in terms of income for the poor (Which particular season of the year the poor suffer? What causes them suffer? How do they cope during this period?
3. What are the Government initiatives (SNPs) to help the poor? Are the initiatives adequate for the number of poor people living in this area? Why?
4. How are the beneficiaries for the public SNPs selected?

[For all the selected SNPs]

- a. From where and what kind of instructions you get from the Government
 - b. Who do the preliminary listing? Who finalize?
 - c. Any poverty assessment/need assessment/estimation of eligible beneficiary?
 - d. Approach: Top down/bottom up?
5. Please give us an overall idea about the coverage of the SNPs with regard to the intended beneficiaries.

[For all the selected SNPs]

- a. Number of beneficiaries in the UP
 - b. Number of eligible beneficiary
 - c. How many among the eligible are covered? How many are not covered?
- [Estimation of these by wards could be a good method of estimating the number for the UP. Ward commissioners, in some particular cases exclusively the female ward commissioners could give a better idea.] (See attachment)
- d. How are the final beneficiaries selected among the (huge) number of eligible beneficiaries? Who gets priority? Why?
 - e. Can a beneficiary receive allowance from more than one programme at a time? If 'yes', then please take detail on that. In that case:
 - How many programmes allow overlapping?
 - If overlapping is allowed, what amount of maximum benefit a beneficiary could avail at a time?
 - How many such beneficiaries exist in the UP/Upazila?
 - f. What method is applied for the left outs?
 - g. Do you/your institution have the access to bring changes in the delivery mechanism? [e.g. cash/instead of kind, during lean months instead of throughout of the year]
 - h. Do you get any kind suggestion/pressure from the beneficiaries for bringing changes in the kind of delivery, amount delivered, delivery mechanism etc? Please tell us in detail about these. [e.g. if the amount is inadequate for the purpose, then how much increase in the amount could help them serve the purpose, etc]
 - i. Do you have the right/access to increase/decrease the number of beneficiaries?
6. How does the programme impact the beneficiaries, particularly the children living in those households?

7. Do the participants feel any change(s) in the current programme that they believe would benefit the poor more? Why they feel such changes?
 - beneficiary selection
 - delivery mechanism
 - timing
 - amount of the cash/kind, etc
8. How these changes could be made? Who could make the decision?

Attachment

**Fill up the following table through discussion with the Union Parishads Representatives
(add rows if needed)**

Name of the programme	Number of beneficiaries	Number of eligible beneficiaries	Number of eligible non beneficiaries	Comment

Moderator: Please thank the participants for their invaluable time and cooperation. Wish them all the best in life.

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Study on Understanding the Scope of Social Protection Measures as Means to Improve Child Well-Being

Group Discussion Issues with Community People

Identification of Participants:

Sl. #	Name	Age	Sex Male=1 Female=2	Education (Highest class passed)*	Main Occupation
1.			1 2		
2.			1 2		
3.			1 2		
4.			1 2		
5.			1 2		
6.			1 2		
7.			1 2		
8.			1 2		
9.			1 2		
10.			1 2		

* Write numbers for each class attended. E.g., if completed class 4, write '4' etc. Put '00' if never attended school. Put '88' if school dropout.

District:	Upazila:	Union:	Village	Para:
Moderator's Name:			Note takers Name:	
Date:	Time:	Place:		

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Group Discussion (GD) Guideline

In order to know about a particular issue it is necessary to conduct a Group Discussion (GD) with people related to that particular topic. For example, to understand issues related to agriculture GD is required with people related to agriculture, for an understanding of health issues GD with people related to healthcare, etc.

Objective

- To gain full understanding of the topic of discussion (since all the participants are directly related to the topic, the discussion becomes lively and it gives practical outcomes.
- To understand past experiences and making future planning in this regard.

Method:

7. Firstly, the number and identification of those who are familiar with the topic and able to participate in the discussion have to be completed. (Select around 10 people; the selection could be a mix of poor people whose households are currently receiving social protection benefits and people who are despite eligibility not receiving such benefits). This could be done after the PRA in the village or separately
8. The discussion topic, expected time and duration of discussion and the venue have to be decided in discussion with the expected participants (with the help of PNGO, SUF).
9. All preparatory measures required at the venue have to be taken prior to the discussion.
10. GD team members will only play the role of facilitators while the discussion is on.
11. All participants will have to be given equal opportunity to express their opinions and the issues raised and opinions expressed will have to be written down.
12. Any decision (s) or opinion (s) has to be reviewed prior to finalizing so that any new opinion could be included even at the end.

Prior Preparation:

6. Determining the topic of discussion and its objectives
7. Preparing set of questions for proper facilitation of the discussion.
8. Arranging stationeries and other items required during the discussion.
9. Deciding on the participants, venue and time of the discussion.
10. Distribution of responsibilities among the team members, such as, discussant(s), facilitators, note-taker, and a coordinator for overall supervision.

The DOs:

- g) Making every participant understand the topic and objective(s) before the discussion starts.
- h) Creating a healthy, amiable and positive environment for discussion
- i) Creating such an environment that every participant gets the opportunity to express their opinion.
- j) In case the discussion gets drooping at any stage, the facilitator(s) should steer the discussion and put again it on the right track
- k) In case of any debate in the discussion, an opportunity should be created for the participants to resolve the matter among themselves, and no intervention should be made except for any unavoidable reason.
- l) If a new issue creeps into the discussion, it should not be instantly resisted. In case the discussion goes on in a different track for a long time, it should be steered back to the right track.

The DONTs:

- g) Predetermining the timeframe for discussion
- h) Prohibiting the participants from having an appropriate conclusion/closure to the discussion
- i) Supporting or nullifying any particular opinion
- j) Creating interruption in between a discussion
- k) Creating confusion or misunderstanding asking multiple questions together
- l) Conversing to someone during the discussion in such a way that it interrupts the flow of discussion.

Issues to Be Discussed In GD/FGD with Community People*(This could be done after the PRA in the village or separately)***A. Information about different schemes (public social protection benefits)**

- i. Knowledge about schemes
- ii. Knowledge about selection criteria
- iii. Knowledge about selection process, delivery channel and benefit received etc.

B. Knowledge and perception about the strength and weakness of the scheme**a. Knowledge and perception about Corruption in the process****Selection**

- 1. Whether selection of beneficiary is fair OR it depends on wishes of local Government representatives?
- 2. Whether anybody takes bribe for selection of the beneficiary?

Delivery

- 3. Whether any bribe or other illegitimate charge is to be given by the beneficiary at the time of delivery?

Benefit amount

- 4. Whether the benefits of these schemes are received by beneficiary in total OR it is siphoned during the process?

(Ask whether -

- i. When cash benefit is given whether people get the total amount as promised?
- ii. When people get rice / wheat - do they get full quantity or not? Whether quality of rice or wheat is ok?
- iii. When people work - do they get the wage rate in total? Do they deliver full work as per measurement?)

*Any other issue related to corruption on probing***b. Knowledge and perception about Difficulties in the process***Selection**Delivery (Distance of the delivery center.....)**Any other difficulty*

- c. Knowledge and perception about Sufficiency of the number of actual beneficiaries vs. deserved (allocation & requirement)
- d. Knowledge and perception about quality and quantity of the Coverage by the scheme
- e. Knowledge and perception about Adequacy of the benefit
- f. Knowledge and perception about Impact of the benefit
- g. Knowledge and perception about OTHER IMPERFECTIONS in the design of the scheme and its actual implementation vis-à-vis requirement and the ground situation.

Moderator: Please thank the participants for their invaluable time and cooperation. Wish them all the best in life.

Study on
Understanding the Scope of Social Protection Measures as Means to Improve Child Well-Being

Participatory Rural Appraisal (PRA)

Names and Signatures of the Facilitator and the Note-Taker:

	Facilitator	Note-Taker
Name:		
Signature:		
Date:		
Place:		

Identification of participants:

Sl. #	Name	Age	Sex Male=1 Female=2	Education (Highest class passed)*	Main Occupation
1.			1 2		
2.			1 2		
3.			1 2		
4.			1 2		
5.			1 2		
6.			1 2		
7.			1 2		

* Write numbers for each class attended. E.g., if completed class 4, write '4' etc. Put '00' if never attended school. Put '88' if school dropout.

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April 2010

What is PRA: The elaboration of PRA is Participatory Rural Appraisal. By this method people of a certain area identify their needs and problems and also the ways to solve those problems on their own. If the project is designed and implemented by this process people will get highest benefits and the project is expected to be sustainable. There are several techniques to collect data through PRA. The techniques should be selected after identifying the types of data we need. For our current purpose we will stage the first PRA among the local people to identify the most deprived households with vulnerable children in the village/hamlet. The techniques Social Mapping and Wealth ranking/Deprivation ranking will be used together to identify the most deprived households. Thus a number of households will be selected for non-beneficiary interview and FGD from these poor households. The Participants of PRA is called village analysts.

Objectives: The main objective to do this PRA is to select the poorest households of the village/hamlet. We have to divide all the households of the village into four categories by a number of indicators such as (1) Land (2) Income (3) Homestead/house (4) Food & nutritional intake (5) Education (6) Health and (7) Existence of Child Labour with special focus on children. The non-beneficiary (but eligible) households of any public SNPs and FGD participants will be selected through this PRA.

Logistics required: Brown Paper (Large size), Scotch Tape, Marker Pen of different colors, ZEP sticks of three different shape and four different colors (Green, Yellow, Blue and Red) will be needed for this PRA exercise.

Social Mapping Procedure

First Step: We have to go to a predetermined sample village (or a particular hamlet of the village if the village is too large) with those logistics. After reaching the village/hamlet we have to sit with 15 people of different strata (predetermined by partner NGOs). We also have to manage the time earlier to talk with the people of the village. We have to sit in such a place that the villagers feel comfortable. We have to build up 'Rapport' with the villagers by discussing the history, socioeconomic condition of the village. After the rapport building we will explain our objectives to the villagers. We have to talk with the villagers taking any of issue for the icebreaking. We have to avoid hard word and sit with them in a mat. We have to talk in such a way that they do not consider us as a new comers /foreigner. Before starting the work we will divide our duties among us. There will be a Moderator / Facilitator among us. He will be the only person to talk with the participants. There will be a note taker who will note down the conversation.

[Note taker will take the name, age, educational qualification, occupation, etc. of the participants participated in the session.]

Second Step: Now the facilitator will request the village analysts to draw a map of their own village/hamlet. Person having skill in drawing should take the task of drawing. Notable places of the village/hamlet such as river, roads, mosque, health center, bridges, culverts, colleges, schools, mosques, temples, madrasa, big trees, ponds, playground, and large infrastructures will be drawn by the village analyst on the map. They will identify those places with different symbols. Then the facilitator will request the village analyst to identify each and every household of the village/hamlet by a symbol of house on the map. The village analysts will also give serial number for each household on the map. Facilitator will dictate the village analysts to identify the household from a corner part of the village/hamlet for easy drawing of the map. Note taker will note down the name of the head of the identified households with serial number in his notebook.

Third Step: Categorization of Households**a. Land:**

Now the facilitator will ask the participants to divide all the households into four categories by the ownership of land. The village analysts will discuss among themselves for the process. Facilitator will request them to use circle of different colors to identify those households. At first the facilitator will ask the participants to identify the most deprived household with the certain characteristics, such as (those household who has no own cultivable land and also do not cultivate other land) (see indicators in the box below). Red circle would be used at this process to indicate the 'most deprived' households of the village. Similarly, Green circle would be used for 'not deprived' households, Blue circle for 'some deprived' households and Yellow circle for 'deprived household' respectively. The facilitator will now request the participants to indicate of those households with the certain characteristics who are not deprived, some deprived and deprived (see indicators in the box below).

b. Income, Homestead/house and food & nutrition:

Now the facilitator will request the village analyst to identify of those households who fall into 'not deprived' category, 'some deprived' category, 'deprived' category and 'most deprived' category. Three indicators, Income, Homestead/house and food & nutrition would be used together to identify those households.

The facilitator will suggest the participants to use four different color of triangle to this process. Here, red triangle shape will be used for 'most deprived' households, Green triangle for 'not deprived' households, blue triangle for 'some deprived' household and Yellow triangle for 'deprived' households respectively (see indicators in the box below).

c. Education and Health:

Two indicator education and health will be used jointly to identify of those types of households. Here green color square would be used for 'not deprived' household, blue color square for 'some deprived' household, yellow color square for 'deprived' household and Red color household for 'most deprived' household respectively (see indicators in the box below).

d. Child Labour:

To identify existence of child labour in the households a star symbol of different colors will be use to identify those households. Here green color star would be used for 'not deprived' households, blue color star for 'some deprived' households, yellow color star for 'deprived' households and red color star for 'most deprived' households respectively (see indicators in the box below).

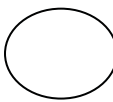



Outcome:

Finally we will select the required households from the most deprived (and if necessary from the deprived) category and make a list of those so that we could get to the households easily. These most deprived households will be our FGD participants. For the non-beneficiary in-depth interview we shall select some households from these poor ones who do not get any kind of government SNP benefit on a regular basis.

The PRA team will now see whether the poorest households have been covered by the government social protection schemes or whether the covered households are the poorest ones.

Understanding the Scope of Social Protection Measure as Means to Improve Child Well-being

To identify the four categories, seven indicators and characteristics are given in the following box:

SL.#	Indicators		(Not Deprived) Green	(Moderately Deprived) Blue	(Deprived) Yellow	(Most Deprived) Red
1	Land (Circle)		Those Households Who have their own cultivable land more 330 decimals	Who has less than 330 decimal own cultivable land	Who has no own cultivable land but cultivate other's land.	Who has no own cultivable land and do not cultivate others' land
2	Income	Integrated triangle 	Whose annual income more than 1 lakh	Who has the annual income of Tk.50000	Who has the annual income of below Tk.50000	Who has the annual income below Tk.40000
3	House/Homestead		Who has pucca house/Tin made house with own homestead.	Kancha house with own homestead	House is own and kancha but the homestead is others	Who lives in others house and who has no own house and homestead
4	Food & Nutrition		All members of household can eat three times a day by all the year round	All members of household cannot eat three times in a day of some days in a year due to flood, draught, etc.	All members of household cannot eat adequately about 6 months in a year & symptoms of malnourishment found among children	All members of household have passed many of the days without food throughout the year & symptoms of chronic malnourishment found among children.
5	Education	Integrated Square 	Capable to send their sons and daughters to school	Do not have capacity to send their all children to school. Especially do not send their female children to school.	Not capable to send their children to school always. Dropout children exist.	Not capable to send any of the children to school.
6	Health		Have capacity to take any kind health services	Always can take the preventive health services and sometimes curative services	If the preventive and curable health services are free then they can receive it.	Have no capacity to take any type of health services and children are chronically ill or illness untreated
7	Child Labour	Star 	No Children is engaged in child labour	Children engaged in household chores	Children engaged in paid labour	Children engaged in paid labour and migrated for work

Hints:

- If people find it difficult to understand this tool, it will be helpful to draw a simple example for them.
- During the whole process, take care that once somebody has given a statement, you ask the others whether they agree, disagree or want to add something.
- The note-taker must ensure that all important points of the discussion and also other information are documented.

- The purpose of the social map must be very clear to all participants, make sure that the participants do not have wrong expectations. For example they might think that the poor households will get food donations, which is completely wrong.
- Make sure that the objective of having all households shown on the map will be achieved.

Facilitator: Please thank all the PRA participants for attending the PRA spending their invaluable time and cooperation. Wish them all the best in life.

Household Listing through PRA

Not Deprived (Green), Moderately Deprived (Blue), Deprived (Yellow), Most Deprived (Red)

SL.#	Name of the Household head	Sex: Male=1, Female=2		Indicators of poverty			
1		1	2	1	2	3	4
2		1	2	1	2	3	4
3		1	2	1	2	3	4
4		1	2	1	2	3	4
5		1	2	1	2	3	4
6		1	2	1	2	3	4
7		1	2	1	2	3	4
8		1	2	1	2	3	4
9		1	2	1	2	3	4
10		1	2	1	2	3	4
11		1	2	1	2	3	4
12		1	2	1	2	3	4
13		1	2	1	2	3	4
14		1	2	1	2	3	4
15		1	2	1	2	3	4
16		1	2	1	2	3	4
17		1	2	1	2	3	4
18		1	2	1	2	3	4
19		1	2	1	2	3	4
20		1	2	1	2	3	4
21		1	2	1	2	3	4
22		1	2	1	2	3	4
23		1	2	1	2	3	4
24		1	2	1	2	3	4
25		1	2	1	2	3	4

Study on
Understanding the Scope of Social Protection Measures as Means to Improve Child Well-Being

Key Informant Interview Schedule (for SNP Implementing Offices/Representatives)

Name of the Programme: _____

Name of the Ministry/Department: _____

Name of the Respondent:

Designation:

Institution/Organization:

Contact Information:

Cell Phone No.:

Union:

Upazila:

District:

Name and signature of interviewer and supervisor:

	Interviewer	Field supervisor
Name:		
Signature:		
Date:		

Initiated By



Save the Children

Save the Children-Sweden Denmark (SCSD)



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April 2010

KII Issues

- 1. Name of the Programme:**
- 2. Duration of the Programme:**
- 3. Objectives:**
- 4. Mechanism and Beneficiaries:**
 - a. What exactly does the programme/intervention deliver (i.e. cash, near cash, food, non-food, employment, social funds)? Please also mention the amount of cash/kind each beneficiary receives.
 - b. How is this amount determined (any need assessment>>bottom up/top down approach)?
 - c. How is the cash/kind delivered to the selected beneficiaries (frequency, delivery point, etc)?
 - d. Overlapping: Can a beneficiary of another public SNP be considered for this programme?
 - e. Who benefits? Who does not?
- 5. Targeting:**
 - a. What method is used to identify eligible beneficiaries?
 - b. Is there any mechanism to monitor whether the intended objectives are being fulfilled or not?
- 6. Coverage:**
 - a. How many geographical regions (Upazilas/Unions or villages) are covered?
 - b. Rate of increase of the geographical regions (on what basis?)
 - c. How many people are covered in each region? (How many are not covered?)
 - d. Rate of increase of the number of beneficiaries (on what basis?)
 - e. Can this office/agency/official include new geographical area/exclude any? What is the method/approach for such changes? (Top down/bottom up?)
 - f. Can this office/agency/official increase/decrease the number of beneficiary? What is the method/approach for such increase/decrease? (Top down/bottom up?)
 - g. In general, how well does the programme cover the gap it was created to address?
- 7. Implementation challenges:** main problems and challenges in implementing the programme/intervention. For example, these could be related to fund disbursement, unclear programme guidelines, decentralization, poor targeting, etc.

Study on
Understanding the Scope of Social Protection Measures as Means to Improve Child Well-Being

Secondary Data Collection Format (for existing Social Protection Programmes)

Name of the Respondent:

Designation:

Institution/Organization:

Ministry/Department:

Contact Information:

Cell Phone No.:

Union:

Upazila:

District:

Unit: (Please write the name of the unit applicable)

1. National :
2. District :
3. Upazila :
4. Union :

Initiated By



Save the Children

Save the Children-Sweden Denmark (SCSD)



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- 1. Name of the Programme:**
- 2. Objectives:**
- 3. Programme Duration:**
 - a. Since when (mention month/year) the programme is being implemented?
 - b. Existence of any other programme of this type at present/in the past by other names?
- 4. Programme Type:** what kind of intervention is it? (i.e. supplementary feeding, food for work, etc.):
- 5. Cost of funding:** Total amount (indicate currency) and with year of cost estimate. Please provide District-level allocation and spending/FY (2007-2008, 2008-2009 & 2009-2010) in the District/Upazila/Union, as available.
- 6. Agencies involved:**
 - a. List all governmental, donor and non-governmental participating in the intervention.
 - b. List the relevant role of each agency
- 7. Mechanism and Beneficiaries:**
 - a. What exactly does the programme/intervention deliver (i.e. cash, near cash, food, non-food, employment, social funds)? Please also mention the amount of cash/kind each beneficiary receives.
 - b. How is this amount determined (any need assessment>>bottom up/top down approach)?
 - c. How is the cash/kind delivered to the selected beneficiaries (frequency, delivery point, etc)?
 - d. Overlapping: Can a beneficiary of another public SNP be considered for this programme?
 - e. Who benefits? Who does not?
- 8. Targeting:**
 - a. Who are the intended beneficiaries?
 - b. What method is used to identify eligible beneficiaries?
 - c. What (if any) disparities does targeting intend to address (e.g., if disparities exist between children living with their parents and children living with grandparent or an aged caregiver, targeting the elderly could be used to address this.)
 - d. Is there any mechanism to monitor whether the intended objectives are being fulfilled or not?
- 9. Coverage:**
 - a. How many geographical regions (Upazilas/Unions or villages) are covered?
 - b. Rate of increase of the geographical regions (on what basis?)
 - c. How many people are covered in each region? (How many are not covered?)
 - d. Rate of increase of the number of beneficiaries (on what basis?)
 - e. Can this office/agency/official include new geographical area/exclude any? What is the method/approach for such changes? (Top down/bottom up?)
 - f. Can this office/agency/official increase/decrease the number of beneficiary? What is the method/approach for such increase/decrease? (Top down/bottom up?)
 - g. In general, how well does the programme cover the gap it was created to address?
 - h. Are the most vulnerable children covered (i.e. girls compared to boys, ethnic minority children, children without families, others)?
- 10. Implementation challenges:** main problems and challenges in implementing the programme/intervention. For example, these could be related to fund disbursement, unclear programme guidelines, decentralization, poor targeting, etc.

ANNEX III

MEMBERS OF THE STUDY TEAM

Core Team

Abul Barkat, Ph.D, Team Leader
Azizul Karim, MSS, Senior Consultant
Abdullah-Al-Hussain, MSS, Senior Research Associate
Md. Ismail Hossain, MSS, Research Associate

Field Supervisors

Md. Mahbubur Rahman
Md. Shajedul Islam

Research Assistants

Muntasir Masum
Md. Zia Nasim]
Mafiur Rahman
Sabbir Ahmed
Shamsul Hoque
Kh. Obaidur Rahman
Abu Rayhan
Rezu Ahmed
Md. Faizul Hoque
Md. Mominul Hoque
Nazmul Islam
Sirajul Islam