



Rapid Assessment of Social Protection Knowledge of UP Chairmen, Secretaries and Members



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Acronyms

BBS	Bangladesh Bureau of Statistics
FGD	Focus Group Discussions
GED	General Economics Division
G2P	Government to Person
GoB	Government of Bangladesh
HIES	Household Income Expenditure Survey
ICT	Information Communication and Technology
LGD	Local Governance Division
MP	Members of Parliament
M&E	Monitoring & Evaluation
NHD	National Household Database
NID	National Identification Card
NILG	National Institute of Local Government
NGO	Non-Government Organization
NSSS	National Social Security Strategy
SSPS	Social Security Policy Support
ToT	Training of Trainers
UNO	Upazila Nirbahi Officer
UP	Union Parishad
URT	Upazila resource Team
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
DSS	Department of Social Services

Executive Summary

Union Parishads (UP) are the smallest rural administrative and local government units in Bangladesh. It is the lowest local tier of governance to guarantee good governance, development planning, implementation, transparency, and accountability for rural areas in Bangladesh. As UP is the main entry point in implementing social safety net programmes at mass level, the capacity building and training of UPs is very important to ensure quality of social security programmes.

SSPS programme conducted a need assessment study of on needs assessment for social security programmes implementation. The assessment identified training needs to enhance the capacity of UPs representatives and officials to support the implementation of the NSSS. In this spirit, Training of the Trainers (ToT) for the Upazila Resource Team (Upazila Social Welfare officers, Upazila Women Affair Officer and or Upazila Youth Development Officer) was identified as a key activity. In total 500 Upazila training team members received three-day long training on Social Protection. In this regard, it is necessary to conduct a rapid assessment to know/assess the knowledge of the union parishad chairman, members and secretaries after receiving training on social protection. It was also important to assess their understanding on social security of UP level officials and to monitor the training they had received based on SSPS guideline.

In total nine districts were visited, covering seven divisions. Methodology carried out during this research included individual interviews based on semi structured qualitative checklist and Focus Group Discussions (FGD) using FGD checklist. This report examined the responses of the interviews and FGDs so that decisions can be made as to what the next course of action should be. Random Purposive Sampling method was utilized to select sample UPs for this study.

At Upazila level, the interviewees were asked whether they attended the Training of Trainers (ToT) on “Role of Union Parishad in Implementing Social Security Program”. Among the participants the study team found that around 19% of the interviewed respondents participated in the ToT almost two years ago. All the participants mentioned the training was useful for them to understand thoroughly social protection schemes. Respondents were also asked about the selection procedure of the beneficiaries of social security schemes. They said the news of beneficiary selection was circulated through an open declaration using a microphone through the “*Union Chowkidar*”. Upon hearing the announcement, beneficiaries would come to the Union parishad office with documents (NID card, photographs). A primary list would be made on that announced day. The primary list developed by the Union committee and would then be sent to the Upazila Committee for approval. They remarked that theoretically the documentation was reasonable, but the process of beneficiary selection was not always transparent. The committee faced pressure from political parties for their chosen candidates. The Upazila Social Welfare Officers mentioned about their shortage of human resources. There supposed to one Social Welfare Field Assistant for each union and most unions didn’t even have an assistant.

At Union level, participants were asked whether they attended any orientation on social protection. Most of the respondents received training on Union Parishad Operation Manual from NILG. The Union Parishad Operation Manual training hold a small section on social protection. They also mentioned that union parishad chairman received manual for all types of allowances/schemes (old age, widowed, disability, VGD, VGF etc.) from the responsible Upazila officers. Respondents were asked about the beneficiary selection process. They mentioned that there existed a beneficiary selection committee at Union level. Government manual/rules existed about the selection process and they follow that manual. They also referred the influences within the community for selection of beneficiaries. Among the participants, 90% said that they used government rules for selection of beneficiaries and there existed a committee for

carrying out this selection. They said that members of that committee were members of Union Parishad, Social Welfare Officer, Freedom Fighters etc. are participants. About 10% of the respondents said that representatives of political parties were part of the selection committees and they had strong influence over the beneficiary selection.

Union Parishad manages all the government assigned programme and allowances for that Union and 31% of the respondents mentioned about it. Apart from that, Union Parishad arranged some internal projects or programmes. Among the respondents, another 39% mentioned that they took own initiatives for their population specially for women, children and people with disability. This included arranging training for women, small loans for the small businesses. Even if the Union Parishad had been managing the government allowances, 47% of the responses mentioned that the overall allowances were not enough. Around 12% mentioned that allocation might be enough, but the amount of money is inadequate. Moreover, 23% of them said that allowances are not enough specially for the widow.

Government social security programmes have both food based and cash-based programmes. Respondents were asked about their opinion on food based and cash-based programmes. Among the respondents, 80% of them preferred cash-based programme. They mentioned that beneficiaries prefer cash as the can use the money to buy what they might need. Moreover, they generally don't get any complaints regarding the cash-based system.

Few Recommendations came out from the respondents. Upazila level officers referred that more control over the beneficiary selection might boost them up in developing capacity on social protection of the union beneficiary selection committee. For capacity development, more detailed social protection module in UP operation manual training could be incorporated. About the requirement of poverty mapping, poverty mapping might help to minimize the duplication error. Among the allowances-based programmes, allowances for widowed, destitute and disability was not enough compared to its demand. This gap of demand and supply make the beneficiary selection procedure difficult. So, the findings suggested that there should be an increase in the number of widow allowances as there are many more women whose husbands had deserted them. Most of the respondents were happy about their cash disbursement process through the banks. However, some mentioned that there is long queue at the bank during cash disbursement periods. It was very difficult for old aged and people with disability to gather and wait at the bank office for long hours in order to collect their allowances. For the mobility compromised people, Old Allowance or disability allowance, G2P system might be able to help. The Upazila social welfare officers frequently mentioned about their lack of human resources to monitor the beneficiaries and beneficiary selection process. Engagement of other union level government officials and NGO workers might assist this crisis. The study team found some initiatives of the union parishad for the poor and vulnerable people of their union. It included skill development training for women and small loans for small enterprises/farmers. UP's own initiatives would be more need based as they are at the lowest tier of the government. The UP's should be encouraged by giving some incentives to organized need-based programmes for the local poor and vulnerable people.

Chapter 1: Introduction

National Social Security Strategy (NSSS) of Bangladesh has long term vision to: “Build an inclusive Social Security System for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth” (*Reference: National Social Security Strategy (NSSS) of Bangladesh, page number 48*). The goal (between 2015 to 2020) for the National Social Security Strategy is to: “Reform the national Social Security System by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritizes the poorest and most vulnerable members of society” (*Reference: National Social Security Strategy (NSSS) of Bangladesh, page number 48*). The Social Security Policy Support (SSPS) programme, implemented by the Cabinet Division and General Economics Division (GED) of the GoB, has been working to ensure that a fully functional social protection system, which supports and facilitates best practice delivery models is made. Major activities of the SSPS programme are divided into two parts; the first one is to ensure better governance of social security by strengthened coordination, M&E, and reporting functions and stronger research and analysis capacity building for a more effective evidence base for policy development. The other is to develop a modern social security infrastructure which can support a nationally integrated delivery system GoB social transfers.

Union Parishads (UP) are the smallest rural administrative and local government units in Bangladesh. It is the lowest local tier of governance to guarantee good governance, development planning, implementation, transparency, and accountability for rural areas in Bangladesh. Each Union is made up of nine Wards and there are 4,554 unions in Bangladesh. A Union parishad consists of a chairman and twelve members including three members exclusively reserved for women. For the effective implementation of the National Social Security Strategy (NSSS), it is a well-known fact that at grassroots level, the UNO, UP Chairman and Social Welfare Officers at Upazila level play a critical role in the identification and targeting of social safety net beneficiaries. The union parishad members and Chairmen select the beneficiary and ultimately play critical role with social protection system. As (UP) is the main entry point in implementing social safety net programmes at grassroots level, the capacity building and training of UPs and their representatives is very important to ensure quality. SSPS programme conducted a need assessment study of on needs assessment for social security programmes implementation. The assessment identified training needs to enhance the capacity of UPs representatives and officials to support the implementation of the NSSS. In this spirit, Training of the Trainers (ToT) for the Upazila Social Welfare officers, Upazila Women Affair Officer and or Upazila Youth Development Officer is identified as a key activity.

Under better governance, orientation and capacity building was the integral part. SSPS programmes develops social Security training of Trainers (ToT) guidebook for Upazila Training team/Upazila resource Team (URT) in collaboration with National Institute of Local Government (NILG). In total 500 upzila training team members received three-day long training on Social Protection. This training team conducted training for all Union Parishad Chairman and members organized by the NILG under Local Governance Division (LGD) for Union Parishad Capacity Development Programme. In this way, SSPS programme reached about around 4500 union parishad to orient them on Social protection.

In this regard, it is necessary to conduct a rapid assessment to know/assess the knowledge of the union parishad chairman, members and secretaries after receiving training on social protection and understand what impact the training has had. It was also important to assess their understanding on social security of UP level officials and to monitor the training they had received based on SSPS guideline. For this purpose, nine districts were visited, covering seven divisions. Methodology carried out during this research included individual interviews based on semi structured qualitative checklist (Annex 1) and Focus Group

Discussions (FGD) using FGD checklist (Annex 1). This report will examine in detail, the responses to the interviews and FGDs, so that decisions can be made as to what the next course of action should be. Random Purposive Sampling method was utilized to sample UP. However, it was prior decision that UP would be selected from each division of Bangladesh. After the field visit, data entry and data analysis were conducted. For the analysis purpose, the qualitative findings were coded to categorize them. Similar types of responses were given same code. Afterwards, the coded data was used for quantitative data analysis.

1.1 Rationale

SSPS programme carried out a Need Assessment for Social Security Programme implementation study¹ to map the capacity gaps of elected UP representatives and officials pertaining to social security programme and suggest the capacity enhancement required and assess training needs to enhance the capacity of UPs representatives and officials to support the implementation of the NSSS. The study assessed responsibilities performed by UP members, knowledge of elected representatives on Social security beneficiary selection and implementation process, UP members bottlenecks of programme Implementation and finally capacity and knowledge need for members, secretaries and chairmen. The study findings showed that highest priority was training on poverty and social safety nets.

Social Protection is one of the important tasks for Ups, however, found missing in the capacity building on it. LGD had regular programme for UP capacity building. SSPS in partnership with NILG and engaging Upazila Training team reached approximately 5000 Ups. Training of the trainers (ToT) was provided to URT as a part of better governance, to understand the capacity of Ups' chairmen and members including UP secretaries' knowledge on social protection. The objective of the training was to enrich the knowledge and skills related to Social Security programmes of the Upazila Resource Team (URT) members so that in the future, they can provide training on Social Security to Union Parishad Chairmen, Members and Secretaries. At the end of the training, the participants were supposed to be able to analyse the concept of Social Security and social service and explain those Social Security programmes that involve the Union Parishad for effective implementation. Considering the lifecycle approach, they were expected to present lifecycle based social security programmes and analyse social and economic changes in the life of beneficiaries. They were also expected to explain and analyse beneficiary selection procedures, policies of various ministries/divisions, transparency and accountability in the formation of a committee, monitoring and reporting methods and procedures. In this regard, participants would be capable of explaining the methods of collecting and preserving socio-economic data in case of helping beneficiaries maintaining normal living standards and the role of Union Parishad. Finally, they would be able to discuss the steps to be followed by the facilitator while conducting the training. It was a two-day training course and NILG was selected as the training institute. The contents of training were on National Social Security Strategy and its development context, lifecycle based social security programmes, procedure for selecting the right beneficiary for proper implementation of social security programmes and the role of union parishad in developing the living standard and skills of beneficiaries.

1.2 Aim of the assessment

The objective of the rapid assessment is to know/assess the level of knowledge of the union parishad Chairman, Members and Secretaries after receiving training on social protection from the Union Resource Team (URT). Another objective of the assessment was to collect feedback on the ToT received by URT and to monitor the NILG provided training.

¹ http://socialprotection.gov.bd/wp-content/uploads/2017/03/TNA_Brief_4-pager_Final_march-2017.pdf

1.3 Methodology

For this assessment, qualitative approach was carried out. Individual Interviews and Focus Group Discussions (FGD) tools were used for data collection. A set of questions was developed beforehand which were asked on social protection after receiving the training to Union Parishad Chairman, Members and Secretaries in order to assess their knowledge. The outcome of the report used, will help understand the impact of training. All eight divisions of Bangladesh were covered for this assessment, and at least one district was chosen from each division. In Kurigram district, three upazilas were visited and in other districts, one upazila was visited. For interview purposes, the study team visited at least three unions from each district. To help the study team a letter of request from Cabinet division was sent to each of the upazilas. However, on many instances, the union parishad building was empty and in some of the unions, no one was present. The detailed participant list is attached in the annexure. Each district was selected randomly from a list of districts from that division. In most cases, sadar upazilas were chosen from selected districts. However, the unions were selected based on a geographical proximity. The following map shows the study areas where the Interviews was conducted (by union):

Figure 1: Study Area (by Union)



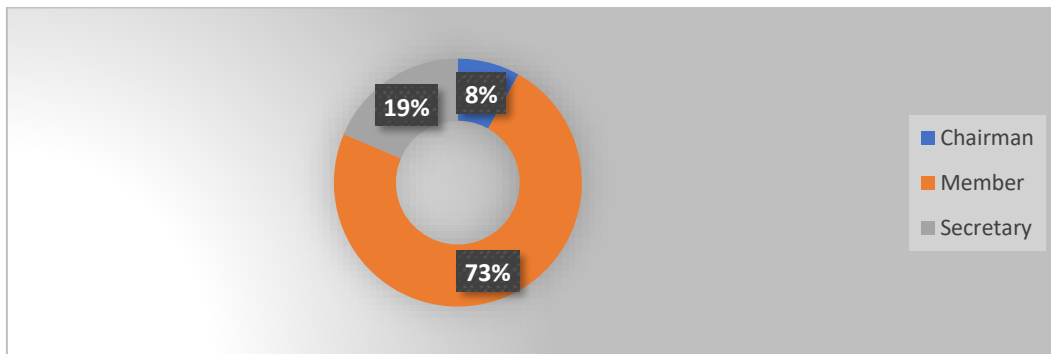
In total, sixteen Key Informants Interviews were conducted and number of participants of the FGDs was eighty-six. Among the participants, 15.1% were female respondents and are basically social welfare officers, Union parishad members and secretaries.

Table 1: Gender distribution

Gender	Frequency	Percentage
Male	73	84.9%
Female	13	15.1%

FGDs participants were mostly union parishad secretaries, members and chairmen. At Upazila level, the UNO and social welfare officers were main respondents. Among the respondents, 73% were members, 19% secretaries and 8% were chairmen.

Figure 2: Types of respondents (N=86)



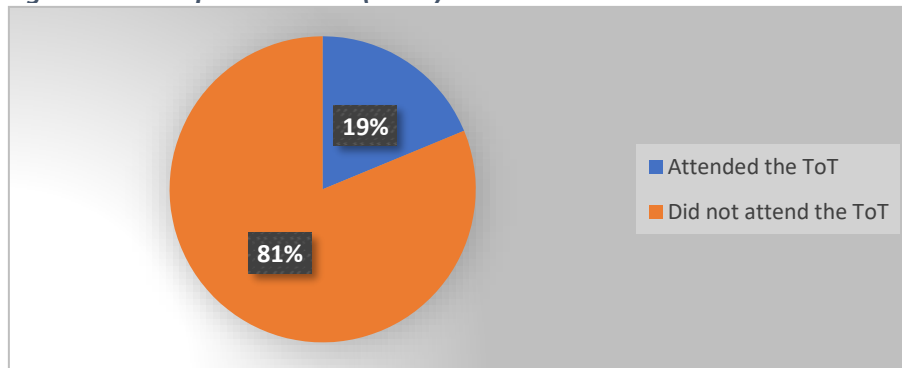
Limitations

Due to the shortage of time and resources, demographic information could not be collected from respondents. So, any cross-reference analysis based on demography was not possible for this study. Another limitation is that on many instances, the union parishad buildings were empty and in some of the unions, no one was present at the time of visit.

Chapter 2: Results from Upazila Level

The study was conducted in nine geographical regions in Bangladesh, field work started From Kurigram district. The study team conducted interviews with UNO, Upazila Social Welfare Officers and Upazila chairman at Upazila level. The interviewees were asked whether they attended the Training of Trainers (ToT) on “Role of Union Parishad in Implementing Social Security Program”. Among the participants the study team found that 19% of the interviewed respondents participated in the ToT almost two years ago. All the participants mentioned the training was useful to understand thoroughly social protection schemes. They remembered most of the content of the training and could even recall the discussion topics of that training. However, it must be mentioned that it would be good if there is a refresher’s training as it would be a platform to further clarify their queries. The rest 81% of the respondents mentioned that they did not attend the training. Few of them were newly recruited and others could not remember anything about the training. New recruits showed interest to participate in this ToT and mentioned that it would be helpful to distribute their expertise more precisely.

Figure 3: Participation in ToT (N=16)



2.1 Steps to orient the Union Parishad Chairmen, Members and Secretaries on social protection

The objective of the ToT was to enhance the knowledge and skill related to Social Security programmes of the Upazila Resource Team (URT) members so that in future they become more capable of providing training on Social Security to Union Parishad Chairmen, Members and Secretaries. Among the receivers of ToT, one of them arranged an orientation on social protection for the union parishad members under his coverage area. One of the Union parishad Chairman was present at the ToT and he also disseminated the knowledge to his junior colleagues. Most of the officers have heard of and are familiar with the life cycles They know about it. The Social Welfare Department carries out indoor training for their officers. Foundation Training is provided by the Social Welfare Academy. The social welfare officers provided basic orientation on life cycle risk during their meetings with union parishad.

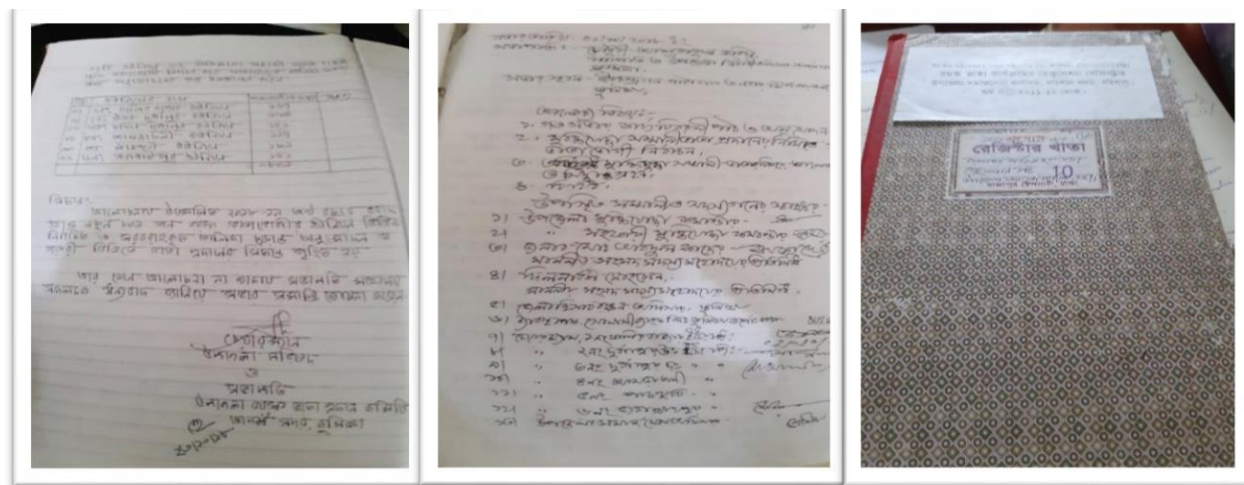
2.2 Current beneficiary selection procedure

Respondents were also asked about the selection procedure of the beneficiaries of social security schemes. Initially, they said the news of beneficiary selection was circulated through an open declaration using a microphone through the “Union Chowkidar”. Upon hearing the announcement, beneficiaries would come to the Union parishad office with documents (NID card, photographs). A primary list would be made on that announced day. The primary list developed by the Union committee and would then be sent to the Upazila Committee for approval. This list was prepared by Union committee which included

members of parishad members, representative of UNO, representative of Members of Parliament (MP)/Upazila chairman and respected persons from that community. Union Parishad chairman was the chair of the committee. They chairmen submitted the resolution of union meeting to Upazila Social welfare officer with the signatures of the members of the meeting.

At the upazila level, the Upazila Social Welfare Officer organized the selection committee meeting and he/she keeps the resolution of the meeting. The participants of the meeting were as per guidelines from the Department of Social Services (DSS) for each committee. The following picture demonstrated the example of resolutions of any allowance programmes:

Figure 4: Example of Upazila allowance meeting minutes



The respondents were asked about transparency of beneficiary selection process, three Upazila Welfare Offices remarked that theoretically the documentation was reasonable. However, the process of beneficiary selection was not always transparent. The committee faced pressure from political parties for their chosen candidates. They also mentioned lack of proper database hindered them in minimizing the overlapping.

The UNO and Upazila social welfare officer also received complaints about the beneficiary selection process from other eligible non-selected persons for the schemes. The UNO generally carried out an investigation after receiving any complaint regarding the allowance allotment/distribution. The UNO and officers of the Upazila (upazila social welfare officer/Women's Officer) and Upzila Chairman took part in the investigation.

As a solution of their problem faced, respondents hoped that National Household Database (NHD) might be able to reduce problems with overlapping, nepotism or political influence. One of the Upazila Social Welfare Officer said that they needed to fight against the mindset to ward off the personal influence of the Union parishad/Upzila parishad Chairman and other members.

2.3 Food Versus Cash-based Allowance

The government officers and Upazila Parishd chairman were asked about their opinion on food-based programme and cash-based programme. Most of the UNO, Upazila Social Welfare Officers and Upazila chairman commented that food related programmes created opportunity for corruption whereas cash-

based programmes payment went directly into the bank account of beneficiaries. There would be less scope for missing food bags/sacks from the warehouse, taking bribery for while service delivery. Direct bank transfer also made cash-based programmes almost free from any forms of exploitation.

However, in Gopalganj Sadar, the payment was supposed to be disbursed through agent banking, but bank agents spent three days in a month in the union parishad building to disburse payments. The officers of Upazila mentioned some problems regarding this payment process. The officers mentioned that the Bank might not have resources or lack capacity delivering agent banking payment service. The editing or updating authority of the database was solely to a2i Programmes of ICT Division. Others (banks or Social welfare division) had no control over it.

2.4 Difficulties in monitoring the selection of beneficiaries

The Upazila Social Welfare Officers mentioned a shortage of human resources. There is only one Social Welfare Field Assistant for each union and most unions don't even have an assistant. That one person must have knowledge about beneficiaries so that s/he can report about any information of death of a family member to Upazila Social Welfare Officers. As the Unions are understaffed, if any beneficiary dies, the news is not known until six months after his/her death.

Chapter 3: Results from Union Level

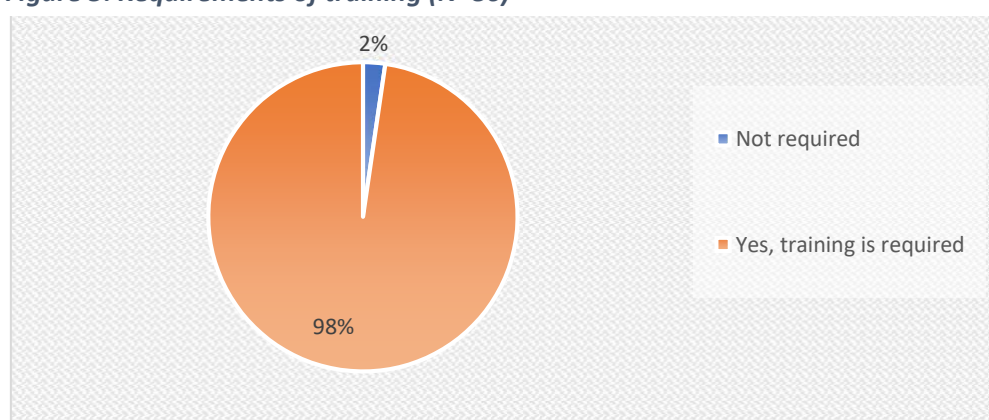
In total twenty-seven union parishads visited and eighty-six interviewed were conducted. The objectives of those interviews were to understand whether they received any orientation on social protection and if they did receive it then they were asked their feedback on the training. Moreover, they were asked about the selection procedure of beneficiaries, idea on poverty level of their area, Opinion about whether the allocation of allowances or programmes are enough etc. The finding analysis was segregated by gender, designation of the interviewed person and geographical location.

3.1 Orientation on social protection

Participants were asked whether they attended any orientation on social protection. Most of the respondents received training on Union Parishad Operation Manual from NILG. Only the respondents from Kurigram mentioned that they didn't receive any training from after taking oath. The Union Parishad Operation Manual training hold a small section on social protection. They respondents remembered about that part. They also mentioned that union parishad chairman received manual for all types of allowances/schemes (old age, widowed, disability, VGD, VGF etc.) from the responsible Upazila officers. The designated officers explained the selection process of allowances to them. Usually, the officers have monthly Upazila meetings and there they shared and discussed their queries during those meetings.

Around 98% of the of the respondents mentioned interested to participate in training on social protection to clarify their queries. Some of them mentioned that training venue should be outside their union area so that they could concentrate on the training. However, only 2% of the participants stated that they were fine with the current system, didn't need any further training on social protection.

Figure 5: Requirements of training (N=86)



The respondents who received orientation on social protection were asked whether they had any content on gender and disability. All of them mentioned about not having any content on gender and disability.

3.2 Knowledge on poverty level of their area

The study was conducted across Bangladesh that included poverty prone areas as well. According to HIES 2016, in Kurigram, the percentage of people living under the poverty line was 70% (Headcount ratio using upper poverty line). The respondents were asked whether they had any idea about the poverty rate of their respective unions. Among the respondents, 85% of them had an idea about the local poverty rate. Most of the members cited river erosion, flooding and lack of employment opportunities as reasons behind their poverty rate. The day labourers get 250-300 BDT per day which they mentioned as not being

enough for maintaining and supporting a family. However, throughout the year, there were no work opportunity for day labourers. As per HIES 2016, the following table showed the poverty rate (Headcount ratio) of the study area:

Table 2: Poverty rates of the selected study area

Study area (districts)	Poverty Rate (Headcount Ratio)
Narshingdi	10.5%
Comilla	13.5%
Maulovi Bazar	11.0%
Shirajganj	30.5%
Mymensingh	22.0%
Gopalganj	29.5%
Magura	56.7%
Barishal	27.7%
Kurigram	70.0%

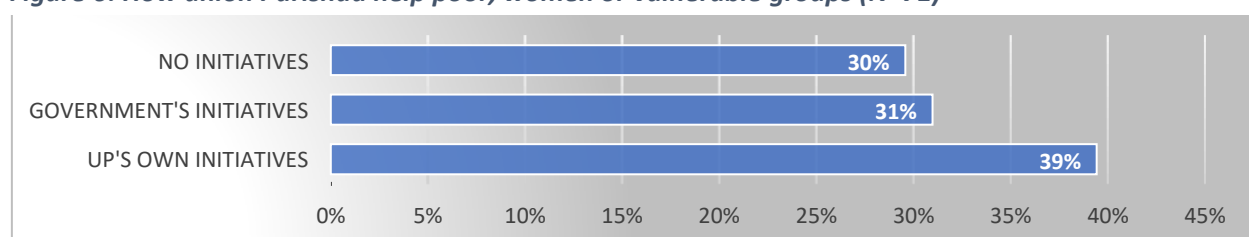
Source: HIES 2016, BBS

In Narshingdi, poverty rate is 10.5% and local representatives have an idea about the rate of poverty in their locality. They mentioned that Industries are located nearby, and it has created employment opportunities for people. Comilla district, the poverty level is only 13.5%, and local representatives thought that their poverty level should be higher. They think that 20% of their people are living in poverty and 50% of them are included in social protection programmes. Spokespersons of Maulovibazar gave accurate guestimates about the poverty level in their areas as most families have members who work abroad, and this has impacted on the lower poverty rate of this area. In Shirajganj, local representative estimated that 28-30% of the population are living under the poverty line and they are accurate about the figures. However, the representative from Mymensingh has a minimal idea about the poverty rate in their territory. They said 40%-90% is the local poverty rate. In Gopalganj and Magura, the local spokespersons also have a minimal idea about the rate of poverty in their area and couldn't give an estimate anything.

3.3 Support from Union Parishad for the poor, women, children or people with disability

Union Parishad manages all the government assigned programme and allowances for that Union and 31% of the respondents mentioned about it. Apart from that, Union Parishad arranged some internal projects or programmes. Among the respondents, another 39% mentioned that they took own initiatives for their population specially for women, children and people with disability. This included arranging training for women, small loans for the small businesses. However, last 30% of respondents said that they take no initiatives for poor, women, children or people with disability of their area.

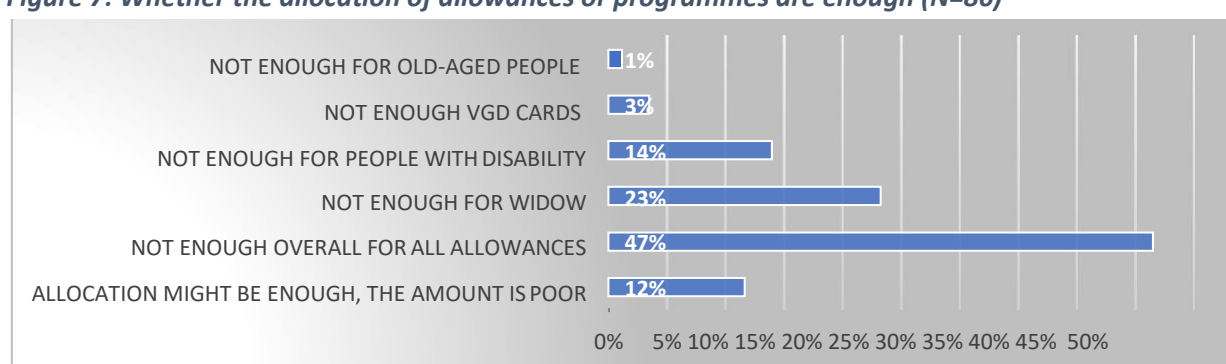
Figure 6: How union Parishad help poor, women or vulnerable groups (N=71)



However, even if the Union Parishad has been managing the government allowances, 47% of the

responses mentioned that the overall allowances were not enough. Around 12% mentioned that allocation might be enough, but the amount of money is inadequate. Moreover, 23% of them said that allowances are not enough specially for the widow.

Figure 7: Whether the allocation of allowances or programmes are enough (N=86)



However, the study team tried to identify whether there is any difference between the participants opinions of male and female respondents. The data showed an almost similar pattern. Both male (46.6%) and female (46.2%) participants mentioned that the number of cards or allowances allocated is not enough.

Table 3: Opinion about whether the allocation of allowances or programmes are enough (by gender)

Opinion about whether the allocation of allowances or programmes are enough	Male (%)	Female (%)
Allocation might be enough; the amount is poor	8 (11.0)	2 (15.4)
Not enough overall for all allowances	34 (46.6)	6 (46.2)
Not enough for widow	17 (23.2)	2 (15.4)
Not enough for people with disability	10 (13.7)	2 (15.4)
Not enough VGD cards	3 (4.1)	0 (0)
Not enough for old-aged people	1(1.4)	1 (7.7)

However, the study team tried to identify whether there is any difference between members, chairmen and secretaries' opinion. They showed almost similar pattern about this. Members (46.0%), chairmen (71.4%) and secretaries (37.5%) participants mentioned that the number of cards or allowances allocated is not enough.

Table 4: Opinion about whether the allocation of allowances or programmes are enough (by designation)

Opinion about Whether the allocation of allowances or programmes are enough	Member (%)	Chairman (%)	Secretary (%)
Allocation might be enough; the amount is poor	6 (9.5)	1 (14.3)	3 (18.8)
Not enough overall for all allowances	29 (46.0)	5 (71.4)	6 (37.5)
Not enough for widow	16 (25.4)	0	3 (18.8)
Not enough for people with disability	8 (12.7)	1 (14.3)	3 (18.8)
Not enough VGD cards	2 (3.2)	0	1 (6.3)
Not enough for old-aged people	2 (3.2)	0	0

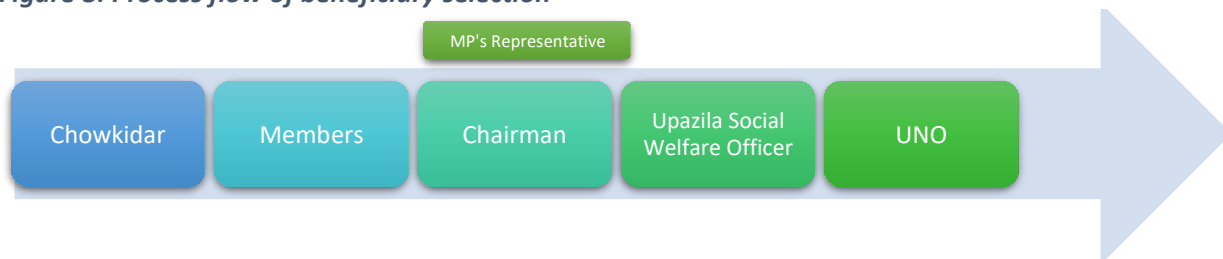
In Gopalganj, the members and Chairmen referred that the allowance for old-age population reached almost saturation level at their union. In recent years, they returned some of old allowances allocations as there were not enough eligible beneficiary for this allowance. They commented that if they had the authority/ability to turn their old allowances cards into allowances for widowed, they would have done that as there were much demand for allowance for widowed.

3.4 Procedure for selecting beneficiaries:

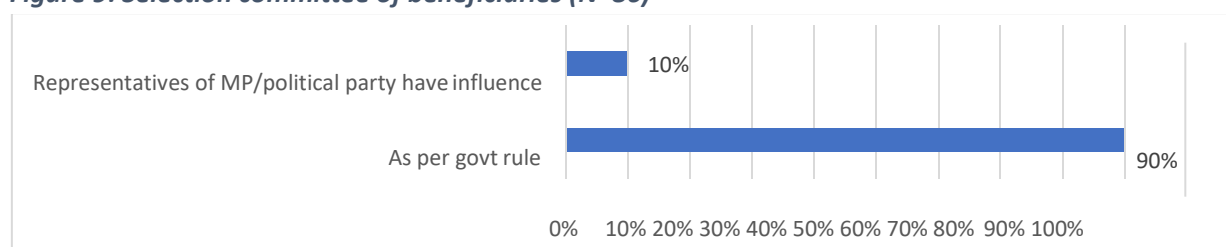
The Department of Social Service (DSS) provided the implementation manual for all their allowances. The guidance, rules and criteria were provided choosing and allocating beneficiaries. Among the Social Protection programmes, DSS managed old age allowances, allowances for widowed, destitute women, disability allowance, special stipend for disable students. For each of the allowance, there should a selection committee at union and upazila level. There existed guidance for disseminating or announcing about the allocation. The eligible people were requested to gather in an open area/hall room near union. UNO, representative from the police station, local NGO and respectable persons should participate the selection meeting. The list suggested from union committee submit the initial list to the upazila committee. Upazila committee would check and validate the list and applications. Afterwards, local MP approved the list for finalization.

Respondents were asked about the beneficiary selection process. They mentioned that there existed a beneficiary selection committee at Union level. Government manual/rules existed about the selection process and they follow that manual. They also refer from influencers within the community for selection of beneficiaries. Every year, there is a “haal nagaad” (Bookkeeping of accounts in traditional Bengali style) discussion and then announcements are made. The “Chowkidar” sends out the information to the communities. Beneficiaries must bring along their NID card, picture and have to fill in a form. After that, the committee shares their suggestions and sends the eligible list to the Upazila Committee for approval. At Upazila level, social welfare office, UNO, upazila chairmen get involved during finalization of the beneficiary list.

Figure 8: Process flow of beneficiary selection



Among the participants, 90% said that they use government rules for selection of beneficiaries and there existed a committee for carrying out this selection. They said that members of that committee are members of Union Parishad, Social Welfare Officer, Freedom Fighters etc. are participants. About 10% of the respondents say that representatives of political parties are part of the selection committees and they had strong influence over the beneficiary selection.

Figure 9: Selection committee of beneficiaries (N=86)

Respondents highlighted the fact that it was not always possible to make announcements through the loudspeaker as the allocation for the number of new cards is fewer compared to the number of eligible persons. In this case, members take the initiative to choose the beneficiaries themselves and select them after assessing their poverty situation. Less number allocation made them more secretive and the process became less transparent. Among male and female respondents, 89% male and 85% female stated that they acted as per government rule.

Table 5: Opinion about selection committee of beneficiaries (by gender)

Selection committee of beneficiaries	Male (%)	Female (%)
As per govt rule	89 (89%)	85 (85%)
Representatives of MP/political party have influence	11 (11%)	15 (15%)

Results were analysed to check the differences among the Members, Chairmen and Secretaries. On the knowledge that there is a standing committee at union parishad level and chairman is the spokesperson, 87% Members, 84% Chairmen and 94% Secretaries stated about the govt rule.

Table 6: Opinion about selection committee of beneficiaries (by designation)

Selection committee of beneficiaries	Member (%)	Chairman (%)	Secretary (%)
As per govt rule	55 (87%)	6 (84%)	15 (94%)
Representatives of MP/political party have influence	8 (13%)	1 (14%)	1 (6%)

Participants were asked about their roles and responsibilities of committee members; 33% revealed that committee members first validate the beneficiary list, Chairman list and then sends it to Upazila for approval. Moreover, 20% said that their role is to monitor and maintain fair selection procedure and 16% of respondents said that they develop and update the beneficiary list. Another 7% of them expressed their opinion that the committee should assess the beneficiary list and the rest, 14%, said selecting beneficiaries should be carried out according to the union parishad operation manual. The following table also shows the differences between man and women.

Table 7: Roles and responsibilities of the selection committee (by gender)

Roles and responsibilities of the selection committee	Percentage (Overall)	Percentage (Male)	Percentage (Female)
Select beneficiaries as per Union Parishad operation manual	14%	12.3%	23.3%
Assess the beneficiaries list	7%	6.8%	7.7%
Committee members lists beneficiaries, chairman validates the list and it is sent to upazila for approval.	33%	32.9%	30.8%

Develop and update beneficiaries list	16%	16.4%	15.4%
Selection of beneficiaries	10%	12.3%	0
To monitor fair selection procedure	20%	19.2%	23.1%

Among the respondents, 31.7% members alluded to the fact that committee members also list beneficiaries, Chairman validates the list and then it is sent to Upazila for approval. 31.3% of the secretaries commented the same. Another 20.6% of members stated that their role was to monitor and maintain the fair selection procedure and 20.6% of them said they develop and update the beneficiary list. Additionally, 42.9% of chairmen specified that it was among their roles and responsibilities to assess the beneficiary list developed by members of union parishad.

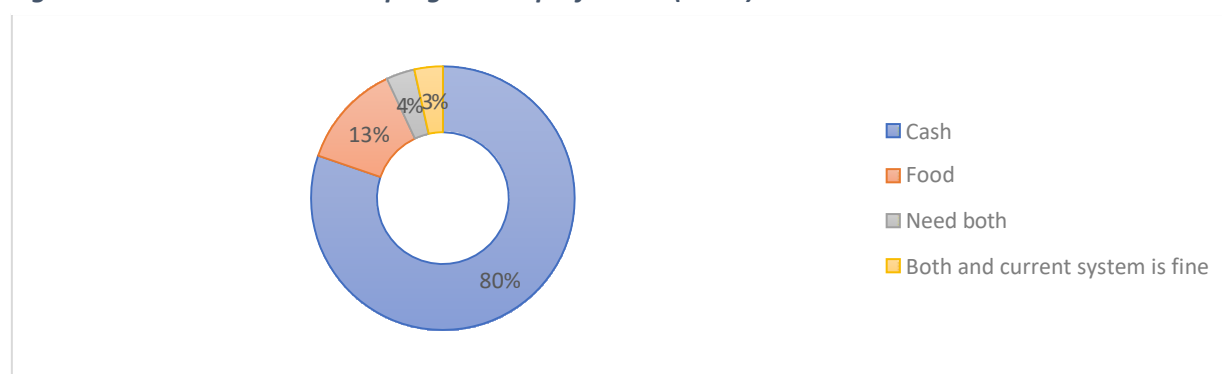
Table 8: Roles and responsibilities of the selection committee (by designation)

Roles and responsibilities of the selection committee	Member (%)	Chairman (%)	Secretary (%)
Select beneficiaries as per union parishad operation manual	8 (12.7%)	1 (14.3%)	3 (18.8%)
Assess the beneficiaries list	5 (7.9%)	2 (42.9%)	1 (6.3%)
Committee members lists beneficiaries, chairman validates the list and it is sent to upazila for approval.	20 (31.7%)	1 (14.3%)	5 (31.3%)
Develop and update beneficiaries list	13 (20.6%)	1 (14.3%)	0
Selection of beneficiaries	4 (6.3%)	1 (14.3%)	4 (25.0%)
To monitor fair selection procedure	13 (20.6%)	1 (14.3%)	3 (18.8%)

As life cycle risk is the base of NSSS, respondents were asked whether they heard anything about lifecycle risks. All the respondents never heard about the term lifecycle risk in any discussion. They have no idea on its relationship with social security. However, some of the respondents tried to relate that it might be a good idea to think about life cycle risk while thinking about the social security programmes.

3.5 Preference on modes of programmes (food vs cash):

Government social security programmes have both food based and cash-based programmes. Respondents were asked about their opinion on food based and cash-based programmes. Among the respondents, 80% of them preferred cash-based programme. They mentioned that beneficiaries prefer cash as they can use the money to buy what they might need. Moreover, they generally don't get any complaints regarding the cash-based system. However, some allowances were also given late due to banks' processing and having no dedicated persons to sort out these allowances. Also, they added that the cash-based money goes to the bank accounts directly, it mitigates chance for corruption. In addition, in their opinion, the quality and taste of the rice grain is of inferior quality and sometimes they (beneficiary) sell the rice as it does not cater to their demand. About 13% of the respondents chose food-based programmes. They remarked that if they get food, they could use it for their family, especially children. They don't misuse the money by spending on unnecessary buying. Moreover, the price of food is often in the market, it's difficult for them to buy food with the small amount of money that they receive as an allowance. However, 4% of respondents said that they are completely fine with the current system, and both cash and food-based programmes are required. They have their own separate value.

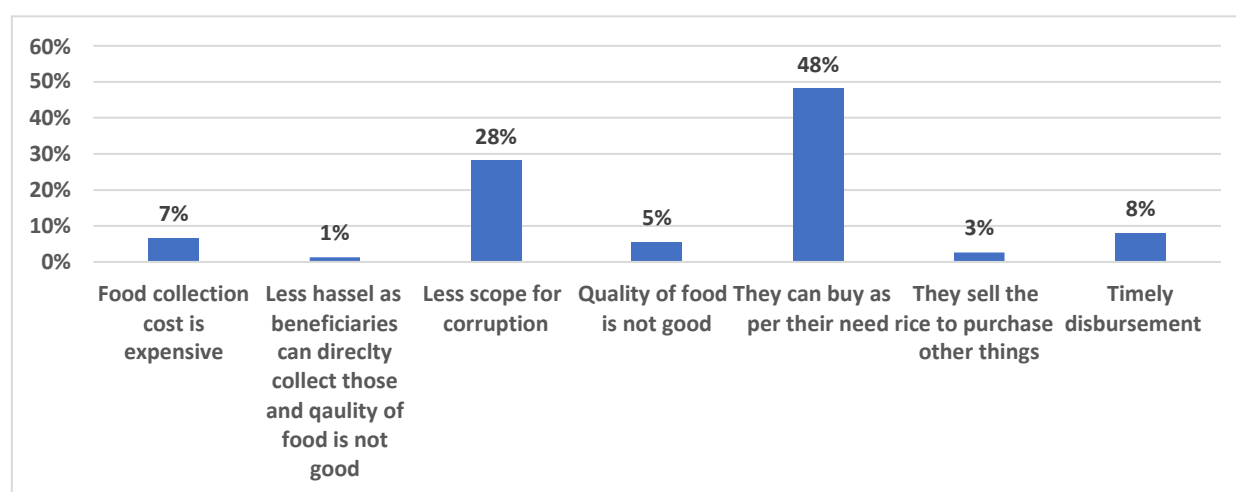
Figure 10: Cash VS Food based programme preference (N=86)

Respondents' opinion varied slightly geographically as well. People from Comilla, Gopalganj, Magura and Narshindi completely preferred cash-based programmes. Respondents from Barishal emphasized mostly on food-based programme. Others basically stated about their preference on cash-based programmes. Representative from Mymensingh took the current system best solution.

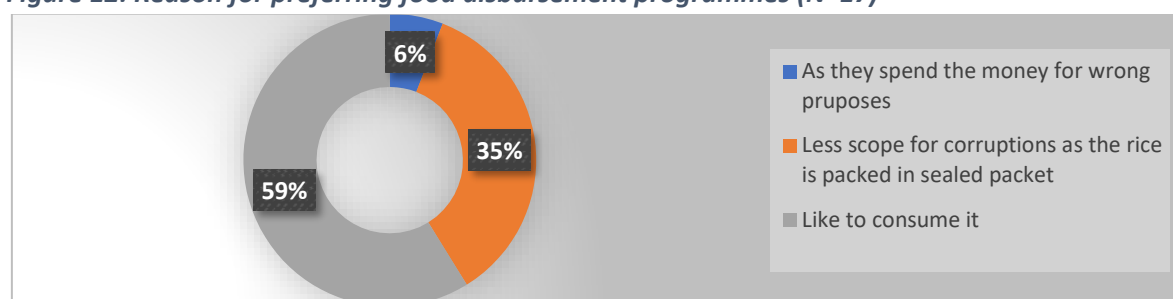
Table 9: Preference between food and cash-based programme (by district)

District Name	Types of Programme	Percent
Barishal	Cash based	40.0
	Food based	60.0
Comilla	Cash based	100.0
Gopalganj	Cash based	100.0
Kurigram	Cash based	82.9
	Food based	17.1
Magura	Cash based	100.0
Maulovibazar	Cash based	62.5
	Both	37.5
Mymensingh	Cash based	57.1
	Current system is the best	42.9
Narshindi	Cash based	100.0
Shirajganj	Cash based	83.3
	Food based	16.7

Respondents were asked about the reason behind choosing these methods. The percentage of responses for preferring cash were their ability to use cash as per need was (48%). Around 28% stated cash-based programmes giving less scope for corruption and another 8% stated that these programmes generally disburse the allowances in a timely manner. The rest of the opinions were mostly about problems related to food-based programmes, such as, food collection cost is expensive (7%) and quality of food is not good (5%).

Figure 11: Reason for preferring Cash disbursement allowances system

Among the respondents who prefer food-based programmes, 59% of them revealed that beneficiaries like to consume food. Around 35%, indicated that there was scope for corruption as the rice is packed in a sealed packet. The rest, 6%, cited that spending money in wrong purposes was an issue.

Figure 12: Reason for preferring food disbursement programmes (N=17)

Further analysis was conducted to check if there were any differences in opinion between males and females. Both males (82.2%) and female (69.2%) stated cash as their preferred methods.

Table 10: Preferences on modes of programmes (by gender)

Preferences on modes of programmes	Male (%)	Female (%)
Prefers cash based	60 (82.2)	9 (69.2)
Prefers food based	9 (12.3)	2 (15.4)
Prefers both	2 (2.7)	1 (7.7)
Prefers the current system	2 (2.7)	1 (7.7)

Additional analysis was conducted to check there for differences in opinion between designation of participants; Members, Chairmen and Secretaries of Union Parishad. Around 79.4% Members, 86.7% of Chairmen and 81.3% of Secretaries declared the beneficiary's preference on cash-based programmes.

Table 11: Preferences on modes of programmes (by designation)

Preferences on modes of programmes	Member	Chairman	Secretary
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Prefers cash based	50 (79.4%)	6 (85.7%)	13 (81.3%)
Prefers food based	8 (12.7%)	1 (14.3%)	2 (12.5%)
Prefers both	3 (4.8%)	0	0
Prefers the current system	2 (3.2%)	0	1 (6.3%)

Chapter 4: Challenges and Recommendations

The respondents shared several challenges and their suggestions were discussed in this section. The Proposed recommendations were based on the analysis of the field data. However, study objectives were also considered while analysing the challenges and recommendations. The Challenges and proposed recommendations were as follows:

1. **Motivation to arrange training on Social Protection:** Study findings showed that only 19% participated in the ToT on social protection and none of them arranged dissemination training for Union Parishad representatives. Only one of them, arranged orientation session on social protection. The reason behind not sharing the knowledge through training was a lack of time and personal initiative from their side. However, some mentioned that the beneficiary selection process polluted by nepotism, they didn't feel the urge for arranging the training. Rather, they preferred to communicate with them (union parishad representatives) regularly to guide them about the selection of beneficiary or whatever suggestions they required. They referred that more control over the beneficiary selection might boost them in developing capacity of the union beneficiary selection committee.
2. **Extended section on Social Protection schemes:** It was found that most Union Parishad Members and Chairmen attended the training on Union Parishad operation manual provided by NILG. There was a section on social protection in the operational Manual training. Therefore, a more detailed social protection module could be incorporated within this NILG provided training. This suggestion came from the interviews with members and chairmen.
3. **Need based allocation of allowances:** The respondents commented on the different social protection schemes and shared issues regarding the programmes. Among the allowances-based programmes, allowances for widowed, destitute and disability was not enough compared to its demand. This gap of demand and supply make the beneficiary selection procedure difficult. Sometimes they avoid the usual process for selection and do not announce the allocation of allowances publicly. So, the findings suggested that there should be an increase in the number of widow allowances as there are many more women whose husbands had deserted them.
4. **Requirement of updated poverty mapping at union level:** Study findings showed that members, secretaries and chairmen were most know about their local poverty situation. However, there was lack of official data at union level about their poverty level. The respondents pointed out that if there were list of all poor households, it would have made their work easier. The list also needed to be updated regular basis for maintain accuracy. Union digital centre can take this responsibility of database development and updating. The list might help to minimize the duplication error as well.
5. **Readiness for Cash based programmes programme:** Most of the respondents were happy about their cash disbursement process through the banks. However, some mentioned that there is long queue at the bank during cash disbursement periods. It is very difficult for old aged and people with disability to gather and wait at the bank office for long hours in order to collect their allowances. For the mobility compromised people, Old Allowance or disability allowance, G2P system might be able to help in this scenario. The banks staff lack capacity to cater to a large amount of people in 1-2 days. Bank staff, specially agent banking related staff, should receive training so that it helps in the quick delivery of allowances. Also, when any new bank is associated with cash disbursement, staff should receive proper training. The chosen bank branch office for cash disbursement should be located near the union.
6. **Choice between Food and Cash based programmes:** UP representatives were asked about what the preference between cash and food if for beneficiaries; beneficiaries mostly (80%) preferred

cash as they can diversify their buying. They also added that the rice quality of VGD and VGF is poor and difficult to consume, especially the high content of salt in fortified rice. As quality of the rice is poor, beneficiaries sell it rather than consuming it. If they can get cash, they would be able to buy rice to their preference. Moreover, food-based programmes incur high transportation cost. However, some local representatives added that if the beneficiary is extremely poor, their priority is to get food from the programmes. If he/she is in a better position, then they prefer cash to buy other things. Nevertheless, it was suggested, from the local representative that more cash-based programmes rather food-based programmes should be introduced.

7. **Human Resources engagement for monitoring:** The Upazila social welfare officers frequently mentioned about their lack of human resources to monitor the beneficiaries and beneficiary selection process. There was provision to employ one field officer for each union of the Upazila. However, lack of human resources didn't allow them to employ as per need. However, engagement of other union level government officials and NGO workers might assist this crisis.
8. **Indication of UP's own initiatives:** The study team found some initiatives of the union parishad for the poor and vulnerable people of their union. It included skill development training for women and small loans for small enterprises/farmers. UP's own initiatives would be more need based as they are at the lowest tier of the government. The UP's should be encouraged by giving some incentives to organized need-based programmes for the local poor and vulnerable people.

Annex 1: Questionnaires

Questionnaire / FGD Checklist for union parishad chairmen, members and secretaries:

1. Did you receive any orientation on social protection?
2. How was the orientation?
3. Do you think you can remember the content of orientation?
4. Do you think any refreshers training is required?
5. How many poor people are there in your area?
6. How do your union Parishad help the poor of your area?
7. How do your union parishad help women, children or differently abled people of your area?
8. Is the VGD and VGF card allocation enough for your union?
9. How do you select beneficiaries of VGD and VGF?
10. Who are the members of Union VGD committee?
11. What are the roles and responsibilities of the committee member?
12. According to you, which method is good? Cash or food?
13. Do you have any idea about life cycle risk?
14. Did you have any content on women and gender in your training?
15. Did you have any content on disability?

Questionnaire for UNO, Upazila welfare officer/ women affair officer or Upazila youth development officer:

1. Did you receive any training on social protection?
2. How was the training?
3. Do you think you can remember the content of training?
4. Do you think any refreshers training is required?
5. Did you take any steps to orient the union parishad chairman, members and secretaries on social protection?
6. How was the feedback about the orientation?
7. What are the suggestions from the union parishad chairmen, members and secretaries about the orientation?
8. Did you have any content on women and gender in your training?
9. Did you have any content on disability?

Annex 2: List of Interview participants:

SI No	Name	Designation	Districts	Upazila
1	SM Habibur Rahman	Upazila Social Welfare Officer	Kurigram	Kurigram Sadar
2	Md Ayub Ali Sarker	Chairman	Kurigram	Jatrapur union, Kurigram Sadar
3	Md Nazmul Haque	Secretary	Kurigram	Jatrapur union, Kurigram Sadar
4	Mst Shahinur Khatun	Union social officer	Kurigram	Jatrapur union, Kurigram Sadar
5	Md Abdur Kader	UNO	Kurigram	Ulipur Upazila
6	Md Tofazel Haque	Upazila Social Welfare Officer	Kurigram	Ulipur Upazila
7	Rashedul Haque Prodhan	UNO	Kurigram	Rajarhat Upazila
8	Md Mohsin Rahman Mondal	Upazila Social Welfare Officer	Kurigram	Rajarhat Upazila
9	MD Saifuddin	Social Welfare Officer	Comilla	Comilla Sadar
10	Momotaj	Upazila Social Welfare officer	Moulvibazar	Moulvibazar Sadar
11	Pranesh Chandra	Upazila Social Welfare office	Moulvibazar	Komolganj
12	Mahfuz Ibne Ayub	Upzaila Social Welfare Officer	Mymensingh	Mymensingh sadar
13	Sultana Jahid Parveen	Upzila Social Welfare Officer	Gopalganj	Gopalganj Sadar
14	Jhumur Sarker	Social Welfare officer	Magura	Magura Sadar
15	Shamal Sen Gupta	Upzaila Social Welfare Officer	Barishal	Barishal Sadar
16	Jamery Hasan	UNO	Narshindi	Narshindi Sadar

Annex 3: List of FGD participants

Code no	Designations	District Name	Upazila Name	Union name
RS1	Member	Kurigram	Kurigram Sadar	Jatrapur
RS2	Member	Kurigram	Kurigram Sadar	Jatrapur
RS3	Member	Kurigram	Kurigram Sadar	Jatrapur
RS4	Member	Kurigram	Kurigram Sadar	Jatrapur
RS5	Member	Kurigram	Kurigram Sadar	Jatrapur
RS6	Member	Kurigram	Kurigram Sadar	Ghogadaha
RS7	Member	Kurigram	Kurigram Sadar	Ghogadaha
RS8	Member	Kurigram	Kurigram Sadar	Ghogadaha
RS9	Member	Kurigram	Kurigram Sadar	Ghogadaha
RS10	Member	Kurigram	Kurigram Sadar	Ghogadaha
RS11	Member	Kurigram	Kurigram Sadar	Ghogadaha
RS12	Member	Kurigram	Kurigram Sadar	Ghogadaha
RS13	Member	Kurigram	Kurigram Sadar	Chakirpasha
RS14	Member	Kurigram	Kurigram Sadar	Chakirpasha
RS15	Member	Kurigram	Kurigram Sadar	Chakirpasha
RS16	Member	Kurigram	Kurigram Sadar	Chakirpasha
RS17	Member	Kurigram	Kurigram Sadar	Chakirpasha
RS18	Member	Kurigram	Kurigram Sadar	Chakirpasha
RS19	Member	Kurigram	Kurigram Sadar	Bidyananda
RS20	Member	Kurigram	Kurigram Sadar	Bidyananda
RS21	Member	Kurigram	Kurigram Sadar	Bidyananda
RS22	Member	Kurigram	Kurigram Sadar	Bidyananda
RS23	Secretary	Kurigram	Kurigram Sadar	Bidyananda
RS24	Chairman	Kurigram	Kurigram Sadar	Bidyananda
RS25	Member	Kurigram	Kurigram Sadar	Bidyananda
RS26	Member	Kurigram	Kurigram Sadar	Durgapur
RS27	Member	Kurigram	Kurigram Sadar	Durgapur
RS28	Member	Kurigram	Kurigram Sadar	Durgapur
RS29	Member	Kurigram	Kurigram Sadar	Durgapur
RS30	Member	Kurigram	Kurigram Sadar	Durgapur
RS31	Member	Kurigram	Kurigram Sadar	Durgapur
RS32	Member	Kurigram	Kurigram Sadar	Buraburi
RS33	Member	Kurigram	Kurigram Sadar	Buraburi
RS34	Member	Kurigram	Kurigram Sadar	Buraburi
RS35	Member	Kurigram	Kurigram Sadar	Buraburi
RS36	Member	Kurigram	Kurigram Sadar	Buraburi
RS37	Member	Kurigram	Kurigram Sadar	Buraburi
RS38	Member	Kurigram	Kurigram Sadar	Buraburi
RS39	Member	Kurigram	Kurigram Sadar	Buraburi
RS40	Member	Kurigram	Kurigram Sadar	Buraburi
RS41	Member	Kurigram	Kurigram Sadar	Buraburi
RS42	Member	Narshindi	Narshindi Sadar	Chinishpur

Code no	Designations	District Name	Upazila Name	Union name
RS43	Secretary	Narshindi	Narshindi Sadar	Chinishpur
RS44	Member	Narshindi	Narshindi Sadar	Shilmandi
RS45	Member	Narshindi	Narshindi Sadar	Pachdona
RS47	Secretary	Comilla	Comilla Sadar	Amartoli
RS48	Chairman	Comilla	Comilla Sadar	Amartoli
RS49	Member	Comilla	Comilla Sadar	Amartoli
RS50	Secretary	Comilla	Comilla Sadar	Durgapur (Uttar)
RS51	Secretary	Moulvibazar	Moulvibazar Sadar	Chadnighat
RS52	Member	Moulvibazar	Moulvibazar Sadar	Chadnighat
RS53	Member	Moulvibazar	Moulvibazar Sadar	Chadnighat
RS54	Secretary	Moulvibazar	Moulvibazar Sadar	Ekatuni
RS55	Member	Moulvibazar	Moulvibazar Sadar	Ekatuni
RS56	Member	Moulvibazar	Moulvibazar Sadar	Ekatuni
RS57	Member	Moulvibazar	Srimangol	Kalampur
RS58	Member	Moulvibazar	Srimangol	Kalampur
RS59	Secretary	Shirajganj	Shirajganj Sadar	Kauwakola
RS60	Chairman	Shirajganj	Shirajganj Sadar	Kauwakola
RS61	Member	Shirajganj	Shirajganj Sadar	Kauwakola
RS62	Member	Shirajganj	Shirajganj Sadar	Kauwakola
RS63	Secretary	Shirajganj	Shirajganj Sadar	Mesra
RS64	Chairman	Shirajganj	Shirajganj Sadar	Sealkol
RS65	Secretary	Mymensingh	Mymensingh sadar	Bhabukhali
RS66	Member	Mymensingh	Mymensingh sadar	Bhabukhali
RS67	Member	Mymensingh	Mymensingh sadar	Dapunia
RS68	Secretary	Mymensingh	Mymensingh sadar	Ghegra
RS69	Member	Mymensingh	Mymensingh sadar	Ghegra
RS70	Member	Mymensingh	Mymensingh sadar	Ghegra
RS71	Member	Mymensingh	Mymensingh sadar	Ghegra
RS72	Secretary	Gopalganj	Gopalganj Sadar	Gobra
RS73	Chairman	Gopalganj	Gopalganj Sadar	Gobra
RS74	Member	Gopalganj	Gopalganj Sadar	Gobra
RS75	Member	Gopalganj	Gopalganj Sadar	Gobra
RS76	Secretary	Gopalganj	Gopalganj Sadar	Latifpur
RS77	Member	Gopalganj	Gopalganj Sadar	Latifpur
RS78	Chairman	Gopalganj	Gopalganj Sadar	Latifpur
RS79	Secretary	Gopalganj	Gopalganj Sadar	Urfi
RS80	Secretary	Magura	Magura Sadar	Hazra
RS81	Member	Magura	Magura Sadar	Moghi
RS82	Member	Magura	Magura Sadar	Moghi
RS83	Chairman	Barishal	Barishal Sadar	Jagua
RS84	Secretary	Barishal	Barishal Sadar	Jagua
RS85	Member	Barishal	Barishal Sadar	Jagua
RS86	Secretary	Barishal	Barishal Sadar	Kashipur
RS87	Member	Barishal	Barishal Sadar	Kashipur

Annex 4: Study Area

Divisions	Districts	Upazilas	Unions
Dhaka	Narshingdi	Narshingdi Sadar	Chinishpur Shilmandi Pachdona
	Gopalganj	Gopalganj Sadar	Gobra Latifpur Urfi
Chhattaogram	Comilla	Comilla Sadar	Amartoli Durgapur (Uttar)
Sylhet	Maulovibazar	Moulvibazar Sadar	Chadnighat Ekatuni
		Srimangol	Kalampur
Rajshahi	Shirajganj	Shirajganj Sadar	Kauwakola Mesra Sealkol
Mymensingh	Mymensingh	Mymensingh Sadar	Bhabukhali Dapunia Ghegra
Khulna	Magura	Magura Sadar	Hazra Moghi
Barishal	Barishal	Barishal Sadar	Jagua Kashipur
Rangpur	Kurigram	Kurigram Sadar	Jatrapur Ghogadaha
		Rajarhat	Chakirpasha Bidyananda
		Ulipur	Durgapur Buraburi

Selected Photographs of field data collection

