

**A STUDY ON THE EFFECT OF SOCIAL SAFETY NET
PROGRAMME ON LIVELIHOOD PATTERN AND
INCOME GENERATION IN COMILLA**

M.S.S Final Examination 2013

Examination Roll No: 4070

Registration No: Ha-5429

Session: 2012-13

Department of Sociology

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Abstracts

The constitution of Bangladesh has recognized that the people having insecurity have the rights to get necessary assistance from the state. Social Safety Net Programmes regarded as such initiatives of government which give assistance to that unsecured segments including unemployed, old age, widowhood, people with physical and mental disability. This paper presents the effects of SSNPs on the livelihood pattern of those insecure, distressed, 'at risk' population. It has been stated that a person's livelihood pattern includes meeting a basic necessities such as food security, health, shelter, education, clothing etc. This paper attempts to assess the role of Social Safety Net Programmes on income generation and food consumption of poor people. This study also shows gaps and irregularities of SSNPs which impede the contribution of SSNPs on livelihood pattern of the poor. The study made use of both quantitative and qualitative methods.

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ABBREVIATIONS AND ACRONYMS

BBS	Bangladesh Bureau of Statistics
BRAC	Bangladesh Rural Advancement Committee
BDI	BRAC Development Institute
BIDS	Bangladesh Institute of Development Studies
CIRDAP	Centre on Integrated Rural Development for Asia and the Pacific
GOB	Government of Bangladesh
HIES	Household Income and Expenditure Survey
IFAD	International Fund for Agricultural Development
NFPCSP	National Food Policy Capacity Strengthening Programme
RMP	Rural Maintenance Programme
SOT	State of Tasmania
SSNP	Social Safety Net Programme
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WB	World Bank
WFP	World Food Programme
100DEGP	100 Days Employment Generation Programme

Chapter One

Introduction

(1.1) Introduction:

Poverty is considered as the great barrier for the development of a country. It has the worst effects on people's life. There is about 25.6% population of Bangladesh living below the poverty line. The percentage of hard core poor counted 12.4% which has been shown in a recent report of BBS (BBS, 2014).

“Reducing poverty is the central theme of development dialogue in Bangladesh” (Nasreen et al, 2006. *Bangladesh e-journal of Sociology*, Vol-3, No-2, page-65). World Bank, UN organization and Govt. of Bangladesh have launched so many initiatives to reduce poverty but poverty reduction remains a major challenge still now. To reduce poverty of a country employment generation is the most influential requirement. When a person will start earning he/she will be aware about his/her food intake. After ensuring food consumption he/she will give his/her attention towards getting better medical facilities. Educational condition and clothing will be improved also. Ultimately the livelihood pattern of that person will be better than before. 100 Days Employment Generation Programme is such a programme which is listed in Social Safety Net Programmes, launched in 2008.

Health and education deserve adequate attention besides food and income to improve the socio-economic condition (Khan, 2005). The 100 Days Employment Generation Programme of SSNPs is expected to contribute to the improvement of livelihood pattern of the poor beneficiaries to some extent.

(1.2) Statement of the problem:

Social Safety Net Programme has a prolonged history directly governed by the government of Bangladesh which was launched in 1972 as a short term safeguard for the deprived (Khan, 2013).

Adoption of this programme goes with the core motive pronounced in the constitution of Bangladesh. The core motive is a certain right of the under privileged people of the country. Article 15(D) of the constitution presented that state will provide necessary assistance to the people having insecurity from unemployment old age, widowhood, loss of parents or physical and mental disabilities. That's why to alleviate poverty and to bring the destitute people into social inclusion Social Safety Net Programmes have been used as an effective tool of the govt. of Bangladesh (Choudhary, 2013).

Safety Net Programmes are the basis of the country's social protection strategy and are the mainstay of the poverty alleviation strategy (World Bank, 2006). From this aspect, this research will facilitate to understand the livelihood of the rural poor, especially the extreme poor. How the very poor segments of rural areas lead life have been explored with the help of SSNPs in this study.

This study helps to understand the effectiveness of 100 Days Employment Generation Programme raising income generations and ensuring food consumption of rural extreme poor under SSNPs. The politics of SSNPs is also understood from the study through analyzing the gap between policy and practice.

Many researches have been conducted on Social Safety Net Programmes. Those researches focus on schemes, purposes, visions, outcomes, challenges, leakages, and successiveness of Social Safety Net Programmes. World Bank, UNDP, BRAC and some other organizations conducted study on the outcome of SSNPs. However, this study will deal with the effects of SSNPs on the livelihood pattern and income generation, which is specifically conducted on rural areas.

In Bangladesh, Social Safety Net Programmes played a greater role in combating poverty. Among 150 million populations, 25.6% people live below the poverty line (BBS, 2014 cited in Current Affairs, Sept. 2014). In rural areas, 36% population live below the poverty line where in urban areas it is about 28% (source; IFAD). In the budget of 2013 - 14 the total allocated in SSNPs is taka 222,491 crore which is 2.31% of GDP (Budget 2013-14).

Though the head count rate of poverty is decreasing last 10 years but 20 and 30 percent of households remained chronically poor (CPRC,2008). On this perspective the govt. of Bangladesh allocated Tk. 222,491 crore in 2013-14 FY in the sector of SSNPs which is 2.31% of GDP. Taka 1400 crore is allotted in employment generation programme from total allotment. The livelihood pattern is very much influenced by the Social Safety Net Programmes because it follows and works under the strategy of ‘Promotion’ and ‘Protection’ approach. To upgrade income and employment opportunities is considered as promotion approach. Decreasing vulnerability of the poor is taken into consideration in protection Approach (Khuda, 2011). Social Safety Net Programme is also an international concern like Bangladesh. There are several works on social protection of India, Ethiopia, Nigeria, Africa, Indonesia, Argentina, Korea etc. These works are conducted by Coady, 2004; Gilligan et al 2008; Dev et al. 2007; Murray, 2002; Ananta and Siregar, 1999; Olarinde and Kuponiya, 2005 etc. Many international and National organizations directed research on SSNPs of Bangladesh i.e. - World Bank, 2006; NFCSP, UNDP etc. In Bangladesh, Gill, 2008; Choudhary 2013; Ahmed, 2007; Khuda, 2011; Zohir et al, 2010; Ali, 2005 and Khan, 2013 are worth mentioning. Numerous Social Safety Net Programmes have been launched to protect the weakest segment of the society (WB, 2006). Among them, 100 Days Employment Programme emerged as a social protection to patronize the destitute as well as jobless poor to eradicate poverty (Zohir et al, 2010).

“In a country with a substantial proportion of the population having access to very limited assets, employment is the key channel that links economic growth to poverty reduction” (Islam 2006, cited in Khuda, 2011. *Bangladesh Development Studies*, Vol-XXXIV, No-2, Page no-90). This research deals with the effects on livelihood pattern, income generation and food consumption of such portions who are the beneficiaries of 100 Days Employment Generation Programme of SSNPs. How they are improving their living standards through SSNPs is the main concern here. To identify the gaps between policy and practice is also the concern of the study.

(1.3) Rationale of the study:

As mentioned earlier, Social Safety Net Programme is an important poverty reduction strategy for the government of Bangladesh, Government allocated a huge amount of budget in this SSNPs sector. So, the major rationale of this study is to identify the

targeted population of SSNPs and analyze their socio-economic condition. By identifying them, this study will be able to provide clear information whether social safety nets help the vulnerable or not to reduce poverty. Social Safety Net Programmes with its large allocation run so many social protection schemes. Among them the 100 Days Employment Generation Programme is one of the largest social protection scheme launched in 2008. As a new programme a few studies have been found on 100 DEGP. Especially, the effects of this programme on livelihood pattern of the rural poor under SSNPs have rarely shown before. Moreover, rationale of the study is to bring up lackings or gaps of previous studies which could not present effects on livelihood pattern. But this study tries to show the effects of this programme on livelihood pattern of the rural poor by following quantitative & qualitative method. 100 Days Employment Generation Programme targeted both male and female households not a particular one like some other programme of SSNPs. It also targeted the poor segment of the society and moreover this programme is an income generation programme. That's why it is rationale to select 100 Days Employment Generation Programme which will represent SSNPs objectives more accurately than the other social effects on livelihood patterns including income, food, health, shelter, education and clothing, 100 Days Employment Generation Programme is more rationale selection. The effects of Social Safety Net Programme are presented in a rationale way through the analysis of 100 Days Employment Generation Programme. As Social Safety Net Programmes play an important role in generating employment opportunities, another rationale of this study is to conceptualize the role of SSNPs on monthly income generation through quantitative method. It is also rationale to know the effects of SSNPs on livelihood pattern through showing the change of food intake and clothing after involving in this programme. Finally, the rationale of the study is to show the effects of Social Safety Nets on livelihood pattern and income generation through analyzing 100 Days Employment Generation Programme.

(1.4) Objectives of the study:

The objective of the research project has been divided into two criteria. There are broad objective and specific objective. The current study has an intention to analyze the factors related to livelihood pattern. This study also emphasizes on the contribution of SSNPs on livelihood pattern of the rural poor beneficiaries of Comilla district.

Broad and specific objectives

- To analyze the effects of Social Safety Net Programmes on livelihood pattern of rural poor.
- To assess the role of SSNPs on income generation and food consumption.
- To identify gaps/irregularities regarding Social Safety Net Programmes.

(1.5) Hypothesis of the study:

Null Hypothesis (H0): There is no significant relation between Social Safety Net Programmes and livelihood pattern.

(1.6) Major Research questions:

- Whether the Social Safety Net Programme has effects on livelihood pattern of the vulnerable or at risk or very poor rural segments?
- How SSNPs contribute to income generation and food consumption?
- How SSNPs play role in women's participation in income generation activities?
- What are the gaps and irregularities of Social Safety Net Programmes?

(1.7) Operational Definitions

Social Safety Net Programmes:

Social Safety Net Programmes are non contributory cash and kind transfer, its aim is to prevent vulnerabilities of the poor people. Its beneficiaries are mainly the poor segments because it protects them from falling below poverty line. Usually the term "Safety Net" is used in the construction of building which secures the life of workers from any accidents. In case of SSNPs the same thing is happening, means Social Safety Net Programmes ensure social security of poor people who are victims of social disaster like hunger, poverty, malnutrition, adversity and exclusion. Social Safety Net Programmes are adopted by the government of Bangladesh. SSNPs comprise various small and large, individual and community based cash and in kind transfer programmes.

100 Days Employment Generation Programme:

This programme is introduced as the newest addition to the list of SSNPs which has been launched in 2008. It aims to support the poorest and jobless segment of communities.

Old Age Allowance programme:

In our country a considerable amount of population is aged. Most of them have no economic security no pensions or no savings. Considering this worst condition of the aged people Govt. of Bangladesh launched Old Age Allowance Programme in 1997.

VGD:

VGD stands for Vulnerable Group Development. This programme is introduced by World Food Programme in 1975 with food aid to protect women. Each beneficiary in this programme gets 30kg wheat per month.

VGf:

Vulnerable Group Feeding Programme is the first programme introduced in the SSNPs list. The programme is launched by WFP in 1974 but operated jointly by GOB and WFP. It supplies rice to the poorest households of Bangladesh without any condition.

The other SSNPs are –Allowance for the Widow, Deserted and Destitute Women, Maternity Allowance Programme for the Poor Lactating Mothers, Honorarium for Freedom Fighters, Block Allocation for Disaster Management, Open Market Sale, Food for Work, Primary School Stipend Programme etc.

Livelihood:

Livelihood is a means of making a living. Livelihood is defined by meeting of basic needs or necessities include securing food, water, shelter, health and clothing of life. It encompasses people's capabilities, assets, income and activities to acquire above necessities working either individually or as a group by using endowments (both human and material) which will help to meet the requirements of the self and his /her household.

For example: A 100 Days Employment Generation Programme beneficiary's livelihood depends on the accessibility of employment.

Chapter Two

Review of Literature

(2.1) Social Safety Net Programme:

The low level of income and omnipresent poverty make it indispensable for the government of Bangladesh to focus on poverty alleviation as the major concern of public policy. Though government's efforts towards poverty alleviation have been continuing since independence in 1971 by implementing various programmes, the success in eradicating poverty has not been remarkable (CIRDAP,1993). Social Safety Net Programmes are the basis and the central component of the country's social protection strategy and poverty alleviation strategy (World Bank, 2006).

According to Gupta et al (2003), "Social safety nets comprise policies and programmes that provide short-term support and access to basic social services to the poor during economic crises and adjustment programmes"(*Economic and Political Weekly*, Vol.38, No.37 (sep. 13-19-2003)page: 3897).

It is a set of public measures. This programme intends to protect the members of the society from various types of economic and social hardship. Due to various types of occurrences such as unemployment, land and homestead loss, river erosion, loss of cultivable land, crop failure, sickness, maternity, old age or death of earning household members resulting substantial decline in income (Khuda, 2011).

A representative number of ministries of Bangladesh are related to this programme. At last a number of 13 ministries are engaged in the planning and implementation of these projects. These include: Ministry of Social Welfare; Ministry of Women and Child Affairs; Ministry of Food and Disaster management; Ministry of Local Government; Ministry of Agriculture; Ministry of Health and Family Planning; Ministry of Fishers and Livestock; Ministry of Education; Ministry Primary and Mass Education; Ministry of Chittagong Hill Tracts Affairs; Ministry of Finance; Ministry of Labor and Manpower; and Ministry of Commerce (Ahmed, 2007).

Sajjad et al (2011) compiled some selected Definitions of Social safety Nets from UN-
 “Cash or in-kind transfer programmes that seek to reduce poverty by redistributing wealth and/or protect households against income shocks. Social Safety Nets seek to maintain a minimum level of well-being, a minimum level of nutrition or help households manage risks.” (FAO)

- “Non-contributory transfer programmes targeted to the poor and the vulnerable.” (WB)
- “Programmes designed to assist the most vulnerable individuals, households and communities meet a subsistence floor and improve living standards”. (ADB)

Source: (Sajjad et al, 2011. Economic Research Group, Lalmatia, Dhaka.
[url:http://www.ergonline.org](http://www.ergonline.org). Page no-5)

Finally, Social Safety Net programme is such a programme whose primary objective is to directly reduce poverty (Coady, 2004). To reduce shocks and risks which are responsible for poverty Social Safety Net Programmes follow both the “Promotion approach” and “Protection approach”. ‘Promotion approach’ means which is undertaken to raise the incomes and employment opportunities of the poor and ‘protection approach’ means which is undertaken to reduce the vulnerability of the poor (Khuda, 2011).

Several safety net programs have been executed, aimed at helping different groups within the population cope with adverse effects that are either individualistic or combined in nature (World Bank, 2006).

(2.2) Various forms of Social Safety Net Programmes:

There are 98 Social Safety Net Programmes in Bangladesh which are directly operated by the government of Bangladesh (Khan, 2013). Those programmes comprise in the form of cash and in-kind transfers, price subsidies, social service, fee waivers, supplemental feeding and nutrition programmes, public works programmes which can reach the destitute and vulnerable (Gupta et al, 2003).

Cash Transfers:

“The World Bank (2013) group defines cash transfer as the provision of assistance in the form of cash to the poor or to those who face probable risk in the absence of transfer, of

falling into poverty” (Choudhary, 2013. *International Journal of Sociology and Anthropology*, Vol. 5(7), page. 263).

Some mentionable cash transfers are- children receive transfers to enroll in school; Old Age Allowance which is also a cash transfer programme in which the beneficiaries are the destitute aged people of the society. Working age population has also access to a variety of public work based cash transfer programmes.

Food/in-kind Transfers:

World Bank (2006) Stated, “Food/in-kind transfer programmes designed to enable individuals to start up small business”(WB,2006. *Bangladesh Development Series – Paper No.9*. Page-iii). This type of transfers is undertaken to meet the food and nutritional needs of the destitute people and also to cope with the aftermath of natural disasters.

Price Subsidy

It is another form of Social Safety Net Programmes. Subsidy is the highest single expenditure sector for the GOB (Khan, 2013). People who are unable to buy goods (Rice flour, fish, potato, onion etc) in an affordable price from the market they buy goods at a subsidized price.

Public Works

“Provision of employment on public works schemes that produce a private good or a rationed public good not available on the free market” (Coady, 2004. FCND Discussion Paper No. 172, International Food Policy Research Institute : Washington D.C.Page-6).

In Bangladesh the major Social Safety Net Programmes can also be divided into four categories:

- i) Employment generations programme.
- ii) Programmes to cope with natural disasters and other shocks.
- iii) Incentives provided to parents for their children’s education; and
- iv) Incentives provided to families to improve their health status (Khuda, 2011).

On the basis of nature and intentions of different programmes, here categorized the SSNPs which is shown into the following table-2.1.

Table- 2.1: The Broad Categories of SSNPs in Bangladesh

Cash Transfer	Food transfer	Price subsidy	Job generating	Others
Old Age Allowances	Vulnerable Group Feeding	Agricultural Inputs Subsidy	Vulnerable Group Development	Housing for the Homeless
Maternity Allowance Allowance for Retired/Disable Person	Test Relief, Food for Works	Subsidy for Marginal Farmers to cope with the Fuel Price Hike	Rural Employment Opportunities for Public Assets	Efficiency Development Fund for Expatriate Workers
Allowance to the Widowed	Gratuitous Relief	Food Subsidy	100 days Employment Generation Programme	Ekti Bari Ekti Khamar
Honorarium for the Insolvent Freedom Fighters	Primary education Stipend Project	Power Subsidy	Employment Project for Beggars	Microcredit
Female Secondary School Assistance	Community Nutrition Programme	health care	National Service	Free schooling

Source: Modified from Rahaman and Chowdhury (2012), Ahmed et al., (2010) cited in Khan,(2013.).

(2.3) Financing :

Social Safety Net Programme is a prime strategy tool for poverty alleviation in the developing countries like Bangladesh. The dynamics of this programme in our country have presented a political agenda of democratic government. A number of SSNPs and allocation towards the programmes are increasing day-by-day. Up to 2013, it became 98 where in 2008-09 fiscal year it was 66 (Rahman and Chowdhury, 2012). Efforts towards widening the Social Safety Net Programmes in recent years are noticeable in Bangladesh.

Allocations for SSNPs as a share of total budget increased from 8.4% in FY 2006-07 to 12.28%. The 2014-15 budget earmarked the allocation of the 30751.11 crore for the cash transfer and other activities- i.e. social protection, social empowerment and food security programmes. Allocation into Employment Generation Programme, Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), Test Relief (TR Food), Graduations Relief (GR Food), and food for assistance in Chittagong Hill Tracts etc. Beneficiaries for the monthly Old Age Allowance have been widened from 24.75 lakh in FY 2010-11 to 27.23 lakh in the current Budget. An allocation of the 1500.00 crore has been provided for Employment Generation Programme for the poor. An allocation of the 1419.22 crore has been provided for Vulnerable Group Feeding (VGF) to Tk. 1326.91 crore. The budget allocated Tk. 1000 for Primary School Stipend Programme. For the poor lactating mothers current budget provided an allocation of Tk. 132.00 crore from tk. 48.88 crore of previous budget (Khuda, 2011; Budget, 2014-15).

(2.4) Purposes of SSNP:

The main purposes of SSNPs are described clearly in many literatures. On the article, Social Safety Nets in Bangladesh: An Assessment, World Bank (2006) stated some intentions of SSNPs. These programmes are intended-

- To improve the living standards of the weakest segments of the population (as defined economically, socially by genders, by location, and by religion).
- To help in income and consumption smoothing for households that have been impacted with negative shocks.
- To prevent and mitigate the impact of economic and natural shocks.

So, within this overall role of safety nets, programmes designed with three main purposes.

- i) Protection, insurance and other considerations like poverty alleviation.
- ii) Redistribution of income, and
- iii) Economic growth.

This programme is not only focuses on the poor but also recommends raisings to the existing programmes, proposes new poverty and vulnerability reduction strategies and also stresses the need to improve allocation by which the programme can run efficiently and smoothly (World Bank, 2006).

(2.5) SSNP and Extreme Poor:

About 31.5% people of Bangladesh live below the poverty line and those people live from hand to mouth. As a result, any kind of support from any sides how little it may be, would be considered as very much helpful to the poor. This supportive programme cannot make anybody rich but at least nobody will die from hunger or without treatment (Choudhary, 2013).

Social Safety Net Programmes broadly targeted the extreme poor by using eligibility criteria to identify their target groups. In reality, these are often vague and lack comprehensiveness (Rahman & Chowdhury, 2012).

The nature of the safety net target household:

- No land or land up to 10 decimals
- Average income per person per day below Tk. 30.
- Greater presence of disadvantage

In the developing countries like Bangladesh economic crisis hits the most vulnerable groups and these groups need urgent help (Ananta & Siregar, 1999). To reduce incidence of poverty and to improve living standards of impoverished groups Bangladesh has been struggling for a long time. Poverty becomes a policy challenge for the country. So, as an antipoverty programme Social Safety Net Programme is the integral part of anti poverty strategy of this and previous government which address risk and vulnerabilities (Raihan, 2013).

This development strategy aims to bring down the rate of poverty from 40 percent in 2005 to 15 percent by 2021. For the improvement of poverty situation govt. invests in infrastructure, creates employment opportunities and increases coverage of Safety Net programmes. In this field priority is given to the extreme poor, women in poverty, landless poor and other disadvantaged groups (Khuda, 2011). Bangladesh is going to achieve its development goals day by day. Recently, a newspaper shows that Bangladesh catch up India with social index.

The famous Nobel prize winner economist Amartya Sen also written a chapter about the comparative development between India and Bangladesh in his last book “An uncertain glory; India and its contradictions” (Prothom Alo, 4/11/2014).

Table-2.2: Social Index 1971 and 2011

Social Index	1971		2011	
	Bangladesh	India	Bangladesh	India
Life expectancy	39	50	69	66
Child Mortality rate (Per Thousand)	150	114	37	44
Child mortality below 5 years (Per thousand)	225	166	46	65
Fertility rate (Per hundred)	6.9	5.4	2.2	2.5
Female literacy rate (hundred)	27	40	80	74
Male literacy rate (hundred)	44	66	77	88
Rate of Malnutrition (Hundred)	35	27	17	18
Vaccine of Diphtheria (hundred)	1	6	96	72
Rubella Vaccine (Percent)	1	1	96	74

Source: World Bank cited in Prothom Alo 4/11/2014.

(2.6) Effect of Social Safety Net Programmes:

An effective Social Safety Net Programmes play an important role in any poverty reduction strategy. For a vast amount of world’s poor, these types of programmes are the only ray of hope. It has effects on a life free from chronic poverty, malnutrition and disease (Coady, 2004).

As a first component of social protection in the Budget of Bangladesh old age allowance has its effect on elderly people which can be noticeable. A study shows that about 19 percent of Old Age Allowance recipients invested their allowance money for buying goat, cow, poultry etc., which has a long-term development impact through livelihood creation. Similarly, widow allowance has an effect on its beneficiaries regarding livelihood creation. They acquired cattle and poultry, which have potential for future income generation. The Social Safety Net Programmes also have effects on considerable improvements in welfare, in school enrollment, particularly for girls, in lowering the age at first marriage and finally on the effect of poverty alleviation (Begum and Majumdar, 2001; Karim et al. 2003 cited in World Bank 2006).

About the effects of SSNPs the literatures tell a mixed story. The summary is that, in one hand, this programme has had a positive role in the development issue. On the other hand, it is difficult to say whether programme participation of the poor segments increased household consumption and income levels or has a beneficial impact on human capital accumulation and longer term income generation. Studies also added that these programmes do not aid in structural changes in poverty (World Bank, 2006).

(2.6.1) Social Effect:

SSNP has an effect to uplift the social position of the poor people. It eases the tension between stabilization and social protection goals. As an effort by the government SSNPs help to manage social risks more generally. It helps in family and community risk sharing. Without the help of social safety nets it may be difficult to deal with large macro economic shocks, and households may be forced to take their children out of school, or may reduce their intake of food (Gupta et. at, 2003).

(2.6.2) Economic Effect:

Palpable effects of social safety nets in the economy of the poor, vulnerable or at risk destitute people are mentioned on the previous studies of Social Safety Net Programme, programme participation increases consumption and income levels for the beneficiary households than from the non-beneficiaries. Those who are benefitted from cash transfer programmes have increased income (Del Nino & Dorosh, 2001), Matin, Hulme, 2003 Cited in World Bank, 2006).

(2.6.3) Ensure livelihoods:

Beneficiary households under this programme have seen to improve their income levels. Quality and quantity of their food intake have also been improved (World Bank, 2006). Medical treatment, children schooling, clothing and footwear also ranged to higher than that of the non-beneficiaries (BBS, 2007).

‘Evaluation studies of RMP showed that about three-fifths of beneficiaries maintained their standard of living and undertook self-employment after graduating from the programme’ (World Bank, 2006. *Bangladesh Development Series – Paper No.9*.Page-17). The housing conditions of the beneficiaries are remarkably improved after entry into the programme. ‘Nearly 90 percent of beneficiaries improved their housing conditions by

changing poles, fencing materials, doors & roofs' (Khanum, 2000, Cited in WB 2006. *Bangladesh Development Series – Paper No.9*.Page-17).

(2.6.4) Increase Purchasing Power:

Social Safety Net Programmes help the extreme poor to increase purchasing power. Price subsidies, public goods are the best example of it, by Open Market Sale their purchasing power is increased nowadays.

World Bank (2006) stated that 'Beneficiary households are also shown to have allocated a part of their total household income to the purchase of productive assets, as well as sustaining consumption levels across time' (WB, 2006. *Bangladesh Development Series – Paper No.9*.Page-17).

(2.6.5) Relieve Deprivation:

SSNPs are established to work on the deprived segments in the society. So how come the effect can't relieve those segments from deprivation. The deprived segments are now successfully getting out from deprivation. The constitution of Bangladesh gives the right to them for getting help and be the beneficiaries of the states Social Safety Net Programmes (Gupta et. al, 2013).

(2.6.6) Women Participation and Empowerment:

By the social protection of Vulnerable Group Development, VGF (Vulnerable group feeding), Rural Maintenance Programme, Widow Allowance etc under the programme of Social Safety Net women participation is noticeable. As a result the empowerment concept has been emerged.

"All the safety net programmes are supposed to benefit women more than men as these programmes target distressed and hardcore poor" (BBS, 2007).

Studies are also saying that participation of women in programmes bring considerable changes in social and household level. The most important thing is that programmes play role to the empowerment of women in the household and society (World Bank, 2006).

(2.7) 100 Days Employment Generation Programme of SSNPs:

For addressing risk and vulnerability to poverty public works are seen as an effective policy instruments. It is cost-effective and produces such output which is beneficial to poor households. This public work activated in such areas which are subjected to economic shocks (Coady, 2004).

Bangladesh contains a significant proportion of population. That's why it is very normal that people have the limited access of assets. So, employment is the key pathway for getting out from this situation and for economic growth. Besides male, female employment is also contributing to large-scale poverty reduction because of poor economic condition and high rates of female headships (Khuda, 2011).

From this view point government has undertaken a number of employment programmes under SSNPs. 100 Days Employment Generation Programme for the extreme poor is one of them. This programme is launched in 2008 for the poorest and jobless. About two million hardcore poor were become the beneficiaries in 2008 (Khan, 2013). It is the largest safety net employment generation in Bangladesh. The purpose of 100 DEGP is to focus on the extreme poor and the unemployed poor.

Khuda (2011) argued that the programme can't achieve its another goal of seasonal unemployment. It is not applicable throughout the country. Work could not be fulfilled within the planned 100 days. Sometimes only 60 working days are operated under this programme instead of 100 days.

Target Area

The targeted areas of 100 Days Employment Generation programme are-

- It targets to provide support to the vulnerable people of monsoon prone, river erosion-prone, char, haor-baor along with other disaster prone areas.
- It also focuses on highly poverty stricken regions (Khatun et. al. 2010).

Targeted Time-frame

Though it is mentioned as 100 Days EGP but the actual time is 80 days. Phase-1 consists of 40 days and another 40 days is required for phase-II

Targeting Beneficiaries

- Extreme poor who are assetless.
- Completely or seasonally unemployed.
- Marginal farmer.
- Those who are excluded from any other SSNPs (Khatun et al, 2010).

Project Selection:

A study on “Employment Generation for the Hardcore Poor and National Service” indicates that,

- Most of the projects encompass construction and reconstruction of roads and dams.
- Canal digging and re-excavation.
- Projects are small, discrete.

Sometimes small projects are merged into one big project (Khatun et al, 2010).

Wage and Payment

The rate of wage in 100 Days Employment Generation Programme is Tk. 200/- per day. The payment is mandatorily given daily in this programme.

(2.8) Effects of 100 Days Employment Generation Programme:***100-Days EGP reduce unemployment:***

The initial effects of 100-DEGP is quite encouraging. This programme has created additional employment for the poorest segment of the society.

Khan, (2013) says that the programme 100-DEGP is successfully ensured social security of the poor and empowered them. The curse of unemployment is reducing through the employment generation programme.

Effect on Income generation:

A guaranteed employment with a fixed wage helps to stabilize income and consumption, 100 Days Employment Generation Programme for the poor fulfil such intentions. Though the program is unable to gain smooth consumption optimally over time but it provides income in the time when the income is very low. The features of the programme require

to expand and contract in response to combat income shocks experienced by households (Coady, 2004).

Food Consumption:

Among the basic needs which stated the constitution of Bangladesh, food is one of them. Food is a major source of nutrients needed for human existence (Olarinde and Kuponiyi, 2005). 100 Days EGP ensures food security which creates the availability of food and access to food. Hunger alleviation of the most at risks groups is another purpose of guaranteed employment. It eases to lessen malnutrition also (Khan, 2013).

Khuda (2011), argued that “Three-quarts beneficiaries reported an improvement in their food consumption.”

Housing condition:

By the aid amount of 100-Days EGP, the beneficiaries buy necessary things to improve the housing condition. Improvement in household asset is another effect of this programme (Khuda, 2011). Beneficiaries can live in rent free home, access to electricity, sanitary latrine, can able to live in tin made house by entry into the 100-Days Employment Generation Programme.

Educational condition:

The 100-Days EGP supports the vulnerable poor to earn a stable income. As a result, the school attendance of their children is increasing. Those children have not to be compelled to drop out from the school. By this employment programme, guardians become aware of the importance of education. So, the effect of 100-Days EGP on educational condition is quite positive.

Health Condition:

In the poverty stricken regions a proportion of households experience a health risk. This type of risk is much higher among the poorest quartile than for other quartile (Dev et. al, 2007). As the economic condition is improved the treatment of health disease can be possible by the poor unemployed. By combating malnutrition, beneficiaries’ health condition is also improved.

Clothing:

The beneficiaries of the 100-Days EGP thanks to the programme and there create a consensus among them that the programme should be continued. It proves that the effect of this programme on clothing of the poor segment is positive. The beneficiary households can buy new clothes in the occasion for their family members (khuda, 2011).

Livelihood Pattern:

Finally, from the above effects it is clear that livelihood pattern of the beneficiaries has also been improved. The standard of living of the beneficiary households is becoming upgraded by the 100-Days Employment Generation Programme. Poverty Reduction policies cannot be successful without improving the livelihood patterns. That's why the effects of the programme directly contribute to ensure the standard of living of the poor. Khuda (2011) indicates other benefit of 100 Days Employment Generation Programme-

- ✓ Improved agricultural production
- ✓ Enhanced marketing opportunities
- ✓ Improved transportation and communication
- ✓ Reduced physical damages and loss of life
- ✓ Building public infrastructure for the benefit of the rural poor
- ✓ Rehabilitation of embankments and canals
- ✓ Improved rural roads
- ✓ Development of water bodies

However, some irregularities limit the potentialities of such programs including lack of sustainable political commitment, weak program management, problems with target groups and project selection, delay disbursement and weak monitoring or supervision.

(2.9) Existing Social Safety Net Programme Worldwide:

Across the globe Social Safety Net Programmes are seen as an effective mechanism for reducing risks and vulnerabilities of the distressed population (Rock, 2011 cited in Choudhary, 2013). Globally in many countries a number of programmes can be found, which have philosophy and aims. Their designs, modes of implementation and achievements of goals vary immensely (Khatun et. al. 2010).

An article cited that developed countries spend a massive share of their GDP on safety nets than do developing countries. For instance, the European Union spends about 19 percent of their GDP on SSNPs while the United States spends about a percent of GDP (Ahamed, et. al. 2010:10 cited in Khan, 2013). Coady (2004) explains the performance of developing countries in controlling poverty has been mixed for more than a decade. In South Asia the number of people living in poverty has increased by about 10 percent. The prevalence of malnutrition also remained substantially higher than the other developing countries. In Sub-Saharan Africa the rate of poverty and malnutrition has also increased over the same period. Poverty rate is around 48 percent in sub-Saharan Africa. As a result a more effective poverty alleviation strategy is required urgently. For channeling development assistance social funds have become a very popular vehicle to developing countries. It is also very popular in Latin America. “These programmes are typically characterized by substantial involvement of communities in the selection, design and implementation of community based development projects.” This programme was first implemented in Bolivia in 1987. Now almost all countries in Latin America, and many in Africa, Asia and Middle East also have implemented it. A public works scheme is also emphasized in Asia and Africa, though such schemes involve the construction of infrastructure that can enhance future income.

Middle income countries have already experienced some of the dilemmas. Since 1980s numerous experiments to improve social protection have been carried out in many countries in Latin America, East Asia and Eastern Europe. “In middle income societies, moreover there is a constant demand for the state to deliver more public goods, including better coverage and quality in basic social services such as health care and education and at the same time to build a stronger, more inclusive social safety net (Foxley, 2010).

Social Protection is an institutionalized feature of a social contract between the state and citizens in high income countries (Lindert 2005; Alesina & Glaeser, 2004 cities in Khan, 2013)

The employment programme of SSNPs is also very popular worldwide. In African countries such as Ghana, Kenya, Lesotho, Malays, Mozambique, Tanzania, Zimbabwe, Cape Verde and Botswana rural employment programme was initiated. To counter the temporary drops in labor demand Latin American countries such as Argentina, Bolivia,

Chile and Peru have used public employment program. In South Asia, India has been the leading country in designing and implementing this employment schemes (Khatun et al, 2010).

(2.10) Overview of SSNPs in Asia:

World Bank (2006) showed that, on Social Safety Net Programmes South Asian economics spent 5% of GDP whereas in East Asia and Pacific the expenditure was about 8% of GDP (Ahmed et al, 2010: 10 cited in Khan, 2013).

About 10% population of South Asia living in poverty with increased amounts of malnutrition. In this Asian country SSNP is the most active social protection strategy. Most of the Asian countries are developing countries in nature. In these developing countries to reduce poverty risks and vulnerabilities, social funds and Public Works become a very popular vehicle and also work as front runner in designing and implementing such programmes.

In Indonesia the primary targets of safety nets are:

- food security, through provision of temporary income transfers;
- creation of income generating projects; and
- preservation of access to critical social services (Ananta & Siregar, 1999)

India and Bangladesh have experienced some effective and successful safety nets. The employment generation programme is the best example of it.

Public works programme constituted an important component of India's famine relief during the nineteenth century and it have also existed in Bangladesh since 1960s. It is also mentioned that such programmes are successfully implemented in Bangladesh (Coady, 2004).

(2.11) Social Safety Net Program in Bangladesh:

A survey mentioned that, every 3rd households (31.5%; HIES 2010) live in poverty where 24.6% households (Rural 30.1% and Urban 9.41%) receive Social Safety Net Programme's benefit. It was 13% in 2005. Among the beneficiary households of SSNPs landless are 6.4%, <15 decimals but not landless are 51.6% 15-49 decimals are 15.1% and 50 decimals & more are 27.1% (Barkat, 2013).

BBS survey report on SSNPs 2007 indicates perception of significance of SSNPs in Bangladesh. Contribution to food consumption is estimated that 55% of the total beneficiaries reported to have received 81-100% equivalent of their last month food consumption. Among the beneficiaries 24% borrowed money for buying foods, 18% for financing business, 16% for housing and 17% for emergency medical purposes. Beneficiaries expressed that there was no any opportunity of saving a little amounts from the SSNPs benefit. In Bangladesh primary school stipend scheme appeared as an effective support. Households are now motivated to send their children to school in anticipation of future inclusion. SSNPs in Bangladesh help women participation and empowerment. It is reported that 12% of the beneficiary Women have got the opportunity to participate in village meetings, 13% have some control over livestock, and 52% reported that they allowed setting some money aside for their own use. 52% themselves bought clothes (BBS, 2007). In Bangladesh, 100 Days Employment Generation Programme has been initiated to get access to food by the low income and extreme poor which was difficult for them to bear the cost of food during price hike of essential goods (Khuda, 2011). The Old Age Allowance Programme under SSNPs has been a very good starting and initiative from the government. The effect of this programme is satisfactory about 90% of the respondent claimed in a survey that their situation has been improved (Choudhary, 2013).

Finally it can be mentioned that SSNPs have led to increase school enrollment especially girls in secondary school, reducing gender gap, additional employment generation, provision of food during crisis, access to health services and building infrastructure (Khuda, 2011).

(2.12) Gaps and irregularities of SSNPs:

Question raised in articles about the leakages of Social Safety Net Programmes. Why do the governments use SSNPs? The most common answers will be to help destitute segment to improve living standard or combat vulnerabilities of the marginalized people. Those answers make the objectives of SSNPs very generous indeed. But SSNPs lose their merit when we see that those programmes are the means of business, corruption and politics. The targeting error of SSNPs deprived the right people to get benefit which occurs because of massive corruption in targeting (Rahman, 2013). Like targeting error a number of shortcomings marginalize the effectiveness of the programmes.

(2.12.1) SSNPs facilitate culture of dependency:

Social Safety Net Programmes have its impact on creating the culture of dependency. The Beneficiaries become very much dependent on it. As a result SSNPs did not able to bring significant changes on destitutions and impoverished conditions of the recipients. “Some blamed that the programme rather made the recipients lazy, devoid of motivation and dependent on charity-money” (BBS, 2007). However, these gaps can be mitigated if the programme is implemented properly.

(2.12.2) Lack of coordination:

There are a number of ministries linked with SSNPs. The involvement of multiple ministries causes considerable overlap in programmes (Ahmed, 2007). There is a little coordination among these ministries and programmes. As a result, the programmes are fairly similar and sometimes they selected the similar beneficiaries (World Bank, 2006). For example; The Ministry of Women and Children Affairs offers the Maternity Allowance for the poor lactating mothers and the Ministry of Health offers Maternal Health Vouchers. This implies that various social protection programmes in Bangladesh have little coordination in planning, targeting and implementing. There is no connectivity with local government also when the programme is designed (Ahmed, 2007).

(2.12.3) Lack of integrated national policy:

Bangladesh lacks an integrated national policy for developing national policy for developing Social Safety Net Programmes. This may result in programmes that are unsustainable. Financing and budgetary provisions may block allocations (World Bank, 2006).

(2.12.4) Transparency and Accountability:

Existing Social Safety Nets are perceived to have shortcomings which question the transparency and accountability of SSNPs. Coady (2004) indicates following shortcomings regarding these criteria. Firstly, SSNPs often fail to reach the intended target groups, the poorest household.

Secondly, they are made up of many small, uncoordinated and duplicated transfer programmes. Thirdly, a combination of operational inefficiencies and corruption challenges transparency and accountability of the programme.

Fourthly, Transfers are often too small, too low programme coverage to have any palpable effect on poverty.

(2.12.5) Favouritism and Nepotism:

The gaps between the objectives and implementation of SSNPs include favouritism and nepotism. Such types of gap mainly happen in the local government level, and in the ward level where chairman and member target their favorite one to give the benefit. Because of this nepotism a number of actual poor people became excluded from the list. Ultimately the goals can't be achieved by Social Safety Net Programmes (Gupta et al, 2013).

(2.12.6) Impact on Savings and Borrowing:

BBS (2007) stated that the amount of SSNPs is too small to save any money. 'The SSNPs beneficiaries expressed that there had no any opportunities at all to save any small amounts form the SSNPs benefits.' As a result borrowing becomes a common strategy to lead their lives. 55% of the beneficiaries reported to have borrowed in a study of BBS. They borrow money with high interest which leads them towards below poverty line again (BBS, 2007).

(2.12.7) Delayed and Uncertain Disbursement:

The common complaints of SSNPs beneficiaries are irregular and delayed disbursements of benefits. Such irregularities leave the beneficiaries in a state of uncertainty and also compel to borrow from money lenders at high rates of interest (BBS, 2007).

NFPCSP, BRAC, BDI; (2009) stated that, Among 100 days employment generation programme the most common irregularities are-

- Irregularities in Paying wages includes- giving less than 200 taka/day to the workers, giving money for less number of days than the actual number of days for which a worker has worked, not paying the workers on time.
- Drawing false bills includes- drawing money through false list of workers, by showing false attendance, drawing false bill without giving work.

- Irregularities in giving work includes- giving work for less days, not giving work regularly, engaging in member's personal work.
- Not giving card to the enlisted worker.

So, the local government system should be stronger, transparent, efficient and pro-poor to mitigate and combat the gaps and irregularities of Social Safety Net Programmes.

Chapter Three

Theoretical Framework

Social Safety Net Programme is a Large programme which purposes to reduce poverty. It targeted the ‘at risk’ population, contributes to the welfare of these ‘at risk’ segments, plays role in improving livelihood of them. On this view point several theories have been developed to describe how SSNPs associate with the livelihood pattern of the vulnerable poor. This chapter includes several prominent theories which have a link with the research problem. These theories will facilitate to understand the theoretical background of the research problem.

(3.1) Social Safety Net Programme and Social Inclusion Theory:

Coleman says, the term ‘social inclusion theory’ has its attachment with social and economic theories. Since 1970s, it has become involved in the government policies of Western Europe and United Kingdom (Dodd & Sandall, 2001 cited in Coleman, 2013). The social inclusion theory has an extensive usage and also may be readily adapted to fit conveniently into various usages (Rawal, 2008). Rawal argues that social inclusion is a compounding ambiguous discourse which can be explained in terms of being a response to social exclusion (Rawal, 2008). In this context Rawal (2008) stated “Social inclusion and exclusion are inseparable sides of the same coin”(Rawal,2008. *Dhaulagiri Journal of Sociology and Anthropology*, 2(0),page-171). Moreover, social inclusion/exclusion theories symbolize a conceptual experience over social capital and social cohesion (Labonte, 2004 cited in Coleman, 2013). The connection between social exclusion and inclusion can be worth mentioned through Social Safety Net Programme. This fact will discover in the following section.

Social exclusion interplays with various forms of disadvantage over time. This exclusion can be aggravated by an individual feeling unable to access institutions, which leads to detach from education and potentially unemployment (SOT, 2008). Rawal (2008) cited some categories of excluded from Rene Lenoir- mentally and physically handicapped, suicidal people, aged invalids, abused children, substance abusers, delinquents, single parents, multi-problem households, marginal, asocial persons and other societal misfits.

In this context, SSNPs conform to social inclusion theory. This programme has targeted those segments of the population who are excluded from society in terms of disability, marginality, poor households, old age population etc. According to European foundations, 1195, P.4, quoted in de Haan, 1998, cited in Francis, 2002- “Social exclusion has been defined as the process through which individuals or groups are wholly or partially excluded from full participation in the society” (Rawal, 2008). From the above discussion it is clear that social exclusion is an ambiguous concept than the concept of poverty. Those excluded population are unable to adjust to mainstream society. School drop outs, immigrants and unemployed youths are also included with the group of social exclusion (Aasland and Flotten, 2000 cited in Rowal 2008).

To understand the nature of poverty, identify the causes of poverty and to play role on policy and social action in alleviating poverty the idea of social exclusion is needed (Sen, 2000 cited in Rawal, 2008). Coleman’s study on “Social Inclusion Theory Application” shows, the main argument of social inclusion theory is ‘combating’ and ‘mitigating’ social exclusion. The term social inclusion is often attached with political, economic and social initiatives. To tackle the exclusion of the society inclusive measures are taken. It is taken to improve the condition of those excluded parts of the society who are living in low-income housing. The implementations or steps of social inclusion theory include: changes in education, changes in job opportunities, greater access to medical facilities and better public transportation (Coleman, 2013). To combat poverty and to bring the distressed people into social inclusion, Social Safety Net Programmes have been pursued by successive governments as an effective tool (Choudhary, 2013). Choudhary (2013) also says that Government of Bangladesh has initiated a number of SSNPs in the country. They are in the form of ‘cash’ and ‘kind’ transfers. For reducing the vulnerabilities of socially excluded population across the globe SSNPs are seen as an effective instruments (Rook, 2011 cited in Chowdhury, 2013).

Khuda (2011) defines SSNPs ‘as a set of public measures, which a society provides for its members to protect them from various types of economic and social hardships.’

A study argues that in safety nets targeting requires the authorities to identify those deemed who have an inadequate income, or who are in poverty today (Jhabvala and Standing, 2010).

SSNPs conform to social inclusion in the context of reducing vulnerability, poverty and improving the standard of living through employment generation programmes, programmes to cope with natural disasters & other shocks, incentives provided to parents for their children's education and incentives provided to families to improve their health status (Khuda, 2011). Finally social inclusion takes into account that effective participation both socially and economically by an individual is the main aspects of society. It relates to the capacity of purchasing goods and services namely consumption and the capacity of social interaction, political engagement. Having access to opportunities, options and choices in life, having personal capacity and self confidence are called social inclusion (SOT, 2008).

(3.2) Welfare Approach:

According to Alcock et al, the definitions of the 'Welfare state' are those which seemed to involve direct and immediate social consequences. It includes the 'abolition of poverty' and the 'conquest of unemployment' (Alcock & Pawell, 2011).

In a study named "The Welfare Approach and Measuring Inequality" Winship and Schwartz indicate social welfare, individual welfare, economic welfare etc. They argue "By individual welfare an economist means one's sense of well-being, one's happiness or satisfaction with life, or one's potential (given one's resources) for obtaining these things" (Schwartz and Winship, 1980 Institute for Research on Poverty, University of Wisconsin-Madison: USA, Page-16).

Caroline Moser, a prominent scholar, represents a framework of gender roles and gender needs. Moser interprets welfare as the earliest approach among five approaches. Its aim is to bring women into development. In this context, SSNPs can be linked with this feature. SSNPs initiate many programmes for the development of both male and female with a poor and vulnerable condition which follow this framework of Caroline Moser.

The another policy approach of Moser is – Anti-Poverty which also goes in line with the SSNP approach. The feature named Anti-poverty purposes to ensure that poor women increase their productivity. Productivity means the productive role of women, particularly in small-scale income generating projects (March et al, 2005). This concept given by Moser is linked with two aspect of Social Safety Net Programme. First, SSNPs consider

larger social protection site which help particularly women. Second, SSNP launched programmes focusing on vulnerable group. Among this vulnerable group there exists disable, widow, poor, distressed person, destitute male or female where women are also included. So, from this view point we can say that Moser's welfare approach towards gender development meets the criteria of social safety nets also. Khuda (2011), stated that to reduce shocks and risks which are responsible for poverty, SSNPs follow both the "Promotion approach" and "Protection approach" which go with gender development framework of Moser's welfare approach. It also denotes sense of well-being of the individual stated in the study of Schwartz and Winship, (1980).

The other features of the framework include – Equity, Efficiency and Empowerment. Equity- whose purposes is to gain equity for women, who are seen active participants in development. Though SSNP aims to poverty alleviation but through this programme eventually this can also achieve Equity, Efficiency and Empowerment as an indirect effect.

(3.3) Liberal feminism and SSNP's contribution towards equal opportunities of women participation:

The contemporary feminist theory comprises liberal, Marxian, Radical feminism etc. Among them liberal feminism is the widely used approach in many discipline of sociology. Ritzer, (1992) explains Liberal feminism is the most widely diffused approach within the contemporary women's movement in America. The popular writings central to Liberal women's movement are on careers for women, equal parenting, and the need for gender free schooling for young children. Liberal feminism represents gender inequality with an "Identification of the sexual division of labor, the existence of separate public and private spheres of social activity"(Ritzer,1992."Sociological Theory", Third Edition,Page-463). Ritzer also added, men's primary Location indicated the public sphere containing true rewards of social life- money, power, status, freedom, opportunities for growth and the private sphere indicates the primary location of women containing endless round of demanding, mindless, unpaid, and undervalued tasks associated with house work, child care, and the emotional, practical and sexual servicing of adult men. In this regards, the most powerful organization of women, NOW (National Organization for Women), demanded rights for women.

A few among these rights are given below-

- Equal employment opportunity of women as well as men should be guaranteed (Tong, 2009).

In Bangladesh, the Social Safety Net Programmes namely-Rural Maintenance Programme, 100 Days Employment Generation Programme etc include women in employment sector. Moreover, the government of Bangladesh initiates some SSNPs where women get more facilities than men.

- The right of women to be educated equally with men at all levels of education including colleges, graduate and professional schools, loans etc. (Tong, 2009).

In this point of view, SSNPs go with liberal feminism. It has been launched VGD, VGF, Primary Education Stipend Project, Free Schooling, Female Secondary School Assistance etc. where there is no barrier among men and women who are the beneficiaries of these programmes (Khuda 2011; Khan, 2013). Equal economic opportunities, changes of sex roles in family, school and mass media are also the focus point of liberal feminism (Ritzer 1992).

Tong (2009) Stated that contemporary Liberal feminists seem to favor welfare liberalism means the “equality of opportunity”. Tong also adds that very few of the “Liberal feminists favor the elimination of government-funded safety nets for the society’s most vulnerable members (Tong, 2009. “Feminist Thought: A More Comprehensive Introduction”, 3rd Edition, Page-13).”

Chapter Four

Methodology

(4.1) Types of the study:

Methodology guides the work of the vast majority of researchers in the social research (Sarantakos, 2005). It provides guidance for conducting research and lays the foundations for studying of various steps which are articulated by a researcher. It also helps to examine the research problem systematically along with proper logic, assumptions and rationales behind them. Keeping all of these objectives in mind we need to conduct the research with effective methodology. In this regard, both quantitative and qualitative methods have been adopted to address the present research problem.

(4.2) Sources of data:

Sources of data play an important role in research methodology. When the questions came about the task of data collection the researcher should keep in mind two types of data such as primary and secondary. Primary data and secondary data collection methods are important to collect necessary information about the research problem.

Primary data means original data that have been collected specially for the purpose in mind. Primary data is a firsthand data and also afresh which have not been published yet. The source of secondary data is defined as second hand data which have been collected already.

For the purpose of the present study primary data has been used. In order to gather knowledge about the research problem secondary data sources like journals, magazines, newspapers, research papers, books and any other written documents have also been used.

(4.3) Universe and study units:

The universe of this study is all the beneficiaries of the Social Safety Net Programme and the study units of this research is the beneficiaries of 100 Days Employment Generation Programme under SSNPs in Comilla district.

(4.4) Area of the study:

A bounded area of study is important in conducting research. In this context we delimited the area where the study will be directed. The objective of the research may hamper if a specific, clean and precise study area is not selected.

The study has been conducted in Comilla district. This district has been chosen because this area is very much well known to the researcher. Researcher is acquainted with the culture, religious rules and values, local language of this area and also knows about how to treat with men and women in the rural area of Comilla district. As it is a mixed method the above factors helped the researcher to make his/ her respondents easy to understand that what the researcher wants to explore from them.

(4.5) Sampling procedure:

Sampling enables the researcher to study a relatively small part of the target population, and yet obtain data that are representative to the whole. Studies based on samples take less time and produce quick answers. For a researcher these are the good reason to employ this sampling procedure (Sarantakos, 2005). In this study, researcher considered purposive sampling method for selecting sample. In this technique, the researchers purposely choose subjects who, in their opinion, are relevant to the project (Sarantakos, 2005). The limited time, manpower, accessories and budget were also responsible to conduct the study on the basis of purposive sampling to draw the necessary sample of SSNPs beneficiaries. The researcher selects samples with specific purposes in mind.

(4.6) Sample Size:

A Union Parishad containing 103 beneficiaries (both male and female) of 100 Days Employment Generation Programme under SSNPs has been selected as respondents for the present research from all beneficiaries in Comilla district. The total number of respondents was 103.

(4.7) Data collection techniques:

Data collection proceeds according to the nature of the study and underlying framework (Sarantakos, 2005). Data collection techniques included both quantitative and qualitative data. Quantitative data are information about the world in numerical form. These data

are necessarily structured in terms of the number system, and reflect researcher-imposed constructs (Punch,1998).

Quantitative data has been gathered by using survey method. The reason behind choosing survey as a data gathering technique in this study is it produces quantitative information about the social world and describes features of the social world. “Surveys are not only a common tool but also a person’s life experiences” (Bradburn and Sudman, 1988 cited in Sarantakos, 2005).

In a survey, the researcher can ask about many things at one time, measure many variables often with multiple indicators and test several hypotheses in a single survey. Primary data has been collected with the semi-structured interview schedule to collect necessary information in the light of research objectives. After taking informed consent, the data were collected by an interview. The interviews were semi-structured and held in each participants preferred language (Bengali-local language).

Qualitative data has been collected by using case study, which provides a more thorough analysis of an individual case or a situation which might reveal interesting information. The case study aims to understand the case in depth, and its natural setting, recognizing its complexity and its context (Punch, 1998). These cases have provided in-depth information about the beneficiaries of 100 Days Employment Generation Programme. Observation technique also followed during interview for developing the case report.

(4.8) Study Instrument:

Questionnaire was used as the main data collection instrument for this study. For collecting the necessary information, a semi-structured questionnaire with a series of close and open-ended questions was used. The language in the questionnaire was Bangla and was made as simple as possible. Researcher also tried to give explanations of the questionnaire while interviewing. While constructing the questionnaire, due care was given so that the response categories were accurate.

(4.9) Techniques of data analysis:

Analysis and interpretation of data are the pre-condition of the research. In this research, data have been analyzed in terms of frequency distribution, percentage. In addition to that, necessary graphical representation, tables, figures, charts have been used to represent data. Data analysis was done with the help of SPSS (Statistical Package for Social Science) to find out the frequencies and the percentages. For Chi-Square Test, the degree of freedom, level of significance and other associated sheets were maintained carefully to represent the authentic and accurate result.

The other qualitative data gathered from case studies are analyzed manually and represent in descriptive mode. For qualitative data, both implicit as well as explicit meanings of the observed phenomena were emphasized.

(4.10) Reliability & Validity:

Reliability & Validity are central issues in all scientific measurement or research. But perfect reliability & Validity are virtually impossible to achieve. However reliability & validity of a research to a great extent depend on how the data have been gathered. Even when an experiment is performed employing an ideal design, it may encounter various types of error that may reduce the reliability and validity of the experimental result.

Reliability deals with indicators dependability. It means the information provided by indicators does not vary as a result of characteristics of the indicator, instrument or measurement devices itself.

Validity specified the truthfulness of the data. Validity indicates whether the measurement is valid for every instrument. Researcher followed some strategies to ensure the research's validity.

In order to improve the reliability and validity of measures for the present study, the following steps have been adopted:

- The constructs were clearly conceptualized so that each measure could indicate one and only one concept. Otherwise, it would be impossible to determine which concept was being indicated.
- Attempts were made to measure construct at the most precise level possible.
- Used multiple indicators to understand same construct.

(4.11) Ethical Considerations and Ethical Issues of the Study:

Ethical issues related to social research are very important and have been much discussed. Researchers should give serious thought to these aspects. The ethical standards have been maintained in every stage of this research projects. In this research the researcher has dealt with some ethical issues including- confidentiality, informed consent, emotional safety and reciprocity.

Very few people would willingly express their private details, opinion and emotions in public documents knowing that their names would be published. Thus, confidentiality is a vital requirement for credible research. In this case, the researcher pays as much as attention as possible to maintain the confidentiality of the individual respondents (participants), changing the facts where necessary as long as these changes (name of the respondents, address) do not distort the essential element of the issue concerned. Gaining informed consent is essential for all sorts of research. It is up to the respondents to decide when and to whom to reveal personal information. As a social researcher, we must uphold and defend this right. In this regard, a revised view of informed consent was seemed warranted. Moreover, privacy during the interview process was secured. The interview held under condition where in the respondents felt most comfortable in responding openly. Any form of coercion of the study subjects was strictly avoided in either getting their consent or interview. Participation of the respondents in this study was voluntary.

(4.12) Limitations of the study:

It is very difficult to conduct sociological study in a neutral, value free and purely objective way because it deals basically with human behaviors, knowledge, norms, and practices, to a great extent involve subjectivity, values of some sorts.

Every study involves a lot of limitations in regard to timing, cost and staffing (Moser and Kalton,1971) and various other shortcomings, which include the natures, scope, objectives etc. of the research. Sufficient time was crucial factor as it requires a lot of time to round off such a massive work. But the researcher faces difficulty in time management because the time limit was not enough. The budget problem was faced by the researcher because conducting a research requires a good amount of resources. As a student, the researcher has very limited access to resources that could not collect data

through probability sampling that could have enhanced the value of this research endeavor. It was very difficult for the researcher to access all of the beneficiaries of the Union Parishad. Moreover, to find out 103 respondents from several village of the union was a difficult task. Participants were not flexible sharing their personal information. Respondents used so many local languages which was very much problematic for the researcher to translate into English while writing case reports. Researcher faced communication problem when the data was collected from the pastoral area.

Chapter Five

Findings

This study comprises both quantitative and qualitative methods which are considered as best in addressing before after effects of a particular programme on livelihood pattern of rural poor. In this regard, this chapter consists with two parts. Part one deals with the data analysis and presentation of quantitative findings gathered from survey and part two presents qualitative findings gathered from case studies.

Part One

Quantitative Data Analysis and Presentation

Results of the study:

Quantitative data analysis and presentation are presented using well-known statistical tools such as frequency distribution, percentage distribution. In this regards, cross tables are formed using SPSS and the statistical relations between variables are tested by using a number of appropriate measures of association. Moreover, Chi-square test is used to analyze the data using statistical package for social sciences (SPSS).

A. Socio-Demographic Background of the Beneficiaries:

(5.1) Sex of the respondents:

On the following table we see that there are 64.1% male respondents and 35.9% are female respondents who are the beneficiaries of 100 Days Employment Generation Programme under SSNPs.

Table-5.1: Sex of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	66	64.1	64.1	64.1
	Female	37	35.9	35.9	100.0
	Total	103	100.0	100.0	

Source: Field Survey, 2014.

(5.2) Distribution of age over sex of the respondents:

The result of the distribution of age over sex of the respondents presented through cross tabulation. Following table shows that 25.8% of the male falls below the age group of 20-29 years where female beneficiaries are 21.6% compared to male beneficiaries. The highest percentage of male beneficiaries falls below the age group of 30-39 years with the percentage of 33.3% where female respondents are 24.3%. For female beneficiaries the highest percentage is 45.9% whose age group is 40-49 years where 28.8% is male beneficiaries compared to female. Those whose age groups are in between 50-59 years and in between 60-69 years the percentage of male is 9.1% & 3.0% respectively. In the same age groups the percentage of female beneficiaries is 8.1% and 0.0% respectively.

Table:5.2 Sex of respondents * age of respondents Cross tabulation								
			age of respondents					Total
			20-29 years	30-39 years	40-49 years	50-59 years	60-69 years	
sex of respondents	Male	Count	17	22	19	6	2	66
		% within sex of respondent	25.8%	33.3%	28.8%	9.1%	3.0%	100.0%
	Female	Count	8	9	17	3	0	37
		% within sex of respondent	21.6%	24.3%	45.9%	8.1%	0.0%	100.0%
Total		Count	30	26	36	9	2	103
		% within sex of respondent	29.1%	25.2%	35.0%	8.7%	1.9%	100.0%

Source: Field Survey, 2014.

(5.3) Educational qualification of the respondents:

In this study, the following figure shows that majority of the beneficiaries of 100 Days Employment Generation Programme are illiterate. Here shows 75.7 percent illiterate beneficiaries out of 103 respondents. About 17.5% have completed primary education; only 4.9% and 1.9% respondents are in below SSC and SSC level.

Table-5.3: Educational levels of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	78	75.7	75.7	75.7
	Primary	18	17.5	17.5	93.2
	below SSC	5	4.9	4.9	98.1
	SSC	2	1.9	1.9	100.0
	Total	103	100.0	100.0	

Source: Field Survey, 2014.

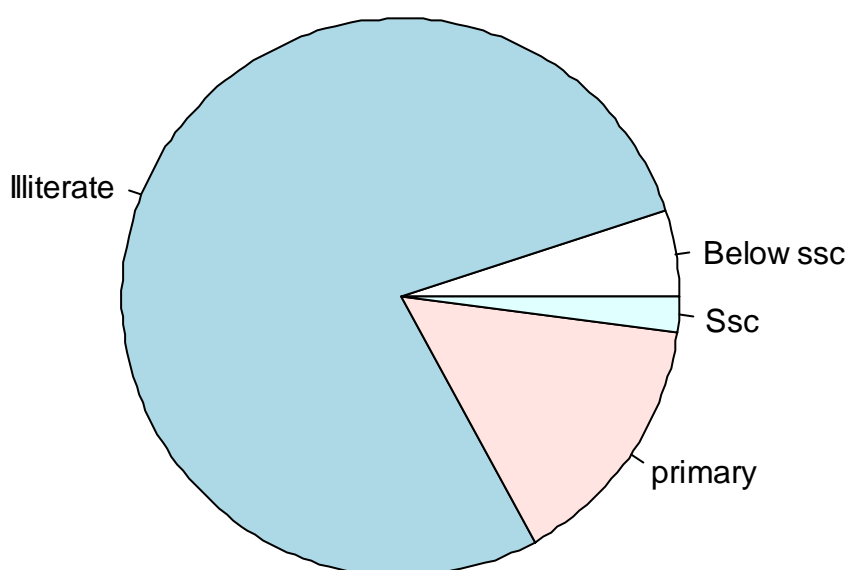


Figure- 5.1: Educational levels of the respondents.

(5.4) Occupational Statuses of the respondents:

About 17.5 percent respondents are farmer, another 17.5% contains day labor, 33% housewife, rickshaw puller/Van driver 9.7%. Fishermen, mason, part time and unemployed are 8.7%, 5.8%, 2.9% and 4.9% respectively have been shown on the following table-

Table-5.4: Occupational statuses of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farmer	18	17.5	17.5	17.5
	Fisher Man	9	8.7	8.7	26.2
	Rickshaw Puller/Van Driver	10	9.7	9.7	35.9
	Day Labour	18	17.5	17.5	53.4
	Mason	6	5.8	5.8	59.2
	Part Time	3	2.9	2.9	62.1
	House Wife	34	33.0	33.0	95.1
	Unemployed	5	4.9	4.9	100.0
	Total	103	100.0	100.0	

Source: Field Survey, 2014.

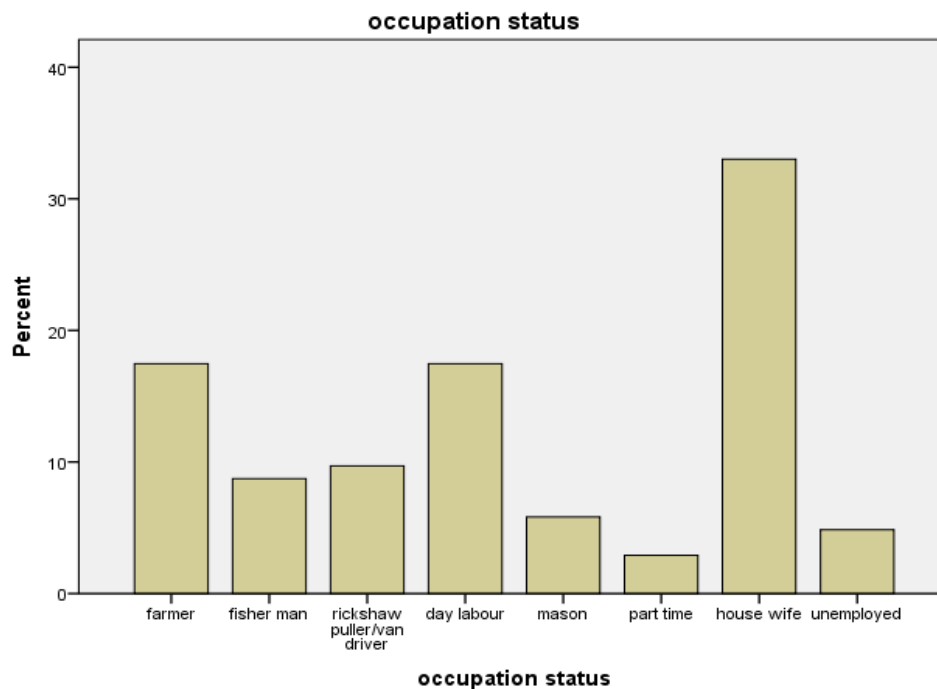


Figure-5.2: Occupational Statuses of the respondents.

(5.5) Distribution of family member over number of dependent**member:**

The households who have 1-3 members in the family contain the number of dependent members 0-3 is about 100% shown on the following table. Families with 4-6 members have 53.3 percent in the category 0-3 dependent members, 46.7 percent 4-7 dependent members. Families with 7-9 members contain 8.1%, 81.1%, 10.8% in the category of 0-3, 4-7, 8-11 dependent members respectively. The number of family member with 10-12 have 37.5% in the category of 4-7 and 62.5% is in the category of 8-11 number of dependent member.

Table-5.5: Number of family member over number of dependent member Cross tabulation

			Number of dependent member				Total
			0-3	4-7	8-11	12-15	
number of family member	1-3	Count	26	0	0	0	26
		% within number of family member	100%	0%	0.0%	0.0%	100.0%
	4-6	Count	16	14	0	0	30
		% within number of family member	53.3%	46.7%	0.0%	0%	100.0%
	7-9	Count	3	30	4	0	37
		% within number of family member	8.1%	81.1%	10.8%	0.0%	100.0%
	10-12	Count	0	3	5	0	8
		% within number of family member	0.0%	37.5%	62.5%	0.0%	100.0%
	13-15	Count	0	0	2	0	2
		% within number of family member	0.0%	0.0%	100.0%	0.0%	100.0%
	Total	Count	43	48	11	1	103
		% within number of family member	41.7%	46.6%	10.7%	1.0%	100.0%

Source: Field survey, 2014.

(5.6) Number of earning member in the family:

Here indicates that the households having only one earning member is 66.0 percent. The other 30.1% 2.9%, 1.0% contain two, three and four earning member respectively.

Table- 5.6: Number of earning member

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	68	66.0	66.0	66.0
	2.00	31	30.1	30.1	96.1
	3.00	3	2.9	2.9	99.0
	4.00	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

Source: Field Survey, 2014.

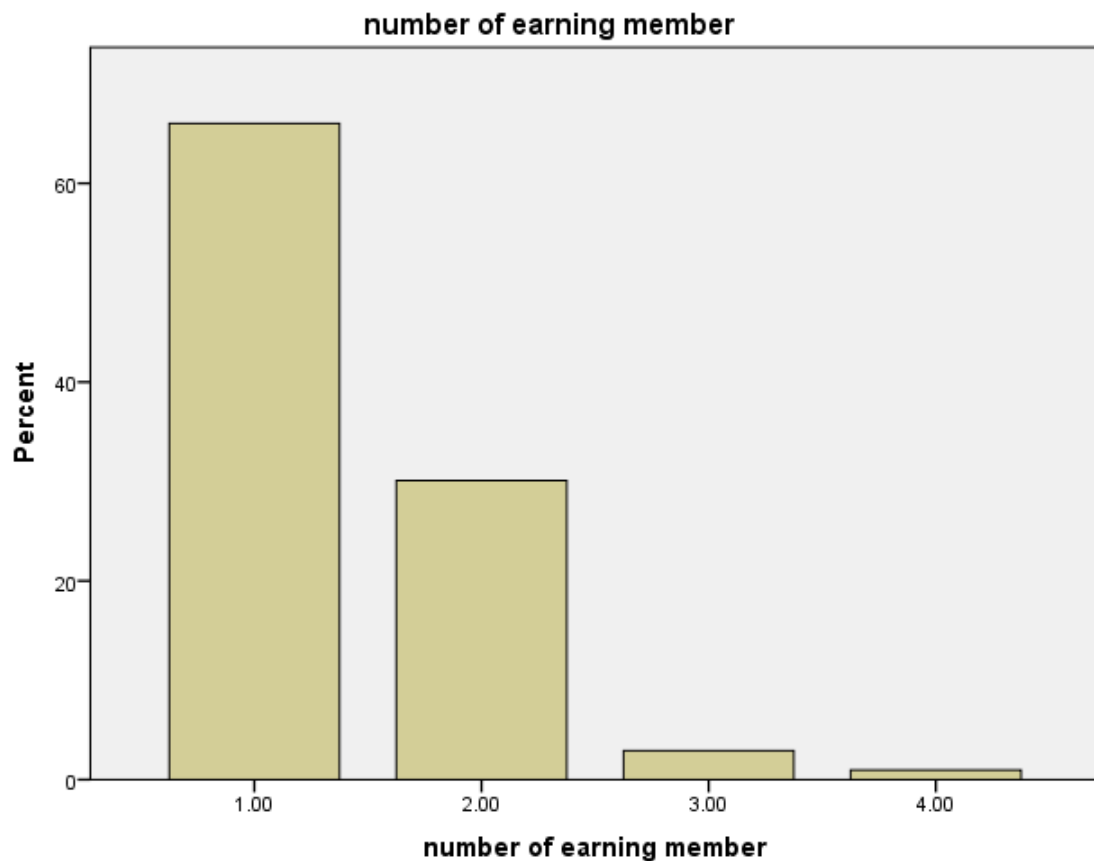


Figure-5.3: Number of earning member in the households.

(5.7) Type of house of the respondents:

About 17.5% respondents live in hut. 33.0 percent which is counted as the highest percent of those who live in soil made house presented here. 32.0% and 17.5% beneficiaries of 100-Days EGP live in fence made house and tin-made house respectively.

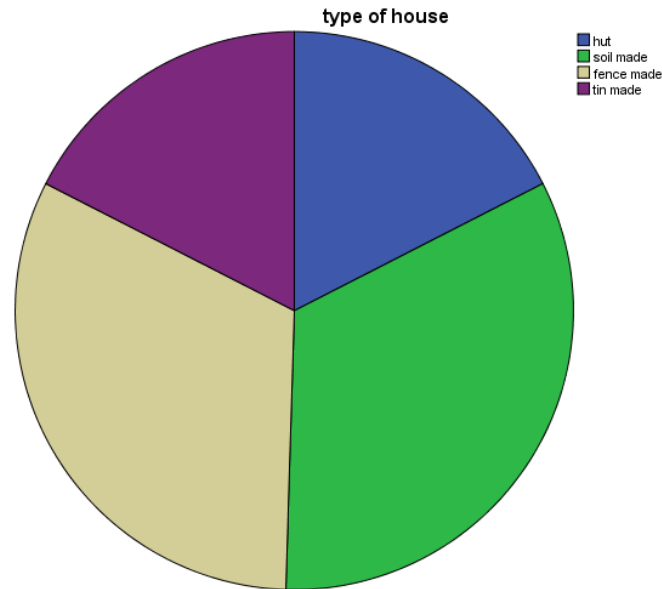


Figure-5.4: Type of house of the respondents.

(5.8) Amount of land owned by the households (in decimal):

100 Days Employment Generation Programme under SSNP mainly targeted the very poor person. Majority of them have a small piece of land of their own. Some households are landless also. About 23.3% respondents have no any land of their own. The households who have 1 decimal, 2 decimal, 3 decimal and 4 decimal land of their own are 28.2%, 37.9%, 9.7%, 1.0% respectively.

Table-5.7: Amount of land owned by the households (in decimal)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	24	23.3	23.3	23.3
	1.00	29	28.2	28.2	51.5
	2.00	39	37.9	37.9	89.4
	3.00	10	9.7	9.7	99.0
	4.00	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

Source: Field Survey, 2014.

B. Livelihood Pattern and SSNP:***Income Generation:*****(5.9) Monthly income of the respondents:**

Following table and figure show that the respondents whose income taka 3000-5000 monthly are about 24.3%. Majority of the percentage with 50.5% earn TK6000-8000 monthly. The respondents who earn TK9000-11000 and TK12000-14000 are 19.4% and 5.8% respectively.

Table-5.8: Monthly income of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3000-5000 TK	25	24.3	24.3	24.3
	6000-8000 TK	52	50.5	50.5	74.8
	9000-11000 TK	20	19.4	19.4	94.2
	12000-14000 TK	6	5.8	5.8	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

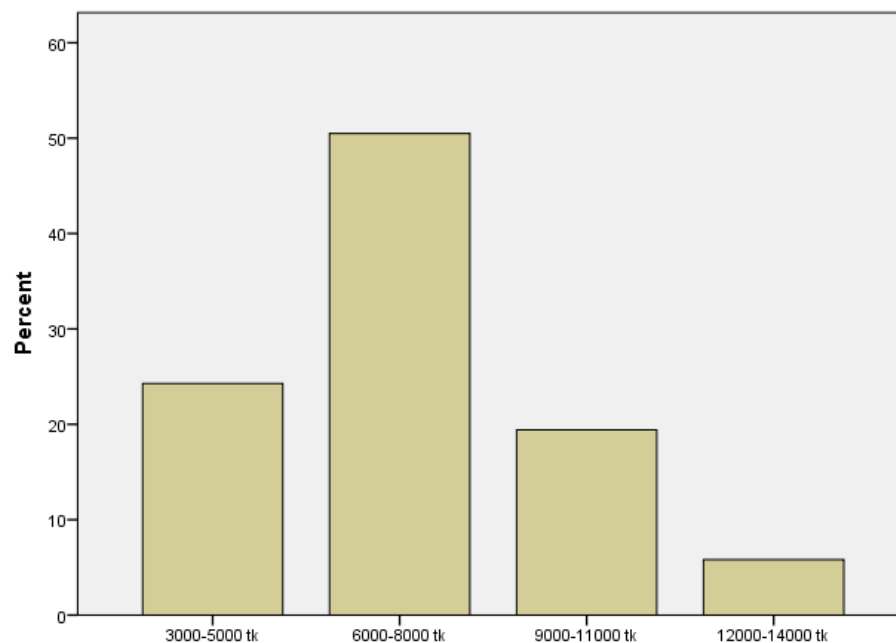
Monthly Income of the respondents

Figure-5.5: Monthly income of the respondents.

(5.10) Daily income from SSNP:

100Days EGP allotted 200tk per day to each beneficiaries. Here, about 44.7% get 200tk, 26.2 percent get 175tk and 29.1% respondents get 150tk daily.

Table- 5.9: Daily income from SSNP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	150.00	30	29.1	29.1	29.1
	175.00	27	26.2	26.2	55.3
	200.00	46	44.7	44.7	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

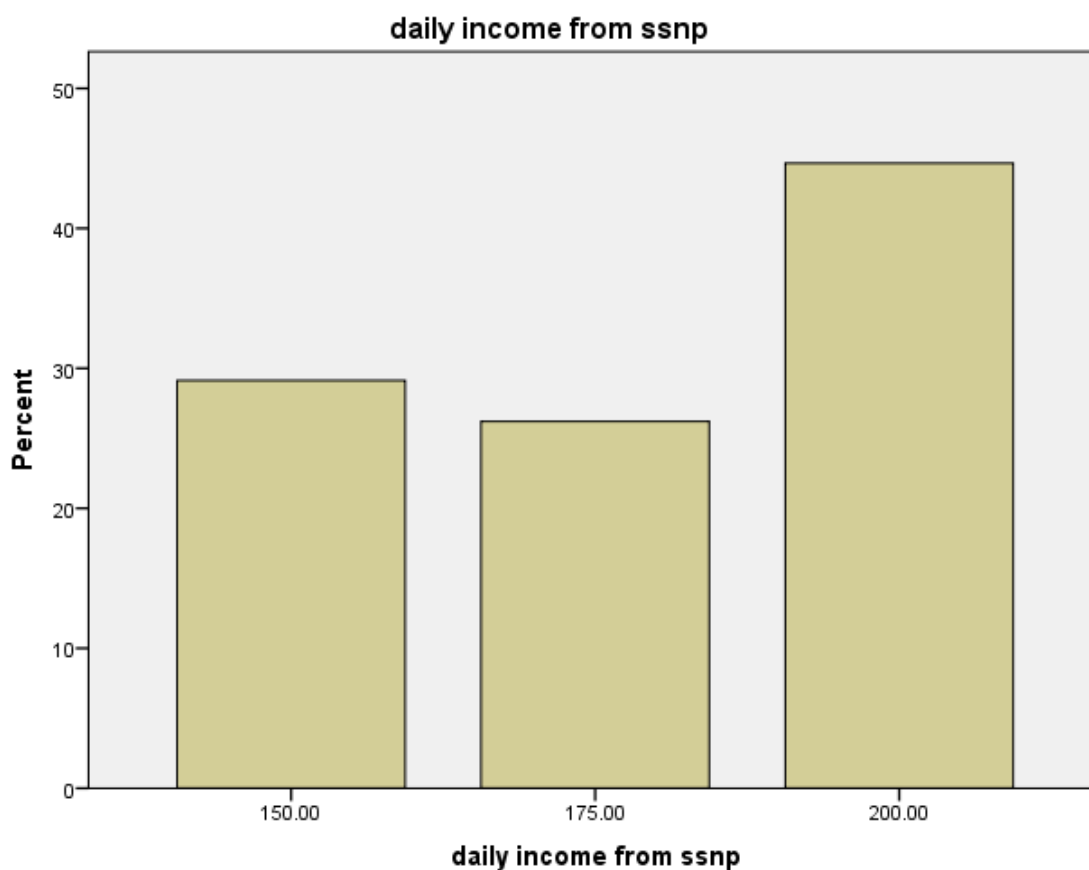


Figure:-5.6: Daily income from SSNP

(5.11) Expenditure pattern of the amount:

The following cross tabulation shows the percentage of male-female's expenditure sectors where they use the amount of SSNP. About 33.3% male use the amount in food sector where about 29.7% female use the amount in the same sector compared to male. In the sectors of self health, children/family members, household goods, investment, tube well installation and improve sanitation about 13.6%, 31.8%, 9.1%, 4.5%, 3.0% and 4.5% male respectively use the amount of SSNP where female respondents are 10.8%, 35.1%, 8.1%, 10.8%, 2.7% and 2.7% respectively who use the amount of SSNP compared to male.

Table-5.10: Sex of respondents over sector of spending the money Cross tabulation

			sector of spending the money						Total	
			food	self health	children/family member	household goods	investment	tube well installation		improve sanitation
sex of respondent	Male	Count	22	9	21	6	3	2	3	66
		% within sex of respondent	33.3%	13.6%	31.8%	9.1%	4.5%	3.0%	4.5%	100.0%
	Female	Count	11	4	13	3	4	1	1	37
		% within sex of respondent	29.7%	10.8%	35.1%	8.1%	10.8%	2.7%	2.7%	100.0%
Total		Count	33	13	34	9	7	3	4	103
		% within sex of respondent	32.0%	12.6%	33.0%	8.7%	6.8%	2.9%	3.9%	100.0%

Figure-5.7: Sector of spending money (Female)

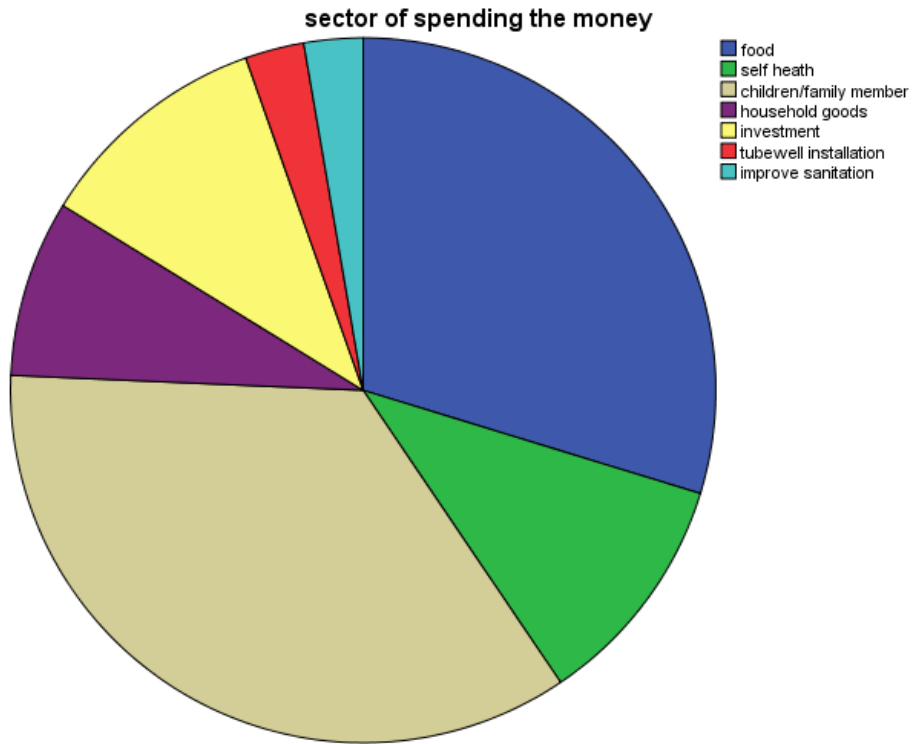
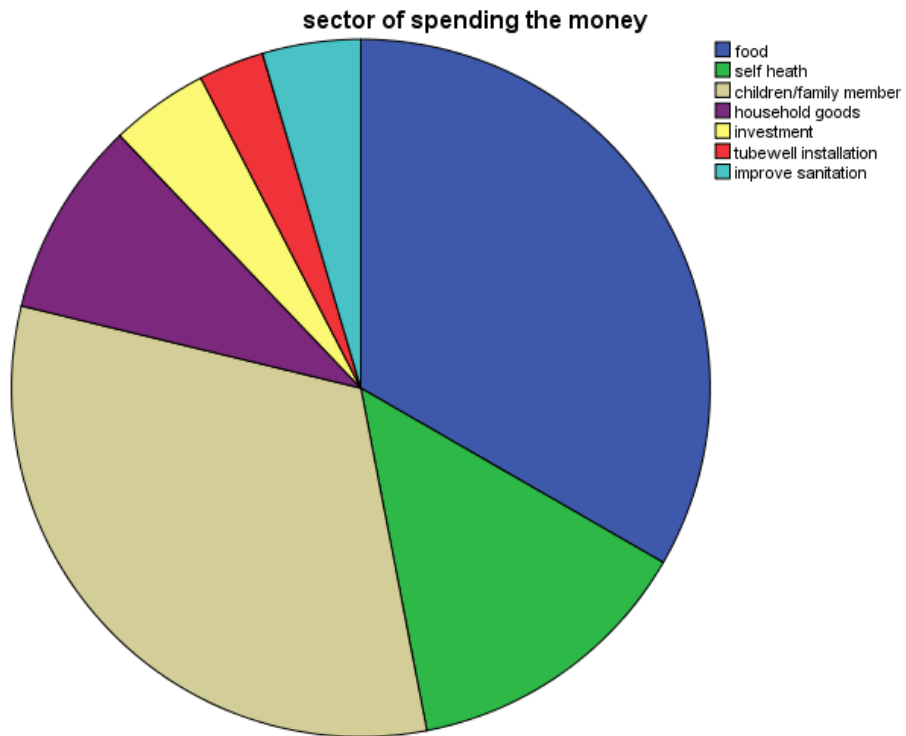


Figure- 5.8: Sector of spending money (Male)



Food Consumption:**(5.12) Changes of food intake after coming SSNP:**

Social Safety Net Programme has its contribution in food consumption and that fact is presented on the following table and chart. Out of 103 beneficiaries of 100 Days Employment Generation about 68% says that their food intake has been increased after coming SSNP. 31.1% respondents say about less increase and only 1.0% says that there is no change/stagnant in food intake after coming SSNP.

Table-5.11: Change of food intake after coming under SSNP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less increase	32	31.1	31.1	31.1
	Increase	70	68.0	68.0	99.0
	Stagnant	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

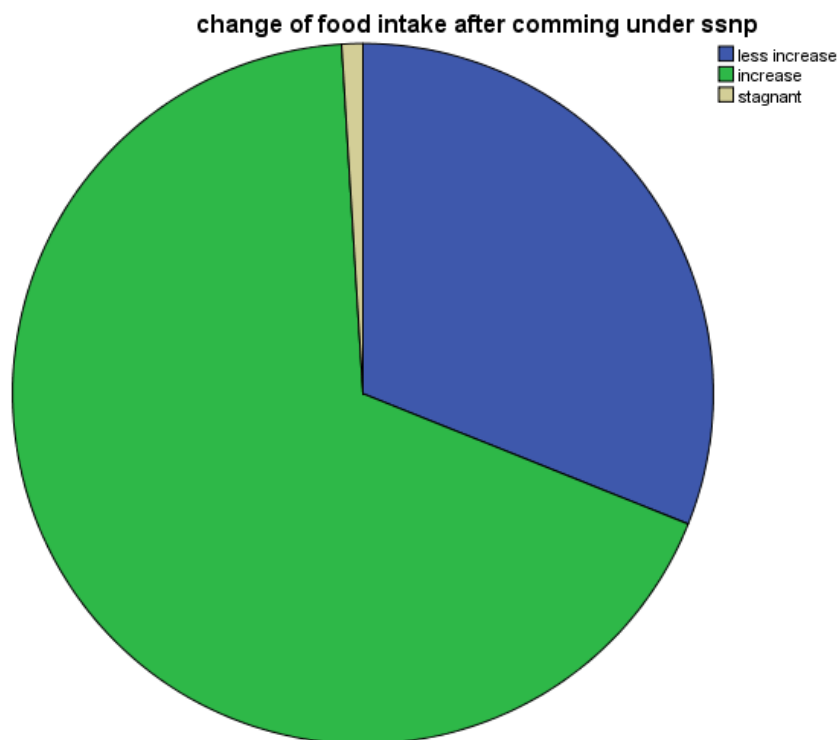


Figure-5.9: Change of food intake after coming SSNP.

(5.13) Type of food that respondents able to intake after joining SSNP:

Here shows that out of 103 respondents about 27.2% can eat rice/staple food after joining SSNPs. Majority of them estimated to 30.1% can also eat vegetables. About 28.2%, 7.8% and 6.8% can rarely eat some fish, fish/meat and can eat local fruits respectively.

Table-5.12: What kind of food intake increased

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	rice/staple food	28	27.2	27.2	27.2
	Vegetable	31	30.1	30.1	57.3
	some fish rarely	29	28.2	28.2	85.4
	fish/meat	8	7.8	7.8	93.2
	local fruits rarely	7	6.8	6.8	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

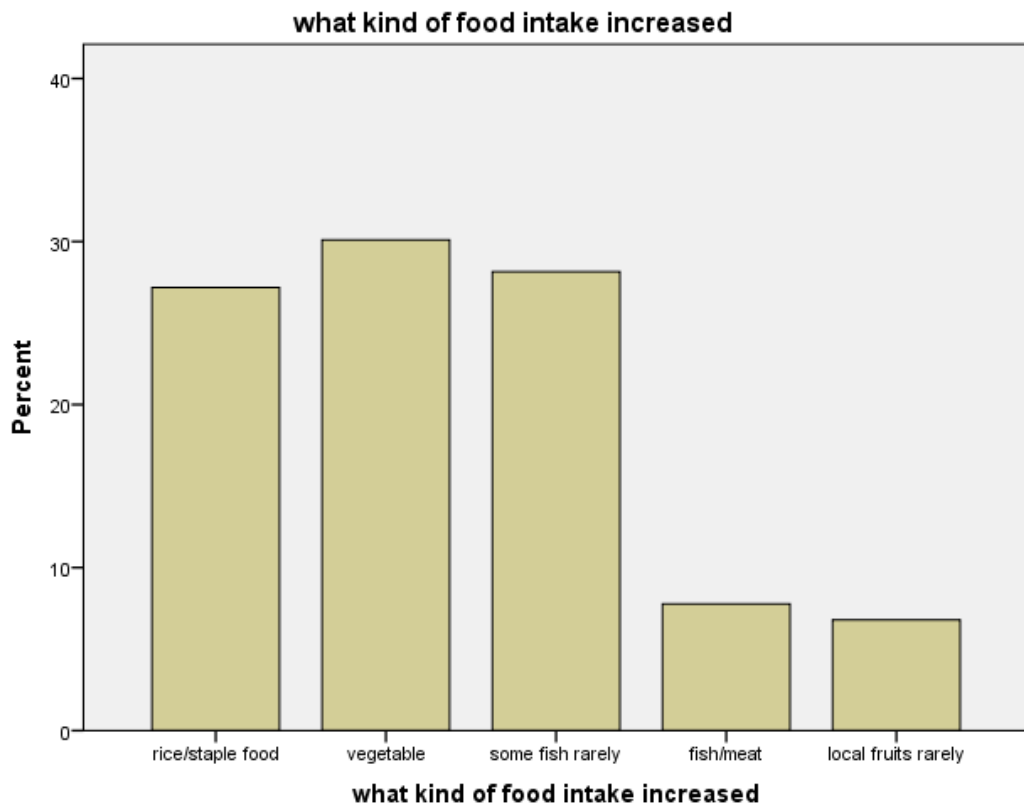


Figure:-5.10 Type of food that respondents able to intake after joining SSNP

Health:**(5.14) Place of treatment before joining SSNP:**

Before joining SSNP about 48.5% respondents went to local doctor for treatment. About 21.4%, 1.0%, 1.0% and 27.2% used to go to the govt. hospital, private doctor, private hospital and others respectively before joining SSNP.

Table-5.13: Place of treatment before joining SSNP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	local doc	50	48.5	49.0	49.0
	govt. hospital	22	21.4	21.6	70.6
	private.doc	1	1.0	1.0	71.6
	private hospital	1	1.0	1.0	72.5
	Other(kobiraj)	28	27.2	27.5	100.0
	Total	102	99.0	100.0	
	Missing System	1	1.0		
Total		103	100.0		

Source: Field survey, 2014.

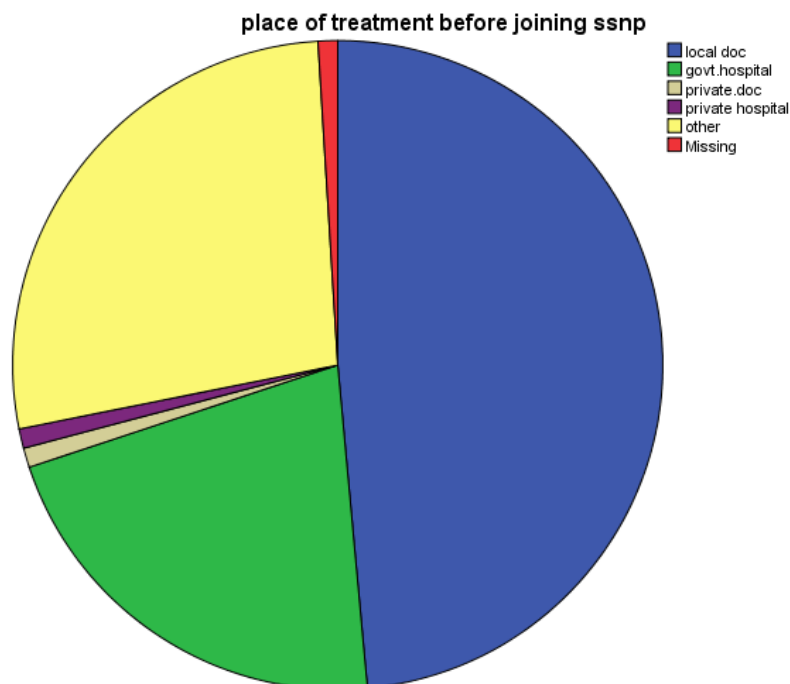


Figure- 5.11 Place of treatment before joining SSNP

(5.15) Place of Treatment after joining SSNP:

After joining SSNP about 13.6% respondents go to local doctor for treatment. About 50.5%, 26.2%, 8.7% and 1.0% respondents now go to the govt. hospital, private doctor, private hospital and others respectively after joining SSNP.

Table-5.14: Place of treatment after joining SSNP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	local doc	14	13.6	13.6	13.6
	Govt. hospital	52	50.5	50.5	64.1
	private doc	27	26.2	26.2	90.3
	private hospital	9	8.7	8.7	99.0
	Others(kobiraj)	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

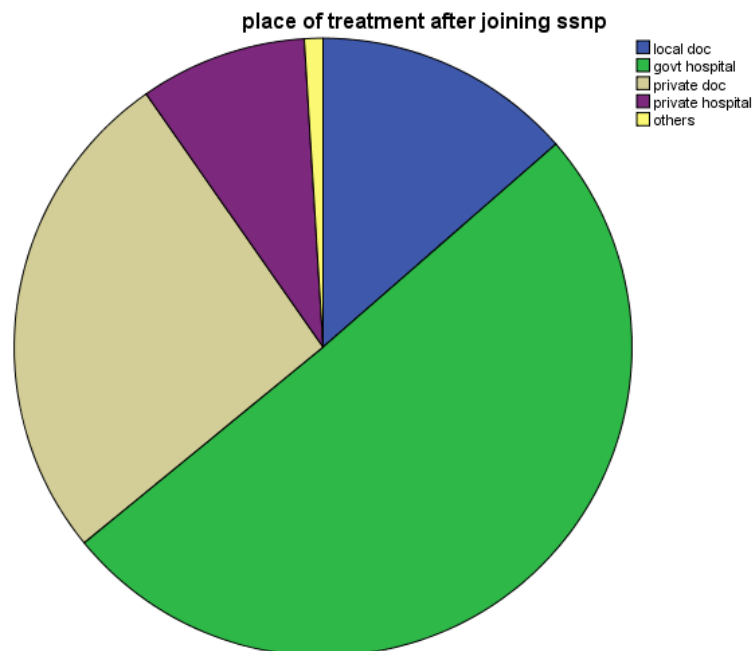


Figure-5.12: Place of treatment after joining SSNP

From the above table and charts it can be seen that before getting the money from SSNP most of the respondents went to local doctor or to kobiraj for their treatment. But after getting the money their treatment place changes into govt. hospital.

Education:**(5.16) School attendance rate of the children of the beneficiaries after joining SSNP:**

The result shown on the following table is about 36.9% mentions that after joining SSNP the school attendance rate of their children become higher. About 8.7%, 45.6% and 8.7% respondents say the attendance rate of their children become lower, medium and no change respectively.

Table-5.15: School attendance of children after joining SSNP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lower	9	8.7	8.7	8.7
	Medium	47	45.6	45.6	54.4
	Higher	38	36.9	36.9	91.3
	No Change	9	8.7	8.7	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

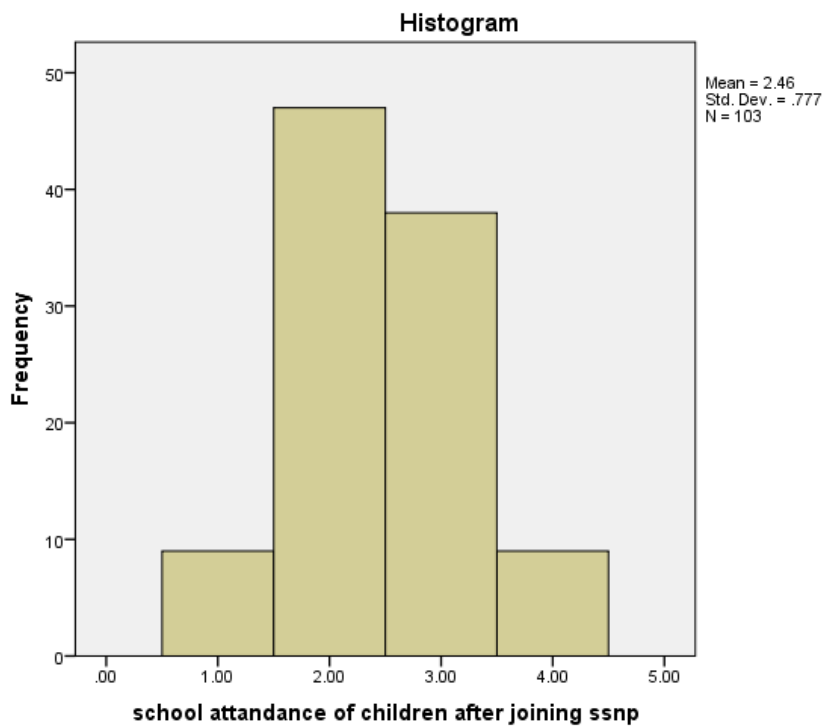


Figure-5.13: School attendance of children after joining SSNP

So, the above table and histogram show that most of them are saying the school attendance of their children has been improved.

(5.17) Contribution of SSNP's amount in the education of respondent's children:

Pie chart shows the contribution of SSNPs amount in the education sector of the respondent's children. About 55.3% mentions medium contribution, about 16.5% mentions more contribution, 25.2% says about less contribution and 2.9% mentions no contribution of SSNP amount in their children's education.

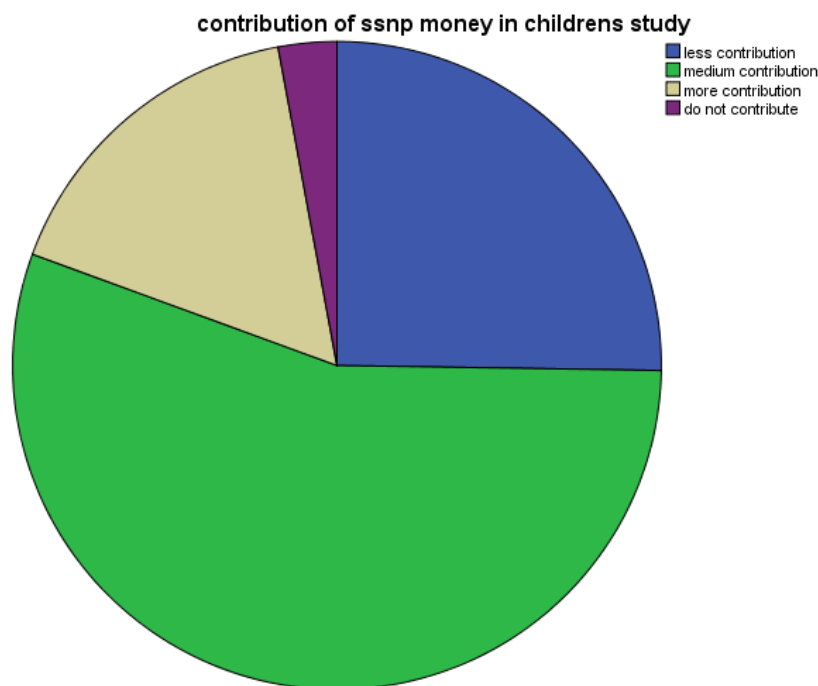


Figure- 5.14: Contribution of SSNP's money in children's education.

The above chart shows that most of the respondents are saying the SSNP money has medium or more contribution to their child's study.

*Clothing:***(5.18) Contribution in clothing of the respondents before and after joining SSNP:****Table- 5.16: Meeting clothing need before joining SSNP* meeting clothing need after joining SSNP cross tabulation**

			meeting clothing need after SSNP		Total
			yes	no	
meeting clothing need before SSNP	no	Count	64	14	78
		% within meeting clothing need before SSNP	82.1%	17.9%	100.0%
Total		Count	64	14	78
		% within meeting clothing need before SSNP	82.1%	17.9%	100.0%

From the above table we can see that 82.1% of respondents who couldn't meet their clothing need before getting SSNPs money but now can.

Relationship among variables:**(5.19) Association between respondent's monthly income & duration of getting this facility:**

H0: There is no association between respondent's monthly income & duration of getting this facility.

H1: There is significant association between respondent's monthly income & duration of getting this facility.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.802 ^a	9	.038
Likelihood Ratio	16.715	9	.053
Linear-by-Linear Association	5.794	1	.016
N of Valid Cases	103		
a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is .12.			

As here the p-value is .038 so the study can reject null hypothesis at 3.8% level of significance. That means there is significant association between respondent's monthly income & duration of getting this facility.

Here, the cross tabulation between monthly income and duration of getting the facility has been shown also.

Table-5.17: Monthly income of the respondent * duration of getting facility in years**Cross tabulation**

			duration of getting facility in years				Total
			1.00	2.00	3.00	4.00	
monthly income of the respondent	3000-5000 TK	Count	9	13	3	0	25
		% within monthly income of the respondent	36.0%	52.0%	12.0%	0.0%	100.0%
	6000-8000TK	Count	10	27	15	0	52
		% within monthly income of the respondent	19.2%	51.9%	28.8%	0.0%	100.0%
	9000-11000TK	Count	4	6	8	2	20
		% within monthly income of the respondent	20.0%	30.0%	40.0%	10.0%	100.0%
	12000-14000TK	Count	2	1	3	0	6
		% within monthly income of the respondent	33.3%	16.7%	50.0%	0.0%	100.0%
	Total	Count	25	47	29	2	103
		% within monthly income of the respondent	24.3%	45.6%	28.2%	1.9%	100.0%

Source: Field survey, 2014.

This table indicates the higher the duration of getting the facility the percentage of higher monthly income increasing. Thus the study findings show that this is an effective programme.

(5.20) Association between place of treatment and SSNP:

H0: There is no association between place of treatment and SSNP

H1: There is significant association between place of treatment and SSNP.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.786 ^a	16	.05
Likelihood Ratio	17.512	16	.53
Linear-by-Linear Association	3.261	1	.071
N of Valid Cases	102		
a. 18 cells (72.0%) have expected count less than 5. The minimum expected count is .01.			

From the p-value .05 we can reject null hypothesis at 5% level of significance. So the SSNP money has significantly changed the treatment place of the respondent.

So after discussing all these, researcher can comment on his/her objective hypothesis that is:

H0: There is no significant relation between SSNP and livelihood pattern.

So, from the above discussion it can be concluded that in all sectors like income generation, food consumption, health issue, education issue, and clothing issue, SSNP has contributed significantly. So we can reject our null hypothesis and decide that there is significant relation between SSNP and livelihood pattern.

C. Gaps:**(5.21) Amount of money given by SSNP daily:**

In 100 Days Employment Generation Programme, the fixed amount for every beneficiary is 200tk daily. But here shows the variety of amounts beneficiaries get. About 29.1% get 150tk, 26.2% get 175tk and 44.7% get 200tk in this programme.

Table-5.18: Daily income from SSNP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	150.00	30	29.1	29.1	29.1
	175.00	27	26.2	26.2	55.3
	200.00	46	44.7	44.7	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

(5.22) Whether the respondents get the amount properly or not:

A considerable percentage of 73.8% reported that they don't receive payment properly from the programme.

Table-5.19: Receiving payment properly or not

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	26	25.2	25.2	25.2
	No	76	73.8	73.8	99.0
	Others	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

(5.23) Whether the given amount is enough or not:

About 85.4% respondents mention that the amount they get from SSNP is not enough to maintain their family.

Table- 5.20: Is the amount is enough to maintain respondent's family

		Frequency	Percent
Valid	Yes	88	85.4
	No	15	14.6
Total		103	100.0

Source: Field survey, 2014.

(5.24) Way of managing family cost with this insufficient amount:

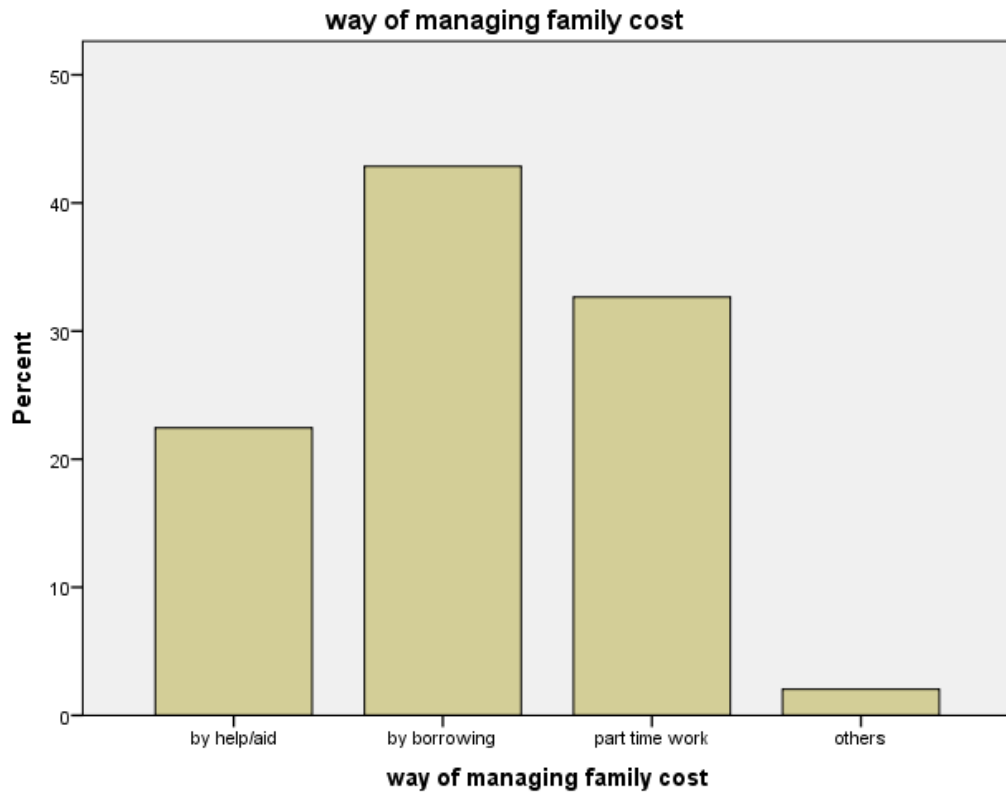
The following table shows that majority of the respondent's estimated 20.4% should have to borrow money even after getting SSNP amount.

Table: 5.21: Way of managing family cost

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	by help/aid	11	10.7	22.4	22.4
	by borrowing	21	20.4	42.9	65.3
	part time work	16	15.5	32.7	98.0
	Others	1	1.0	2.0	100.0
	Total	49	47.6	100.0	
	Missing System	54	52.4		
Total		103	100.0		

Source: Field survey, 2014.

Figure- 5.15: Way of managing family costs.

**(5.25) Saving money from SSNP amount:**

From the respondent's about 68.9% cannot save any money from SSNP and about 31.1% mentions that they can save money.

Table-5.22: Can you save any money

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	32	31.1	31.1	31.1
	No	71	68.9	68.9	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

D. Opinion:**(5.26) Government should increase the amount:**

About 97.1% respondents think that govt. should increase the amount of SSNP shown in the following figure.

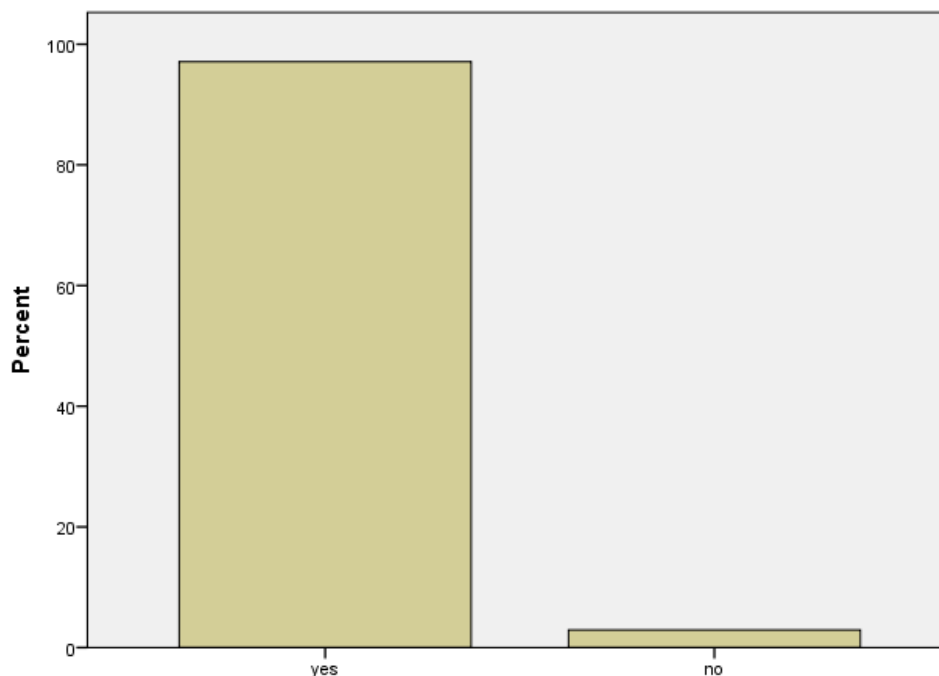


Figure: 5.16 Government should increase the amount.

(5.27) Respondents feel protected under this programme:

On the following table 76.7% respondents feel protected under this program where 23.3% does not feel protected.

Table-5.23: Respondents feel protected under this programme

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	79	76.7	76.7	76.7
	No	24	23.3	23.3	100.0
	Total	103	100.0	100.0	

Source: Field survey, 2014.

Part Two: Case Studies

The quantitative data of the study are complemented by the qualitative information collected through case study. The cases are presented below.

Case study-1

Name	:	Kamal
Age	:	60years
Religion	:	Islam
Education	:	Illiterate
Marital status	:	Married
Occupational Status	:	Day labour
Total family member	:	9

Kamal a sixty years old man, is a beneficiary of Social Safety Net Programme. He is involved in the 100 Days Employment Generation Programme. He has a large family with three sons and four daughters. He has no any land and lives in a soil made house. The benefit of 100 Days Employment Generation Programme helps him to struggle with his very poor socio-economic condition. He gets TK200 daily from this programme. He uses this amount in food consumption, health and also uses for his children and family members. He says that after coming under this program the food intake of his household becomes increased than before. He can eat three meals a day and needs not to starve. The SSNPs amount contributes to the household's health sector. He mentioned that he has no ability to go to private hospital or private doctor. He used to go to local doctors before joining this programme and now he goes to both local doctor and govt. hospital for treatment of the family members. He also explains that to bear the educational expense of his children is very tough with this poor amount. In his language he says "Tenetune konorokome"(very much difficult) he manage the educational expense. When he asked of clothing he replies that "I can't completely meet the clothing needs of my family" and this amount is not enough for his family. He can't save any money from this amount but still he says "I feel protected after being involved in this programme, for instance- "if I can earn tk10, my mind remain fresh and I feel that I'm in a good mode but if can't earn, everything becomes changed automatically."

Case study-2

Name	:	Shanu
Sex	:	Female
Age	:	45
Religion	:	Islam
Marital status	:	Married
Education	:	Illiterate
Occupation	:	Part time worker
Total family Member	:	8

Ranu is a female beneficiary of Social Safety Net Programme. Her village is in Purnamoti which is situated in the No.3 Burichang Sadar Union. Among 37 female beneficiaries of this union Shanu is one of them. Shanu lives in an extended family with four children, one daughter- in- law and two grandsons. Her husband is dead. After the death of her husband she has to go with so many difficulties in this society. Her socio-economic condition was vulnerable. She has to live with hand to mouth. After getting the facility of SSNPs the livelihood pattern of her household becomes changed. She uses the amount of 100 Days Employment Generation Programme in food sector, health sector, improvement of sanitation and also uses to buy household goods. She needs medicine every month also. Sometimes SSNP's amount helps to buy it and sometimes she has to borrow. Her children's education is also continuing. She says that "without the local prominent person's aid and help and the benefit of SSNP I can't able to bear the expense of my children's education and food needs." But still she has to borrow to manage the household needs. She added that "the price of one kilogram fish is tk100, so how come this amount enough for me to maintain my family." But she also says "this programme is good, without involving in it I can't lead my life after my husband's death.

Case study - 3

Name : Md. Jamal Uddin
 Sex : Male
 Age : 29
 Religion : Islam
 Education : Below SSC
 Occupation : Mason
 Marital status : Married
 Total family Member : 4

Md. Jamal Uddin, according to the beneficiaries list of union parishad, he is a beneficiary of 100 Days Employment Generation Programme of fiscal year 2013-14. But according to Jamal Uddin he was involved in this programme two years back .That means now he is deprived of the benefit though his name is still existed in the list of beneficiaries. When he was involved in it he had no any land of his own. Even he had no any house of his own where he could live. He lived in a rent house with his wife and two children. In this vulnerable condition Social Safety Net Programme employed him to 100 Days Employment Generation Programme. Before joining he had to lead life with misery. He explains that in one side he had to buy food for his children and in another side he couldn't able to bear the treatment cost when his children fell ill. SSNP's amount helps him maintain the cost of food consumption, children and family members. As the amount was given properly, his at risk condition was improving. His food consumption pattern and his income are increased after coming in this programme. He also went to private hospital after getting this facility. But before getting the facility he used to go to local doctors. He also mentions that "I could able to meet the clothing needs of my family after joining this programme." He felt protected under this programme. About the programme his opinion is- "It is a very good programme indeed.

Case study - 4

Name	:	Afjal Hossen
Sex	:	Male
Age	:	50
Religion	:	Islam
Education	:	Illiterate
Occupation	:	Share cropper
Marital status	:	Married

A 50 years old man, Afjal Hossen, is still struggling to improve his livelihood pattern. As the programme, 100 Days Employment Generation Programme, helps the very poor people so he is also a beneficiary of this programme. He has eight children with four sons and four daughters. Two of his daughters got married. He says “daughters marriage couldn’t possible if I did not buy tin and made a house with tin.” He gets taka 150 where govt. pays daily tk200 for this. Here we see the irregularities. He is the only wage earner of this large family, so SSNPs amount helps him very much bear the family cost. He can’t save money from the SSNP’s amount. He says that “how I can save money when it is very hard to fill up six stomachs.” After coming in this programme he uses the SSNP’s amount in tube well installation, buying household goods i.e. tin. Besides this, he uses the amount in the sector of food, self health, children /family members. When he was asked that whether the condition of his food intake is changed or not, he replied that, “We can consume good food if I can earn money.” But with this poor amount he can’t able to bear the treatment cost, he says about it that “*pet a khayam na chikitsha chalamu*” (either I will remove my hunger or take treatment). That means with this benefit neither he can buy food nor he can go to doctor for treatment. To bear the cost of treatment and education he had to borrow money with high interest but now it has been decreased. Afjal added “I have to sacrifice my relative needs to bear the educational expense of my children.” By selling poultry and eggs, my wife also contributes to bear the cost. His opinion about this programme is positive. He says “as I can’t able to bear the household cost without this job so it is effective for me.”

Case study - 5

Name : Rahim
Sex : Male
Age : 35
Religion : Islam
Education : Illiterate
Occupation : Day labor
Marital status : Married
Total Family Member : 7

Rahim has five children and he is the only wage earner of his family. He is involved in 100 Days Employment Generation Programme of SSNPs since two years. After getting the benefit he is well off now. But he lived in a fence made small house with all his family members before coming in it. Now he has a fixed income of 6 to 8 thousands. As a result he can meet the food needs, health treatment, educational expenses and finally the clothing need of the households. Now if anyone falls ill in his family Rahim takes them to govt. hospital but before involving in this programme he went to local doctors or to kobiraj. The consumption of food intake has also been increased than before. The school attendance rate of his children becomes medium which was lower before coming in it. He says “I feel protected under this programme of SSNP because the amount I get from this programme helps me run my family smoothly.”

Chapter – Six

Discussion

Rawal (2008) states “social inclusion and exclusion are inseparable sides of the same coin.” From the previous chapter of findings we get to see that most of the beneficiaries of SSNPs are vulnerable, very poor, poor etc. in Comilla. Social exclusion interplays with various forms of disadvantage over time. This exclusion can be aggravated by an individual feeling unable to access institutions, which lead to detach from education and potentially unemployment (SOT, 2008). This findings show that the 100 Days Employment Generation Programmes under SSNPs included 64.1% male and 35.9% female in Comilla to make them potentially employed. The study findings also show that among the beneficiaries about 75.7% are illiterate. Specially most of the beneficiaries are day labour and housewife because here shows about 17.5% beneficiaries are day labour and 33.0% are housewife.

Rawal (2008) cited some categories of excluded people from Rene Lenoir – Mentally and physically handicapped, aged individuals, abused children, single parents, and multi-problem households, marginal. These segments that are included in Rawal’s language are targeted in SSNPs. Researcher finds from the study is that the beneficiaries have households with large number of family members and dependent members. Here, family members with 7-9 contains 81.1% dependent members in the category of 4-7 members. Family members with 10-12 contains 62.5% dependent members in the category of 8-11. This programmes includes those marginal majority of whom live in soil made house. The percentage is about 33.0%. The exclusion and marginality can be identified from this study findings through knowing the data about amount of land owned by the household. About 23.3% beneficiaries have no land or landless. Coleman’s study on “Social Inclusion Theory Application” shows, the main arguments of social inclusion theory is ‘combating’ and mitigation’ social exclusion. Our findings also conform to it. Findings indicates the higher the duration of getting the facility the percentage of higher monthly income is increasing. The beneficiaries who can earn TK 6000-8000 monthly has been shown 19.2% when they getting the facility for 1 years. When they are getting the facility for 2 years the beneficiaries become 51.9% who can earn TK 6000-8000 monthly. Coleman adds that inclusive measures are able to improve the condition of those excluded

parts of the society who are living in low income housing. The study finding show that about 44.7% beneficiaries can earn 200tk daily and can improve their condition that are living in low income housing. The better medical facilities are another implementation of social inclusion (Coleman, 2013). It is shown in the findings that 48.5% beneficiaries went to local doctor and 21.4% went to govt. hospital before joining SSNPs where only 13.6% of beneficiaries now go to local doctor and about 50.5% go to govt. hospital which proves that now they can take better medical facilities after joining SSNPs.

To bring marginal's, vulnerable and at risk destitute into development is called the welfare approach (March et. a. 2005). Schwartz and Winship describe welfare as a sense of well-being. From the findings it has already seen that after joining SSNP 50.5% beneficiaries can earn 6000-8000 tk. monthly which is counted as a regular income, not occasional. And that amount helps them to increase their purchasing power. So, the findings say that SSNPs contributed in the income generation of the very poor people.

Beneficiaries food consumption also increases after joining in this programme. We find that about 68.0% beneficiaries reported that their food intake has been increased. In the health sector it can be seen from the findings that the place of treatment changes from local doctor to govt. hospital after joining this program.

Findings shows that after joining SSNPs the school attendance rates of respondent's children become higher and medium mentioned by 36.9% and 45.6% respondents respectively. Though respondents mentioned that there are other programmes going on including BRAC which may have effect on their children's education, so assessing exact effect of this programme is difficult.

The study findings also suggest that 82.1% of respondents who couldn't meet their clothing needs before getting SSNPs money but now they can meet.

From the above discussion of related finding it can be concluded that Social Safety Net Programme has its effect on the livelihood pattern and income generation in Comilla district.

Liberal feminists demanded rights about “equal employment opportunity of women as well as men should be guaranteed (Tong, 2009).” In the study area, out of 103 beneficiaries 35.9% is female. Besides getting opportunity through SSNPs they are using the amount in productive sector. About 29.7% female beneficiaries use this amount in food sector, 10.8% in self health, 35.1% in children/ family members, 8.1% use the amount in household goods, 2.7% in tube well installation and another 2.7% in improving sanitation.

The most valuable finding is that those female beneficiaries comprising 10.8% spend their money for further investment.

There are some gaps also found in this programme. Findings show that there are irregularities in giving taka 200/- per day for each beneficiary. About 29.5% gets 150tk. and about 26.2% gets 175tk. About 73.8% beneficiaries say that they do not get the money properly. About 85.4% respondents say that this amount is not enough for them to maintain their family. As a result about 20.4% beneficiaries have to borrow money with high interest. 68.9% say they can't save any money from it.

All of the leakages of this study conform to the leakages which are mentioned in pervious literatures including journal articles, working papers, discussion papers, PhD Theses, presentation papers etc.

Chapter Seven

Conclusion

Social Safety Net Programme has appeared before the door of the poor to take them out from the strong grasp of utmost poverty playing a role of a true safeguard. It dreams of making the unprovided lives provided and covering the underdog with the sheet of safety through ensuring their basic needs. This great enterprise taken by our government is picking the slap and applaud from the various sides because the government is still walking on the way of success inspite of facing many kinds of difficulties and adversities. Once the world will see a hunger and poverty free Bangladesh if this kind of programme sees the face of ultimate success.

The Government of Bangladesh committed to reduce poverty into 15 percent by 2021. In this regard, Social Safety Net Programmes have been pursued by successive governments as an effective tool to reduce poverty and bring the distressed people into social inclusion (choudhary, 2013).The challenge of reducing poverty of Bangladesh is the primary requirement. Government initiatives including Food for Education, Test Relief, Vulnerable Group Development and Rural Maintenance are well targeted (Nasreen, 2006).

In our country, a secured income can secure the basic needs such as food, health, education, shelter and clothing of the destitute people. It also helps them run their livelihood smoothly. From the study it can be summarized that the 100 Days Employment Generation Programme of SSNPs has generated the opportunity of employment for the very poor segments. It acts as a safety net for those vulnerable people by securing their income. Though Social Safety Net Programmes are not doing sustainable development but this kind of support is considered as very helpful to the poor households, especially who are living in rural areas. The overall pattern of livelihood is improved by this programme. Moreover, the infrastructure of rural areas also becomes developed by this employment generation programme. Benefits of this programme also include the reduction of physical damages and loss of human lives, improvements of rural roads, building embankments digging canals etc . This programme has a good contribution to

food security, economic growth of the beneficiaries to maintain a minimum standard of living.

Nasreen et al (2006) stated that “In Bangladesh poverty is gendered and women are the poorest of the poor”(Nasreen et al, 2006. *Bangladesh e-journal of Sociology*, Vol-3, No-2, page-71). The Employment Generation Programme contributes to the employment of women. Moreover, Social Safety Programme launched varieties of programmes which only focus on women. Finally, if the SSNPs can minimize lacking, ensure coordination, target the actual vulnerable people and give attention on effective implementation of its launched programme, Social Safety Net Programmes will become a successful poverty alleviation strategy for the government of Bangladesh.

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