

The Role of Social Safety Nets in Poverty Alleviation of Rural Poor in Bangladesh: A Social Survey.



M.Phil Research

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March 2021

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March 2021

DECLARATION

I do hereby declare that the research work done by me entitled, ‘The Role of Social Safety Nets in Poverty Alleviation of Rural Poor in Bangladesh: A Social Survey.’ is an original work for the degree of Master of Philosophy (M.Phil.) under the supervision of Dr. ASM Atiqur Rahman, Professor, Institute of Social Welfare and Research, University of Dhaka.

This thesis or any part of it has not been previously submitted elsewhere for the award of any Degree, Diploma or Certificate.

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CERTIFICATE OF SUPERVISOR

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This research work has been carried out under my supervision.

Dr. ASM Atiqur Rahman

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Abstract

Inhibiting poverty has been remaining one of the most crucial challenges for a developing country like Bangladesh since its independence. Regarding this challenge, a number of programmes and policies are initiated by the government to intermit the deleterious impacts of poverty on both social and economic lives of the people as well as the country. I used mixed method such as qualitative and quantitative methods for collection of data. This paper examined the role of Social Safety Net Programmes in poverty reduction of Bangladesh. This study mainly helped to evaluate the efficacy of these programs in rural level since majority of the poverty-stricken population belong to rural areas. The findings of the study revealed the limitations of existing policy and programs which impede the proper implementation of these programs. Furthermore, the findings of the study would benefit the policy makers and authorities to take effective initiatives for the betterment of the beneficiaries as well as to reach the goal of poverty alleviation.

Key Words: Social Safety, Poverty alleviation, Poor People, Rural Areas, Bangladesh

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List of Abbreviations and Acronyms

BBS	Bangladesh Bureau of Statistics
CMS	Central Monitoring Committee
CTMP	Cash Transfer Modernization Project
FEP	Food for Education Program
GED	General Economic Division
GR	Gratuitous Relief
GDP	Gross Domestic Product
GNP	Gross National Product
HIES	Household Income and Expenditure Survey
HSSP	Higher Secondary Stipend Project
IRS	Internal Revenue Service
MoF	Ministry of Food
MoF	Ministry of Finance
MoDMR	Ministry of Disaster Management and Relief.
MoSS	Ministry of Social Service
MoWCA	Ministry of Women and Child Affair
MoLGRDC	Ministry of Local Government and Rural Development Co-operative.
NGOs	Non –Government Organization
NSSS	National Social Security Strategy
NHD	National Household Database
OASDI	Old Age Survivors and Disability Insurance
RH	Reproductive Health

RD	Rural Development
SED	School Feeding Programs
SESP	Secondary Education Sector Project
SESIP	Secondary Education Sector Investment Project
SNNP	Social Safety Nets Programs
TR	Test Relief
UP	Union Perished
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding

Executive Summary

Bangladesh is a developing country having large population. A large number of people are still under poverty line and leading miserable lifestyle. Every year a wide range of SSN programmes have been conducted to assist these poor and vulnerable population. Also, a large amount of money is provided to conduct SSNPs which actually aim at reducing poverty at rural level as well as national level. SSN is mentioned as really helpful to alleviate poverty by Grosh, Del Ninno, Teliue and Outright (2008). However, comparing to other developed countries of the world, Bangladesh has obtained a little and slow progress in poverty alleviation. The objectives of this paper focus on assessing poverty status, impacts of SSNPs on rural poor, existing problems and limitations; and suggestions to alleviate poverty and ensure effective management for SSNPs in Bangladesh. The methodology of this research represents the literature direction, language, terminology and terms used in this research. Both qualitative and quantitative method approaches have been used in this research. It is an exploratory study comprised of sample survey and in-depth interview. Data was collected through both primary and secondary level. The ethical consideration regarding this research has been mentioned. Social Safety Net Programmes aim to protect the people who face economic and social hardships such as loss of cultivable land and homestead, unemployment, river erosion, sickness, natural disasters, old age etc. SSNPs simultaneously provide the needy population with social security as well as access to other essential services such as healthcare, water and sanitation, educational facilities etc. Since reducing poverty is a significant objective of SSNPs, the government is trying to link between these programs and economic growth. This study has been conducted on the rural vulnerable people in selected areas. Majority of the respondents are male and belong to joint family class. They mainly depend on agricultural labour and have little or no education at all. Most of them are deprived of pure drinking water and proper sanitation. It is seen that a large portion of the allocated money is expended for food consumption. Also, the beneficiaries hardly use their received money for further investment. Several programs have been run in this study area such as old age allowance, widow allowance, disability allowance, VGD, VGF and other grants. The duration and amount of benefits provided by these programs is inadequate to meet the needs of the poor and vulnerable people. Many people have experienced significant progress in their lifestyle with the received benefits though others somehow do not experience any improvement. The outcomes of these programs have progressive impacts on the rural people including poverty

reduction, social security, acceleration of educational activities, development of healthcare and so on. Despite all these progressive outcomes there are several problems and limitations hindering the proper implementation and best outcomes of SSNPs. These are inadequacy of allotted money, mismanagement and lack of coordination, political interference, lack of monitoring and supervision etc. These issues need to be addressed as soon as possible. A number of recommendations and suggestions have been mentioned such as developing policies and coordination, eliminating all corruption and political interference, increasing amount of benefits, ensuring health care and education and so on to overcome the problems. Following all these measures the existing problems can be solved and outcomes would be more fruitful than ever. Thus, this study will help to demonstrate how SSNPs contribute to poverty alleviation of the rural poor in Bangladesh.

Chapter one: Introduction

1.1 Background of the study

Bangladesh as a developing country has been struggling to establish its own identity throughout the world since the independence in the year of 1971. In this long run, poverty has remained the most vital source of discount food for the nation. In spite of significant progress in reducing poverty during past few years, half of the population of Bangladesh is still living under the poverty line. The amalgamation of sound macroeconomic policies, institutional reforms and good governance, Bangladesh has come a long way forward to attain the MDG goal of mitigating poverty. Nevertheless, the extent of poverty and vulnerability is still significant. Recognizing the challenge, the government has emphasized on social protection as a pillar of the PRSP. The efficient function of the safety nets programs is being considered as an important element of social protection strategy of the government to deal with the issues regarding poverty. Now a day's Bangladesh spend about 2.5% of GDP on safety nets. The country has a mixture of safety net programs from a wide range of options (i.e. cash and in-kind transfers, microcredit schemes, conditional cash transfers and so on) for widows, disabled, blind, orphans, aged etc. But the question still arises, do these steps from the government meet the needs? Significantly, these safety net's exposure is very low as well as it reaches a very small portion of the target which in this case are the needy population of the country. At the same time, multiple programs with low exposure often serve the same purposes and in most of the cases, the benefits go to those who do not need them (World Bank 2006). The government has introduced several safety programs and the success of which had beneficial impact on the lifestyle of the poverty-stricken people.

Although the government is running a number of safety net programs, these programs are limited in scale and coverage. Along with poor people, vulnerable groups including children, working age adults, elder persons and underprivileged people such as handicapped, widows and different marginalized groups. According to a study, 80 percent of the labor force is either unemployed or working in the low-skilled casual sectors because of low level of human capital accumulation in their decisive years. This makes them more likely to be fallen in poverty. It is a well-known fact that poverty rate among the aged population is high (43 percent). Since the growing elderly population is faced with changes in old household structures and declining fertility, it also suggests increased susceptibility of this section of the

population. In addition, due to the geographical status Bangladesh frequently faces different types of natural disasters including floods, cyclones, floods, drought, tornadoes and landslide. (World Bank 2006).

The classification of social safety net programs in Bangladesh encompasses four broad categories-

1. employment generation program,
2. programs to handle natural disasters and shocks,
3. incentives disbursed to parents for their children's education and
4. incentives provided to families to improve their health status.

The SSNPs can also be divided into two sub-types depending on whether this involves transfers of cash and/or food. The social safety nets program's achievement in Bangladesh have led to increased school enrollment and attendance, attainment of gender equality, creation of alternative employment, building new infrastructure and better access to maternal health care services. (Khuda 2011)

These programs should consist of two major elements; access to crucial services and social transfers. These elements help to realize respective human rights which is also stated to as social protection floor. (ILO and WHO 2009). Being a densely populated country, Bangladesh places enormous burden on its limited resources.

In early 1990s, school enrollment and attainment among different age groups of children was relatively low which has been changing considerably by these years. A wide range of programs are there to improve the literacy rate by providing funds for education, particularly for the underprivileged rural People. The World bank has been assisting the government since 2010 to maximize the impact of the safety programs on the poorest section of the population. In order to making these programs more suitable for the most vulnerable groups, administrative systems have been enhanced and built to deliver services timely and efficiently.

During the fiscal year 2018-19, a budget of nearly BDT 642 billion (equivalent to 2.5 percent of the GDP) has been allocated for certain social protection schemes. Also, about 372 billion is being used to implement safety net programs throughout the country with the goal of reducing poverty. These aids are going to provide in the form of cash allowances, education and health facilities for poor and vulnerable households, which aim at preventing poverty and improving human capital. There are some programs which offer unconditional cash transfers including old age allowances, allowances for widows, destitute and deserted women, allowances for the financially insolvent disabled and so on.

Although the government is trying to drag the most use of the SSNPs for the welfare of poor, there remains leakages regarding lacking of coordination, difficulties in management, lack of proper information of the needy people, political interference, corruption etc. These issues are hindering the sustainable role of SSNPs over the years. It is though crucial to scrutinize the overall evaluation of the existing SSNPs on poverty reduction, this paper focuses to shed light on the role of these programs to mitigate poverty by improving the socioeconomic condition of poor population following their administrative arrangement, strategies and recommendations based on findings.

1.2 Rationale of the study

Since a significant portion of the population still lives under poverty, it becomes a great challenge for the government to its goal of achieving a prosperous economy. The government of Bangladesh has operated so many SSNPs over the years to alleviate poverty as well as improving the condition of the poor and vulnerable population. Every year the programs regarding poverty reduction issues are increasing to ensure social safety of these underprivileged groups. However, limitation of proper implementation and efficiency of the authorities lead the programs to smoke in vain to a great extent. It is seen that transparency regarding the implementation of these programs is still questioned. Thus, the impact of government social safety programs on the rural people is yet to explore. There is a scarce of comprehensive research on this issue which results in little success comparatively.

Many aspects of social safety net programs remain unfold to the authorities and mass people. Also, paucity of nationally represented data makes it more difficult to have a clear understanding of the impact of government SSNPs on poverty alleviation of rural people in Bangladesh. There is a need of conducting research to the questions regarding social safety net programs. The major facts about any SSNPs like its number coverage implementation process difficulties in operating and its impact on housing health economy and overall development of the rural people in Bangladesh all these are needed to present thoroughly.

A thorough representation of these programs can be very conducive for formulating public policy more effectively. Though it is difficult to measure program coverage precisely (i.e. the number of beneficiaries), it is assumed that about 4 to 5 million are receiving such assistance. Due to mistargeting and overlaps, less people can receive the benefits which cover 6-7 percent poor out of 10 percent. Also,

a number of households and individual get access to multiple programs at a time which further diminishes the chance of overall coverage.

Some programs have been implemented in such ways that makes it difficult to assess thoroughly their impact against their specified aims. Therefore, certain questions can arise as some studies conclude that safety net programs have had positive role in alleviating poverty in Bangladesh while some other studies pose assumption whether the programs really do provide a strategy for poverty alleviation. As a result, in most of the cases these programs by the government only provide flattening consumption. It is also inferred that such social safety programs do not help in structural changes in reducing poverty in the society.

Safety net programs in Bangladesh are administered through numerous agencies, non-government organizations and various international development partners. It is seen that there remain frequent overlaps between implementation of these programs and insufficient coordination across ministries of the government. To deal with these issues, effective approach is needed to ensure social protection such as introducing inter-agency mechanisms like forums for policy development and program administration. This kind of initiative offers best scopes for the Government to be appraised of the full implications of policy development, and of the risk of failures and weakness in program implementation. Problems regarding leakage and misallocation remain undetected because of inadequate program evaluation and data.

Issues related to social safety net programs and their impact on rural poor in Bangladesh need to be caught the attention of planners at both micro and macro levels. Since the larger segment of the population is poor and economically vulnerable, poverty alleviation through these SSNPs is required for the overall progress of the nation This study will contribute to acquire necessity information about existing government social safety net programs, its impact on the rural poor and to adopt necessary policy, plan and effective program for the long-term welfare of the poor people. In addition, this study will help the policy makers and other agencies to prepare and launch effective sustainable social safety net programs in Bangladesh.

1.3 Statement of the problem

The significant portion of the population is living helpless lives in rural areas. Due to their location it is difficult to reach them easily. The government is trying to help the poor rural through conducting SSNPS with the assistance of local government. Although the social security programs are considered to be an effective measure of poverty reduction by the government, it is not getting the fullest coverage due to mismanagement in implementing these programs. A number of issues regarding the operation of SSNPs in Bangladesh have come up again and again as the limitations of these programs. First of all, the number of social safety net programs is less than the amount of needy people who are trucked by poverty. These poor rural people are often unaware of the safety net programs as a result of lack of publicity and dissemination. Secondly, lack of awareness among the poor people and deficiency of proper list of extremely needy people lead to little success of helping the rural poor proudly. Again, inadequate benefits, lack of coordination among program management, lack of intensive monitoring all these result in consumption of the allocated money and stuffs but hinder the actual goal of reaching all needy population. These poor benefit receivers need to be trained to utilize their received benefits properly.

It is found that in rural areas political interference has become one of the most existing impediments on the way of conducting these programs successfully. It happens more often that the poorest people become the victims of political interference and nepotism. The benefit receivers often experience bureaucratic difficulties and maltreatment of the authorities during receiving benefits. However, the government needs to focus on these issues immediately. Initiatives must be taken to reform the current social security programs. Only if the risks at different stages of these poor people's life cycle are addressed with priority of extreme poverty and vulnerability, then the objectives of these programs will play effective role in reducing poverty.

1.4 Objective of the study

The general objective of the study is to know about the existing government social safety net programs and its impact on poverty alleviation of rural poor in Bangladesh. The specific objectives of the study are:

- a. To learn socio-economic impact of social safety net programs (SSNPs) on the rural poor in Bangladesh.
- b. To assess the poverty faced by the rural poor of the study areas.
- c. To know the leakage of management in existing social safety net programs in Bangladesh.
- d. To bring forward suggestions for poverty alleviation of the rural poor through effective management of social safety net programs in Bangladesh.

1.5 Scope of the study

First of all, the present study will be helpful to know about the current SSNPs and the demographic condition of the poor. Since the study focuses on the role of SSNPs to alleviate poverty, it will be easier to assess the existing policies of the government. The study also aims at assisting the government to strengthen the utility of these policies rigorously. Findings of this study will provide clarity about the most vulnerable areas, assessment of poverty rate which can make it easier for the local administration as well to reach the neediest people. Again, the types of poverty-stricken people like by birth, scattered by natural disaster, seasonal poor etc. can be analyzed effectively with the data findings.

Moreover, the causes behind low rate of poverty alleviation will come to light with distinct reasons. The lacking of management and coordination implementing these programs will be revealed by this study. In the same way, the administrative authorities will be favored by the overall information including major obstacles, minimum coverage and further demands. As a number of government agencies and NGOs are working for poverty alleviation and the welfare of the rural poor, this study will be also conducive to them to figure out the major issues on which they should work more. This study will also be beneficial for the policy makers as it deals with the basic facts of the existing SSNPs as well as the recommendations to solve the problems. Furthermore, this study will help the researchers to conduct further study on social safety net programs and its impact on poverty reduction of rural poor in Bangladesh.

1.6 Definition of the key concept used in the study

Social Safety net:

Social safety net means cash or any kind of transfer programs that seek to reduce poverty by redistributive wealth and protect household against income shocks. Social safety net seeks to maintain a minimum level of wellbeing, a minimum level of nutrition or household manage risk FAO.

Rural poor

Rural poor includes all the rural poor in this study area are consider as rural poor under consider social safety net programs.

1.7 Construction of the Research

1. This thesis is constructed into eight chapters. The first chapter deals with Background of the Study, Statement of the problem, rationale of the Study, Objectives of the Study, Definitions of the Key Terms and Concepts, Scope of the study, Construction of the thesis and limitations of the study.
2. The second chapter deals with the methodological part. This part includes Methodology of the Study Area of the study, population and unit of analysis, sample and sampling, data collection techniques, data analysis of the study, ethical Consideration of the study validity, reliability and generalized ability.
3. Moreover, chapter three outlines theoretical part of relevant study. The theories that are relevant to this study are demonstrated in this chapter in order to find out the gist of theories.
4. The fourth chapter focuses on the review of related literature on social safety nets program of poverty alleviation in Bangladesh, I reviewed different Research papers, Articles, Books, PhD reports, journals which are relevant to my study.
5. Chapter five demonstrates social safety nets program in world prospective: historical background of social safety nets programs in world and social safety nets program in, UK, USA, Canada, Australia and India.
6. Again, chapter six present Social safety nets programs in Bangladesh: Theoretical Perspectives including types of social safety nets programs for poverty alleviation for rural poor in Bangladesh, statistical proportions and remarkable success of those programs, limitation of those programs,

7. Also, Chapter seven present poverty in Bangladesh and role of social safety nets program in poverty alleviation in Bangladesh: Definition of poverty, Nature of poverty, causes of poverty and consequences of poverty finally social safety nets programs for poverty alleviation in Bangladesh.
8. In addition, chapter eight presents the data analysis and findings. The main focus of the study is to explore social safety net programs in Bangladesh on the basis of socio-economic impact, problems of rural poor people, leakage of management authorities and the needs of rural people.
9. Finally, chapter nine draws conclusion and recommendations. Conclusion focuses on the briefing of the overall study findings. Recommendations especially focus on the suggestions on the basis of the findings on social safety nets programs of poverty alleviation in Bangladesh.

1.8 Limitation of the study

Research by nature is a complex, complicated and dissecting activity based on scientific knowledge and empirical competence. The present study was conducted through social survey method. The research is very new in the study field. Moreover, instances of previous study in the concerned topic are very rare. The present study has some limitations though the researcher has taken every attempt to do it accurately. The limitations are as follow:

- a. The population of this study should have been all the poor and vulnerable people of Bangladesh. This study was conducted only on 80 rural poor people who are under social safety net programs in study areas. So, it is not quite possible to generalize on the total rural people and all safety net programs in Bangladesh.
- b. Respondents were rural poor who were mostly illiterate and ignorant. As a result, sometimes they did not provide accurate information regarding their real incomes, expenditures, age etc.
- c. There was no provision or financial support for the study. Therefore, it was too expensive for me to bear total expense of the study.

1.9 Conclusion

This research on Social Safety Net programs in poverty alleviation of rural poor in Bangladesh can be considered as basic research. Though this research does not have a direct impact on the life of poor

people, it may have some importance in their lives. The study will provide lots of information and guidelines to the planners, policy makers, development thinkers and researchers to undertake some integrated programs which can provide maximum welfare to the poor people who are involved in social safety nets programs.

Chapter Two: Methodology

2.1 Introduction

The entire research is based on some underlying philosophical assumptions about what constitutes 'valid' research and which research methods are appropriate for the development of knowledge in a given study. The research method is a strategy of enquiry, which moves from the underlying assumptions to research design, and data collection (Myers, 2009). “The methods and procedures are really the core of the research activities which should be described with as much detail as possible and the continuity between them should be apparent” (Weirs and Jurs, 2005, p. 416). The methodology section of a research paper provides the information by which the validity of a study is judged. Research methodology is a way to systematically solve the research problem. The purpose of this chapter is to introduce the research strategy and the applied empirical techniques as well as to provide experienced investigator with enough information to replicate the study.

2.2 Methodology of the study

Methodology refers to the theory of the research and the reasons of the way the research has been designed. Methodology not only explains the research question but also enquire about the relevance and importance of it. It explains the starting point of the research, the directions of the research and the possible implications of the research when it is completed. Methodology describes the usage of literature by the researcher, explains numerous terminologies, theories and explanations being used. Also, the methods and the types of analysis that will be used to interpret the collected data and provide new information about certain social phenomenon.

2.3 Area of the Study

The study was conducted into four Upazillas; Netrokona Sadar, Atpara, Barhatta, Kendua in Netrokona District.



2.4 Main Research Approach

This research is operated based on mixed of qualitative and quantitative approaches with a view to reaching a generalized decision, and reaching the deepest of the problem as well as understanding the role of social safety nets in poverty alleviation of rural poor in Bangladesh and describing this issue using numerical and qualitative data.

2.5 Main Research Methods

This research has been conducted by using both of sample survey and in-depth interview. This study is exploratory study. For the sake of the study, both primary and secondary data has been used. Primary data has been gathered from study areas and secondary data has been collected from journal, report, articles and newspapers.

2.6 Population of the Study

All the rural poor under social safety net programs in the study areas are the population of the study. Every rural person of the research areas was considered as a unit of analysis in this study. All the rural poor of the study areas, government officers and elected representatives involved in the management of social safety net programs launched in the study areas were population of the study.

2.7 Sampling

These seven unions were selected through purposive sampling technique. From the selected unions twenty villages were selected through purposive sampling technique. I selected 80 respondents for social survey including government officials, elected representatives and other people on the basis of religion, race and gender.

2.8 Method of data collection

Primary data was collected through interview with open ended and close ended questionnaire. I also used close observation of my study and secondary data was compounded through literature review.

2.9 Data analysis and presentation

After the completion of collecting data from field, it has been edited purposively and classified on the basis of different characteristics. The qualitative analysis has been completed by using descriptive way. In analyzing qualitative data, description and explanation of themes and concepts has been presented in a narrative way. I have presented statistical data which was received from the respondents through statistical tabulation form and all the quantitative data has been processed through simple statistical tools like Microsoft word, excel, bar chart for data analysis. Interpretation has been ensured by the accuracy of information with narrative form.

2.10 Ethical consideration of the study

In social research, ethical considerations of a researcher are crucial for the generation of knowledge. Ethics are the norms and standards of conduct that differentiate between right and wrong. They help to determine the differences between acceptable and unacceptable behaviors. Ethical standards prevent the fabrication or falsifying of data. It also promotes the pursuit of knowledge and truth which is the primary goal of every research. American Psychological Association (APA) has mentioned five major ethical issues for the researchers as follows; discuss intellectual property frankly be conscious of

multiple roles, follow informed consent rules, tap into ethics resources and respect confidentiality and privacy that includes discussing the limits of confidentiality, knowing federal and state of law, taking practical security measures, thinking about data sharing before research begins and understanding limit of the internet. On the other hand, Informed consent, beneficence- do not harm, respect for anonymity and confidentiality, respect for privacy, vulnerable groups of people are the ethics of research identified by the Health science journal (Georgia and Marinna). However, the following ethics issues will be followed while conducting the research.

Voluntary participation: The respondents will not be coerced for participating in research. I have collected required data only from those respondents who wanted to provide information in their own will.

Informed consent: This means that the research participants were fully informed about the procedures and risk involved in the research and gave their consent to participate.

No Risk of Harm: This ethical standard has ensured that I shall not put the participants in a situation where they might be at risk of harm as a result of their participation. Harm can be defined as both physical and psychological.

Confidentiality: Respondents were assured that identifying information would not be made available to anyone who was not directly involved in the study.

Anonymity: I have also applied the principle of anonymity throughout the research where the participants were not interested to express their real names or addresses.

Ethical consideration of data: After the collection of data, I have processed the data very carefully for avoiding biases to a particular data. I was very sincere and honest in data processing in order to get reliable and authentic information to enrich the analysis of the data.

Ethical consideration in analyzing data: I shall show respect to all the audiences who will read and use the information from this study. Data was collected in complete honesty without changing or altering the findings to satisfy certain prediction or interest of any group.

Avoiding Misinterpretation: Throughout the thesis process, I abdicated biased thought out. Whether it is subjective or objective, it is not belonged to the research. I have included the facts.

2.9 Conclusion

This chapter has outlined the methodology and methods of this study and the way in which these decisions anchored the research design as well as the process of analysis. In this chapter, sample survey method has been used so that I can describe, analyze and interpret poverty alleviation programs for rural poor in Bangladesh. I believe that this research will provide a detail picture of social safety nets programs for poverty alleviation of rural poor of Bangladesh and shed light on various sources of information, explore theme and issues that developed my observation. So, this research will be very much helpful for academician and researcher, policy maker for developing plan and to conduct research on this topic.

Chapter Three: Literature Review

3.1 Introduction

Literature review plays a crucial role for social research. According to Borge (1963), “The review of literature involves locating, reading and evaluating reports of research as well as reports of casual observation and opinion that are related to the individuals planned research project”. So, it is impossible to describe the importance of literature review. Articles, books, journals, PhD papers are related to the research topic and major sources of literature review. In this paper, I tried to review the related books, journals, research and PhD papers to mark off the concept, secondary information and identify the knowledge gap. Besides, this study is showing the role of Social safety net programs in poverty alleviation of rural people in Bangladesh. Review of literature is inevitable and unavoidable for any research. It is fundamental, indispensable and integral part to find out the knowledge gap. It amplifies the scope of the researcher to explore the primary data successfully and helps the researcher to achieve the aim and objectives of the study such as important aspects, components, materials and relevant issues regarding the implementation of SSNPs and the impacts on poverty reduction of the rural poor population. Since poverty reduction is a crying need for the development of the country and a wide range of programs have been run to achieve this goal, proper information and research is required to figure out the overall conditions. For those reasons international, national authors and researchers work on social safety net programs and the impacts on poverty alleviation of rural poor in Bangladesh.

3.2 Review of Relevant Literature

1. Hossain Zillur Rahman, Liaquat Ali Chowdhury (2012): Social Safety Nets in Bangladesh (A PPRC- UNDP Research institute)

This book focused on ten well known SSN programs including their changing perspectives, challenges, adopted policies, assessment gap and necessary recommendations as well. The very first chapter showed the urgency of treating Social Safety Nets in a new light because of being a mainstream development concern. The relationship between social protection and poverty reduction has been recalled by addressing the existing vulnerability of the poor.

The second chapter represented an overview of the state of social safety net programs in Bangladesh. Most of the SSNPs are implemented through Government channels focusing on major crisis events. Forming national data-base of the poor and a comprehensive social protection strategy have been emphasized in this chapter for upcoming agenda.

In chapter three, the limitations of independent and comprehensive assessments of the ongoing SSNPs has been mentioned. In assessing the outcomes of social safety net programs, a number of issues such as conceptual and methodological challenges, reversibility in outcomes, early assumption and duality in individual programs often lead to assessment gap.

In chapter four, history take the study framework and methodology used in this research. The study emphasized on national scope, coverage of major categories of SSNPs, having statistically significant sample size for each program as well as meaningful assessment. The study methodology also required "with and without" analysis by identified control group, and "before and after" analysis by the beneficiaries who completed participation. A multi-stage cluster sampling approach has been used in conducting field work on 1861 beneficiary households and 304 control households in the chosen localities.

In chapter five, they figured out four main factors regarding coverage. Data on actual coverage is often misinterpreted in terms of whole population rather than the poor and vulnerable segment. Proper planning is required for actual coverage depending on the types of incidents and disasters.

Chapter six pointed out the criteria to identify the target group successfully. Target group can be chosen depending on food insecurity, nutritional security, economic shocks, natural disasters and loss of livestock.

A number of challenges regarding operating programs has been mentioned in chapter seven. There is a leakage issue in allowance entry programs which more than the lower asset transfer. Also, duration of programs and proportion of projects are two major factors in SSNPs.

In chapter eight, the impact of programs on beneficiary level has been assessed. Though overall perceptions showed a positive impact generally, only half of the beneficiaries experienced "strong" to "moderate" graduation. It is seen that the perceptive data is unable to provide a basis for a robust assessment of the program impact.

This book concluded with a number of suggestions, policy lessons, protection strategies and recommendations to overcome challenges. The perplexity of assessing SSNPs requires further exploration. The tendency of instability and quality of training programs should be upgraded to develop the policy.

Since the objectives of this book stocked to the thorough analysis of Social Safety Nets programs of Bangladesh, this parallels to my study. Thus, the information and discussion of this book is very much helpful for my study as well as any kind of study on SSN.

2. Gouranga Debnath, Sunjida Khan, Shanjida Chowdhury, Tamanna Farah Dina: Role of women entrepreneurship on Achieving Sustainable Development Goals (SDGs) in Bangladesh

This paper discussed the current status of women entrepreneurs and the role of women to achieve SDGs. Since women are half of the population, without their participation and enlightenment the progress of economy as well as the country is impossible. The present growth of new entrepreneurs is very optimistic for the development of the country. Again, the study focused on identifying the motivational factors to encourage women to become entrepreneurs. It also discussed the contribution of women in economic growth as well as to reach the goal of SDGs. This study focused on women empowerment and major challenges faced by women of Bangladesh.

Therefore, this study represented the factors that inspire women entrepreneurs of our country and how they contribute to the economy our country. Since majority of the women live in rural areas and my study focuses on the empowerment of rural women, this paper is undoubtedly conducive to my research. As this study collaborated recommendations and strategies to achieve Sustainable Development Goals through empowerment of women throughout the country, it is helpful for my study to enrich social safety nets programs with new ideas for the development of rural poor women. Also, the aim of identifying women's contribution to reach SDGs parallels to my study.

3. Kate Schreckenberg, Georgina Mace and Mahesh Poudyal (2018): Ecosystem Services and Poverty Alleviation

This book focused on the ecosystem services and the relationship between ESPA programs and poverty alleviation. The authors mentioned a set of emerging questions about the distribution of benefits and management throughout different countries.

In chapter one, the conceptual framework used in the study linking environment and development over decades have been described. The ecological and social factors are mentioned.

Chapter two discussed the integration of justice and equity in ecosystem management. The existing challenges have also been pointed contrasting the recent programs. The limitations, thresholds and feedbacks are explained in this section.

Chapter three provided an overview of whole system in context of ecosystem services and poverty alleviation. The development objectives in SDGs interlink with the recognized challenges. In recent years Bangladesh has experienced progress in poverty reduction though the other systems seemed deteriorated as Hussain (2016) mentioned.

Finally, chapter four concluded with new approaches which are needed. A number of ESPA projects are relevant to the required approaches. This kind of projects help to explore management alternatives to maintain systems successfully.

Thus, this book focused on climatic shocks, vulnerability, operation of SDGs in different countries including coastal region of Bangladesh as well. The most significant issue of my study, which is poverty alleviation, has got special attention in this book including the vulnerable people who are victims of climatic shocks. For these reasons, this book is relevant to my study.

4. Jannatul Ferdous: Social Safety Net Program (SSNP) at local level of Bangladesh: Focus on Old Age Allowance Program (OAAP)

This study examined the benefits provided by OAAP to the local beneficiaries and the effects on the benefit receivers. In this study, the activities of OAAP and the allocation for the welfare of elderly population have been analyzed which showed the progressive growth of allotted money. The impacts of OAAP displayed positive changes in the lifestyle and households of the benefits receivers. Though the

overall condition of the benefits receivers improves with the help of the benefits provided by OAAP, the coverage and amount of allocated money need to be increased. Since OAAP is one of the most important initiatives under Social Safety Nets Programs, this study is very relevant to my research. The findings of this study provided a thorough picture of the current Old Age Allowance beneficiaries and further showed the state of poverty reduction of these elderly population. Therefore, this study focused on the activities OAAP and the effects on the benefit receivers. I have also worked on various Social Safety Nets Programs and the condition of the benefits receivers after receiving the facilities including Old Age Allowance program. For these reasons, in context of the objectives of my research, this study is very conducive to my work.

5. Prof. Syed Munir Khasru, Amit Datta and Avia Nahreen (2020): SDG partnerships and Whole-of-society Engagement: The case of Bangladesh

This study analyzed the appropriateness and contribution of Sustainable Development Goals and represented strategies and recommendations to achieve the SDGs. Bangladesh has experienced positive response in attaining SDGs (Report-2018) including progress in poverty reduction, gender equality, access to sanitation and electricity and annual GDP growth. SDGs come out to be more effective than MDGs by covering almost all development issues. Government and non-governmental organizations as well as civil society have engaged in implementing SDGs which is "Whole Society Approach" to make the development countrywide. A number of recommendations have been mentioned to formulate more effective and innovative framework to attain the SDGs.

As my study adapts "SLF" as theoretical framework for the development of the poor and to reduce poverty, this study can contribute to provide information and new strategies to develop the living standards of the rural poor. Furthermore, SDGs are also collaborated in my study for the overall development of the poor and thus this study is very relevant.

6. Md. Ashrafal Alam, Sheikh Abir Hossain (2016): Effectiveness of Social Safety Net Programs for Poor People in the Government Level of Bangladesh

This paper discussed the current Social Safety Nets in Bangladesh, the impacts on beneficiaries and the gaps between services and demands. The author distinguished the contribution of SSNs from merely in terms of impacts and challenges. The study pointed out that status of beneficiaries and the prospects of social security in the context of this country. Finally, the paper recommended to establish proper organization and management for SSNPs.

Therefore, the objectives and major findings of this paper is relevant to my study. The main factors like effectiveness of SSNs, impacts on beneficiaries, gap and leakages, all these are collaborated in this and parallel to my study.

7. Barkat-e-Khuda (2011): Social Safety Nets Programs in Bangladesh: A Review

This study explored the status of Social Safety Nets Programs (SSNPs) in Bangladesh. In this study, Mr. Khuda mentioned four broad categories of SSNPs in Bangladesh. The study also represented two types of social safety net programs based on their involvement with cash transfers and food transfers. A number of guidelines are mentioned in the study such as increasing school enrollment, creating additional employment, utilizing maternal health care services etc. Both rural and urban poor were given attention for improving their living standards. The author emphasized on establishing high-level political commitment, strengthening program management, minimizing leakages and ensuring monitoring as well as supervision.

Consequently, this paper depicted a complete circumstance of SSNPs including impacts, existing limitations, problems and the recommendations to make those programs more effective. In the same way, my study also focuses on these objectives and thus this paper is really conducive to my study.

8. Dr. Ismat Ara Begum, Prof. Dr. Shaheen Afrin, Dr. Mohammad Jahangir Alam and Prof. Md. Rahamatullah (2014): Social Safety Nets and Productive Outcomes: Evidence and Implications for Bangladesh

This study focused on SSNPs which comparatively have productive outcomes as well as incentive framework behind such outcomes. Also, a number of successful safety net examples of Government and non-government organizations have been analyzed. Since the spheres of evaluating the productive impacts of SSN is very narrow, this study argued to justify the necessity of further exploration. Propensity Score Matching (PSM) is used in this study for identifying productive outcomes of comparative groups to assess the impacts of SSN. In this study, a number of SSNPs were found as having productive outcomes such as Agriculture Rehabilitation Program (ARP), Old Age Allowance (OAAP), FFW, FGD etc. The implication, limitations in implementing social safety net programs has been mentioned with the possible recommendations and strategies as well. In conclusion, this study is relevant to my study as well as any other study regarding Social Safety Net Programs.

9. R. Hassan, M.S. Islam, ASM Saifullah and M. Islam (2013): Effectiveness of Social Safety Net Programs on Community Resilience to Hazard Vulnerable Population in Bangladesh

This paper aimed at demonstrating the effectiveness of Social Safety Net Programs, taken as measures by the Government of Bangladesh in order to reduce the vulnerable condition of people of disaster-prone regions.

Since Bangladesh is geographically vulnerable, every year a large number of people fall victim of climatic shocks and natural disasters. This study assessed those social safety net programs as well as analyzed the existing obstacles regarding implementing programs. The authors suggested necessary recommendations and policy displaying governance issues which are required for assessing the outcomes of these programs.

3.3 Conclusion

Finally, all these literature reviews are relevant to my study. Most of those papers that I discussed above as a literature review focus on the social safety nets in poverty alleviation of the rural poor in Bangladesh and its problems. These literature reviews helped me to guide and select the methodology, knowledge gap etc. in my study.

Chapter Four: Theoretical Framework Related to the Livelihood Strategies

4.1 Introduction

Theories, in general, are regarded as descriptions and/or explanations in order to understand the behavioral pattern of people. Also, a framework from which a researcher can explain and understand events. A good theory may be stated in abstract terms and helped creating strategies and tools for effective practice. Whether researcher wants others to conduct relevant research or they want to participate in the research themselves, it is important that they have theoretical grounding. Theory is the key guide to understand the intricacy of community life as well as social and economic change (Collins 1998; Ritzer 1996).

4.2 The DFID (Department for International Development) Framework

The DFID has developed a ‘Sustainable Livelihood Framework’ (SLF) which is one of the most widely used livelihood frameworks in development practice. The SLF was integrated in its program for development cooperation in 1997.

DFID adapts a version of Chambers Conway’s definition of livelihoods:

‘A livelihood encompasses the skills, assets and activities essential for a mean of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not declining the natural resource base.’ (DFID, 2000)

DFID has started to make use of livelihood methods in their different project and program planning mechanisms. DFID also utilize these approaches in monitoring and reviewing of current activities. The first step is to comprehend the livelihoods of the poor, namely conducting livelihood analysis. The livelihood analysis will be the basis for planning, prioritizing and eventual monitoring. There is, however, a distinct DFID SL framework that provides an organizing structure for analysis. The SLF is the core of the Sustainable Livelihoods Approach.

The DFID framework sets out to theorize certain questions like- how people operate within a susceptibility context that is shaped by different factors such as shifting periodic constraints, economic

shocks and long-term trends and how they draw on different types of livelihood assets or capitals in different combinations.

4.3 Sustainable Livelihood Framework

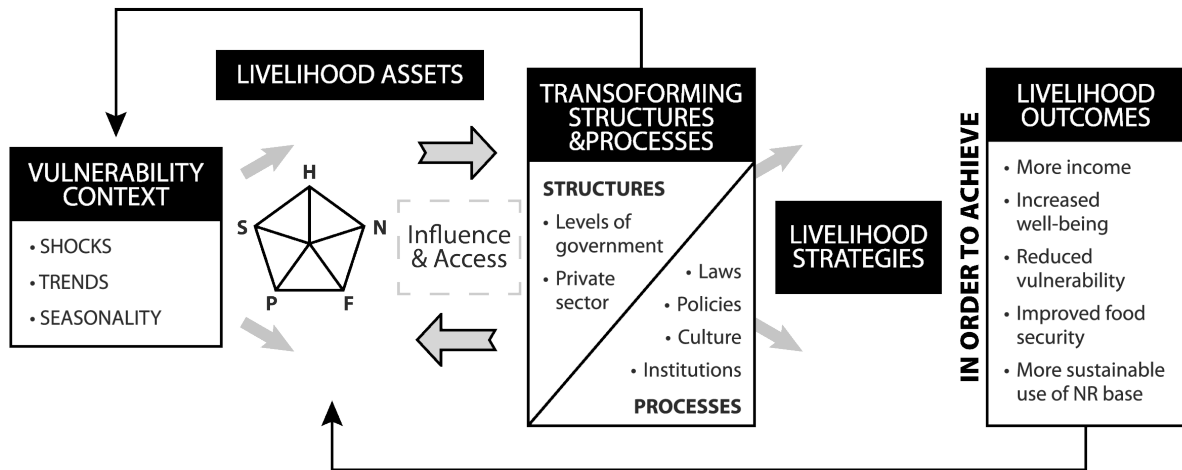
Livelihoods

A livelihood comprises the activities, skills and assets essential for a means of living. It is considered sustainable when it can survive and recover from stresses and shocks. A sustainable livelihood maintains or enhance its skills, assets and activities while not undermining the natural resource base.

The Sustainable Livelihood Approach

The sustainable livelihood approach is a way of thinking about the objectives, scope, and priorities for development activities. It is based on evolving thinking about the way the poor and vulnerable live their lives and the importance of policies and institutions. It helps to formulate development activities, those are:

- People-centered
- Responsive and participatory
- Multilevel
- Conducted in partnership with the public and private sectors
- Dynamic
- Sustainable



Data source: DFID (2000)

The main elements of the SLF are described below:

1. Vulnerability context

The vulnerability context frames the external environment in which people exist. It comprises of shocks, seasonality and trends over which people have limited or no control at all. This context has a great influence on people's livelihoods and on the wider availability of assets. Not all of the trends and seasonality must be considered as negative. Vulnerability arises when human beings have no option but to face harmful threat or shock along with inadequate capacity to respond.

2. Livelihood assets

The livelihood approach is concerned with people and it seeks to gain a precise and realistic understanding of people's strengths and abilities. It is crucial to analyze how people attempt to alter these strengths into positive livelihood outcomes. This approach is originated on a belief that people require a range of assets to achieve positive livelihood outcomes. Therefore, the SLF identifies five types of assets and/or capitals upon which livelihoods are built on; namely natural capital, physical capital, human capital, social capital and financial capital.

3. Policies, Institutions and Processes

The importance of policies, institutions and processes cannot be overemphasized because they operate at all levels, from the household to the international arena, and in all spheres, from the most private to the most public.

4. Livelihood Strategies

Livelihood strategies encompass the range and combination of activities and rational preferences that people make and/or undertake in order to achieve specific livelihood goals. It is understood as a dynamic process in which people combine activities to meet their various needs at different times. Livelihood strategies directly depend on asset status, policies, institutions and processes. Different members of a household might live and work at different places, temporarily or permanent. (DFID, 2000)

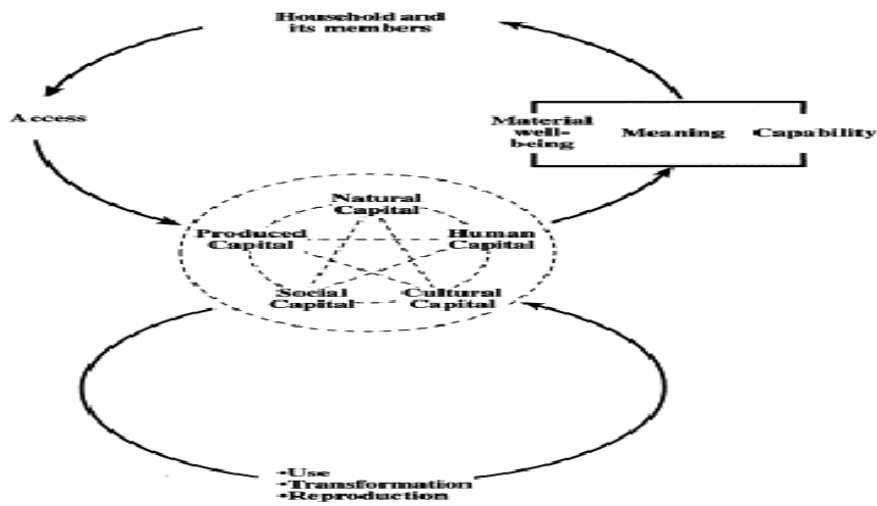
5. Livelihood Outcomes

Livelihood outcomes are the achievements or outputs of livelihood strategies, such as- more income, increased well-being, reduced vulnerability, improved food security as well as more sustainable use of natural resources.

4.4 Babington's Framework for Livelihoods Analysis

The cyclical framework places the issue of individual and household access to five slightly different 'capital' assets (produced, human, social, natural and cultural) as central to: 1) the combination and transformation of these assets to create livelihoods, 2) the expansion of these assets through state, market and civil society determined relationships with other actors, and 3) the enhancement of capabilities with the objectives of making life more meaningful, increasing levels of influence in the governance of resources, and transforming of resources into income. Social capital is seen by Babington

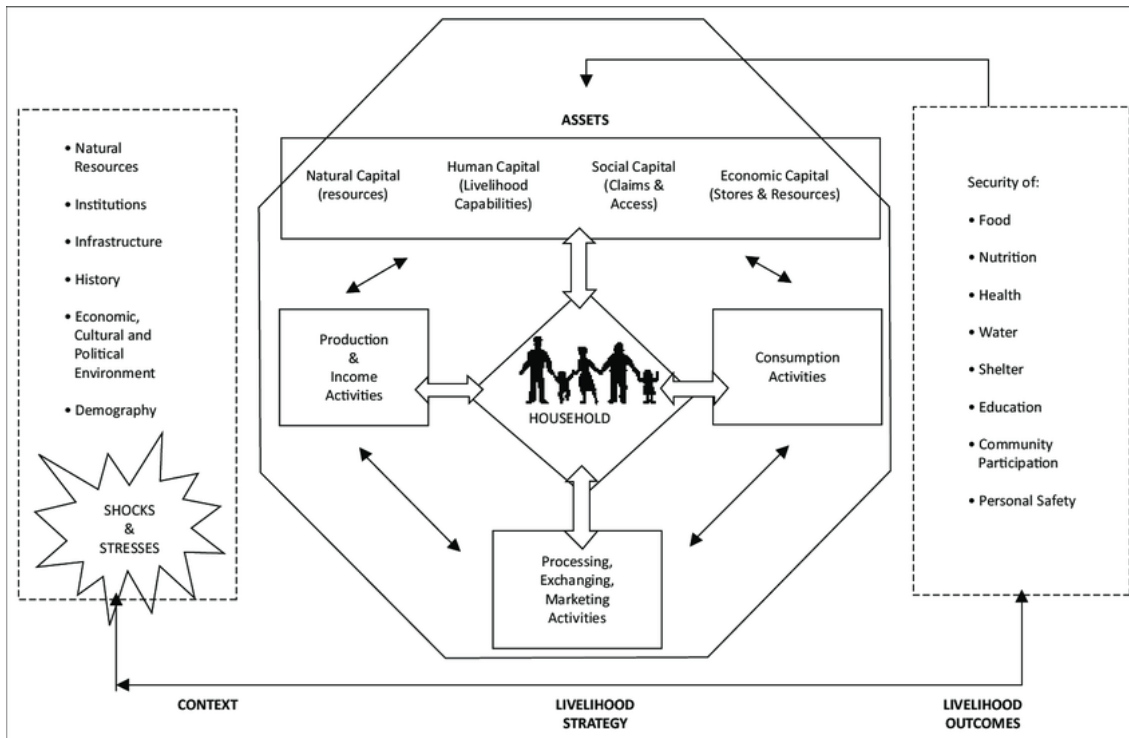
as a particularly important asset in determining and broadening access to other assets, resources and actors.



4.5 The CARE Framework

CARE uses the Chambers and Conway livelihoods definition. It identifies three fundamental attributes of livelihoods:

- the possession of human capabilities,
- access to tangible and intangible assets,
- the existence of economic activities.



CARE emphasizes using a ‘light’ conceptual framework and tries to include other approaches. It also aims to allow any framework to be adapted as lessons are learnt so that multiple actors contribute to the evolution of the livelihood’s framework.

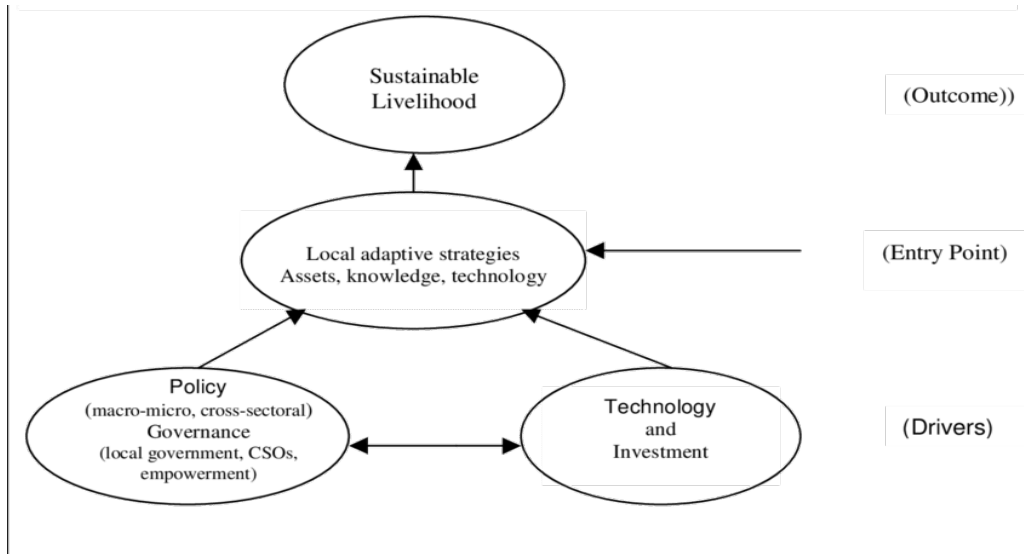
4.6 The UNDP Framework

The United Nations Development Program infers livelihoods as the means, rights, activities and assets by which general people make a living or ensure ways to attain it. Sustainable livelihoods are defined as those that are:

- longevity,
- able to cope with and recover from shocks and stresses such as drought, civil war and policy failure,
- ecologically sound,
- economically effective,
- socially equitable,

- educational development,
- Gender equality.
- Improve health condition
- Proper utilization of resource

UNDP focuses more on people’s strengths rather than their needs.



4.7 Selection of Theory Applied in SSNP for poverty alleviation in rural Bangladesh

Sustainable development Goals (SDGs), can be the most effective framework for developing the overall conditions of the rural poor as well as solving their problems. The very first goal of SDGs indicates that no poverty will be helpful for the economic development of these poor and vulnerable people. It will free them from the inhuman living conditions. In addition, zero hunger is a significant goal of SDGs which aims to eliminate hunger from the country and to ensure food security. In Bangladesh, majority of the poor and vulnerable people suffer from hunger and lead a life with malnutrition. Also, the benefits of SSNPs which the benefit of receivers get are mostly expanded in food consumption. If the want of food of these poor people can be met, the utility of their received benefits will increase. Another important goal of the SDGs is to ensure equal education. In rural areas, illiteracy is acute

particularly, amongst the poor section. In the same way, many governments and nongovernment social safety net programs are run to facilitate the education of these underprivileged rural people. In this regard, implementation of this goal compounded with SSNPs will be more effective to reach its best output. Through assurance of quality education which is a significant goal of SDGs, the rural poor can be enlightened. The government should make necessary education materials available for the children of poor and vulnerable parents. As good health and well being is an important goal of SDGs, the government should ensure proper medical facilities and health consciousness related campaigns can be included in SSNPs for the health issues of the underprivileged people. As an important goal of SDGs, decent work and economic growth is a crying need for the development of them. Since these people mainly involve in agriculture, diversified working opportunities should be made by the government for improving overall economic growth. By implementing industry innovation and infrastructure, the social life style of the poor population can be upgraded. Constructing and building new roads, power supplies, building will improve their standard of life. The most important goal of SDGs for these people is reducing inequality. These rural people are neglected and get few state facilities compared to the urban people of Bangladesh. The appropriate implementation of this goal will eliminate all discrimination faced by these backward people. In the same way, ensuring sustainable cities and communities, as a notable goal of SDGs, will be very conducive for them to overcome their problems.

Therefore, Sustainable Development Goals are more appropriate for the overall development of the rural poor and vulnerable people. All these goals can alleviate poverty rate of these poor population by accelerating the standards of life from all spheres.

If these rural poor people are deprived of the Sustainable Development Goals, it will affect the whole development of Bangladesh and the country will lag behind. So, for a developed country, these goals should be implemented through SSNPs for the prosperity of rural poor in Bangladesh.

4.8 Conclusion

Sustainable community development is clearly a major challenge in the early stages of a process that will take hundreds of years in order to figure out how to live indefinitely into the future on a small planet, in reasonable harmony with both natural ecosystems and each other. Although sustainable community development may at a time seem like an overwhelming task, it is an important element that can also make the job of planners and community development professionals potentially very rewarding and meaningful.

Chapter Five: Social Safety Net in World Perspective

5.1 Introduction

Vulnerable people have the right to live like a capable individual. They should lead their life smoothly, peacefully, comfortably, boldly and powerfully either. From this concept, social safety net (SSN) is emerged so that normal people always keep themselves free from vulnerability as well as vulnerable people can lead their life properly. Social safety net is a combination of a great deal of supportive assistances, helps and programs undertaken by government and non govt. organizations. Social safety net is conducted throughout the world with a view to supporting a number of vulnerable groups such as poor; due to recession, epidemic or any other reason, older people, children, women, flood affected people, people with ill health and so on.

5.2 Historical Background SSN in World

The history of social safety net is closely related to that of social welfare, welfare state, social security, social insurance and professional social work. Otto Von Bismarck founded the first welfare state in a modern industrial society, with social welfare laws in 1880s Imperial Germany. Bismarck expanded the benefits of the Junker social class to general Germans. His, 17 November 1881, Imperial Message to the Reichstag used the term "Practical Christianity" to describe his program. German laws from this time also ensured abourers against industrial hazards inherent in the workplace. Historian of the 20th century fascist movement, Robert Paxton, thought that the systems of the welfare state were introduced in the 19th century by religious conservatives to counteract appeals from trade unions and socialism.

Writing in 2005, Jacob Hacker said that there was "broad agreement" in research on welfare that there had not been welfare state retrenchment, instead, "social policy frameworks are secured." In the early 1990s the term "social safety net" emerged in popularity, particularly among the Breton Woods institutions which used the term frequently in relation to their structural adjustment programs. The enhanced significance of SSN over the last decades has also been shown in UN's Sustainable Development Goals (SDG) agenda. One of the 17 goals is to alleviate poverty and among the sub-goals are materializing social protection systems and opportunities for everyone, and substantially decreasing the potential impacts of environmental, economic and social shocks, and disasters on the poor.

5.3 Social Safety Nets Programs in UK

Background

In England (in medieval England) as well in other European countries, charities meant care for the poor which was also an important activity of the church. To give alms to the destitute, blind, and lame was a religious duty and considered as a mean of salvation from the threat of divine punishment after death. Some distinction was made between two classes of the poor in the UK which begun in the fourteenth century. The two classes were firstly the able-bodied poor and secondly the impotent poor. In the thirteenth and fourteenth centuries, religious orders of church institutions comforted the parish churches from most of the duties of caring for the underprivileged community of the Kingdom. From twelfth to fifteenth century, the Churches and charitable institution guilds played important role for the poor people. Until the fourteenth century the King and Parliament did not concern themselves with the charities of the church and the guilds. But the disappearance of feudalism and the social changes, freed the serfs and need to employed, industrial revolution and beginning of unemployment, problems of migrated people and social insecurity, soldiers returning from the wars in France often preferred to live in the towns, the plague or “Black Death” in 1348 and killed two-third of entire English population.

The Elizabethan Poor Law of 1601

The poor law of 1601, often referred to as “43 Elizabeth” was a codification of the entire precedent poor relief legislation. The law established the responsibility of the parish (the local community) for the maintenance of the poor. The parish’s responsibility to aid the poor was restricted to persons who had been born there or who had at least lived in the parish for the last three years.

Administrative and implementation management

- The “overseers of the poor” administered the poor law in the parish; they were appointed by the justices of the peace or magistrates,
- Their function was to receive the application of the poor persons for relief, to investigate his condition, and to decide whether he was “eligible” for relief; the overseers decided whether the

applicant and his family should be placed in the work house or alms house. The overseers had to collect the poor tax, and this tax was the main source for financing the poor relief,

- The poor law of 1601 set the pattern of public relief under government responsibility for Great Britain for three hundred years. It established the principle that the local community, the parish, had to organize and finance poor relief for its residents, providing sustenance to the unemployable and to children and work to the able-bodied.

Poor Law Reform of 1834

In 1832, “Royal Commission for Inquiry into the Administration and Practical Operation of the Poor Laws” was formed which underlined six recommendations during submission of their final report.

Six main recommendations of the report:

- to abolish “partial relief”,
- to place all able-bodied candidates for relief in the workhouse,
- to grant outdoor relief only to the sick, the old, the invalid and to widows with young children and
- to form a central board to be appointed by the king which would control the whole operational activities.

Charity Organization Society

Some basic information regarding the inception of the Charity Organization Society is enlisted as below-

- In 1869, charity organization society was formed,
- Sir Charles Stewart Loch was the first secretary (1875- 1915),
- The COS was guided by the theories of Thomas Chalmers,
- This innovation caused the unmasking of many “professional beggars” and people who received aid from several relief agencies,
- The COS used the German Method of the “Elberfeld System”. It divided the city into small districts, each of which was administered for poor relief distribution by a group of citizens serving as volunteer commission.

The Beveridge Report

Sir William Beveridge was the pioneer of social security program in England. This social security program is divided by five programs and/or recommendations-

- Social insurance
- Public Assistance
- Children's allowances
- Health and rehabilitation services
- Maintenance of full employment

Five Giants: (i) want, (ii) disease, (iii) ignorance, (iv) squalor, and (v) idleness.

This report suggested six basic principles:

- unified administration
- comprehensive coverage
- flat rate of contributions
- flat rate of benefits
- adequacy of all benefits to meet basic needs of the recipients, and
- classification of the population

England's Modern Social Security Program

The structure of the present British social security program follows the recommendations of the Beveridge report, although certain changes have been made.

Four Social Security Programs are:

- National Insurance (NI act in 1946)
- Family Allowances (FA act in 1945)
- Public Assistance (PA act in 1948)
- Public Health Services (PHS act in 1946)

Recent Social Security Program in UK

The introduction of ‘welfare state’ in Britain has been a source of extreme national pride due to giving social protection from cradle to grave for every citizen. In a secular and multicultural country, it (specially the NHS) has been considered as the nearest matter we have to make a national religion. Its starting after of the end of second world war was characterized by the political and popular consensus that this was the time to build a better and more equal society. Seventy year later the momentum created has weakened, however, challenged by the forces of demographic change, economic crisis and marketization. That earlier consensus is replaced by extreme debate and highly controversial policy changes.

Institutional context

Social protection policy in the UK has started in the context of the structure and geography of political administration and labefaction more generally. In the UK, decision building is frequently devolved unevenly – sometimes experimentally – and can be re-centralized at the whim of central government. Besides, there is common little consistency in the departments of central government, on the basis of London. This experimental, or gradualist, approach is focused in the many arrangements which apply across the ‘nations’ that make up the UK. Scotland, Wales and Northern Ireland now enjoy a high speed of devolution for domestic policy – though in total account for only 10m people or about 17 percent of the total demographic figure. The inevitable result is a highly centralized framework of political and administrative power, with a pervading sense of uncertainty and instability at regional and local scale.

National Health Service patterns in UK

During this evolving and uncertain structure of administration, the National Health Service made ‘Strategic Health Authorities’ to run regional omission of investment and policy implementation. In recent times, it was accompanied by different measures to start ‘competition’ or ‘contestability’. The model developed by the Blair (Labor) government, and only recently changed by the coalition government elected in 2010, included ‘Primary Care Trusts’ as the main purchasers. They were created to specify and buy primary care services from general practitioner (GP) doctors, and secondary care services from hospitals. England’s NHS Hospital Trusts generally serve about 0.5m people and include crucial services including a range of medical and surgical specialties. But, again, even this relatively simple model has not been fixed. The Primary Care Trusts have established to include larger

populations, enabling ebbs in management costs. The Hospital Trusts have themselves developed, with the aim that each turns a 'Foundation Trust' with factual autonomy and local power and accountability. These factual changes under the Blair government were accompanied by momentous increases in public funding, desired to place the UK at about the European average for per capita health spending. It was this pledge that was used to justify the organizational changes searched, and also the use of extensive and centrally defined 'targets' for service improvement. These have shown notable improvements but also led to criticism of too much central monitoring.

The election of 2010 brought the prospect further despite pledges having been made not to engage in more 'top-down' reorganization. The combined government has introduced reductions in spending across government, intended to cut down not only the national budget deficit and public debt but also to reduce the figure of the public sector. These 'cuts' are the most ambitious for a generation with government departments typically asked to reduce costs by about 25%. The more local primary care trusts responsible for commissioning health services have also been abandoned; to be replaced by consortia of general practitioners (GPs) called Clinical Commissioning Groups (CCGs). The goal is that the GPs will open new organizations, at a scale they think apt, and create the capability to handle the 'purchaser' function themselves. This could include deciding, for example, not to buy some services from hospitals but to pursue alternative provision. At the same time, it is planned that all hospitals will turn autonomous foundation trusts, with even more freedoms to fight in the market place as providers, potentially.

'Universal Credit'

'Universal Credit' through which a number of separate payment processes will be combined into a single process of assessment and payment. It replaces six income-related work-based benefits:

- Working tax credit.
- Child tax credit.
- Housing benefit.
- Income-related employment and support allowance (ESA).
- Income-based jobseeker's allowance (JSA).
- Income support.

But in fact, universal credit is less comprehensive than the name suggests, given that it does not embrace all benefits into one simplified system. A large number of benefits remains outside of it including:

- Contribution-based JSA.
- Contributory ESA
- Attendance allowance (AA) and disability living allowance (DLA) for children.
- Carer's allowance.
- Bereavement benefits.
- Industrial injuries disablement benefit and war pensions.
- Maternity allowance.

5.4 Social Safety Nets programs in the United States of America

Social safety net is a comprehensive matter of lots of programs that have answered to national attention and anxieties throughout the twentieth century. The social safety nets programs in the United States of America have a strong base in the core of its political arrangements. The programs include social insurance attempts which are designed to support all individuals who have paid into the system. It also includes means-tested programs targeted to individuals or families based on economic demand. In the United States, Social Security is the broadly used term for the federal Old-Age, Survivors and Disability Insurance (OASDI) program. This system is administered by the Social Security Administration of the USA. The original Social Security Act was signed into law by President Franklin D. Roosevelt in 1935. The existing version of the Act includes several social welfare and social insurance programs for the citizens of the USA.

Social safety net is funded initially through payroll taxes called Federal Insurance Contributions Act tax (FICA) or Self Employed Contributions Act Tax (SECA). Tax deposits are gathered by the Internal Revenue Service (IRS) and are formally entrusted to the Federal Old-Age and Survivors Insurance Trust Fund and the Federal Disability Insurance Trust Fund, the two Social Security Trust Funds. These two trust funds buy government securities, the interest income from which is used presently to fund the monthly allocations to qualified people. All salaried income in the USA is subject to the Social safety net payroll tax with a few exceptions.

Some Sequent Attempts and Motives in USA

In 1908, Federal Employers Liability Act, the first federal law to address work-related injury provides benefits to injured railroad workers. In 1911, the Mothers' Pension Movement Illinois becomes the first state to enact a mothers' pension program and starts the movement establish one of the first widespread means-tested programs. The Social Security Act of 1935 establishes the first federal means-tested program for providing cash assistance to needy children. In 1939, Dependent and Survivors' Benefits for Social Security. The introduction of dependent and survivors' benefits moves Social Security from an individual-based to a family-based program. In 1944, the G.I. Bill and the Servicemen's Readjustment Act becomes law, providing educational benefits and one year of unemployment compensation to veterans. In 1956, Social Security Disability Insurance (SSDI) Social Security begins to provide federal cash assistance to disabled individuals. In 1964, the Food Stamp Act of 1964 provides assistance for food expenditures. In 1965, Medicare, the Social Security Amendments of 1965 authorized Medicare to provide health insurance coverage for nearly all Americans 65 and older. In 1965, Medicaid, the country's largest means-tested program is created and provides health insurance for low-income individuals. In 1997, State Children's Health Insurance Program (SCHIP) SCHIP provides health insurance coverage for near poor children. In 2010, The Patient Protection and Affordable Care Act Health reform expands Medicaid eligibility and offers subsidies to purchase private health insurance.

5.5 Social Safety Nets programs in Canada

Social safety programs in Canada cover all governmental programs which are designed to give support to citizens of all age groups. Such safety programs reach out to those portions of the population who remain outside of the usual market supply chain. The Canadian social safety net covers a wide range of programs, many of which are run by the provinces. Canada has a wide range of government transfer payments to citizen; only social programs that offer funds to citizens are comprised in that cost.

Social services which are prevailing in the society now has its foundation laid in before the inception of the event- the Great Depression. During that period, social services were supplied by private and religious charity groups in general. The change in governmental policy between the 30's and 60's promotes the inception of a welfare state. Most programs from that time period are still in use. During the 90's, the priorities of the government changed towards declining budget deficits of the country. Thus, resulting in the decreasing focus on the most of the social safety programs.

There are a number of safety nets, or “social safety nets” in Canada. Many of these programs differentiate province by province and possibly even locally. Here’s a chart of them:

- **Social Insurance:** Canadians are given what’s called a “Social Insurance Number” or “SIN” when they are of working age. There’s a plan to escape the cards and just keep the number. This number usually identifies you to the government on any tax forms. This number also gets Canadians access to various Government programs and tax benefits.
- **Employment Insurance:** Sometimes it is called “unemployment” or “pogey”, this is paid by payroll employees and if that person loses their job, they can apply to be paid a percentage of their previous wages for a period of time while trying to get another job. This is desired to ebb the pain of losing work.
- **Pension Allowance:** Also paid by the employee, a pension is a payment that supplies a scholarship to citizens when they touch retirement age.
- **Old Age Security:** Not to be confused with the Pension, this is a taxable amount given to all Citizens who touch retirement age. It’s not enough to live on, but still a safety net for old age people.
- **Welfare:** Sometimes called "social assistance" this is a monthly amount given to those that are out of work or with no income or in require of income assistance.
- **Disability:** A kind of welfare payment for those citizens that are earning low or no earning but cannot work because of inability. You can’t be on disability and welfare over the same time.

5.6 Social Safety Nets programs in Australia

Social safety net programs in Australia encompass methods to aid all the citizens of the country. One of the brightest sides of these programs by the Australian government is the inclusion of methods to support international visitors on a limited scale. These payment programs are mostly regulated by Centre Link which is a program of services in Australia.

The Social Services Legislation Amendment (Welfare Reform) Bill 2017 has changed several features of social safety net in Australia. It comprises a demerit-point system for not meeting welfare obligations. As of June 2018, former social security recipients who owe a debt to Centre Link will not be allowed to travel outside Australia until they have repaid their debt along with the interest.

Social security payments and other benefits are currently made available under the following acts of parliament-

- Social Security Act, 1991
- A New Tax System (Family Assistance) Act, 1999
- Student Assistance Act, 1973
- Paid Parental Leave Act, 2010

There are some social safety net programs that are being run in the country through the Australian government's financial and institutional support and aid. Some these social safety programs can be enlisted and described as below-

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- **Austudy** offers a wide range of grants to assist native students and beginners.
 - **Age Pension** is for people who are preparing for retirement. This program also includes citizens who are already retired or aged 65 years and above.
 - **Assistance for Isolated Children** is for families with a child who cannot attend school locally because of distance or special needs.
 - **A study Payment** is for full-time students and new apprentices aged who are 25 years and above.
 - **Career Payment** is for people who provide full-time care for someone with a disability
 - **Double Orphan Pension** is for people who are raising children who have lost both parents.
 - **Maternity Payment** is for help with those extra costs after the birth of a new baby.

5.7 Social Safety Nets programs in India:

The social safety programs in India has its origin laid during the British rule. After the independence in 1947, Indian governments under different leadership across political parties focused on the necessity of welfare programs for the poor and underprivileged section of the population. It became a challenging task for governments to introduce social safety programs as India has diverse background of people in regards to caste, religion and ethnicity.

The Employees' Pension Scheme (ESP) in India is a prime example of social safety programs. This scheme is both a distinct contribution and benefit process which gives pension payments for life on retirement as well as on disablement during employment. It also gives social safety net coverage to the family of the insured person if s/he dies during employment.

The ESP provides the following benefits to an Indian-

- allowance for life to the member upon retirement,
- allowance to the member for disablement during his/her employment,
- pensions to family members upon death,
- pensions to widow/widower for life,
- allowance to children/orphans with total and permanent disability irrespective of age and number of children in the family.

Old Age (retirement) pension

Another example of social safety programs in India is ‘Old Age Pension’ scheme. It is quite evident from the title of the program that it encompasses pension and/or allowance to people of certain age group who fulfill certain requirements of this program. Old Age Pension is provided to a citizen who has served the country for a minimum period of ten years as well as reached the age of 58. On the other hand, a minimum of 20 years of service contributions is a crucial requirement of this scheme to attain full pension and relevant benefits for the rest of the his/her life.

Disability Pension & Survivors' Benefits

Social safety programs in India include providing pension and/or benefits to disabled people and survivors of natural and unnatural shocks. Someone to qualify for such programs need to make contributions for at least 1 month to the respective schemes. These social safety programs also include other benefits like- insurance coverage, special allowances etc.

Chapter Six: Social Safety Nets in Bangladesh

6.1 Historical Background

Since the independence in 1971, Bangladesh has come a long way in order to achieve progress in reducing the preexisting poverty rate. Social safety nets program is the latest in this pursuit of the government. Such programs have its foundation laid through numerous transformative and innovative ideas across government. SSN programs has been considered successful in terms of reducing the current extreme poverty rate by increasing the allocation of funds in the fiscal budget of the country, gradually. As a result, Bangladesh has seen sharp deterioration in both poverty and extreme poverty rate in the last ten years. These social safety nets programs have liberated millions of underprivileged people out of the hands of extreme poverty. The current Awami League Government has put highest importance on social security.

The allocation for social protection in the fiscal year 2016-17 by the government was \$5.77 billion compared to \$2.01 billion in the fiscal year 2008-09. Numerous social safety net programs (SSNPs) is being run by the government through financial and intuitional support. A large number of these programs have expanded its reach in terms of allocation of funds in the fiscal year 2017-18.

The SSNPs contributed significantly in reducing poverty, creating access to education, health care, nutrition and other basic services for the people who are living in a vulnerable situation in the country. The government has emphasized strongly in reducing the extreme poverty and inequality prevalent in the country. The commitment of the government can be seen reflected in Vision 2021, the Perspective Plan of Bangladesh 2010-21 as well as in the Sixth Five Year Plan.

The Government seeks to build on past progress with poverty reduction and further deepen this progress by addressing the root causes of poverty. Evidence shows that the poor and susceptible group cannot handle all the risks and shocks with their own resources. The present safety net programs reflect the Government's response to support the poor and vulnerable population manage the risks associated with their lives.

The First Five Year Plan of Pakistan (1950-55) referred to social services as a relatively new field but of great importance, in as much as social welfare was conceived of as an endeavor to prevent serious

social problems from accompanying the economic and social changes brought about by development (Government of Pakistan, 1950: 12). A year after the request by the government in 1952, the first UN group of social welfare consultants came and a temporary agency called "The Social Welfare Project" was established. The project served as the base of operation for imparting elementary training in the field of social work. Besides training, the consultants advised the government to take up the responsibility for encouraging the growth of voluntary social welfare organizations and also to initiate community development programs, both in urban and rural areas (Akber, 1965: 90-93).

With the assistance of the United Nations, the first demonstration project of Urban Community Development was introduced in Dhaka city in 1955. This pilot project proved viable, ushering in an era of community development work in Bangladesh. With a view to encouraging the coming up of local voluntary social welfare agencies the government established the National Council of Social Welfare in 1955. The Council was entrusted with responsibilities in two areas: (1) to advise the government to deal with the entire gamut of social welfare under its control and (2) to evolve ways and means to provide grants in aid to voluntary organizations to encourage social work activities at a private level. With the financial support from the International Red Cross Society and under the supervision of the National Council of Social Welfare the Government introduced hospital social work, the first of its kind in the country, in Dhaka Medical College Hospital. Till 1958, the public social welfare program was under the Ministry of Works. In October 1958 a separate Ministry of Health and Social Welfare was created and subsequently, in October 1959, again, social welfare was brought under the newly named Ministry of Health, Labor and Social Welfare. To create momentum in social welfare activities and to monitor the same, the Department of Social Welfare came into existence in November 1961. In 1984 the total structure of the Department was reorganized by the Government in a bid to meet the changing demand of the situation and renamed as the Directorate of Social Services headed by a Director General (Department of Social Services, 1985: 2)

During the pre-liberation period, Social Welfare received low priority in respect of fund allocation in all the five-year plans. The allocation never exceeded 0.3 per cent of any plan. Moreover, the gap between plan allocation and actual release of funds was quite disappointing. This was mainly due to higher emphasis on economic growth and lack of appreciation for scientific social work (Government of Pakistan, 1960:382). However, after the liberation of Bangladesh, the First Five Year Plan (1973-78) gave due emphasis on the role of social welfare sector aiming at balanced socio-economic development of the country. This led to initiate programs covering wide range of areas for the benefit of the

disadvantaged who were not previously covered by any programs of welfare services. Under the Urban Community Development Program, 68 centers were established to provide vocational and income generating training for making the urban poor and slum dwellers productive and self-reliant. Forty rural centers were covered under the Rural Community Development Program to make disadvantaged groups and landless people productive through skill training and production-oriented programs. To make the programs successful in the First Five Year Plan, an amount of Tk. 12.28 crores was allocated and the entire amount was utilized.

During the subsequent Two-Year Plan (1978-80), the allocation was given mainly to complete the incomplete projects of the First Five Year Plan. A total sum of Tk. 13.60 crores was allocated, of which Tk. 11.30 crores was utilized during the plan period. In the Second Five Year Plan (1980-85) an amount of Tk. 59.00 crores was allocated of which Tk. 39.11 crores was utilized to implement 32 projects. During this plan period, Rural Community Development Programs were undertaken with special emphasis on disadvantaged groups such as school drop-outs, youth, women and the landless, in order to develop their potentials through education and skill training (Government of Bangladesh, 1985: 393)." A total of Tk. 75.00 crores was allocated for social welfare programs in the Third Five Year Plan (1985-90). The programs undertaken during the Third Plan period emphasized the establishment of institutional services for the rehabilitation of the orphans and physically handicapped in addition to motivating, organizing and involving the disadvantaged in activities relating to their socio-economic potentials and learning new skills (Government of Bangladesh, 1990: 357). In the Fourth Five Year Plan (1990-95), an allocation of Tk. 133.00 crores has been earmarked for implementation of the public social service programs. Since poverty alleviation is the major theme of the Fourth Five Year Plan, major emphasis has been given on socio-economic development of the under privileged groups. Different programs have been undertaken to assist the socially and economically disadvantaged people, orphans, helpless children, old and disabled persons to enhance their potential, skill and capabilities for self-reliance. The main characteristics of the present plan policy is the adoption of integrated and comprehensive approach taking the family as the basic unit for social services programs, with emphasis on group and community development rather than individual development. For the first time, the Government has undertaken direct service programs for the aged and drug addicts. During the Fourth Five Year Plan, arrangements have also been made to provide medico-social services, cultural and recreational facilities to the aged persons. Measures have also been taken to provide treatment, training

and rehabilitation of the victims of drugs both in urban and rural areas, undertaken jointly by the Ministry of Health and the Department of Social Services (Government of Bangladesh, 1990: 359).

6.2 Recent Social Safety Net Programs in Bangladesh

According to an article written by Prof. Barkat E Khuda (Economics Dept., University of Dhaka), the government in power has given the highest developmental priority in the elimination of poverty and inequality in the society. The government has set its primary aim to reduce the current poverty rate to 15% by this fiscal year. In order to do so, the government needs to focus on infrastructural investment, employment generation, subsidized rationing and expansion of coverage of the various social safety net programs. Priorities should be given to social safety activities and/or programs which would focus on certain portion of the population like- extreme poor, poor women, landless people and other disadvantaged groups. The present governments vision to help the poor and disadvantaged section of the population focuses on accessible and expanded coverage of social safety net programs which would protect them from different economic, social, natural and political shocks. (GoB, 2009b) In the fiscal year 2010-11 budget in the parliament, the government proposed to allocate the amount equal to 14.8% of the total budget and 2.5% of the total GDP of the country to be spent in numerous social security and empowerment programs. (GoB 2010, 2009c)

The social safety net programs undertaken by the government are broadly divided into four types such as- (i) provision of special allowances for the various disadvantaged sections of the population, (ii) employment generation through micro-credit and different fund management programs, (iii) food security based activities to better manage the consequences of natural disasters and (iv) provision of education, health and training to make the new generation more capable and self-reliant. The budget for the fiscal year 2010-11 reserved the highest allocation of Tk. 5,726.25 crore for the various social safety programs such as- Food for Works (FFW) program, Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF) etc.

According to CRI (Centre for Research and Information), 67 Lac people in Bangladesh have received allowance from different social safety net programs in the fiscal year 2017-18. Safety net and social protection is being seen as a conventional development concern by the current government. Current safety net program gives special attention for the vulnerable groups within the poor which include aged poor people, widowed women, disabled persons and others. Support comes in the form of cash, food, asset, wage-employment, training, savings and community support.

Currently in Bangladesh, there are 145 programs under the safety net scheme which are supported by the national budget. The government is conducting these multi-focused social safety programs with the help its ministries some of which are- Ministry of Disaster Management & Relief, Ministry of Food, Ministry of Social Welfare, Ministry of Finance, Ministry of Women and Children Affairs and Ministry of Primary and Mass Education. Many of the country's existing SSNPs are implemented by the local government units. Union Parishad (UP) chairmen and members are tasked with the responsibility of managing major SSNPs like Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), Food for Work (FFW), Test Relief (TR), Gratuitous Relief (GR) etc. Government with the assistance from the World Bank has undertaken Cash Transfer Modernization Project (CTMP) which will help the Department of Social Services modernize some of the country's largest cash transfer programs. The project will help upgrade the Department's management information systems as well as build human resource capacity and improve citizen engagement.

Education

Current government runs a number of projects i.e. Food for Education Program (FEP), Primary Education Stipend Program (PESP), School Feeding Program (SEP) and Reaching Out-of-School Children Project (ROSC) to promote education among the children of poor families. These projects resulted in increased net enrolment, attendance and gender parity in primary education. Most recently, Prime Minister Sheikh Hasina inaugurated a project titled "Mayer Hasi" to disburse Primary Education Stipend using mobile banking. At secondary and higher secondary level, 4 million students (2.7 million girls) received \$ 90 million as stipend from projects like Secondary Education Quality and Access Enhancement Project (SEQAEP Secondary Education Sector Investment Project (SESIP) and Female Stipend Project for Degree (Pass) & Equivalent Level during 2016-17.

Health Care Programs

Government is keen to ensure basic health service to the people at the community level through various public health facilities. Government enacted Health Policy 2011 and built a three-tier health infrastructure at village, union and sub-district enabling people at grassroots to avail health care free of cost. It introduced several Social Safety Net Programs (SSNPs) to address health related needs of both rural and urban population of all age groups. Bangladesh also expanded its program on immunization in terms of number of vaccines as well as coverage. The number of vaccines increased to 11 in 2015 which was 6 when it began in 1979. Beside child and maternal health care facilities, government has launched

Reproductive Health (RH) Services for adolescent and youth. The county has committed \$ 615 million on family planning under 4th health sector program for 2017-2021.

Employment Building Programs

According to Prof. Barkat e Khoda, given pervasive poverty, malnutrition and underemployment in Bangladesh, it is quite logical that the public development strategy includes programs to generate employment. Toward this end, the government has undertaken a number of programs. In 1975, the government launched the FFW Program to respond to the crisis resulting from the famine by providing relief to the poor facing severe food insecurity. Later, the focus has been shifted from relief to development. The allocation of resources to the FFW program ranged from 4 per cent to 5 per cent of the total national development expenditure during the 1970s. It increased sharply to 11 per cent in 1988/89 in response to the major floods in 1988, and then declined to 6 per cent in 1989-91, the normal production years (Hossain and Akash 1993). Performance of the individual FFW projects varied. At the aggregate level, the FFW program generated seasonal employment for large numbers of the people. Each year it generates, on average, over 100 million workdays of employment in earthworks, directly benefiting around 4 million people. The other benefits of the project include improved agricultural production, boosted marketing opportunities, improved transportation and communication. Involvement of community leaders in the planning process varied from project to project, being generally more prevalent in the smaller projects. Also, the presence of a strong union council and a motivated union council chairman were key predictors of good performance of the FFW projects. Several technical, organizational, programming and institutional problems limit the potential benefits of the FFW program. Some of the limitations are as below

- inadequate access to specialized planning, design and supervisory services;
- insufficient manpower;
- weak capacity to ensure obedience with program standards;
- insufficient monitoring mechanism;
- weak accountability mechanism to ensure proper use of food resources and
- abruptness in project approval process.

The Rural Development (RD) program is a self-targeting public works program aimed at supporting the income and consumption of the most vulnerable groups and to reducing poverty by providing paid work to poor people and building infrastructure which can increase access of the poor to employment

opportunities (Subbarao 1997). Also, being undertaken during slack seasons, it can help stabilize seasonal fluctuations in income generation and employment in rural areas (Braun, Teklu and Webb 1992). Various project activities were undertaken in the water sector for rehabilitation of embankments and canals; the road sector for improvement of rural roads; the forestry sector for tree plantation and for creating assets for the poor and the fisheries sector for development of water bodies to expand the fishery programs (WFP 1998).

Programs to Cope with Natural Disasters and other Shocks

The Vulnerable Group Development (VGD) program is a national targeted food aid program aimed at improving the lives of the poorest and most disadvantaged women in rural Bangladesh. It started in 1975 as a relief program, and subsequently evolved into a program which provides training and saving opportunities with the intent of creating a lasting impact on the lives of its beneficiaries. The beneficiaries are poor women, selected directly by the program administrators. Each beneficiary is on the program for 1.5 years, and receives 30 kg. of wheat or a combination of wheat and rice every month. At the upazilla level, the Upazilla Nirbahi Officer implemented the program, while the Upazilla Project Implementation Officer was assigned the executive responsibility, who works in close collaboration with the Upazilla Women's Affairs Officer in the 136 upazillas where there is a Women's Affairs Directorate. Too many actors, however, can cause confusion, and thereby affect program implementation. The number of cards allocated to each of the 461 upazillas was determined by the WFP, according to the food security and vulnerability map prepared in collaboration with the Planning Commission. Preference is given to women who are physically fit, have the capability to improve their socioeconomic condition and are interested to work in groups. Women once selected as beneficiaries of the project cannot be selected a second time. A study of the VGD program undertaken in 1998 came up with several important findings (Carlo del Ninno 2001).

The food grain delivery system was not well organized and the beneficiaries themselves were not fully aware about the exact amount of food grain to be received. The beneficiaries received 85 per cent of the food grains sanctioned for them, indicating leakage of 15 per cent. In response to the devastating floods in 1998, the government used two direct transfer relief programs to mitigate the sufferings of the seriously-affected households. During the initial period, immediate relief was provided to such households under the Gratuitous Relief (GR) program. About 36 per cent of the flood-affected households received transfers under the GR program compared to about 10 per cent of households not

affected by the flood receiving such transfers. Under the VGF program, about 39 per cent of the households in the bottom quintile received grain transfers compared to 17 percent and 11 per cent in the top two quintiles. About 20 per cent of the households not affected by the flood also received transfers, indicating leakage in the system (Carlo del Ninno and Paul Dorosh).

Such transfers were small compared to the needs of the households; however, larger cash transfers or credit were not included as part of the medium-term relief to the households after the flood. The overall effect was that the poor, flood-affected households had to reduce their consumption level to only 1,602 calories per capita per day. Nevertheless, the two programs were able to avert any major food crisis. According to CRI, 6.5 million people received support from Vulnerable Group Feeding 4.5 million people received support from Gratuitous Relief. 38,000 families were provided shelter in 2017. 14,000 families were rehabilitated in 2017.

6.3 Social Safety Nets Programs in Bangladesh

The present government of Bangladesh has taken much of program for the wellbeing of populations. The government has also spent large sum of money in social security programs. Now I am showing in the below chart GDP, Budget, social security budget, social security beneficiaries in the base of fiscal year in Bangladesh-

Table 01

FY	GDP Billion Taka	Change (%)	Budget in Billion Taka	Change (%)	Social security Budget (in billion taka)	Beneficiaries Billion man and women	Change (%)
2019-20	28,858.72	13.79	5,23,190	18.22	743.67%	811.19	41.49
2018-19	25361.77	13.29	4425.41	19.12	644.04	571.96	-21.77
2017-18	22385.00	14.44	3714.95	17.13	485.24	731.14	36.73
2016-17	19560.56	13.10	3171.74	19.89	452.30	534.73	-17.55
2015-16	17295.67	14.27	2645.65	10.39	359.75	648.56	-12.77
2014-15	15136.00	28.16	2396.68	10.84	306.36	743.54	706.21

2013-14	11810.00	13.78	2162.22	14.21	266.54	92.22	1.59
2012-13	10379.87	13.47	1893.26	17.44	230.98	90.78	-7.36
2011-12	9147.84	15.74	1612.13	24.00	219.75	97.99	-9.29
2010-11	7903.66	14.37	1300.11	17.63	208.94	10.80	26.69
2009-10	6910.87	12.38	1105.23	17.40	167.06	85.27	10.78
2008-09	6149.43	0.00	941.40	0.00	138.45	76.97	0.00

Table -02: Distribution of SSNP Benefits

Benefit of all division	In total % of beneficiaries in urban		In total % of beneficiaries in Rural
Barisal	6.2	6.4	13.34
Chittagong	6.4	13.34	14.79
Dhaka	33.2	36.6	14.27
Khulna	12.1	8.9	9.58
Rajshahi	25.7	23.9	12.07
Sylhet	5.5	9.5	22.41
Bangladesh	100.0	100.0	13.02

Source: GED (2008). Based on HIES 2005 findings.

From the table 02 we get picture of distribution of SSNP benefits based on division as well as in urban and rural areas.

Table -03: Expenditures on Safety Net Programs (US\$ Millions. 1996-2004)

Program name	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04
	Children and youth –conditional cash transfer							
FFETESP	149.16	15	.01	130.06	151.54	164.48	123.95	75.87
FSSAP	60.62	67.74	71.87	74.00	64.10	70.33	109.35	60.62
	Working with Age population-public work emergency relief							
FFW	149.16	15	.01	130.06	151.54	164.48	123.95	75.87
VGD	149.16	15	.01	130.06	151.54	164.48	123.95	75.87
Others	47.11	46,73	38.21	51.14	36.99	43.60	34.33	47.11
	The Elderly - Cash Transfers							
Old Age Allowance	30.11	40.23	38.5	24.5	35.4	34.4	34.8	43.7
	Other Risk Groups - Public Works							
VOF	0.00	13,77	106.30	43.05	55.20	23.03	18.26	0.00
	Other Risk Groups - Cash Transfers							
Fund for Natural Disaster	0.00	0.00	4.54	4.70	4.65	4.40	6.81	15.54
Allowances for Widow	0.00	0.00	2.73	2.82	2.79	5.06	4.85	0.00
Freedom fighter fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.21
Funds for other's group	0.00	0.00	0.00	12.82	5 77	11.60	4.57	0.00

Table -04: Summary of Expenditures on Safety Net Programs (US\$ millions 1996-2004)

Summary and targeted	1996-97	1997-98	1998-99	1999-2000	2000-01	2001-02	2002-03	2003-04	1996-97
For child and youth	95.57	104.77	111.48	117.52	116.23	120.83	159.23	145.52	150.21
For working age population	235.87	238.40	206.20	245.54	245.33	210.28	150.69	145.52	150.21
For the elderly	0.00	4.70	8.91	9.21	9.29	8.79	12.62	31.09	42.36
For the others group	0.00	13.77	113.57	63.45	68.40	.10	38.70	78.33	69.60
Total	341.44	361.63	440.19	435.73	439.24	384.00	361.83	368.79	424.78

Source: Zohir Et al. 2010

Tables 03 and 04 break down expenditure by key government programs since the mid-1990s. Budget figures are difficult to obtain for other programs which have not been included in this table since then coverage is small.

Table - 05: Estimates of Leakage from the VGD, VGF and FFE

Estimated program	2000 HIES-based survey estimated (metric tons)	95%confidence interval for estimate	Program off-takes FY1999-2000 (Metric tons)	Survey for total allocation
VGD	99.98	[72.894. 127.0611]	216.675	34.54
VGF	70.760	{44.251. 97.267}	149.138	30-65%
FFE	49.951	[27.132. 72.710]	285.973	10%-25%

Source: World Bank (2002(0); Prop. Off-take: 'Bangladesh Food Grain Digest. World Food Program. Dhaka.

It is quite impossible to calculate the total number of beneficiaries of the social safety net programs of the government in any year because numerous disaster relief programs are implemented in the times natural disasters. Speculation about the real number of beneficiaries of these programs end at close to 4 to 5 million individuals. Most of the social safety net programs are implemented by different ministries like- Ministry of Social Welfare, Ministry of Food, Ministry of Women and Children Affairs, Ministry of Relief and Disaster Management which also act as risk-mitigating attempts on behalf of the government. The details of such programs along with statistical representation has been provided in the above charts for better understanding of the whole operation of the social safety net programs by the government.

SSNPs Implemented in Bangladesh have a great lack and have no proper coordination system. Not only that the duplication of program, duplication of beneficiary's problem of selecting beneficiaries and the lack of strong data base of rural poor are the main hardship barrier the effective and efficient management of the govt. social safety nets in Bangladesh. That is why the governments social safety net programs cannot play a sustainable role to eradicate of the poverty of rural poor in Bangladesh.

6.4 Social Safety Net to Alleviate Poverty

Bangladesh has been successful in alleviating poverty and lifting millions of people out of the evil hands of poverty. Bangladesh has earned the global recognition as a successful innovator of different livelihoods promotion programs. Some of the existing social safety programs provide assistance to the poor and disadvantaged section of the population such as- training facilities, micro business development, fund/asset management and employment.

One of the social safety net programs prevailing in the country is Food for Work (FFW). This program is specially targeted for the employment of the poor and day laborers. They get work in rural infrastructure development activities. There is Employment Generation Program for the Poorest Project (EGPP) which provides short-term employment during lean seasons over two cycles. Test Relief (TR) program is targeted for maintenance of rural infrastructure projects. Vulnerable Group Development (VGD) enables the poorest rural women and their family members to overcome food insecurity and poor social and economic status. One prominent scheme undertaken by the Awami League government is the 'One House One Farm' project. This project has enabled the rural poor to grab self-employment

opportunities with the physical and financial supports offered by the project. Recently, government revised the ‘One House One Farm’ project for the 3rd time renaming the project as ‘My House My Farm’.

6.5 Challenges of Social Safety Nets

A small section of the society is still out of the coverage of certain social safety nets programs due to some technical errors in selection criteria. It is fairly evident that there are some weaknesses in the current selection processes of recipients for social security programs in the country. The fast expansion of urban populations and the insufficiency of services provided to this population are considered to be reasons behind the drawbacks of this programs outreach. Lastly, the lack of coordination among the tiers of implementers poses a risk for program effectiveness. There is also scope for improving in the design, operations and management of the prevailing social safety net programs in Bangladesh.

Expert recommendations collected from a Seminar arranged by Bangladesh Care on 22 May, 2014.

Obstacles and challenges:

- Inadequate coverage of eligible participants,
- Leakage of allocation within distribution systems,
- Insufficient data on possible recipients to attain certain schemes,
- Institutional restrictions on women to apply for SSN programs,
- Inability to maintain accountability and transparency at implementation level of SSN programs,
- Inadequate prioritization on the coverage of the rural poor people,
- Presence of corruption and nepotism during the service delivery process,
- Coordination and communication gap between policy-makers and stakeholders,
- Low literacy rate among the beneficiaries make them unaware about rightful benefits through SSN programs.

Ways forward:

- Improved communication and coordination between policy-makers stakeholders,
- Impartial allocation and distribution mechanism,

- Formation of a central database with detailed information of the potential beneficiaries,
- Inclusiveness and comprehensive coverage of every disadvantaged person,
- Involvement of banking and non-banking financial institutions,
- Increased income-generating activities to relieve dependencies on cash transfers
- Introduction and promotion of mobile based financial services,
- Inclusion of poor rural women and empowering them as well.

6.6 Conclusion

Though to carry out revolutionary and positive change of vulnerable people is so difficult, social safety net has been worked for years to bring them in the main stream of society. In spite of some barriers and obstacles to a great extent SSN is a successful attempt. It is expected that it will be more effective and functional in future to change luck of vulnerable people.

Chapter Seven: Poverty in Bangladesh and Social Safety Nets Programs for Poverty alleviation in Bangladesh

7.1 Introduction

As in many developing countries, poverty in Bangladesh has been an alarming social issue over times. Bangladesh as a developing country is troubled by the scourge of poverty over years. The root of this situation is associated with the devastation caused by the liberation war of 1971. During the liberation war, almost one-third of the national wealth of Bangladesh was depreciated and resulted in severe economic crisis in its aftermath. Although the country was provided with foreign aid, it was not adequate to bear the great loss. In the same way, global economic crisis, price hike, security of food, fuel and fertilizers all these added unbearable shocks to the unsteady economy of the war-torn country. Since then poverty has been remaining the major concern of the government of Bangladesh. It has been almost 50 years of independence and the attempt to overcome poverty is still going on. Bangladesh having a large population, is struggling to alleviate poverty from the veins of this country. Almost half of the population is still living under poverty line and leading miserable lifestyle. However, with the help of economic reforms, trade liberalization in 1990s and acceleration in economic growth in 2000s, Bangladesh has experienced significant progress in poverty alleviation. The rate of poverty alleviation in 2019 is 21.8%. Based on the current rate of poverty reduction, Bangladesh is projected to eliminate extreme poverty by 2021. There is a difference between the rate of poverty reduction in urban areas and rural areas. It is found that comparing to rural areas, urban areas have slower rates of poverty reduction. Majority of the population live in rural areas and among them about 35% people are still living below the poverty line.

Poverty is defined as those people who live below the critical threshold of income, consumption or access to goods under which they are declared poor. From government support to anti-poverty program innovators, Bangladesh has fought many years to remove such a universal problem for the Government and the people as well. Present microfinance programs have played a significant role to minimize poverty rate. All the non-government organizations are involved in microfinance activity.

Poverty in both rural and urban areas hinder the economic growth of the country. A number of socio-economic factors are responsible for the current poverty situation including natural disasters, weak infrastructure, unemployment problem, lack of effective policies, inequality and the lack of education. Both rural and urban areas have these factors existed as the main obstacle of poverty. However, considering the backwardness of poverty, reducing poverty rate has been considered as one of the main goals of SDGs. Addressing new policies, running SSNPs and adopting new economic strategies would be conducive to overcome poverty.

7.2 Concept of Poverty

Poverty can simply be defined as the state of not having enough materials positions or income for a person's basic needs. It may also include social, economic and political elements. According to United Nation, poverty is the inability of having choices and opportunities. It is considered as a violation of human dignity. It means lack of basic capacity to participate effectively in society. For instance, not having food, clothes, school, clinic, land or job etc. All these lead to insecurity, powerlessness and exclusion of individual households and communities. On the other hand, poverty is defined as the deprivation of wellbeing by the World Bank. Poverty can also be defined as an economic condition which is inadequate to enjoy a minimum standard of living. The visible effect of poverty includes the deprivation of food, clothes, medical facilities, education etc.

A direct way of defining poverty is estimating material deprivation of private resources. It can also include clothes and lack of electricity. There is other concept of poverty which can be measured by level of households rather than money. Major poverty as researchers and other planners mention that deprivation including the inability of participating in communities can also be seen through the way of leading religious life. There is a direct focus on physical deprivation such as those caused by disability, disease and other nutrition deprivation. However, directly or indirectly, money is significant because it is money which correlates other concerns. The criteria of having money is focused because inadequacy of income is very clear in poverty-stricken family. However, the concept of poverty and realities cannot be constant always. It is seen that data is generally collected on household as collective units (where households are often defined in surveys as those who share meals together or live under the same roof). In this case, researcher simply focuses on the common condition of the family rather than individual evaluation. The per capita income of the family is calculated for further consideration. These per capita

calculations weigh all household members identically. This approach often fails to account the changes and real state of the individual.

Extreme poverty in Bangladesh has a different form comparing to other poverty experience. There is a very short talking about extreme poverty when any policy is accepted to alleviate poverty level. Also, the government and non-government sources hardly distinguish between different poverty level. The significance of distinguishing different poverty level and taking steps considering all these has become crucial.

7.3 Nature of Poverty

Poverty generally refers to being economically disadvantaged. Though property is defined as economic distress, there are different categories depending on the nature of poverty. In Bangladeshi context, poverty can be described under different dimensions such as situational, generational, absolute poverty and relative poverty, urban and rural poverty.

First of all, situational poverty is generally caused by sudden crisis or loss and often tends to be temporary. Natural disasters climatic shocks like drought and epidemics cause situational poverty. As a disaster-prone country, every year Bangladesh falls victim of such situations due to natural disasters. Second of all, absolute poverty involves the scarcity of basic needs like food, shelter, water and so on. An individual's personal welfare is affected by absolute poverty, because it means that the individual literally lacks resources for food and clothes. The most common definition of deprivation is based on undesirable living condition and/or lack of durable goods or abandonment of normal activities. Deprivation is usually measured with aggregated indices. The people and families who live in absolute poverty usually tend to focus on day to day survival. The poorest section of any society mainly falls victim of absolute poverty.

Relative poverty focuses on particular group of families of a society who cannot afford the minimum living standards of its society. Relative poverty rate is high if there are many households with an income lower than the average level of resources in the society. Relative poverty often leaves a devastated impact on the educational background of a family. People who live in relative poverty hardly get proper education and therefore, lag behind from other people of the society who get education. The prevalence of relative poverty in a country indirectly suggests that the existing social policy of that particular country has been unable to reduce inequality in the society because of a failure in proper distribution of

resources. This concept of poverty also measures the income-based classification of the citizens in a country.

Generational poverty takes place in families where at least two generation have been born in poverty this kind of family usually feels to overcome their poverty situation. Thus, it continues till generation to generation. Directional poverty support of a field that the society owes them. Generational poverty puts at least two generations of a family in poverty. Lack of capital makes life more difficult for these people who fall generational poverty. There are years that wealth Bill begets wealth. Only if there is enough capital to invest for business and other earning sources, then the condition of these poor can be improved. In this case, generational poverty decreases the opportunity of the poor people to change their poverty status.

Urban poverty in urban areas of Bangladesh offers complex lifestyle to the poor section. In Bangladesh, people living in slum areas are leading vulnerable life due to urban poverty. People who fall in urban poverty, mainly live in slums. Slums are such places where physical, social and issues of politics compound together. All these vulnerabilities create multilayered vulnerability for the poor population. Survival is needed to meet their basic needs. These poor people usually get low paid and irregular work. Thus, they are falling victim of urban poverty. It is said that a very little attention is paid to overcome this situation which risks the lives of a significant number of poor people. Informal systems of governance and existing equalities are found in urban poverty. There are few close circles and well-connected households in the slums which get access to the resources and aids provided by government and non-government organizations.

On the other hand, rural poverty includes people of rural areas who are generally deprived of quality education, health facilities, employment opportunities as well as access to government services. Most of the developing societies focus on improving urban areas with modern infrastructure, hospitals, education etc. As a result, rural areas lag behind and are often deprived of modern facilities as well as government social media measures. In Bangladesh, there is a significant gap in living standard between the urban people and rural people. The poverty rate in rural areas emphasizes the necessity of in-depth analysis of the poverty situation of the rural households. Furthermore, most of the poverty studies use national level data ignoring community level which includes district level. Thus, the people of rural areas are suffering from long term poverty and require immediate policy intervention.

However, the current poverty status shows that urban areas are getting more vulnerable than rural areas based on the rate of poverty reduction.

7.4 Causes of Poverty

Poverty has remained as one of the major obstacles on the way of the development of Bangladesh. There are different causes for the inception of poverty in a country. A number of factors are responsible for poverty situation. These are calamitous weather, rapid population growth, weak infrastructure, gender inequality, lack of effective policies, illiteracy and so on. First of all, rapid population growth is the main culprit which contributes to poverty. As a developing country with little economy, it is difficult for Bangladesh to ensure a minimum living standard for this large population. It is seen that half of the population is deprived of basic needs and minimum living standards. The economy and resources are also inadequate to provide this massive population with equal financial support as well as social security. Also, rapid population growth tends to reduce per capita income growth and wellbeing which lead to poverty. Population problem further imposes enormous pressure on land and other resources. Thus, over population expedites poverty rate and hinder the overall development of the country.

Additionally, prevalence of natural disasters is one of the major factors which generates poverty in Bangladesh. Since Bangladesh is a low-lying country situated on the Bay of Bengal, it is one of those countries which are vulnerable to natural disasters and violent weather patterns. In Bangladesh, about 47 % of the population depends on agriculture and natural disasters mainly affect crops and lands along with the lives of people. Every year due to natural disasters, the people of coastal areas fall victims of calamities such as floods, storms, cyclones, earthquakes and so on. Therefore, significant number of people become vulnerable and cannot but live under poverty situation.

Lack of infrastructure is another factor responsible for poverty in Bangladesh. Since Bangladesh is a densely populated country with rapid growth of population, there rises the necessity of more working opportunities for the increased population to earn their daily wages. It is found that only 2% of the GDP of Bangladesh is used for infrastructure whether developed countries of the world invest more than 7%. Though spending large amount of money in infrastructure seems to be very expensive for a developing country like Bangladesh, it may prove to be beneficial in long-term development. For example, poor city planning and bad conditions of roads show the sufferings of the people which further hampers the productivity. Moreover, gender inequality in our country results in low labor force participation of

women. Though half of the population of our country is female, the percentage of women in workforce is very low comparing to men. Now a day's women are coming out of their home and participating with male in workplaces. However, there are some factors like lack of affordable and reliable transportation, absence of childcare and cultural biases against women for working with men which hinder women from giving their best efforts.

Illiteracy is regarded both as a cause and consequence of poverty. It is seen that people with lack of literacy often accept their lives full of disadvantages and fail to play full part in the society. In our country, the poor and vulnerable people need to be fed as well as to earn their livelihood. In contrast, our education system does only offer the opportunity to get education. In this case, the chance of earning one's livelihood remains suppressed. Thus, people with little education strongly want their children to earn livelihood rather than spending time to get education. For a better environment of attending school, the education system needs to be developed.

Along with all these social factors, lack of effective economic strategies is also responsible for poverty situation. Without eliminating these issues and taking proper measures, poverty cannot be alleviated from this country.

7.5 Consequences of Poverty in Bangladesh

Poverty in Bangladesh has devastating consequences on the people who live in it. Poverty affects the social lives of the poor population directly. Poor people often experience family problem like divorce, domestic violence etc. In our society poverty sometimes accelerates the tendency of crimes and anti-social activities. Children who grow in extreme poverty often suffer from malnutrition. There are some basic consequences of poverty which are seen in both rural and urban areas. These are landlessness, illiteracy, unemployment problem, poor health, early marriage, hunger and so on. Poor people are more likely to face various health issues like infant mortality, mental illness, poor health etc. Also, poverty does not allow the poor population to attend school and bearing educational expenses. Since poor parents tend to make their children earn and used as a helping hand, the opportunity to attend school is often denied to them. A very few of the poor population get the facilities to attend school.

In Bangladesh, landlessness is one of the major consequences of poverty. Both rural and urban poor people fall victims of landlessness. However, rural people are more vulnerable to landlessness because

of their dependence on agricultural labor. People become homeless and need to seek for shelter due to poverty. Thus, poverty provokes landlessness and makes the life of the poor more difficult.

Moreover, unemployment problem is both the cause and effect of poverty. Due to extreme poverty, there remains lack of employment opportunities for the needy people. Food insecurity is another factual consequence of poverty in Bangladesh which affects almost 40% of the population. This situation can be categorized into three stages like hunger, starvation and chronic hunger. Consequently, food insecurity leads to malnutrition, under nutrition, child stunting and child waste as well. In Global Hunger Index, Bangladesh ranks 90 out of 118 countries of the world.

In addition, early marriage is a consequence of poverty. It is found that desperate poverty provokes many families of Bangladesh to undertake early marriage as an option to secure the future of their daughters. Since the poor people are vulnerable to bear the expenses of their families, marriage is considered as a scapegoat for them. However, Bangladesh has improved the overall conditions of early marriage by enforcing strict law, enhancing opportunities for female education in recent times.

Another devastating consequence of poverty is criminality. Poverty situation is responsible for increasing crimes and corruption in Bangladesh to certain extent. However, there are other factors also which ease the way of crimes. It is seen that due to poverty social and political crimes in urban areas are increasing alarmingly. Also, crime has been one of the major obstacles in the way of development.

Along with all these social consequences of poverty, poverty does affect the economy more severely. Slow economic growth, little per capita income and increasing the difference between rich and poor are the outcomes of poverty which affect the economy directly.

7.6 Statistical Review of Poverty in Bangladesh

The statistical review of poverty in Bangladesh shows a continuous progress in reducing poverty rate. In 1990s poverty rate was 56.7 % with more than the half the population lived below poverty line. This rate has reduced to 49.9% in 2000s. With new trading liberalization, economic strategies, the country has made significant progress. Though the progress is slower, this is a good sign for the country. Comparing to previous years, poverty rate in 2018 recorded 21.0 8% which is very inspiring for the near future to attain the goal of poverty reduction. According to BBS, 47.1% poor people belong to rural areas and 24.6% live under extreme poverty. On the other hand, in urban areas 49.7% people live in poverty and about 27.3% live in extreme poverty.

The findings of BBS also show that about 10 million people have succeeded to overcome poverty situation in one decade. The wave of this progress mainly began from 1990s with the adaptation of multidimensional programs to alleviate poverty. Since the liberation war affected the economy severely, it took long time to overcome the challenges for a war-torn country. However, in 2000s the wave of economic development got more speed. The rate of poverty reduction in urban areas is increasing due to high expenditures in food and shelter in urban areas. The more people are moving to urban areas in search of working opportunities, the more of them fall in poverty. The study of HIES in 2010 also indicates increasing poverty in urban areas over recent years. The health of the poor population who belong to urban areas, suffer from health issues due to environmental pollution.

There is always a debate about how poverty rate is measured in Bangladesh. In this regard, Household Income and Expenditure Survey (HIES) indicated the inadequacy of economy to bear the cost of basic needs. In poverty level there are two lines- poor and extreme poor. In international level, per capita income is used to measure poverty rate in any country. In 2015, the World Bank set a Dollar value of USD 1.90/day as the extreme poverty rate. The World Bank further added two poverty lines such as lower middle income and upper middle income. At present, Bangladesh has moved up to the lower middle income as income status by per capita GDP measure. Even by the official estimate based on the current modern criterion at least 16 million people of Bangladesh are not in a position to meet their basic needs. With the growth of economy, the poverty level has come down.

7.8 Poverty Alleviation and Social Safety Net Programs

Poverty alleviation has remained and will be the major criteria of the government to achieve a prosperous Bangladesh. Not only government but also other non-government organizations run multidimensional programs and activities to assist the poor population. All these government and non-government programs aim at diminishing poverty of vulnerable groups of different areas. There are a number of ongoing SSNPs such as Old Age Allowance, Widow Allowance, Disability Allowance, VGD, VGF etc. A large number of people are receiving the benefits provided by various SSNS. However, many of the poor and vulnerable people are still out of the coverage of SSNPs. Also, the resources provided by SSNPs somehow do not reach the needy and poorest people. Often the quality of benefits provided to the poor and vulnerable is inadequate to meet the needs. Comparing to urban areas, in rural areas the government SSNPs cover more poorest population. In the same way, in terms of poverty reduction rate urban areas have slower progress than rural areas. All these SSNPs, however, fail

to reach its goal successfully due to a number of challenges. These are mismanagement, lack of corporation, political interference, inadequate allotment, bureaucratic difficulties etc. It is found that poor and vulnerable people are more interested in receiving direct aids rather than several scattered benefits. Most often people consume their received benefits through spending for food and shelter. There is no systematic way of utilizing the allotted money with the target of achieving long-term profits. Very few consumers invest their received benefits for further earning sources. This poor and vulnerable people thus remain confined in their poverty situation for their negligence and improper consumption of money. Therefore, more effective and strategic policy is required to get these poor and vulnerable benefit receivers.

In Bangladesh, SSNPs have a long history of being a defensive mechanism for the disadvantaged section of the population. Like many other countries in the world, social safety nets in Bangladesh have the objectives including ensuring protection to individual from falling into poverty and preventing market failures through correction and redistribution. In 2009, the UNDP reported that since the independence of Bangladesh, almost 70% of its population lived below the poverty line following natural disasters and other calamities. With the passage of time, the government has managed to find better options of targeting through notable progress in poverty alleviation. This wave led to the emergence of new and well-developed programs. Generally, social safety nets are considered to be an important part of wider poverty reduction strategy in society. Social safety nets in Bangladesh are interacting with and working alongside social insurance.

SSNPs are now in conformity with government's ambition for achieving the Millennium Development Goals (MDG). Conducting SSNPs with a goal of reducing poverty of the vulnerable population is one of the measures of the government to deal with anti-poverty strategy. The government aims to bring down poverty rate by 40% in 2005 to 15% by 2021. SSNPs are programs that protect a person or household against two adverse outcomes in welfare. These are the chronic incapability to work and earn and a decline in this capacity from a marginal situation that provides minimal livelihood for survival with few reserves (Subbarao, 1990).

Poverty and Social Safety Net programs are strongly entangled with each other. Without the proper implementation of SSNPs, poverty cannot be eliminated. The Household Income and Expenditure Survey (HIES) of 2010 shows that about 31.6 % of the population of Bangladesh lives under poverty line. The government of Bangladesh is increasing the number of SSNPs to decline poverty. In previous

years a very little amount of the Gross Domestic Product (GDP) from the annual budgets is allocated for implementing SSNPs. Social Safety Net Programs do certainly play a significant role in declining the inequality between upper class and lower class through ensuring proper distribution of provided resources. At present SSNPs have continued to grow at local, regional and national level. In spite of increasing the quantity of SSNPs, there is a lacking in proper guidelines. The notable achievements of Social Safety Net programs lag behind due to lack of proper investigation. Thus, to get a better coordination and accountability of numerous programs, certain objective and comprehensive overview is needed. In 2015, the Government of Bangladesh (GoB) launched a National Social Security Strategy (NSSS) to further strengthen the existing social security for its population. NSSS aimed to tackle poverty and inequality, accelerate employment and protect the weak and valuable section of the country. Social protection, in a broad sense, is concerned with preventing, managing and overcoming situations that adversely affect people's wellbeing (UNRISD, 2010).

According to the World Bank, social protection consists of "public interventions to assist individuals, households and communities better manage risks and to provide support to the critically poor" (Holzmann and Jorgensen, 2001). SSNPs in Bangladesh have increased gradually over recent years. It was the Government pension which was the only social safety net provided after the independence. However, the scenario has totally changed now. There are a wide range of programs which have been implemented over years. Some of these programs have been sustained over medium and long term. The similarity among these programs is mainly in objectives. Most often the SSNPs aim to protect the affected people from falling into extreme poverty.

Though the quantity of SSN programs is increasing gradually, the outcome of these programs somehow is not up to the mark. In order to overcome the challenges which impede the best outcomes of government and non-government SSNPs, some measures should be taken as soon as possible. The cooperation between central government and local government is required. Also, eliminating corruption and political interference, increasing the quantity of programs and diminishing bureaucratic difficulties will be effective to make these programs successful. Moreover, authentic data should be stored to identify the poorest section. In order to make the poor and vulnerable people more conscious, raising awareness among these people is needed. Finally, Social Safety Net programs have great outcomes over these years. Though there is leakage in implementation of these programs, the contribution of SSNPs to alleviate poverty cannot be denied.

Chapter Eight: Statistical Representation, Data Analysis and Discussion

Table 1 represents the demographic situation of the people who are selected for this study to figure out the role of social safety nets programs in poverty alleviation in Bangladesh. Demographic information points out various indicators such as age, sex, education, marital status, social class, race, occupation of the respondent's, income of the respondent's and household of the respondents.

Table 1: Demographic information of the Respondents (%)

Name	Percentage of age
Age of the respondents	8.3%
61-65	30.5%
66-70	18.05%
71-75	27.78%
76-80	5.56%
81-85	6.94%
86-90	1.03%
91-95	1.39%
96-100	
Name	Percentage of Sex

Name of Sex	
Male	58.53%
Female	41.46

Name	Percentage of religion
Religion of the respondents	
Islam	80%
Hindu	10%
Buddhist	5%
Christian	2.5%
Others	2.5%

Name	Percentage of marriage
Marital status	
Currently married	54.93%
Divorced	2.82%
Widowed	42.25%

Data from above table indicates that the highest number of the respondents belong to the age class of 61-70. The second highest number of the respondent's age variation is 71 to 80 years. Among them the number of male respondents is 58% and 41% of the mare female. It is also found that about 80% of the respondents follow Islam as their religion. About 10% respondents are Hindus. About 2.5% of the respondents are Christians. Above data also points out that 54.93% of the respondents are currently married. A significant portion of the miss widowed which is about 42.25%. There are few respondents who got divorced which is about 2.82%.

One of the respondents from my in-depth case study said, " I was got married of at the age of 13. My husband has died few years ago leaving three children of ours. Now it is very difficult for me to bear the expenses of the family."

Table 2: Occupation, Educational Status and Family Size of the respondents

Name	Level of occupation
Occupation of the respondents	
Housewife	15.85%
Housemaid	2.43%
Poultry	1.21%
Business	1.22%
Skilled labor	4.88%
Agricultural labor	32.93%
Day labor	14.63%
Others	26.83%
Name	Portion of Education
Status of school attendance	
Yes	30.49%
No	57.69%
Name	Percentage of Educational qualification
Educational Qualifications	
Less class one	57%%

Class one to five	6.8%
Class six to eleven	32.2%
Name	Percentage of family size
Name, in terms of, family size	
Single family	30.48%
Joint family	51.23%
Nuclear family	18.29%

Data from table 2 shows that most of the respondents (about 32.93%) depend on agricultural labor as their occupation. Most of the female respondents (about 15.85%) mostly play the role of housewife. There are other occupations, though less in number such as housemaid (2.43%), business (1.22%), skilled labor (4.88%), day labor (14.63%) and others (26.83%). The above data also shows that about 57.69 % of the respondents do not have any academic education at all and only 30.49% have attended school. Again, among the respondents who attended school, about 57% continued class one to five, 32.2% continued six to eleven. In addition, majority of the respondents belong to joint family class which is about 51.23%. There are 30.48% respondents who belong to single family class and other 18.29% are living in nuclear families.

From my in-depth case study, one of the respondents, a share cropper stated," there are six members in our family but among them I am the only bread earner. Thus, it is very difficult to run the family."

Table 3: Economic status and Household condition of the respondent's

Name	Percentage of Income
Level of income	
Sufficient	5.97%
Somewhat sufficient	28.36%
Not sufficient	83.58%
Name	Percentage of household components
Name of household components	
Electricity	56.56%
Almirah or Wardrobe	48.78%
Table and Chair	100%
Cot or Bed	100%
Radio and Television	36.58%
Bicycle and Motorcycle	36.58%
Sewing machine	12.19%
Mobile phone	97.56%
Name	Average of the main material of the floor
Name of main material of the floor	
Natural floor	90%
Cement	6.25%
Bamboo	3.75%
Name	Ratio of Main the material of the roof
Name of main material of the roof	
Natural roofing thatch or palm leaf	370%
Rudimentary palm or bamboo	3.70%

Finished roof with tin	92.60%
Name	Portion of the main material of the exterior walls
Name of main material of the exterior walls	
<u>Natural walls</u>	
No walls	1.25%
Cane/palm/trunks	10%
Dirt	10%
<u>Rudimentary walls</u>	
Bamboo with mud	5%
<u>Finished walls</u>	
Tin	71.25%
Cement	1.25%
Others	1.25%
Name	Percentage of the room in household
Numbers of room	
One	60.26%
Two	26.92%
Three	10.92%
Four	2.56%

Table 3 demonstrates that their come level of majority of the respondents is not sufficient and the percentage is 83.58%. Only 5.97% of the respondents have stable in come status and about 28.36% of the mare somehow able to meet their daily needs. It is shown that all the respondents have table, chair and cot orbed in their households. Only 56.56% of the mare comprised under electricity supply. Some of them have the access to modern household components like Almirah or wardrobe (48.78%), sewing

machines (12.19%), radio and television (36.58%) and bicycle or motorcycle (36.58%). Most of them have mobile phones and the percentage is 97.56%. About 90% of the selected people's household have natural floor. Some have cement floor (6.25%) and others have bamboo floor (3.75%). The main materials of their household's roof are finished roof within (92.6%) and natural roof with that horpalm leaf (3.70%). Maximum households have tin walls (71.25%) and others consist of cane/palm/trunks (10%), bamboo with mud finished wall (5%). However, there are 1.25% households which have now all a tall. There are large number of households which mainly includes one room (60.26%). Also, there are main two rooms (26.92%) or three rooms (10.92%) in few households.

A respondent from the in-depth case study mentioned, "There are six members in our family and we have to live in one little house. Due to financial incapability, we cannot manage another house for the family members."

Table 4: Water and Sanitation facilities of the respondents

Name	Ratio of sources of drinking water
Name of sources of drinking water	
Piped into	1.22%
Tub-well	95.12%
Small tank	1.22%
Surface water	2.44%
Name	
Percentage of location of water sources	
Name of location of water sources	
Own dwelling	24.39%
Own yard	14.63%
Elsewhere	60.98%
Name	
Percentage of sanitation facilities	

Name of sanitation facilities	
<u>Flush or pure flush Toilet</u>	
Flush to piped sewer system	1.22%
Flush to septic tank	-
Flush to somewhere else	-
Flush don't know where	-
<u>Pit latrine</u>	
Ventilated improved pit latrine	3.66%
Pit latrine with slab	18.29%
Pit latrine without slab or open pit	7.32%
Composition toilet	-
Bucket toilet	1.22%
Hanging toilet or hanging	2.44%
Latrine	53.66%
No facility/bush/field	12.10%
Others	

The above data shows that majority of these respondents collect drinking water from various sources such as tube well (which is the mostly used source), small tank, surface water and piped water. Among them, about 60.98% people have to collect water from elsewhere rather than own households. However, 24.39% of them have water sources in their own dwelling and other 14.63% within their own yards.

Data about the sanitation facilities of these people indicates that about fifty-three 53.66% of them use latrine (though have variations). Proper flush toilet and use of septic tank are totally absent in their areas. Some of them still used to practice old habit of using bucket toilet (1.22%) as well as hanging

toilets (2.44%). A very shocking fact about their sanitation system is that about 12.10% of them have no sanitation facilities at all and tend to go to bush or field. Maximum rural poor people are vulnerable to health issues due to their poor sanitation system.

One of the respondents claimed, "we have to go two kilometers to collect drinking water and we use hanging toilet over years. Sometimes it becomes difficult to fetch water during rainy season or climatic shocks."

Table 5: Status of the benefit receivers of SSNPs on the basis of durations, amounts and types (percentage)

Name	Level of percentage
Number of people receiving SSN benefits	
Yes	67.07%
No	32.93%
Types of SSNP benefit receiver	
Level of percentage	
Old allowance	67.07%
Widowed	8.54%
Disabled	6.09%
VGF (Vulnerable group development)	4.87%
Others	7.32%
Duration of receiving benefits	
One to three months	23.17%
Six to eight months	36.58%
Nine to twelve months	29.26%
Twelve to more	10.97%

Amount of money per month	Level of percentage
200 to 400	67.07%
400 to 600	26.84%
600 to above	6.09%

Table 3 shows that among these poor and vulnerable people 67.07% are currently receiving SSN benefits. On the other hand, a significant portion of them which is about 32.93% are still devoid of the facilities from SSNPs. According to this data, SSN benefits receivers can be divided into different categories such as old allowance (67.07%), widow allowance (8.57%), disability allowance (6.09%), VGF (4.87%), other grants (7.32%) etc. It is evident that mostly the elderly is the majority of the SSN benefits receivers. The duration of receiving benefits also varies from program to program like one to three months (23.17%), six to eight months (36.58%), nine to twelve months (29.26%) and more than twelve months (10.97%). It shows that people generally receive short-term benefits. In addition, a large number of benefits receivers get only 200-400 taka per month which is really inadequate to pursue a minimum living in these days. About 26.84% people receive 400-600 and only 6.09% people get 600 or more as their monthly incentives.

From my case study, one benefit receiver who gets old allowance regrets, " I do not get enough money which is required to bear all my expenses including accommodation, medical treatment and others."

Table 6: Comparative assessment of the spending sectors of allocated money by SSNPs and the beneficiaries

Distributive sectors of SSNPs	Level of percentage
Consumption foods	57.27%
Agricultural input	4.27%
Household items	4.27%
Schools cost	0.85%
Investment saving	4.27%
Health	28.21%
Others	0.85%

Spending sectors of the money received from SSNPs by the beneficiaries	Level of percentage
Living cost (food and accommodation)	95.12%
Purchasing land	-
Purchasing tools	-
Purchasing animals	-
Family enterprises	1.22%
Purchasing durable goods	1.22%
Housing improvements	-
Human capital (school fees)	-
Others	1.22%

Data from table-4 indicates that the highest amount of allocated money in SSNPs is expended in food consumption and the percentage is 57.27%. The second highest amount is spent in health sector which is about 28.21%. There are some other sectors in which allocated money from SSNPs is spent for the assistance of the rural poor such as agricultural input (4.27%), household items (4.27%), educational

expense (0.85%), investment saving (4.27%) and others (0.85%). It is observed that the rural poor beneficiaries consume about 95.12% of the received money from SSNPs for bearing their living cost. It is a very shocking fact that a very little amount from the received money is used for further investment which can contribute to providing long-term financial security. The rest of the perceived benefits is invested in different sectors such as purchasing land, tools, animals; family enterprises (1.22%), running little business (1.22%), human capital (school fees) and others. Thus, it is evident that most of the received benefits result in random consumption rather than proper investment.

During my in-depth case study, I observed that very few people invest their received benefits for further financial development and they mostly believe in consuming these benefits to meet their daily needs; whether a proper planned investment is more required for eliminating their miserable condition.

Table 7: Impact of SSNPs to improve livelihood status (percentage)

Name	Changes in income with the benefits of SSNPs (%)	Changes in food intake, water and sanitation with the benefits of SSNPs(%)
Increased	69.51%	82.93%
No change	24.39%	12.5%
Decreased	6.10%	4.88%

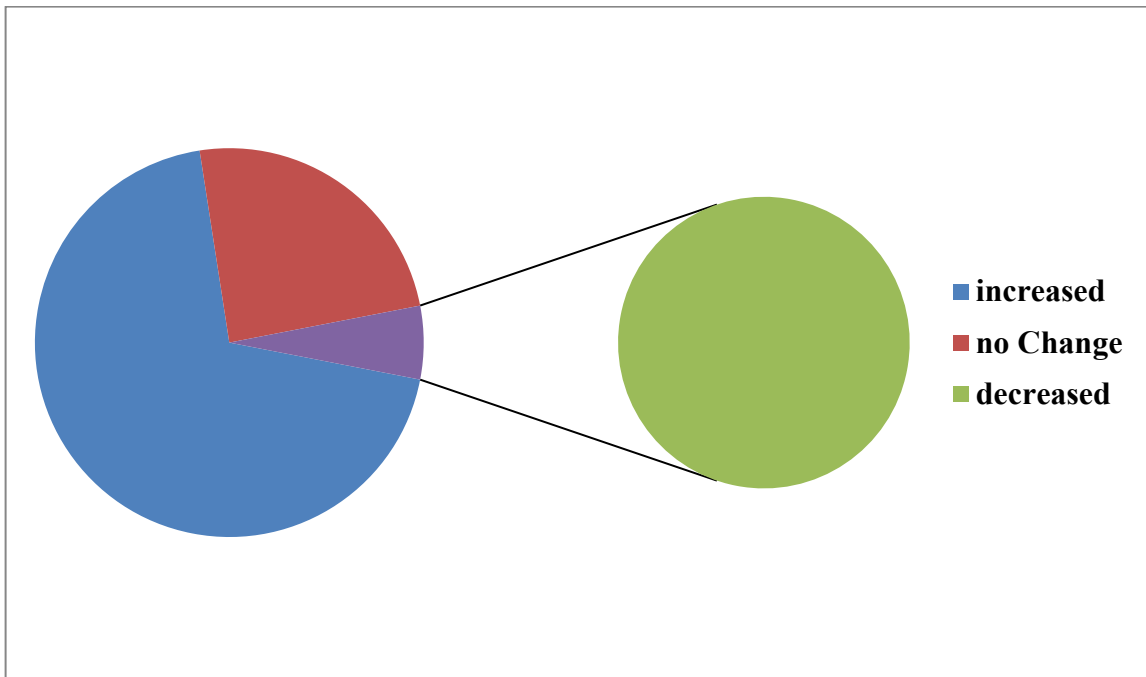


Diagram: Relation between change in income and food, water and sanitation with the benefit of SSNP

Table-5 and pie diagram indicates to what extent the benefits from SSNPs help the rural poor to improve their livelihood status. It is found that about 69.51% of the beneficiaries claim the acceleration of their income with the benefits from SSNPs. In contrast, about 24.39% of them think that there is no change in their income even after receiving the benefits from SSN programs. A shocking fact is that about 6.10% poor people's income has decreased though they get the benefits from SSNPs. In addition, about 82.93% of the respondent's experience enhancement in food intake, water and sanitation with the received benefits. Also, there are a number of people who find no changes (12.5%) or rather reduction (4.88%) in food intake, water and sanitation after receiving the benefits. So, it can be said that though the benefits of SSNPs somewhat increase their financial status, food intake, water and sanitation of many of the rural poor, there are still a number of people who cannot utilize the benefits rather decrease livelihood status.

From my in-depth case study, one of the respondents expresses, "now I can bear a minimum livelihood pattern with the benefits from SSNPs but my income and lifestyle still remain the same."

Table 8: Perceptions of the respondents on SSNPs

Name	Level of perception
Respondent's perceptions on SSNPs	
Excellent	48.78%
Good	42.68%
Reasonable	4.88%
Somewhat helpful	2.44%
Not helpful	1.22%
Name	Percentage
Respondent's outlook on social security received from SSNPs	
Strongly protected	35.37%
Somehow protected	59.74%
Neutral	2.44%
Not protected at all	2.44%

The data from table- 6 demonstrates that the viewpoints of the respondents on SSNPs which express the impression of the beneficiaries to the role of these programs. About 48.78% of them find the activities and output of these programs really excellent. Again, 42.68% remark these programs as good. On the other hand, there are some beneficiaries who claim these programs reasonable (4.88%) and somewhat helpful (2.44%). There are few people who find these programs not so helpful and the percentage is 1.22%. Moreover, the data of this table reveals that the viewpoints of the respondents about social security received from SSN programs. A number of respondents feel strongly protected under the provided benefits of SSNPs and the percentage is 35.37%. Besides, about 59.74% of them consider these programs somehow protective to ensure their social security. Other 2.44% have neutral outlook regarding social security provided by SSNPs. However, a few of the respondents (about 2.44%) do not feel protected at all even after receiving the benefits from SSNPs.

One of the respondent's states, " these programs are very helpful and the benefits from SSNPs somehow ensure the social security of my family."

Table 9: Viewpoints of the respondents on the effectiveness of SSN programs

Name	Improving living standards	Increasing the dignity of individual	Facilitating women's decision-making power	Enhancing medical assistance	Reducing poverty	Helping people to overcome climatic shocks	Providing educational facilities for unprivileged children
Strongly feel	48.78%	59.76%	68.29%	60.98%	32.93%	30.48%	60.98%
Feel somehow	43.90%	32.94%	28.05%	35.37%	60.98%	67.07%	32.93%
Neutral	4.88%	4.88%	2.44%	3.65%	2.44%	-	3.66%
Not feel	2.44%	2.44%	1.22	-	3.66%	2.44%	2.44%
Not feel at all	-	-	-	-	-	-	-

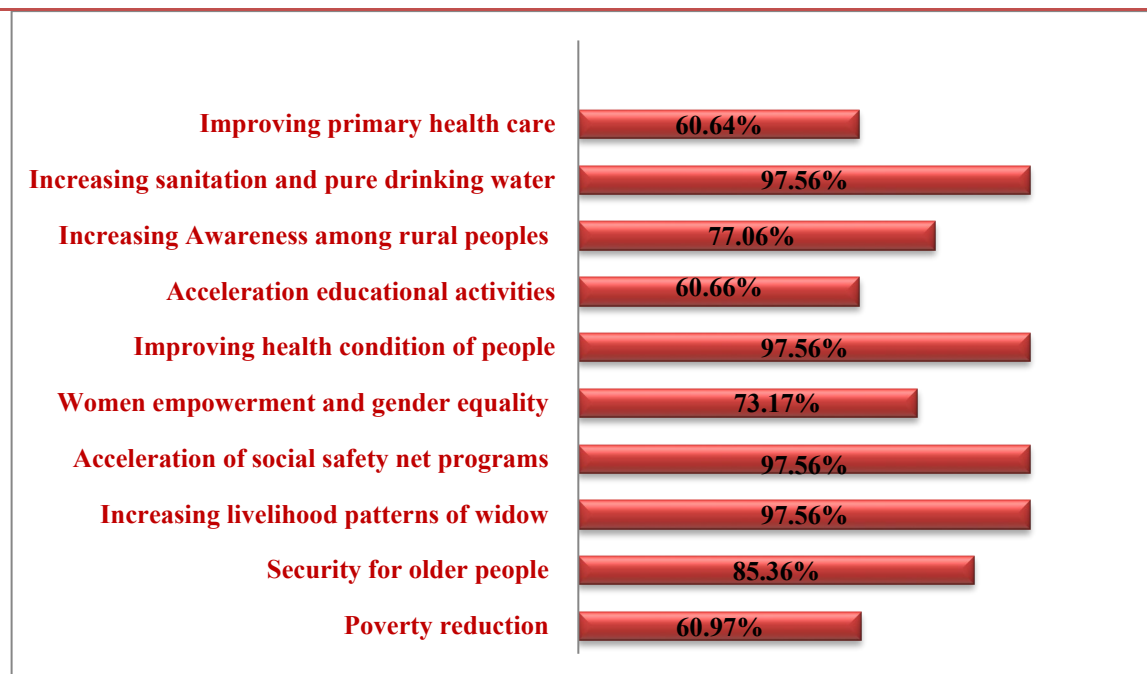
Here table- 7 shows the viewpoints of the respondents on the effectiveness of social safety net programs. A number of people strongly feel that SSNPs are effective to improve their living standards (about 48.78%), to increase their dignity individually (59.76%) and to enhance their medical assistant (60.98%). Also, 43.90% people find these programs somehow effective to improve their living standards. In addition, 68.29% respondents strongly and other 28.05% somehow believe that these programs do facilitate women's decision-making power both in their families as well as in the society. Moreover, 32.93% of the respondents strongly think these programs effective to reduce poverty rate but most of them (60.98%) have moderate view on this matter of poverty reduction. On the other hand, the largest number of the respondents (60.98%) think that these programs provide educational facilities for their children by ensuring study materials, educational costs etc. Again, with the help of the financial security provided by these programs, women can take their stand in the families which further accelerate women empowerment. However, among the respondents 02-04% express neutral viewpoints about the effectiveness of these programs. In the same way, there are few people (about 4%) who do not feel that these programs are effective to improve living standards and reducing poverty. So, it is seen

that most of the respondents have positive viewpoints on the effectiveness of these programs to develop their overall conditions.

One of the respondents expressed, " my financial condition is improving day by day with the benefits of SSNPs and now my children have the opportunity to attend school which I was deprived in my childhood."

Table 10: Outcomes of SSNPs in study area

Name of outcomes	Percentage of outcomes
Poverty reduction	60.97%
Security for older people	85.36%
Increasing livelihood patterns of widows	97.56%
Acceleration of social safety net programs	97.56%
Women empowerment and gender equality	73.17%
Reducing discrimination of disadvantaged people	97.56%
Improving health condition of people	97.56%
Acceleration of educational activities	60.66%
Increasing Awareness among rural people	77.06%
Increasing sanitation and pure drinking water	97.56%
Improving primary health care	60.64%%



The data from above table displays the outcomes of social safety net programs in my study area. First of all, with the help of SSNPs, the rate of poverty reduction has increased by 60.97% in this area. These programs have also increased the security of elderly population of this area by 85.36%. Again, the living standards of widows has increased with the grants provided by SSNPs such as widow allowance. These programs also encourage gender equality in my study area and further accelerate women empowerment by 73.17%. With the financial support of SSNPs, currently the rural poor people can bear minimum living standards which diminish the discrimination within the society. The health condition of the poor and vulnerable population of this area has also improved by 60.66%. In addition, the educational activities of this area have increased significantly with the assistance of social safety net programs. Moreover, the sanitation system and accessibility of pure drinking water have accelerated in this area. Furthermore, this social safety net programs have increased the rate of awareness amongst these poor and vulnerable people by 97.56%. To sum up, the outcomes of these programs contribute to the overall development of the rural population in my study area.

In my study area, I also observed significant progress in living standards, social security, and educational status and health services of the poor population which mainly result from the role of social safety net programs.

Table 11: Problems of social safety net programs (%)

Name of problems	Percentage
Insufficient money	95.12%
Lack of information and real data	73.17%
Corruption	97.56%
Lack of monitoring	97.56%
Lack of co-ordination	95.12%
Bureaucratic difficulties	91.46%
Lack of awareness	97.56%
Lack of developed policy	79.26%
Domain of rural authority	98.78%
No interlink among programs	95.12%

Insufficient research	73.12%
Lack of supervision	95.12%
Difficulties in withdrawing money from banks	98.78%
Nepotism of chairman and members	98.78%
Maltreatment of authority to the beneficiaries	95.12%
Lack of skill development training	98.78%

The data from above table deals with the problems which have existed on the way of implementing social safety net programs successfully. The very first weakness which 95.12% of the respondent's mention is insufficiency of money provided by these programs. Another significant obstacle referred by 97.56% of the respondents is corruption which is striking the proper execution of SSNPs. Also, lack of monitoring the progress of these programs and bureaucratic difficulties hinder the implementation of these programs. Lack of awareness amongst the rural people always result in deprived of the facilities of SSNPs since most of them have no or little knowledge about the activities of these programs. There is a shortage of information and substantive data about the benefits receivers as well as the poorest population who really need the assistance.

In addition, lack of coordination and deficiency of developed policy impede the advancement of these programs. In this study, it is evident that about 98% of the respondents are victim of political influence or pressure, nepotism of chairman and domain of rural authority. Moreover, in spite of running a number of SSNPs in this area, many of the needy people are still out of coverage due to lack of interlink among these programs. Maltreatment of the authorities also discourage the benefits receivers to receive the convenience under SSNPs and about 95% of the respondents mention this problem. Again, insufficient research and lack of supervision as well as explanation, enhance the chance of corruption and failure to implement these programs.

From my in-depth case study, one of the respondents commented, "I have to face political interference to enroll my name for old age allowance and often many of the activities of SSNPs remain unknown to us."

Table 12: Suggestions regarding the problems in SSNPs

Name of suggestion	Level of suggestion
Increasing amount of money	98.78%
Reducing corruption of chairman and members	97.56%
Reducing nepotism	97.56%
Running E-banking system	95.12%
Increasing monitoring and supervision	91.46%
Developing policy and arranging training	97.56%
Developing co-ordination among central and local governments	79.26%
Reducing bureaucratic difficulties	98.78%
Running more programs on disaster management.	95.12%
Increasing awareness among the rural poor people	73.12%
Ensuring good behavior in official level	98.78%
Increasing stipend programs and foods for work.	95.12%
Increasing medical care facilities	98.78%
Establishing women supporting center	98.78%
Ensuring women empowerment in rural level	95.12%
Creating employment opportunities for disadvantaged people.	98.12%
Launching programs for self sufficient	95.12%
Running employment generative activities	97.56%
Establishing shelter in disaster area	98.78%
Developing programs for primary health care	97.56%

The data from above table contains a number of suggestions on behalf of the rural poor and vulnerable people for the best implementation of social safety net programs to improve their overall condition. In this part, the respondents give their suggestions to overcome the obstacles and how to make these programs more successful to reduce poverty. First of all, about 98.78% of the respondents emphasize on increasing the amount of money provided to the benefit receivers. About 97.56% respondents recommend to alleviate corruption of the chairman and members as well as the existing nepotism.

Also, 91.46% of the respondents think that by increasing monitoring and supervision, corruption and existing political interference can be eliminated. Developing policy and arranging training for the respondents will be effective to reach the goal of these programs. In addition, about 79.26% respondents suggest to develop the co-ordination between central and local governments to reduce mismanagement. About 98.78% of the respondents think that reducing bureaucratic difficulties and maltreatment of the authorities will be very conducive for the benefit receivers to receive benefits with confidence. Moreover, 98.78% people suggest to increase medical care facilities, to establish supporting Centre for women and to establish shelters in disaster-stricken areas. Social safety net programs should focus on running more and more employment generative activities for disadvantaged people and launching programs for self-sufficiency. About 95.12% people recommend e-banking system to overcome the difficulties in withdrawing money from banks. Furthermore, ensuring women empowerment in the rural area and raising awareness among them will be favorable to the benefit receivers to improve their living standards.

One of the respondents from my study area stated, "if the amount of provided money and medical facilities increased, it would be very helpful for us. Also, corruption and political interference should be eliminated to ensure the effectiveness of these programs."

Major Findings:

In this study, most of the respondent's age is 61 to 70 years and some of them belong to 71 to 80 years. The highest numbers of the respondents are male in gender and follow Islam as their religion. It is found that most of the respondents (about 30.93%) depend on agricultural labor and the female respondents mainly do household chores. Most of the respondents do not have any academic education and those who have, they only continued to primary level. The data also shows that 54.93% respondents are

married and most of them belong to joint family class. The income level of most of the respondents is below the poverty line. Maximum people do not have sufficient income to meet their daily needs and the condition of their households is very low and somehow average. Very few people have access to modern household components. It is seen that most of them collect drinking water from tube well which they have to fetch from elsewhere rather than own yards. The sanitation system of this area reveals the vulnerable health issues of this poor people. They hardly have proper flush toilet and many of them still have no sanitation facilities at all. The data also shows that among these poor and vulnerable people only 67.07% are currently receiving SSN benefits and rest of them are still devoid of the benefits of social safety net programs.

Social safety net benefits are distributed into different categories such as old age allowance, widow allowance, disability allowance, VGF and other grants. The duration of receiving benefits and amount of provided money from SSNPs signify the inadequacy of allocated money resulting the measurable condition of living standards of these people. It is evident that the highest amount of the allocated money in SSNPs is expanded in food consumption whether the receivers mainly spend their received money in bearing living costs. A disappointing fact is that a very little amount of the received money is used for further investment in order to get long term financial security. It is found that with the help of social safety net programs a large number of poor and vulnerable people experience significant progress in their livelihood status. However, some people claim to get no change in their lifestyle and other rather finds decreasing living standards even after receiving benefits from SSNPs. In the same way, most of them find the activities of social safety net programs really excellent and helpful whether other remarks these programs somewhat reasonable. In addition, social safety net programs provide social security to a number of people through ensuring financial assistance. Most of the respondents of the study area think that these programs improve their living standards, increase the dignity of individual, facilitate women's decision-making power and enhance medical facilities. Again, these poor people consider these programs effective to help them overcoming climatic shocks, to reduce poverty rate and to provide educational facilities to their children. But there are a few people who have neutral views on the effectiveness of these programs and some of them do not feel these programs effective at all. Nevertheless, the outcomes of these programs in the study area include poverty reduction social security for older people, acceleration of educational activities, development of primary health care, raising public awareness about sanitation, safe drinking water and so on.

In this study area women have experienced significant progress in their living status through the window allowance and other grants provided by SSNPs which further accelerate women empowerment and gender equality. The data and findings point out a number of problems existing on the way of proper implementation of social safety net programs. These are insufficiency of money, lack of information, corruption, lack of monitoring and coordination, bureaucratic difficulties, lack of awareness, lack of developed policy and supervision and lack of skill development training. The progress of these programs is also hindered by the domain of authority, political interference and nepotism of chairman and members and maltreatment of the authority to the beneficiaries. If these problems can be solved, the implementation and outcomes of these programs will be better and more effective.

In order to eliminate the existing problems, a number of solutions have been suggested by the respondents. Most of the respondents emphasize on reducing corruption of the chairman and authorities, reducing nepotism, developing policy and coordination between local and central governments, increasing monitoring and supervision, establishing shelter in disaster area and ensuring women empowerment in rural level. Furthermore, through diminishing the maltreatment of authorities, running employment generating programs, raising awareness among rural people and creating employment opportunities for disadvantaged people, these programs can be implemented more successfully to reach the goal of alleviating poverty of the rural poor and vulnerable people as well as upgrading their living standards.

Chapter Nine: Conclusion and Recommendations

9.1 Conclusions

The government of Bangladesh is struggling to mitigate poverty through establishing and building up a strong economy. As a developing country, overcoming the present poverty situation has become a great challenge. In order to mitigate the poverty rate, every year a wide range of Social Safety Net Programs have been conducted particularly focusing on this issue. However, despite of conducting multiple programs addressing poverty alleviation, the proper implementation and expected outcomes are still out of reach. There are a number of obstacles such as- lack of coordination and monitoring, mismanagement, inadequate financial support, poor policy etc. which minimize the effectiveness of these programs. In order to overcome these obstacles, possible recommendations have been mentioned. Proper monitoring, coordination between multiple programs and raising awareness can be effective to implement these programs successfully. SSNPs greatly contribute to improve the living standards of the poor and vulnerable people as well as reducing poverty in the country. The outcomes of these programs would be more effective if all these measures could be followed. These recommendations will help reducing poverty rate eventually as well as will contribute to the economy and status of the country.

9.2 Recommendations

Despite addressing the needs of poor and vulnerable people, a number of problems and limitations of SSNPs has been found during conducting this research. These existing problems and limitations need to be addressed with special attention in order to ensure the best outcomes of Social Safety Net Programs. A number of recommendations which have been extracted from the above discussions and pictorial representations to eliminate these problems are as follow:

1. First of all, the amount of allocated money from SSNPs should be increased to meet the needs of poor and vulnerable people,
2. Proper identification and authentic information about the status of underprivileged people should be maintained before providing such benefits,

3. Since corruption is one of the major obstacles in the way of successful implementation of SSNs, action should be taken to eliminate corruption in both central and local level,
4. Political interference and nepotism of chairmen and members of the respective local government branches regarding selection of beneficiaries should be reduced,
5. Bureaucratic difficulties and maltreatment of the officials should be restrained to minimize the fear and suffering of the beneficiaries,
6. Proper monitoring and supervision need to be ensured for assessing the progress of different Social Safety Net Programs successfully,
7. Policy development should be given attention and training should be arranged for the social workers who are involved with these programs,
8. Since the beneficiaries face difficulties and experience delay and official inconvenience while withdrawing money from bank, establishing an e-banking system and/or mobile financial services will be very helpful to ease their circumstances,
9. As there is a gap between the central government and local government regarding the activities of SSNPs, coordination between Central and local government should be developed,
10. More and more programs should be arranged for disaster management as every year a large number of people fall victim of climatic shocks by losing home, land, livestock etc.,
11. Awareness among the rural poor people should be focused to enrich their knowledge about multiple Social Safety Net Programs and their activities,
12. Medical facilities for the poor and vulnerable people of rural area should be increased by establishing health care center and arranging more healthcare-oriented programs.
13. Programs such as 'Food for Work' should be promoted in order to build up a skilled manpower-based economy,
14. Women Supporting Centre should be established to ensure women empowerment of the poor and vulnerable women of the country,

15. More and more employment opportunities or employment generating activities need to be created for the underprivileged people,
16. To increase the effectiveness and progress of social safety net programs, certain measures are needed to be taken in consideration. In this regard, a social worker might play a crucial role. S/he can perform in awareness building initiatives, participate in policy formulation, broaden the scope of social research as well as provide information regarding the ins and outs of a particular SSN programs to its beneficiaries,
17. Both Government and Non-government social safety net programs should be interlinked for the maximum coverage and best outcomes. International monitoring and supervision would also be effective to ensure the proper application of foreign donations.
18. Social media can play a significant role to raise awareness among the rural beneficiaries about the activities, objectives of SSNPs and proper use of received benefits for best outcomes as well,
19. The rural vulnerable population should be provided with educational facilities such as night schools, primary education, basic life lessons to upgrade their conditions,
20. The rural beneficiaries should be encouraged and trained to consume their received money for further investment and income generating sectors,
21. Finally, more and more research and investigation are needed to analyze the overall progress and implementations of these programs.

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Appendix-A

Interview Guideline

Institute of Social Welfare and Research

University of Dhaka

Dhaka -1215

Research Title: Role of Social Safety Nets in Poverty Alleviation of Rural Poor in Bangladesh: A Social Survey

Name of the beneficiary: _____			
Sex of the beneficiary: <input type="checkbox"/> Male		<input type="checkbox"/> Female	
Village: _____		Union: _____	
Upazila: _____		District: _____	
Interviewer's visit(s)	1	2	3
Date	-	-	-
	<input type="text"/> Day	<input type="text"/> Month	<input type="text"/> Day
	<input type="text"/> Month	<input type="text"/> Day	<input type="text"/> Month
Interviewer's code	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Result

Result code:

1 Completed 2 Not completed 3 Refused 6 Other (specify) _____

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SECTION 1. RESPONDENT'S BACKGROUND

No.	Question	Response	Code	Skip
101.	First, I would like to ask some questions about you. How old were you at your last birthday?	AGE IN COMPLETED YEARS		
		DON'T KNOW	98	
102.	Are you now married, separated, deserted, widowed or divorced? PROBE	CURRENTLY MARRIED	1	
		SEPARATED	2	
		DESERTED	3	
		DIVORCED	4	
		WIDOWED	5	
		NEVER MARRIED	6	
103.	What is your religion?	ISLAM	1	
		HINDUISM	2	
		BUDDHISM	3	
		CHRISTIANITY	4	
		OTHERS (SPECIFY) _____	6	
104.	Have you ever attended school or madrasha?	YES	1	
		NO	2	106

105.	What is the highest class/grade (NAME) completed at that schooling?	CLASS/GRADE RECORD '00' IF LESS THAN 1 YEAR COMPLETED	<input data-bbox="1258 184 1360 310" type="text"/>	
106.	What is your main occupation?	HOUSEWIFE HOUSEMAID HANDICRAFTS/COTTAGE INDUSTRY POULTRY BUSINESS SERVICE SKILLED LABOR VENDOR AGRICULTURE/LABOR DAY LABOR	01 02 03 04 05 06 07 08 09 10 11	

No.	Question	Response	Code	Skip
		GARMENTS OTHERS (SPECIFY) _____	96	
107.	What is your partner's main occupation?	BUSINESS SERVICE SKILLED LABOR VENDOR AGRICULTURE/ LABOR DAY LABOR DRIVER RICKSHAW PULLER GARMENTS WORKER FISHIER MAN BOAT MAN WAGE EARNER UNEMPLOYED RETIRED OTHERS (SPECIFY) _____ -	01 02 03 04 05 06 07 08 09 10 11 12 13 14 96	

108.	Does your household (or any member of your household) have:	YES	NO		
	Electricity?	1	0		
	Almirah or wardrobe?	1	0		
	A table?	1	0		
	A chair or bench?	1	0		
	A watch or clock?	1	0		
	A cot or bed?	1	0		
	A radio that is working?	1	0		
	A television that is working?	1	0		
	A bicycle?	1	0		
	A Motorcycle?	1	0		
	A Sewing machine?	1	0		
	Mobile phone?	1	0		
109.	How many members do you have in your household	_____			

110.	Do you think what you and your family members earn is sufficient, somewhat sufficient or insufficient for your family?	SUFFICIENT SOMEWHAT SUFFICIENT NOT SUFFICIENT	1 2 3	
111.	Main material of the FLOOR. <i>Please observe and circle</i>	NATURAL FLOOR EARTH/SAND RUDIMENTARY FLOOR WOOD PLANKS PALM/BAMBOO FINISHED FLOOR PARQUET OR POLISHED WOOD CERAMIC TILES CEMENT CARPET OTHERS (SPECIFY) _____ —	 11 21 22 31 32 33 34 96	

112.	<p>Main material of the ROOF.</p> <p><i>Please observe and circle</i></p>	<p>NATURAL ROOFING</p> <p>NO ROOF</p> <p>THATCH/PALM LEAF</p> <p>RUDIMENTARY ROOFING</p> <p>PALM/BAMBOO</p> <p>WOOD PLANKS</p> <p>CARDBOARD</p> <p>FINISHED ROOFING</p> <p>TIN</p> <p>WOOD</p> <p>CERAMIC TILES</p> <p>CEMENT</p> <p>ROOFING SHINGLES</p> <p>OTHERS (SPECIFY) _____</p>	<p>11</p> <p>12</p> <p>21</p> <p>22</p> <p>23</p> <p>31</p> <p>32</p> <p>33</p> <p>34</p> <p>35</p> <p>96</p>	
113.	<p>Main material of the EXTERIOR WALLS</p> <p><i>Please observe and circle</i></p>	<p>NATURAL WALLS</p> <p>NO WALLS</p> <p>CANE/PALM/TRUNKS</p> <p>DIRT</p> <p>RUDIMENTARY WALLS</p>	<p>11</p> <p>12</p> <p>13</p>	

No.	Question	Response	Code	Skip
		BAMBOO WITH MUD STONE WITH MUD PLYWOOD CARDBOARD FINISHED WALLS TIN CEMENT STONE WITH LIME/CEMENT BRICKS WOOD PLANKS/SHINGLES OTHERS (SPECIFY) _____	21 22 23 24 31 32 33 34 35 96	
114.	How many rooms in this household are used for sleeping?	_____		

115.	What is the main source of drinking water for members of your household?	PIPED WATER PIPED INTO DWELLING PIPED TO YARD/PLOT PUBLIC TAP/STANDPIPE TUBE WELL OR BOREHOLE DUG WELL PROTECTED WELL UNPROTECTED WELL WATER FROM SPRING PROTECTED SPRING UNPROTECTED SPRING RAINWATER TANKER TRUCK CART WITH SMALL TANK SURFACE WATER (RIVER/DAM/LAKE/POND/STREAM/CANAL/IRRIGATION CHANNEL) BOTTLED WATER OTHERS (SPECIFY) _____	11 12 13 21 31 32 41 42 51 62 71 81 91 96	
116.	Where is that water source located?	IN OWN DWELLING IN OWN YARD/PLOT ELSEWHERE	1 2 3	

No.	Question	Response	Code	Skip
117.	What kind of toilet facility do members of your household usually use?	FLUSH OR POUR FLUSH TOILET		
		FLUSH TO PIPED SEWER SYSTEM	11	
		FLUSH TO SEPTIC TANK	12	
		FLUSH TO PIT LATRINE	13	
		FLUSH TO SOMEWHERE ELSE	14	
		FLUSH, DON'T KNOW WHERE	15	
		PIT LATRINE		
		VENTILATED IMPROVED		
		PIT LATRINE	21	
		PIT LATRINE WITH SLAB	22	
		PIT LATRINE WITHOUT SLAB/		
		OPEN PIT	23	
		COMPOSTING TOILET	31	
		BUCKET TOILET	41	
		HANGING TOILET/HANGING	51	
LATRINE	61			
NO FACILITY/BUSH/FIELD	71			
OTHERS (SPECIFY) _____	96			

SECTION 2. UTILIZATION OF SSNP

No.	Question	Response	Code	Skip
201.	Now I would like to ask you about your receiving SSNP benefits.	YES NO	1 2 →	END
202.	Do you receive any SSNP benefit?			
203.	What SSNP benefit do you receive and how long you are receiving the benefit?	_____ months _____		

No.	Question	Response	Code	Skip
204.	How much money do you receive as SSNP per month?	_____ taka _____		
205.	How do you spend your SSN benefits?	CONSUMPTION	1	
		AGRICULTURAL INPUTS	2	
		HOUSEHOLD ITEMS	3	
		SCHOOL COST	4	
		INVESTMENT	5	
		SAVINGS	6	
		HEALTH	7	
		OTHERS (SPECIFY) _____	97	
206.	Where did you invest SSN benefits in the last 12 months?	NO INVESTMENT	1	
		INVESTMENT ITEMS	2	
		PURCHASING LAND	3	
		PURCHASING TOOLS	4	
		PURCHASING ANIMALS	5	
		FAMILY ENTERPRISES	6	
		PURCHASING DURABLE GOODS	7	
		HOUSING IMPROVEMENTS	8	
		HUMAN CAPITAL (SCHOOL FEE)	9	
		OTHERS (SPECIFY) _____	97	
		—		

No.	Question	Response	Code	Skip
207.	Has your household income changed with SSN benefits within last 12 months?	INCREASED	1	
		NO CHANGE	2	
		DECREASED	3	
208.	How (increased, no changed, or decreased)?	<hr/> <hr/> <hr/>		
209.	Has your food intake changed with SSN benefits within last 12 months?	INCREASED	1	
		NO CHANGE	2	
		DECREASED	3	
210.	How (increased, no changed, or decreased)	<hr/> <hr/> <hr/>		

No.	Question	Response	Code	Skip
211.	Did you experience any shock during 1 2 months?	NO EXPERIENCE	1	
		DROUGHT	2	
		FLOOD	3	
		EROSION	4	
		DEATH OF INCOME EARNERS	5	
		ILLNESS OR ACCIDENT OF THE E		
		ARNING MEMBERS	6	
		PRICE HIKES	7	
		OTHERS (SPECIFY) _____	97	
212.	What were the coping mechanisms du ring shock in last 12 months?	<p>1 _____</p> <p>NO EXPERIENCE 1</p> <p>2 _____</p> <p>DROUGHT 2</p> <p>3 _____</p> <p>FLOOD 3</p> <p>4 _____</p> <p>EROSION 4</p> <p>5 _____</p> <p>DEATH OF INCOME EARNERS 5</p>		

<p>213.</p>	<p>ILLNESS OR ACCIDENT OF THE EARNIN</p> <p>G MEMBERS 6</p> <p>PRICE HIKES 7</p> <p>OTHERS (SPECIFY)_____ 97</p>	<p>6 _____</p> <p>7 _____</p> <p>97 _____</p> <p style="text-align: center;">-</p>
<p>214.</p>	<p>How did the SSN benefits change coping mechanism?</p>	<p>1 _____</p> <p>2 _____</p> <p>3 _____</p> <p>4 _____</p> <p>5 _____</p> <p>6 _____</p> <p>7 _____</p> <p>97 _____</p> <p style="text-align: center;">-</p>

SECTION 3. PERCEPTION OPINION AND IMPACT OF SSNP

No.	Question	Response	Code	Skip
301.	Now I would like to ask you about your perception and opinion about SSNP. What is your opinion about SSNP Program?	EXCELLENT	1	
		GOOD	2	
		REASONABLE	3	
		SOMEWHAT HELPFUL	4	
		NOT HELPFUL	5	
302.	Do you feel protected under this program?	STRONGLY PROTECTED	1	
		SOMEHOW PROTECTED	2	
		NEUTRAL	3	
		NOT PROTECTED	4	
		NOT PROTECTED AT ALL	5	
303.	Do you feel any improvement in quality of your life after receiving this SSNP benefits?	STRONGLY FEEL	1	
		FEEL SOMEHOW	2	
		NEUTRAL	3	
		NOT FEEL	4	
		NOT FEEL AT ALL	5	

304.	Do you feel that your dignity in the family has increased after receiving the SSN benefits?	STRONGLY FEEL	1	
		FEEL SOMEHOW	2	
		NEUTRAL	3	
		NOT FEEL	4	
		NOT FEEL AT ALL	5	
305.	Do you feel that your decision making power in the family has increased after receiving the SSN benefits?	STRONGLY FEEL	1	
		FEEL SOMEHOW	2	
		NEUTRAL	3	
		NOT FEEL	4	
		NOT FEEL AT ALL	5	
306.	Do you feel that you are getting more caring after receiving the SSN benefits?	STRONGLY FEEL	1	
		FEEL SOMEHOW	2	
		NEUTRAL	3	
		NOT FELL	4	

No.	Question	Response	Code	Skip
307.	Do you agree that the program benefited you reducing your poverty level?	STRONGLY AGREE	1	
		AGREE	2	
		NEUTRAL	3	
		NOT AGREE	4	
		STRONGLY DISAGREE	5	
308.	Do you agree that the SSNP is helping people to overcome poverty?	STRONGLY AGREE	1	
		AGREE	2	
		NEUTRAL	3	
		NOT AGREE	4	
		STRONGLY DISAGREE	5	
309.	Do you agree that the government should continue SSNP?	STRONGLY AGREE	1	
		AGREE	2	
		NEUTRAL	3	
		NOT AGREE	4	
		STRONGLY DISAGREE	5	
310.	Are you satisfied with the current SSNP?	HIGHLY SATISFIED	1	
		SATISFIED	2	
		NEUTRAL	3	
		NOT SATISFIED	4	
		NOT SATISFIED AT ALL	5	

311.	Do you think the existing SSNPs should be expanded?	YES NO	1 2	
312.	If yes, why?	<hr/> <hr/> <hr/>		
313.	Do you know someone who should have received SSNP benefit but did not?	YES NO	1 2	
314.	Why did not s/he get the benefit?	<hr/> <hr/> <hr/>		

No.	Question	Response	Code	Skip
315.	Do you know someone who shouldn't have received benefit but have been receiving?	YES	1	
		NO	2	
316.	Why did s/he get the benefit?	<hr/> <hr/> <hr/> <hr/>		
317.	What are the problems in obtaining SS N benefits?	<hr/> <hr/> <hr/> <hr/>		
318.	Do you have any suggestion to improve effectiveness of the existing SSNPs?	<hr/> <hr/> <hr/> <hr/>		