

# **Social Safety Net Programmes in Bangladesh: A Review**

BARKAT-E-KHUDA\*

The major social safety net programmes (SSNPs) in Bangladesh can be divided under four broad categories: (i) employment generation programmes; (ii) programmes to cope with natural disasters and other shocks; (iii) incentives provided to parents for their children's education; and (iv) incentives provided to families to improve their health status. The SSNPs can also be grouped into two types depending on whether these involve cash transfers or food transfers. The review indicates that SSNPs in Bangladesh have led to increased school enrolment and attendance especially among girls in secondary schools and closing the gender gap; additional employment generation; provision of food during crisis; building infrastructure; and increased access to and utilisation of maternal health care services. Such programmes deserve high priority to ensure the rights and entitlements of the disadvantaged groups, including the urban poor and the poor living in rural areas. The policy implications of the lessons learned indicate the need to sustain high-level political commitment, strengthen programme management, better targeting of beneficiaries, minimise leakages, improve financial management and payment systems, and strengthen monitoring and supervision.

## **I. INTRODUCTION**

Social Safety Net Programmes (SSNPs) are a set of public measures, which a society provides for its members to protect them from various types of economic

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\* Professor, Department of Economics, University of Dhaka, Bangladesh. Email: barkatek@yahoo.com.

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and social hardships, resulting from a substantial decline in income due to various types of contingencies such as loss of cultivable land, crop failure, land and homestead loss due to river erosion, unemployment, sickness, maternity, invalidity, old age or death of earning household members. SSNPs are, therefore, needed to address: (a) risks, i.e., uncertain events which may adversely affect people's wellbeing; (b) poverty, i.e., not having enough of something valuable to derive income and livelihood; and (c) vulnerability, i.e., the probability at present of not having enough of something valuable in future.

SSNPs should cover three rather different groups who face various types of shocks and risks. These include: (i) the chronic poor, i.e., those who are poor even during "good times," because they have limited access to assets and income to manage risks and even small reductions in their assets and income can have serious adverse consequences for them; (ii) the transient poor, i.e., those who live close to the poverty line and could fall into poverty when an individual household or the economy as a whole faces hardships; and (iii) other vulnerable population groups for whom general stability and prosperity alone would not be sufficient such as the disabled and divorced/separated/widowed women without access to any regular employment or help from others. Thus, given the types of shocks and risks, it is appropriate that SSNPs follow both the "promotion approach" which is undertaken to raise the incomes and employment opportunities of the poor and the "protection approach" which is undertaken to reduce the vulnerability of the poor.

Such programmes should consist of two main elements which help to realise respective human rights, also referred to as "social protection floor." These include: (i) access to essential services such as health, water and sanitation, education and adequate nutrition; and (ii) social transfers, in cash or kind or both, paid to the poor and vulnerable population groups to provide them with a minimum income security and access to various essential services (ILO and WHO 2009).

SSNPs are motivated by both equity and efficiency considerations. They are intended to help the less well-off segments of the population and seek to offset credit and insurance market failures. In addition to creating a fairer society, SSNP play an important role in promoting economic growth by: (i) helping create assets at individual, household and community levels; (ii) helping individuals and households protect their assets when various types of shocks occur; (iii) helping individuals and households to use their existing resources more effectively, and thereby helping them to cope with various types of risks; and (iv) directly raising economic growth rates by reducing inequity.

SSNPs are, however, not without controversy (Alderman and Hoddinott 2007). The proponents of such programmes consider them as a means of ensuring that the benefits of economic growth are shared widely among the population. In times of crisis and distress, such programmes act as social, health and economic stabilisers, thereby curtailing the potential social and economic depth of the crisis, through avoiding poverty, ensuring continuity in services and stabilising aggregate demand. Viewed from this perspective, such programmes are a long-term investment. They carry lifetime benefits and high individual and social returns. However, the critics consider such programmes as wasting scarce public resources, especially in resource-constrained countries, and discouraging work (because the beneficiaries might favour increased amounts of leisure time) and investment, thereby doing little to enhance long-term economic growth. A question also raised by the critics is whether resource-poor countries can afford such programmes. A study estimated that a set of minimum transfers is not costly in per capita terms (ILO and WHO 2009). Often, such programmes in resource-poor countries are only around 2 per cent of the GDP, an amount which could be financed by reallocating unproductive expenditures that offer little tangible benefits to the poor. However, in very low-income countries, the funds may not be currently available or solely financed from domestic resources. In such cases, it would require a joint effort with the development partners and the recipient countries to mobilise the necessary funding for such programmes.

The overall objective of this paper is to provide a comprehensive review of past and ongoing social safety net programmes in Bangladesh (Section III). It is preceded by a discussion on the country context for a better appreciation of the need for social safety net programmes in Bangladesh (Section II). Section IV identifies the major lessons learned from such programmes and their policy implications. Section V summarises the major findings and puts forward some recommendations.

## **II. COUNTRY CONTEXT**

Bangladesh has a large population of around 160 million people. It is the most densely populated country in the world (Khuda 2004, Khuda and Barkat 2010a, 2010b). Such a population size and density place enormous burden on the limited resources of the country.

The average farm size is much smaller now than before, with increasing landlessness and rise in the number of marginal farmers. Due to limited absorptive capacity of the agricultural sector in providing adequate employment opportunities, there has been an increase in off-farm rural jobs (Khuda 1986).

Bangladesh is rapidly urbanising largely due to the “pull” factors (increasing landlessness, natural calamities, river erosion, etc.), forcing people to migrate to urban areas, especially to Dhaka city, in search of employment opportunities (Alam and Khuda 2005, 2009, 2011). About 30 per cent of the country’s population lives in urban areas, with one-third living in informal settlements. The annual rate of population growth is considerably higher in urban than rural areas (United Nations Population Division 1998). By 2015, Dhaka is projected to be the 4<sup>th</sup> largest city in the world with a population of 23 million people (Brockhoff 2000).

Until the early 1990s, school enrolment and attainment among children was quite low, especially among girls at the secondary level. However, there has been considerable improvement since then (Government of Bangladesh 2009a).

There has been some improvement in the health sector; however, there are areas of concern. Two-fifths of the pregnant women received no antenatal care (ANC), about 15 per cent of births took place in a health facility, and only 18 per cent were delivered by medically trained providers in 2007 (NIPORT, Mitra and Associates and Macro International 2009). Further, malnutrition is quite high among the population.

In a country with a substantial proportion of the population having access to very limited assets, employment is the key channel that links economic growth to poverty reduction (Islam 2006). The labour force participation rate (LFPR) in 2006 was around 59 per cent (male: 87 per cent, female: only 29 per cent) (Khuda 2010).<sup>1</sup> Female employment is largely poverty-driven, resulting from poor economic household condition and high rates of female headships (Safilios-Rothschild and Mahmood 1989, BIDS 1990, Rahman and Hossain 1991, Khuda 1980, 1982, 1988).

Agriculture is the primary occupation and major industry of about half of the total employed population. Most employment is in the low-productivity, low-wage, informal sector (around 80 per cent), with no job security and retirement benefits. Self-employed workers are the predominant group among males, and unpaid family workers among females. There is considerable underemployment, especially among females and in rural areas.

During the past two decades, the average annual GDP growth rate was around 5 per cent. Since 2005, the rate was around 6 per cent, which, however, declined to 5.7 per cent in 2009-10.

The rate of poverty reduction in terms of the Daily Calorie Intake method remained unchanged between 1988-89 and 1995-96 at over 47 per cent. The rate

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<sup>1</sup> See also GOB (2002, 2004, 2008).

declined to 41 per cent in 2005. According to the preliminary findings of the latest Household Income and Expenditure Survey, the figure has declined to 31.5 per cent. Between 2000 and 2005, rural poverty declined at a faster rate (from 52 per cent to 44 per cent) than urban poverty (from 35 per cent to 28 per cent). However, reduction in hardcore poverty has not been as successful. There has been a slight increase in income inequality during the period. Also, there is inequality in income distribution by different regions of the country (Iqbal, Khan and Tahsina 2008).<sup>2</sup>

### III. SOCIAL SAFETY NET PROGRAMMES IN BANGLADESH

#### III.1 Current Programmes/Strategies

The present government has placed elimination of poverty and inequity at the forefront of its development strategy. The aim is to bring down the poverty rate from 40 per cent in 2005 to 15 per cent by 2021. Investment in infrastructure, creation of employment opportunities during slack seasons, and increased coverage of social safety net programmes will lead to improvement in poverty situation; and priority will be given to activities targeting the extreme poor, women in poverty, landless poor and other disadvantaged groups. A strong and expanded social safety net is the main emphasis of the present government's vision to protect the poor from all types of social, economic and natural shocks (GoB 2009b). In the FY2010-11 budget, the government allocated 14.8 per cent of the total budget (compared to 15.2 per cent in the previous budget) and 2.5 per cent of the total GDP (compared to 2.25 per cent in the previous budget) for social security and social empowerment (GoB 2010, 2009c).

The social safety net measures are broadly divided into four types: (i) provision of special allowances for the various underprivileged sections of the population, so that the poor and disadvantaged people can tackle the poverty effectively; (ii) employment generation through micro-credit and different fund management programmes; (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 2010-11 budget earmarked highest allocation of Tk. 5,726.25 crore (Tk. 151 crore less than the previous budget) for the Food for Works (FFW) Programme, Vulnerable Group Feeding (VGF), Vulnerable Group Development

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<sup>2</sup> See also, Khan (2006), Khan and Sen (2001) and Osmani *et al.* (2003) for more elaborate discussion on income inequality and macroeconomics of poverty reduction in Bangladesh.

(VGD), Test Relief (TR Food), Gratuitous Relief (GR Food), and for food assistance in Chittagong Hill Tracts.

Beneficiaries for the monthly Old Age Allowance have been widened from 22.5 lakh in the previous budget to 24.74 lakh in the current budget, although the amount of allowance has been kept unchanged at Tk. 300. The increase in the number of beneficiaries will entail an additional amount of Tk. 81 crore from the previous budget of Tk. 810 crore.

An allocation of Tk.43.6 crore (Tk.10 crore more than the previous year) has been provided for poor lactating mothers in addition to Tk. 30 crore allocated for low-income, working lactating mothers in urban areas.

The Maternal Health Voucher Scheme (MHVS) and the National Nutrition Programme (NNP) have been allocated Tk.66.4 crore and Tk.225 crore respectively.

The budget allocated Tk.1,000 crore (Tk. 176 crore less than in the previous budget) for an employment generation scheme for the hardcore poor aimed at providing employment to around 17 lakh people in 64 districts. In addition, under the current annual development plan (ADP), the budget allocated Tk.140 crore for Rural Roads Maintenance Project, creating employment for poor labourers; Tk.77.7 crore for protection of Government Assets and Rural Employment Project; Tk.68.5 crore for creating employment for the hardcore poor of Monga areas; and over Tk.3,546 crore for raising the living standards together with employment of the people living in char areas and other poverty reduction projects.

### **III.2 Review of Past/Ongoing Programmes**

The successive governments attached high priority to SSNPs to deal with risks, poverty and vulnerability faced by a sizeable proportion of the population. SSNPs have been an important component of the government's anti-poverty strategy, and the government has emphasised social protection as a pillar of the PRSP. The first phase of the PRSP, phased out in 2007, or "Unlocking the Potential" and the extended PRSP FY2009-11, or "Steps Towards Change" gave considerable importance on the role of SSNPS in poverty reduction (GoB 2005, 2009b). SSNPs are, however, predominantly rural-based, although the country is getting rapidly urbanised with increasing proportion of the poor living in informal settlements.

The major past/ongoing SSNPs can be divided under four broad categories: (i) employment generation programmes, (ii) programmes to cope with natural disasters and other shocks, (iii) incentives provided to parents for their children's education, and (iv) incentives provided to the families to improve their health

status. These four broad categories can be divided into two types, depending on the mode of payment: (a) cash transfers, including conditional cash transfers (Food-for-Education Programme, Primary Education Stipend Programme, Female Secondary School Assistance Project, Old Age Allowance, and Rural Maintenance Programme); and (b) food transfers (Food-for Work Programme, Vulnerable Group Development Programme, Vulnerable Group Feeding Programme, Test Relief and Gratuitous Relief).

The focus here is to review some of those programmes in terms of their overall objectives, design, types of beneficiaries, effects/impacts, and problems/difficulties in their implementation.

### **III.2.1 Employment Generation Programmes**

Given pervasive poverty, malnutrition and underemployment in Bangladesh, it is quite logical that the public development strategy includes programmes to generate employment, especially among the poor. Toward this end, the government has undertaken a number of programmes. The discussion here will deal with: (i) the Food-for-Work (FFW) Programme, (ii) the Rural Development (RD) Programme, and (iii) the 100-day Employment Generation Programme (EGP).

In 1975, the government launched the FFW Programme to respond to the crisis resulting from the famine by providing relief to the poor facing severe food insecurity, using food donated by other countries. Subsequently, the focus has been shifted from relief to development. The major objectives are to: (i) improve agricultural sector performance through the construction and maintenance of infrastructure for production and marketing; (ii) reduce physical damage and loss of human lives due to natural disasters through appropriate protective measures; and (iii) generate productive employment for the rural poor during lean seasons.<sup>3</sup>

The FFW projects, administered by the World Food Programme (WFP) and CARE, are implemented by several ministries, government departments and NGOs. The allocation of resources to the FFW programme 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).

Participation in the FFW is self-selecting, i.e., any one who is poor, willing and available to do mainly earthwork for food wages. The wage rate varies according to the type of project and gender of the workers. The average daily

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<sup>3</sup>. See also Ahmed *et al.* (1995) for an elaboration discussion on the FFW Programme.

wage rate for the major FFW projects is about 4.6 kg. of wheat. Until the early 1990s, wheat was used to pay the workers. In 1992-93, the FFW paid workers in rice to dispose of its surplus rice stock. The bulk of the FFW food grains are used between January and May, the lean agricultural season.

Performance of the individual FFW projects varied. At the aggregate level, the FFW programme generated seasonal employment for large numbers of 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; enhanced marketing opportunities, resulting from road construction and rehabilitation; improved transportation and communication; and reduced physical damages and loss of human lives, resulting from structures which hold back floods. Over the long run, these benefits represent development gains, with the potential to accelerate the pace of economic growth and contribute to food security, both at the household and national levels.

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.

Three types of leakages have been observed: (i) over-reporting of work done; (ii) practice of leaving the earth uncarpeted, thereby making it difficult to measure the actual volume of earthwork and the amount of work completed; and (iii) under-payment to workers. Overall, leakage of resources is around one-third.

Several technical, organisational, programming and institutional problems limit the potential benefits of the FFW programme. These include: (i) inadequate access to specialised planning, design and supervisory services; (ii) inadequate staffing; (iii) weak capacity within the government to ensure compliance with programme standards; (iv) inadequate monitoring; (v) weak accountability mechanism to ensure proper use of food resources; and (vii) delays in project approval process.

The Rural Development (RD) programme is a self-targeting public works programme 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 stabilise seasonal fluctuations in income generation and employment in rural areas (Braun, Teklu and Webb 1992).

Between 1996 and 1998, the programme provided about 200,000 metric ton of wheat per year for projects to build public infrastructure and develop other



natural resources to benefit the rural poor. 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 programmes (WFP 1998).

A study was undertaken in 1998 of earth moving projects in the water and the road sectors. Two broad sources of leakages were identified: (i) underpayment of workers, and (ii) padding. Based on the progress reports of the projects, Carlo del Ninno (2001) estimated leakage to be 16 per cent; however, it was 26 per cent, based on the sardars' reports. Other forms of leakages were: (i) the amount of grain delivered from the LSDs to the PICs was less than the sanctioned amount in several cases (up to 5 per cent); (ii) "rent" was paid at different stages of work; and (iii) a part of the benefits accrued to the non-intended beneficiaries. Total leakage reported in other studies ranged between 24 per cent and 29 per cent (Osmani and Chowdhury 1983, Asaduzzaman and Huddleston 1983).

The 100-Day Employment Generation Programme (EGP) was launched by the government in September 2008 in a context where access to food by many low income, poor and extreme poor people was challenged as a result of the price hike of essential commodities. The EGP is the largest safety net employment generation programme in the country. Its focus is on the extreme poor and the unemployed poor.

A study was undertaken in 2009 for an evaluation of the first phase of the EGP and preparation for an impact assessment of the programme, which came up with several useful findings and recommendations (NFPCSP, BRAC University and BRAC 2009).

Overall, the selection process of the types of work to be undertaken was rather ad hoc and not part of an integrated local development planning. Also, the lack of adequate time for programme preparation affected those implementing the programme at the field level.

There were problems with selection of beneficiaries. There was inconsistency between the different criteria listed in the Implementation Guidelines and also between the criteria defined and the objectives set for the programme. In some cases, the community leaders arbitrarily selected the beneficiaries, with a preference in favour of known people. About two-fifths of the beneficiaries were from the poorest 20 per cent of the population. Two-thirds of the benefits were received by the poorest 40 per cent of the population. Gross mis-targeting, however, occurred for only 2 per cent of the beneficiaries belonging to the richest 20 per cent of the population. A positive finding is that

28 per cent of the beneficiaries were women, for many of whom the EGP turned out to be more than relief from temporary unemployment. It provided them an employment for the first time in their life.

The total number of cards allocated per district/upazilla amounted to 5 per cent of the extreme poor in each, which is, however, not consistent with the priority set by the Guidelines of selecting the most vulnerable areas of the country such as flood-affected, munga-prone, haor baor and char areas.

The programme did not achieve its other objective of tackling seasonal unemployment. The assumption that September-November is the uniform lean season is not applicable throughout the country. Hence, in some areas, work could not be started within the timeframe foreseen and work could not be completed by the end of the first phase of the programme, resulting in, on average, only 60 days work instead of the planned 100 days of work.

The amount received by the upazilla authorities was delayed until early November, thereby affecting the logistics and supervision of the work. Also, the flat rate for all upazillas was not justified, because some areas had higher number of beneficiaries than other areas.

Monitoring of the programme involves a number of actors at different levels, and it is quite complex in the linkages which exist between them. Also, monitoring activities monopolised a large amount of human resources, which was not always matched by the available financial resources. The problem was further compounded by the delay in the receipt of the allocated amount earmarked for administrative costs. As a result, monitoring and supervision of the project work at the field level was heavily constrained.

The initial perceived effects are quite encouraging. More than three-quarters of the beneficiaries reported an improvement in their overall economic condition. Three-quarters reported an improvement in their food consumption. Some reported an improvement in household assets. The general consensus among the participants was that the EGP should be continued.

Several changes, both short-term and long-run, were proposed for better implementation of the EGP. The short-term changes include the need: (i) to organise workshops at the field level to raise awareness among the general population and discuss implementation issues with the concerned government officials; (ii) to authorise local authorities to implement residual working days from the first phase during the second phase; (iii) to reconsider the system of payment of wages on a daily basis, and instead introduce weekly/biweekly payment system as in the case of the Indian Employment Guarantee Scheme; (iv) to provide additional human and financial resources to match the increase in workload; and (v) to minimise duplication of work and ensure greater

transparency for greater collaboration at the Ministry level. The proposed long-run changes include the need to: (a) rethink the aim of the programme and ensure consistency between its different objectives; (b) review the programme's intended beneficiaries and their characteristics; (c) ensure adequate preparation of those involved in programme implementation and greater understanding of the programme by the local communities; (d) adapt the choice of works to be undertaken, based on local needs and context; (e) ensure adequate human and financial resources; and (f) improve the monitoring system.

### ***III.2.2 Programmes to Cope with Natural Disasters and other Shocks***

The Vulnerable Group Development (VGD) programme is a national targeted food aid programme aimed at improving the lives of the poorest and most disadvantaged women in rural Bangladesh. It started in 1975 as a relief programme, and subsequently evolved into a programme 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 programme administrators. Each beneficiary is on the programme for 1.5 years, and receives 30 kg. of wheat or a combination of wheat and rice every month. In addition, the beneficiaries receive some training and cash savings, deposited in a bank, which they can access at the end of the programme.

The Ministry of Women and Children Affairs was assigned the responsibility of central planning, distribution of resources, preparing the necessary paperwork for allocation of the VGD cards and the food distribution. At the upazilla level, the Upazilla Nirbahi Officer implemented the programme, 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 programme 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. In the process of selection, preference was given to poor women who are household heads and women who are widowed/divorced/separated/deserted or who have a disabled husband. Vulnerability of women is determined based on the following criteria: (i) landlessness or owning less than half an acre of land, (ii) women's/family's monthly income of less than Taka 300, (iii) lack of productive assets, and (iv) women who were daily or casual labourers. 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 can not be selected a second time. Also, women who are already members of other organisations or groups are excluded from the selection process.

A study of the VGD programme undertaken in 1998 came up with several important findings (Carlo del Ninno 2001). One-quarter of the women were old (over 50 years), not in line with guidelines of the selection process. The food grain delivery system was not well organised, and the beneficiaries themselves were not fully aware about the exact amount of food grain to be received. Most women received wheat, and only a few received a combination of both wheat and rice. The amount of food grain received by the beneficiaries did not vary much by upazilla; however, the quality was not always good, thereby not only reducing the value of the transfer but also making it less likely for the beneficiaries and their families to consume the grain. 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 programmes 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) programme. After the flood water receded, the Vulnerable Group Feeding (VGF) programme was started in late-October, and was targeted to the poor than to the flood-affected households. A study was undertaken to assess the effects of those two programmes. About 36 per cent of the flood-affected households received transfers under the GR programme compared to about 10 per cent of households not affected by the flood receiving such transfers. Under the VGF programme, about 39 per cent of the households in the bottom quintile received grain transfers compared to 17 per cent 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. Therefore, such households adjusted to the disaster by reducing household consumption, selling assets and borrowing. More than three-fifths of the poor, flood-affected households borrowed money during the months immediately after the flood to buy food and other essential goods. 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 programmes were able to avert any major food crisis.

### ***III.2.3 Incentives for Children's Education***

Several factors (economic, social and cultural) constrain schooling opportunities for girls, especially at the secondary level. The major constraint, however, relates to the private costs of secondary schooling. Hence, it is necessary to target girls rather than simply providing their families with more income.

To raise enrolment at the primary level, the government undertook a number of projects: the Food-for-Education Programme (FEP), the Primary Education Stipend programme (PESP), the School Feeding Programme (SEP), and the Reaching Out-of-School Children Project (ROSC). These projects resulted in increased net enrolment at the primary level. Enrolment was greater for girls than boys; and children from the poorer households benefited more from such programmes (Ahmed 2006).

Another programme, undertaken by the government and the WFP in July 2002 known as the School Feeding Programme (SFP), targeted schools in chronically food insecure rural areas and urban slums in Dhaka city (Rogers, Coates and Osei 2004) The SFP distributed fortified biscuits (a protein/caloric supplement) to elementary school children in the targeted schools six days a week during the school year to improve their nutritional and health status. The programme goals were to increase school enrolment and attendance, reduce school repetition and drop-out rates, and improve attention and learning capacity by reducing short-term hunger and improving nutritional status.

The SFP achieved its desired objectives. Over 83 per cent of children in the project schools had received biscuits regularly. The SFP showed a positive, significant impact on enrolment and attendance, and a negative impact on repetition and drop-out. The SFP did not produce any gender difference on enrolment, attendance, repetition, drop out and test score.

Overall, the SFP is viewed quite positively by the parents, teachers, SMC members and concerned government officials. However, several suggestions were put forward for improving the programme, including the need to: (i) include children below grade 1, (ii) improve the quality of the biscuit, (iii) provide milk along with the biscuits, and (iv) provide a greater variety of food by the SFP. The need to extend the programme to other areas of the country was also suggested.

To address the problem of low enrolment of girls at the secondary level, the government undertook a number of programmes and received assistance from various development partners. Such programmes were largely driven by the encouraging results of a project known as the Female Education Scholarship Programme (FESP), funded by USAID and implemented by The Asia Foundation through five NGOs during 1982-91, which provided stipends to

secondary school girls. An evaluation of the FESP found that the project was successful in achieving its goals (Khuda and Barkat 1992). Female secondary school enrolment increased sharply in the project schools, with the enrolment growth among girls being about two times higher than among boys in the FESP schools. Other positive effects include higher attendance, lower dropout and higher educational aspirations.

The positive findings from the FESP encouraged the government and several development partners to develop projects to provide direct financial assistance for the girl students at the secondary level. The Female Secondary School Assistance Project (FSSAP), jointly funded by the government and the World Bank in 1994, was launched in 118 upazillas, selected on the combined basis of low income, low female literacy levels and low female attendance. The project covered 3,379 schools and 1,579 madrasahs. The first phase of the project was completed in June 2001. The second phase was approved in March 2002, and it is expected that there will be about 1.5 million girls from the target schools. The Female Secondary Stipend Project (FSSP) is financed by the government and implemented in 282 upazillas, covering 7,849 schools and 3,970 madrasahs. The Female Secondary Education Stipend Project (FSEP) was implemented during 1993-2003 under a grant from NORAD to provide stipends and tuition fees for girl students, particularly from poor families, of secondary schools in 19 upazillas to increase female enrolment and retention. The Secondary Education Development Project (SEDP), funded by the government and the Asian Development Bank, provided stipends to all female students enrolled in secondary schools and madrasahs in 53 upazillas during 1994-2001.

Under the FSSAP, around 1.6 million girls received stipends. The enrolment of girls more than doubled from 442,000 in 1994 to 1 million by 2001. Also, the ratio of girl students to that of boys reversed from 44:55 in 1994 to 55:45 in 2001 (World Bank 2002). Under the FSSP, overall female student enrolment increased by 2 per cent above the trend before implementation of the project. Also, the gender gap reduced. The FSEP was successful in reaching its intended target of distributing about 183,000 units of stipends to its intended beneficiaries. Under the SEDP, about 1.5 million female students received stipend; and the project achieved its immediate objective, with female enrolment increasing by 30 per cent compared to 12 per cent for boys during 1993-99. Overall, the impact of the various stipend projects is quite substantial in terms of increased enrolment and closing the gender gap (Akhter, undated, Fuwa, undated). Such projects were successful because stipends provided to the girl students offset their cost of education. Also, both the girl students and their parents started realising the benefits of such projects. The stipend programmes at the secondary level over-

achieved gender equity. Therefore, there is a need to introduce stipend programmes for boys at the secondary level, especially those belonging to poorer households among whom enrolment is quite low.

### ***III.2.4 Incentives for Improved Health Status***

The government is committed to achieving the MDG goal of reducing maternal mortality to 143 by 2015. Accordingly, the government undertook a number of measures, including the provision of the Maternal Health Voucher Scheme (MHVS).

The evidence thus far suggests that improvement in maternal health care services through supply-side financing has not reached its desired results largely because of very limited access to such services by the poor and vulnerable women. The government, therefore, decided to address this issue through demand-side financing, known as the MHVS, which provides subsidies (in the form of limited purchasing power) to the target group to enable them to buy specific services. The overall goal of the MHVS is to reduce maternal mortality rate and neonatal mortality rate by increasing: (i) awareness and demand for maternal health services among poor pregnant women, and (ii) institutional delivery. The MHVS was initially introduced in 21 upazillas in 21 districts, and subsequently extended to 33 upazillas (Directorate General of Health Services, undated). The funding for the programme was provided by the government and development partners (DFID, World Bank, UNFPA and WHO).

The MHVS will cover 174, 000 pregnant women per year. The MHVS beneficiaries must be poor and vulnerable pregnant women, those belonging to functionally landless households, those with low and irregular income of Taka 2500 per household per month, and those who lack productive assets.

The MHVS components include: (i) three ANC visits, (ii) safe delivery, (iii) one PNC visit within 6 weeks of delivery, (iv) services for obstetric complications, (v) subsidy of Taka 500 for transport cost for institutional services, (vi) up to Taka 500 for referral to district hospital, and (vii) cash of Taka 2,000 to the mother. Specified services are provided by designated providers and facilities from the public and the private sectors and the NGOs.

Some of the initial findings are encouraging. About three-quarters of the targeted beneficiaries received the voucher between April 2007 and April 2008. There was an increased awareness and demand among pregnant women for ANC and delivery at the facility level, resulting in increased access to, and utilisation of, maternal health services (ANC coverage, safe delivery and C-Section) by poor pregnant women and those in the hard-to-reach areas. ANC coverage increased from 30 per cent in April 2007 to 60 per cent in April 2008. During the

same period, safe delivery increased from less than 10 per cent to 40 per cent. The MHVS empowered poor pregnant women to procure maternal health services from service providers of their choice.

For successful implementation of the MHVS and its further scaling-up in the national health programme, the following issues should be taken into account: (i) appropriate fee structure needs to be reviewed for greater involvement of the private sector, (ii) availability of comprehensive EOC coverage should be ensured at upazilla level, and (iii) adequate consideration should be given to patient safety concerns (e.g. blood safety for C-Section) and improvements in quality of care and services.

#### **IV. LESSONS LEARNED**

Several important lessons have been learned while implementing various SSNPs in Bangladesh. These include the need for: (i) high-level political commitment; (ii) effective programme management and delivery: developing strong partnerships at all levels of government, ensuring role for everyone (policymakers, service providers, community, NGOs and the beneficiaries), better coordination among different implementing agencies, following proper process of selection of the types of work to be undertaken, improving the food grain delivery system, improving access to quality services, and giving adequate consideration to patient safety concerns and improvement in quality of care and services; (iii) better targeting of the beneficiaries; (iv) minimising leakages; (v) sound financial management and payment system: ensuring timely transfer of funds at the field level, considering different rates rather than flat rate based on coverage and needs at the field level, including larger cash transfers or credit as part of the medium-term relief to the flood-affected households, and reviewing appropriate fee structure for greater involvement of the private sector; and (vi) strengthening monitoring and supervision at different levels.

The policy implications of the lessons learned indicate the need to sustain high-level political commitment, strengthen programme management and delivery, better targeting of beneficiaries, minimise leakages, improve financial management and payment system, and strengthen monitoring and supervision.

#### **V. SUMMARY AND RECOMMENDATIONS**

SSNPs have been undertaken by successive governments, including the present government, to deal with risks, poverty and vulnerability faced by the disadvantaged population groups. However, such programmes are predominantly rural-based, although the country is getting rapidly urbanised with an increasing proportion of the urban poor living in informal settlements.



The employment-generation programmes have generated additional employment. Other benefits of such programmes include improved agricultural production; enhanced marketing opportunities; improved transportation and communication; reduced physical damages and loss of human lives; and building public infrastructure and developing other natural resources to benefit the rural poor such as rehabilitation of embankments and canals, improvement of rural roads, and development of water bodies. Over the long run, these benefits represent development gains, with the potential to accelerate the pace of economic growth and contribute to food security, both at the household and national levels. However, several problems limit the potential benefits of such programmes, including, but not limited to, lack of sustained political commitment, weak programme management, considerable leakage, problems with selection of beneficiaries and types of work done, delays in fund disbursement, and weak monitoring and supervision.

The various stipend projects led to increased school enrolment and closing the gender gap. Such projects could be considered as a model programme for adoption by other low-income countries to increase female school enrolment and closing the gender gap.

The School Feeding Programme achieved its desired objectives of increased enrolment and attendance and improved nutritional status of children attending schools. Such a programme could also be adopted by other low-income countries with high child malnutrition and low school enrolment.

MHVS has resulted in increased access to, and utilisation of, maternal health services by poor pregnant women and those in the hard-to-reach areas. With necessary modifications and changes, the MHVS should be scaled up in the national health programme.

SSNPs are administered by various ministries/departments of the government and NGOs, with little or no coordination among them, resulting in duplication, overlap and wastage of limited resources. Therefore, there is an urgent need to develop an integrated social safety net policy and a Plan of Action for effective implementation, monitoring and evaluation. Ensuring adequate coordination among the implementing agencies should receive high consideration. Where multiple agencies are involved, there should be a lead agency entrusted with the coordinating role. Also, there is a need for inter-agency forum for programme development, administration, and monitoring and supervision. In addition, where possible, the number of implementing agencies should be reduced (see also World Bank 2006). Further, institutional capacity constraints need to be duly addressed (see also ADB 2010).

Given resource constraints, the major emphasis should be on those SSNPs which address the long-term obstacles to economic development as well as contribute to development of human capital in the country such as the public works programme, female scholarship programmes and child nutrition programmes. Also, there should be carefully-designed targeted transfers and credit programmes for disaster-affected households and individuals. The focus should be more on development-oriented rather than on relief-type programmes. Problems with targeting and leakage should be duly addressed. Instead of using size of landholding as the only criteria for selection of beneficiaries, other criteria could also be used such as occupation and other household assets. Leakage could be reduced through cash payment rather than in the form of food, and also by reducing the number of intermediaries (see also World Bank 2006).

For SSNPs to work best there is a need for a comprehensive macroeconomic policy response to vulnerability. Elements of such a response should include economic stabilisation policies which achieve their objectives with least cost to the most disadvantaged population groups and protect the essential goods and services which are used by the poor. Also, there should be improvements in the quality of basic health and education services, thereby reducing dropout rates among the poor (see also ADB 2010).

If the government's commitment of poverty reduction to 15 per cent by 2021 is to be achieved, there is also a need for additional resources for the social safety net programmes. Part of it can come through reduction in leakages from better targeting and various administrative measures aimed at improving the overall programme efficiency, and thereby reducing system loss. At the same time, the government should also increase its allocation to SSNPs from around 2 per cent of its GDP (compared to about 5 per cent for South Asia) to around 6 per cent (World Bank 2006, Islam 2010). For this, the government should mobilise additional domestic resources, cut down on less productive activities and motivate the development partners to provide the additional resources required to achieve the MDG goals relating to poverty reduction, increased school enrolment, gender parity, and reductions in child and maternal mortality.

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