Consequences of the Benefits from Promotional Safety Net Programmes in Bangladesh and Factors for Not Graduating from Poverty

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Abstract

This paper evaluates selected social safety nets programmes (SSNPs) in Bangladesh with respect to livelihood issues and identifies reasons behind their ineffectiveness in the graduation from poverty. The paper suggests that moderate food insecurity status and 'extremely poor' condition has decreased significantly in households covered under these programmes, but only about three-in-ten respondents agreed that benefits from SSNPs helped to overcome poverty. The analysis reveals four major dimensions of ineffectiveness: 1) lack of skills development; 2) poor quality of goods; 3) insufficient programme benefits; and 4) loss of investment or rather delayed disbursement. Increasing benefits package and duration can make these programmes more effective.

Introduction

Bangladesh is implementing several social safety nets programmes that target different population groups to cope with adverse situations that are either individualistic or combined in nature. It is documented that safety nets contribute to the development policies of Bangladesh in four ways: 1) redistribution of income to the poorest and most vulnerable to overcome the vulnerability; 2) enabling households to make better investments in future; 3) helping households to manage risk; and 4) allowing the government to make choices that support efficiency and growth (World Bank, 2008). Poverty is considered as a great obstruction for the development of Bangladesh and, therefore, social safety net programmes become the integral part as anti-poverty strategy. Although, there has been a long struggle to reduce poverty and improve living standards of the people, yet, Bangladesh has recently been successful in reducing poverty. However, about one-fifth of its population is still living below the poverty line. It is documented that social safety net programmes are the basis of the social protection approach of the country and are the backbone of poverty alleviation strategy (World Bank, 2006). The social safety net programmes in Bangladesh are being implemented following both protection and promotion approaches (Khuda, 2011). The programmes

that were launched in 1972 followed the protection approach. The promotion approach was introduced later to raise income and employment opportunities of the poor to graduate them from poverty.

Many studies have analysed SSNPs in Bangladesh from different aspects including targeting effectiveness, leakages, challenges, productive outcomes, and impact (Ahmed et al, 2009; Ahmed et al, 2014; Barkat et al, 2013; Hossain et al, 2018; Ismat Ara, 2013; Rahman et al, 2011; Rahman and Choudhury, 2012; Zohir et al, 2010). Studies on consequence and productive outcomes of these programmes indicate encouraging effects on the standard of living of the beneficiary households (Ahmed et al, 2009; Hulme and Moore, 2010; Ismat-Ara et al, 2013; NFPCSP and BRAC, 2009). Some studies show that most of the households which benefited from cash-based transfer programmes have increased household income, which helped in improving both quality and quantity of food-intake but addressed only the transient poverty in the short-run (Ninno and Dorosh, 2001; Matin and Hulme, 2003). Comparing food and cash transfers to the ultra poor, Ahmed et al (2009) have shown that transfers under SSNPs have played a crucial role in improving food security and expanding the assets base of the poor housheolds. Some programmes such as Vulnerable Group Development Programme (VGD), Rural Employment and Road Maintenance Programme (RERMP), Old Age Allowance (OAA), and microcredit schemes have been documented to have long-term development impact on the life and livelihood of the members of the beneficiary households (Khanum, 2000; Karim et al, 2003). It is also documented that the development impact of these programmes also included improvement in housing conditions, accumulation of assets for income generation, and other development issues like increase in female age at marriage, women empowerment, and old age security.

Reviewing the VGD activities in Bangladesh, Begum (2018) has documented that this programme is contributing to the resilience of beneficiary households in terms of decreasing begging and landlessness and increasing dignity and social status. Recently, Bangladesh Institute of Development Studies has assessed the appropriateness, effectiveness, and efficiency of the Employment Generation Program for the Poorest (EGPP) with a view to provide insights and recommendations regarding ensuring better livelihood, better coping mechanism and increasing the involvement of women in the decision-making process within the household (BIDS, 2018). The study found that beneficiary households are in a better position regarding livelihood strategy, accumulation of assets and acquiring position in the society. Using very small micro-level data, Uddin (2013) has attempted to evaluate the impact and implications of the Old Age Allowance Program to identify factors influencing program operations and performance. The study shows that the programme has a positive impact on food accessibility in the beneficiary households. The study has also documented that both quality and quantity of food has improved in the beneficiary households. On the other hand, the Power and Participation Research Centre (PPRC) of Bangladesh has conducted a study to provide guidelines for making essential reforms policy framework and portfolio of social safety net programmes (Rahman et al, 2011; Rahman and Choudhury, 2012). After empirical evaluation of ten major social safety nets programmes, the study has documented that, although, there has been a significant decline in the worst-off category (chronic deficit households), improvement at the highest end of the poverty scale (the surplus category) has been muted. Some studies, however, question whether these programmes do really provide a strategy for poverty alleviation, or they are limited to consumption and income smoothing (World Bank, 2006). It is, therefore, necessary to evaluate whether participation in social safety net programmes has resulted in an increase in household consumption and household income and has a beneficial impact on human capital formation and longer-term income generation.

The review of literature also suggests that SSNPs, to some extent, have been able to reduce the vulnerability of the poor. There are, however, only a few studies that paid due attention to the impact of SSNPs on poverty elimination. There is, therefore, a need to explore the contribution of SSNPs in the graduation from poverty. There is also a need to investigate why beneficiary households covered under SSNPs have not been able to come out of the poverty. The present study aims to explore the impact of SSNPs on the economy of the beneficiary households. The study also attempts to identify major factors of not graduating from poverty. The study covers only three important social safety nets programmes of Bangladesh – Vulnerable Group Development Programme (VGD,) EGPP and Rural Employment and Road Maintenance Programme (RERMP).

Data and Methods

The study is based on the data collected under the project "Effectiveness of Some Selected Promotional Social Safety Nets Programmes in Bangladesh: Formulation for Future Strategies", which was sponsored by the Social Science Research Council, Ministry of Planning, Government of Bangladesh. The sample for the study was selected following the cluster sampling method with primary sampling units (PSUs) of Bangladesh Bureau of Statistics as clusters. The necessary data were collected from 900 households covering 30 rural clusters in Sylhet division of the country. Out of 900 households, 600 were beneficiaries of any one of the three social safety nets programmes - VGD, EGPP and RERMP - while 300 were not beneficiaries of these programmes, although, they were eligible for benefits under these programmes (Hossain, 2020a).

The methods of analysis included case-control and before-and-after comparison analysis. Exploratory factor analysis was used to identify major dimensions of factors of not graduating from poverty. Factor analysis is considered as an ideal method to identify the major dimensional components and has been used in several studies of similar nature (Hossain, 2020b; Hossain *et al*, 2011). Theoretical and computational aspects of factor analysis are available in many textbooks (Manly, 2004; Rencher, 2002). The impact of the programme was explored by comparing the situation

prevailing in 2015 - before receiving benefits under the programme – and the situation that prevailed in 2018 - receiving the benefits under the programme. The impact was measured from two perspectives: i) food security, social and economic status and expenditure on health and education; and ii) programme effectiveness and likely solutions. The exploratory factor analysis was able to identify main dimensions of factors that inhibit beneficiary households from graduating from poverty.

Results and Discussions

Food Security

The household food insecurity status was classified into four categories severe, moderate, mild, and no food insecurity. A household, which reported that the members of the household were bound to sleep in hunger, was classified as severely food insecure. A household which could not provide three meals in a day to its members was classified as moderately food insecure. A household which reported some days of hunger was classified as mild food insecure. Finally, a household which could provide three meals in a day throughout the year to its members was classified as household with no food insecurity. The proportion of households with severe food insecurity was 11.7 per cent in beneficiary households in 2015 which decreased to 9 per cent in 2018 but the decrease was not statistically significant (z = 1.54, p>0.05). On the other hand, the proportion of households with severe food insecurity was 10.1 per cent in nonbeneficiary households in 2015 which increased to 11.4 per cent in 2018 but the increase was not statistically significant (z = -0.51, p>0.05). The difference in the proportion of severely food insecure beneficiary households and non-beneficiary households was also not statistically significant either in 2015 (z = 0.71, p>0.05) or in 2018 (z = -1.13, p>0.05). This shows that the social safety net programmes have contributed little to reducing severe food insecurity (Table 1). It may, however, be seen from table 1 that social safety net programmes have been able to reduce moderate and mild food insecurity. The proportion of households without any food insecurity also increased statistically significantly in the beneficiary households whereas the increase in this proportion in the non-beneficiary households was statistically insignificant.

Table 1: Percentage of households suffered from different levels of food insecurity in 2015 and in 2018

| Food | Percentage of Households with Types | | | | | | | | |
|---------------|-------------------------------------|------|---------|------|----------|-------|---------|------|-------|
| insecurity | Beneficiary | | | No | n-Benefi | ciary | Overall | | |
| status | 2015 | 2018 | 'P' | 2015 | 2018 | ʻp' | 2015 | 2018 | ʻp' |
| Severe | 11.7 | 9.0 | 0.123 | 10.1 | 11.4 | 0.351 | 11.2 | 9.8 | 0.251 |
| Moderate | 23.4 | 18.0 | 0.028 | 33.3 | 30.7 | 0.318 | 26.6 | 22.1 | 0.034 |
| Mild | 24.2 | 20.1 | 0.092 | 30.9 | 32.1 | 0.380 | 26.4 | 24.0 | 0.202 |
| No insecurity | 40.6 | 52.9 | < 0.001 | 25.7 | 25.9 | 0.398 | 35.8 | 44.1 | 0.001 |

Source: Authors

In addition to quantifying the food security status, the opinion of the respondents of beneficiary households on the beneficial effects of the programme was also sought. The perceptions of beneficiary households are shown in Appendix Table 1. Nine out of every ten respondents of the beneficiary households agreed that benefits of the programme helped the household to improve food security. Besides, about 42 percent of the respondents reported for creation of additional work opportunities and about 46 percent reported for increasing working hours of household members as beneficial effects of SSNPs. These findings suggest that social safety net programmes helped, to some extent, in improving household food security situation as well as creating additional work opportunity and increasing working hours.

Socio-economic Status

About 33 percent beneficiary households and about 32 percent non-beneficiary households were 'extremely poor' in 2015 and the difference between the two was statistically insignificant (z=0.30, p>0.05). However, the proportion of 'extremely poor' households among the beneficiary households decreased to around 25 per cent in 2018 and the decrease was statistically significant (z=3.40, p>0.05) whereas the decrease in non-beneficiary households was marginal and statistically insignificant (z=0.26, p>0.05). On the other hand, the proportion of poor and middle-class households increased among the beneficiary households and the increase was statistically significant (z=-2.76, p<0.01 & z=-1.92, p<0.07) whereas the proportion of moderately poor households decreased in the non-beneficiary households and the decrease was statistically insignificant (z=0.64, p>0.05). There has, however, been no change in the proportion of rich households among beneficiary households. By contrast, the change in the socio-economic status of the non-beneficiary households was not statistically significant (Table 2).

Table 2: Percentage of households with self-assessed socioeconomic status for the period 2015 and 2018

| Socio-economic Percentage of Households with T | | | | | | Types | | | |
|--|-------------|------|-------|------|---------|-------|---------|------|-------|
| Status | Beneficiary | | | Nor | -Benefi | ciary | Overall | | |
| | 2015 2018 p | | | 2015 | 2018 | р | 2015 | 2018 | р |
| Extremely poor | 33.4 | 24.5 | 0.001 | 32.4 | 31.4 | 0.386 | 33.1 | 26.7 | 0.005 |
| Moderately Poor | 25.6 | 24.0 | 0.325 | 29.0 | 29.3 | 0.398 | 26.7 | 25.7 | 0.356 |
| Poor | 33.6 | 41.3 | 0.009 | 35.5 | 34.8 | 0.393 | 34.2 | 39.2 | 0.036 |
| Middle-class | 7.0 | 10.1 | 0.063 | 2.8 | 4.1 | 0.276 | 5.6 | 8.2 | 0.038 |
| Rich | 0.2 | 0.2 | 0.399 | 0.3 | 0.3 | 0.399 | 0.1 | 0.2 | 0.344 |

Source: Authors

The respondents of the beneficiary households were also asked about the beneficial effects of the promotional safety nets programmes in terms of improvement in the living conditions, change in the status of the household in the society, increase in the household income, increase in the ownership of livestock and poultry, and the capability of the household to tackle the asset depletion. More than half of the

respondents of the beneficiary households reported that benefits of the promotional social safety nets programmes helped to change the status of the household in the society, while about 56 percent reported that these safety nets helped in increasing household income. On the other hand, about 37 percent of the respondents reported that household ownership of livestock and poultry had increased whereas nearly two-third of the respondents reported that these programmes helped in tackling household asset depletion.

Table 3: Perceptions on change in educational and health expenditure in 2018 compared to 2015

| Indicators | Beneficiary | Beneficiary Non- | | Overall | |
|--------------------------|-------------|------------------|-------|---------|--|
| | | Beneficiary | 1 | | |
| Education Expenditure | | | | | |
| Increased (percent) | 64.4 | 56.6 | 0.032 | 61.8 | |
| No change (percent) | 25.5 | 36.6 | 0.001 | 29.1 | |
| Decreased (percent) | 10.1 | 6.9 | 0.118 | 9.1 | |
| Average expenditure per | 9138.1 | 9085.9 | 0.398 | 9122.9 | |
| household in 2015 (Taka) | | | | | |
| Average expenditure per | 11914.0 | 10349.5 | 0.157 | 11436.8 | |
| household in 2018 (Taka) | | | | | |
| Health Expenditure | | | | | |
| Increased (percent) | 63.4 | 61.0 | 0.314 | 62.6 | |
| No change (percent) | 20.6 | 25.5 | 0.102 | 22.2 | |
| Decreased (percent) | 16.0 | 13.4 | 0.239 | 15.2 | |
| Average expenditure per | 9827.6 | 11392.0 | 0.123 | 10334.4 | |
| household in 2015 (Taka) | | | | | |
| Average expenditure per | 11830.5 | 12800.1 | 0.278 | 12147.9 | |
| household in 2018 (Taka) | | | | | |

Source: Authors

Education and Health Expenditure

About 64 percent respondents of the beneficiary households reported an increase in the household education expenditure whereas only about 10 percent respondents of the beneficiary households reported that there was a decrease in the household education expenditure between 2015 and 2018. The corresponding proportions for the non-beneficiary households was 57 percent and 7 percent respectively. The increase in the average expenditure on education per household was, however, more in beneficiary households as compared to non-beneficiary households and the difference was found to be statistically significant (z=-3.01, p<0.01). Almost similar findings have been observed in case of health expenditure. About 63 percent of the respondents of the beneficiary households and 61 percent respondents of the non-beneficiary households reported an increase in health expenditure during 2015-18. The increase in the average health expenditure in beneficiary households between 2015 and 2018 has been found to be statistically significant (z=-2.82, p<0.01). On the contrary,

the increase in the health expenditure in non-beneficiary households has, however, not been found to be statistically significant (z=-1.04, p>0.05).

Programme Effectiveness and Probable Solutions

The respondents of beneficiary households were asked whether they were satisfied from the provisions of the social safety nets programmes. A little more than four-fifth of the respondents reported that provisions under the social safety nets programmes were up to the mark, and they were satisfied from the provisions (Appendix Table 1). However, only 27 percent respondents agreed that social safety nets programmes were able to fulfil their purpose. In addition, about 30 percent of the respondents were of the view that provisions under the programmes helped in overcoming household poverty (Appendix Table 1). However, about four-fifth of the respondents were of the view that these programmes needed to be modified to make them more effective.

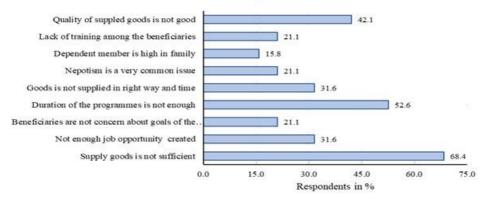


Figure 10: Reasons of ineffectiveness of VGD programme.

The study also explored reasons of the ineffectiveness of VGD and probable solutions to improve the effectiveness of SSNPs. The main reason for programme ineffectiveness, was inadequate quantity of the goods supplied, followed by short duration of the programme. Inferior quality of goods supplied was also reported to be an important factor behind the ineffectiveness of these programmes (Figure 1). On the other hand, nearly one-third of the respondents were of the view that these programmes were not able to create enough job opportunities while one-third of the respondents argued that the benefits of these programmes could not be disbursed in an appropriate manner and in time among beneficiaries.

In the context of VGD programme, the respondents gave three main suggestions to improve the effectiveness: 1) increasing the benefit amount; 2) relevant skills development training; and 3) increase in programme duration (Figure 2). Another suggestion was related to the quality of goods provided through the programme.

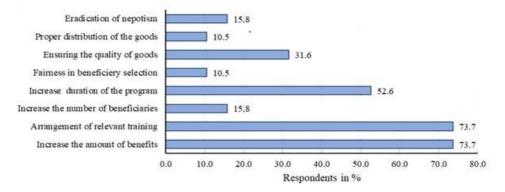


Figure 11: Suggestions to for graduating from poverty through VGD programme Source: Authors

Major Dimensions for Not Graduating from Poverty

The respondents of the beneficiary households were asked to rank some predetermined reasons that may be responsible for not graduating from poverty from social safety net programmes. Using these rankings, exploratory factor analysis was carried out to identify main dimensions which are responsible for not graduating from poverty. A set of nine reasons was selected for the purpose and for each reason, ranking was done on 5-point Likert scale - Strongly disagree, disagree, no comments, agree, and strongly agree (Appendix Table 2). The nine reasons were mutually exclusive. They were selected by reviewing the available literature on this issue.

Appendix table 2 gives the mean rankings and the correlation matrix. The mean rank is found to be the highest for insufficient benefits from the programme which means that majority of the respondents strongly agreed that this was the main reason for not graduating from poverty. The other reason that showed moderate agreement was inadequate programme duration. The mean rank was also found to be more than the median (as the Likert scale ranges from 1-5) for inferior quality of goods, inappropriate market value of goods, inability to invest benefits in productive sectors, lack of training, and training are not relevant with skills. On the other hand, the mean rank was found to be less than the median in case of 1) not getting benefit in time; and 2) damage of investment.

Results of exploratory factor analysis are presented in table 4. The principal component method with varimax rotation was used to extract factors. The table suggests that the nine reasons can be grouped into four dimensions. The first dimension includes three reasons: 1) training do not match with personal skills; 2) lack of training; and 3) unable to invest benefits in productive sectors. This dimension can be named as lack of skills development. The second dimension comprises of two reasons: 1) quality of in-kind goods is not up to the mark; and 2) not getting appropriate market value of the in-kind goods provided under the programme and may be termed

as insufficient programme benefits. The third dimension also comprises of two reasons: 1) allocation amount was insufficient; and 2) programme duration was short and may be named as loss of investment rather delayed payment. Finally, the fourth dimension comprising of: 1) damage of investment; and 2) not getting benefit in due time may be termed as delayed disbursement. The exploratory factor analysis suggests that these four dimensions contribute for not graduating from poverty.

Table 4: Major dimensions for not graduating from Poverty

| Reasons | | | Factor | loadings | | Communalities | | |
|----------------------------------|------------------------------------|-------|-------------------------------------|----------|--------|---------------|--|--|
| | | F1 | F2 | F3 | F4 | | | |
| 1 | Allocation amount is not | | | 0.814 | | 0.703 | | |
| | sufficient | | | | | | | |
| 2 | Program duration is not | | | 0.816 | | 0.686 | | |
| | sufficient | | | | | | | |
| 3 | Not getting benefit in due time | | | | -0.796 | 0.683 | | |
| 4 | Quality of in-kind benefit goods | | 0.890 | | | 0.801 | | |
| | in not decent | | | | | | | |
| 5 | Not getting appropriate market | | 0.817 | | | 0.729 | | |
| | value of the in-kind benefit | | | | | | | |
| | goods | | | | | | | |
| 6 | Unable to invest benefits in | 0.590 | | | | 0.579 | | |
| | productive sectors | | | | | | | |
| 7 | Lack of training | 0.778 | | | | 0.664 | | |
| 8 | Training is not relevant to skills | 0.795 | | | | 0.657 | | |
| 9 | Damage of Investment | | | | 0.660 | 0.593 | | |
| | rcentage of Explained Variation | 26.89 | 16.45 | 13.22 | 11.17 | | | |
| Total Variation explained by the | | | | 67 | 7.72 | | | |
| extracted factors | | | | | | | | |
| K-M-O Measure of sampling | | | | 0.0 | 639 | | | |
| | adequacy | | | | | | | |
| Ba | rtlett's test of sphericity | | Chi-square = 591.69 , p< 0.0000 | | | | | |

Source: Authors

Conclusions

The present study reveals that households benefitted from social safety net programmes are relatively in better position in terms of food security, socio-economic status, and investment in education and health as compared to households which are not benefitted from these programmes. The study also suggests that benefits received under the social safety net programmes have helped households to create work opportunities, increase working hours, harness better living conditions, increasing household income, and tackle household asset depletion. However, only about a quarter of the respondents agreed that social safety nets programmes had fulfilled their purpose. The study shows that, although, the vulnerability of the beneficiary

households has decreased remarkably due to safety nets programmes, yet the improvement was not up to the mark with respect to graduation from poverty. There is a need of increasing the benefit amount and programme duration and strengthening the skill development activities to make these programmes more effective.

Based on the findings of the study, the following recommendations may be put forward to make social safety programmes in Bangladesh more effective:

- The benefit amount of the programmes needs to be increased up to a satisfactory level so that beneficiary households can save adequate amount to invest in any income generating activity after the completion of programme cycle.
- The duration of the programmes needs to be extended, so that beneficiary households can get space for making future plans.
- Skills development activities under these programmes need to be strengthened
 to improve the competency of the beneficiaries in performing income generating
 activities. Training under VGD program should be aligned with the strengths and
 opportunities of the beneficiary households in terms of the capacity of household
 members.

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Appendix Table 1: Perception of beneficiary households on SSNPs

| erception on SSNP Benefits elps for improving food secul | VGD % | EGPP | RERMP | SNP Benefits Food for work/ | Total |
|---|-----------|------|-------|-----------------------------|-------|
| elps for improving food secur | % | | | | |
| elps for improving food secu | % | | | Work for money | |
| elps for improving food secur | | % | % | % | % |
| | itv statı | | | | |
| Yes | 96.2 | 47.5 | 93.3 | 100.0 | 92.8 |
| No | 3.8 | 52.5 | 6.7 | - | 7.2 |
| elps for making work/job opp | | | | | |
| Yes | 34.4 | 85.0 | 71.1 | 100.0 | 42.3 |
| No | 65.6 | 15.0 | 28.9 | - | 57.7 |
| elps for increasing working h | | | | | |
| Yes | 43.0 | 30.0 | 77.8 | 100.0 | 46.3 |
| No | 57.0 | 70.0 | 22.2 | - | 53.7 |
| elps for better livelihood | 27.10 | | | | 5517 |
| Yes | 84.4 | 75.0 | 91.1 | 100.0 | 84.7 |
| No | 15.6 | 25.0 | 8.9 | - | 15.3 |
| elps for changing the social s | | | 0.5 | | |
| Yes | 53.2 | 32.5 | 53.3 | 75.0 | 52.4 |
| No | 46.8 | 67.5 | 46.7 | 25.0 | 47.6 |
| ffect on monthly income in la | | | 1017 | 20.0 | 17.10 |
| Increased | 56.4 | 47.5 | 46.7 | 100.0 | 56.2 |
| No Change | 40.8 | 45.0 | 22.2 | - | 38.6 |
| Decreased | 2.8 | 7.5 | 31.1 | _ | 5.2 |
| elps for increasing the owner | | | | ck | 5.2 |
| Yes | 35.0 | 20.0 | 62.2 | 87.5 | 37.4 |
| No | 65.0 | 80.0 | 37.8 | 12.5 | 62.6 |
| elps to tackle down the asset | | | | | |
| Yes | 64.4 | 37.5 | 71.1 | 93.8 | 63.9 |
| No | 35.6 | 62.5 | 28.9 | 6.3 | 36.1 |
| atisfaction on Safety nets serv | | | | | |
| Yes | 85.0 | 60.0 | 91.1 | 68.8 | 83.4 |
| No | 15.0 | 40.0 | 8.9 | 31.3 | 16.6 |
| alfilment of the purposes of b | | | | | |
| Yes | 24.6 | 17.5 | 64.4 | 25.0 | 27.1 |
| No | 75.4 | 82.5 | 35.6 | 75.0 | 72.9 |
| elps to overcome from pover | | | 5516 | 70.0 | ,, |
| Yes | 26.8 | 25.0 | 68.9 | 25.0 | 29.8 |
| No | 73.2 | 75.0 | 31.1 | 75.0 | 70.2 |
| ecessity of modification of th | | | | , 2.0 | |
| Yes | 79.8 | 92.5 | 77.8 | 81.3 | 80.5 |
| No | 20.2 | 7.5 | 22.2 | 18.8 | 19.5 |
| | 500 | 40 | 45 | 16 | 601 |

Source: Authors

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Appendix Table 2: Correlation matrix of causes for not getting out of poverty along with

mean responses*

| ilicali i | esponses | | | | | | | | |
|-----------|---|--------|--------|-------|---------|-------|--------|---------|---------|
| SN | Causes of not graduating from | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | poverty | | | | | | | | |
| 1 | Allocation amount is insufficient | 0.451° | -0.021 | 0.248 | °0.266° | 0.284 | °0.062 | 0.020 | 0.112* |
| 2 | Programme duration is insufficient | | -0.012 | 0.124 | °0.169° | 0.124 | *0.031 | -0.092° | 0.102* |
| 3 | Not getting benefit in due time | | | 0.119 | °0.063 | 0.066 | -0.039 | 0.005 | -0.148° |
| 4 | Quality of in-kind benefits not decent | | | | 0.577 | 0.176 | 0.115 | 0.151* | 0.193* |
| 5 | No appropriate market value of in- kind benefits | | | | | 0.290 | *0.229 | 0.136* | 0.182* |
| 6 | Unable to invest benefits in productive sectors | | | | | | 0.268 | 0.242* | 0.110° |
| 7 | Lack of appropriate training | | | | | | | 0.445* | 0.285* |
| 8 | Training is not relevant to skills | | | | | | | | 0.156* |
| Mean (| (n=422) | 4.06 | 2.78 | 3.23 | 3.28 | 3.46 | 3.30 | 3.20 | 2.90 |
| p<0.05 | / | | | | | | | | |

Source: Authors