Survey on Social Safety Nets Programmes (SSNP) in Bangladesh conducted under Household Income & Expenditure Survey Project of Bangladesh Bureau of Statistics

Key Findings

1 Survey Coverage

Distribution of sample PSUs, Households and Population by Division.

<table>
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<tr>
<th>Division</th>
<th>Barisal</th>
<th>Chittagong</th>
<th>Dhaka</th>
<th>Khulna</th>
<th>Rajshahi</th>
<th>Sylhet</th>
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Households

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2 Demographic characteristic of the sample households

2.1 Family size

- The average family sizes of the sample beneficiary households are 4.49 and 4.67 for non-beneficiary households. The combined average for both beneficiary and non-beneficiary households is 4.53.

- Sylhet Division has the highest family size of 5.3 members for beneficiary and 5.1 for non-beneficiary households while Khulna Division averages are the lowest both for beneficiary (3.8) and non-beneficiary households (4.1).

- About thirty-seven percent (36.86%) of the beneficiary households have 3-4 members, and another 33% have 5-6 members while 14% households have more than 7 members.

- It revealed from FGDs that both female headed and female-majority households are relatively higher in Nilphamari, Kurigram, Saidpur, Bhurungamai, Nageswari and Fulbari upazillas, which indicate increasing out-migration of male members; eventually resulting in family desertion and remarriage elsewhere. It was also understood that young and able-bodied male members are reportedly showing higher migrating tendency these days while parents of these areas are scared about out-migration of their daughters’ due to awareness campaign by some NGOs against women trafficking.

2.2 Age Composition

- With about 25% of male and 22% of female children aged below-9 years, over 38% of the total beneficiary households’ population are aged below 14 years; while about 13% of male and 10% of total female are older than 55 years.
2.3 Marital Status

- While 39% of the total population is unmarried, 49% of them are currently married and the rest 12% is widow or divorced or separated. Thirty-eight percent (38%) of the total widows or divorced or separated ones are aged above 60 and 4% aged below 25 years.

- Incidence of divorces, abandonment and separations are reported to be a persistent problem among the poor families in the rural areas. Major reasons referred to were prevalence of dowry, abandonment of families by the male members due to extreme poverty, migration of male members to the urban areas for jobs and getting married there hiding the families at the ancestral villages, etc.

- Sustained marriage is higher among the community leaders and local elected representatives. There were no incidences of divorces, abandonment or separations among the elected local representatives participating in the FGD sessions.

- FGD participants unanimously opined that women were the first and worst victims of poverty, leaving them at the risks of desertion, divorce and the like.

- It is understood from the FGD that widowed and marginalized women, now a days, increasingly tend to migrate to the urban areas without caring much for SSNP supports. It is also observed that women running families in the prolonged absence of their male counterparts do not face any big problems, because of easy communication over cell phones.

2.4 Educational status of the household members

- Although 62% of the total school-aged children are currently attending school, 50% of the total members of the sample households have no academic education at all; indicating a higher rate of illiteracy among the older segment of the population. Thirty-five (35%) percent of them have some primary level of education (Classes I-V) and 11% of them have secondary school level (Classes VI-IX) of education. Only 3% of the total population has SSC/HSC level education and very few (0.33%) have any higher education than HSC.

- Out of the total 50% members reported to have any education, 4% of them got informal and 2% of the beneficiary and 3% of the non-beneficiary household population have madrasha education while vocational or technical education recipients are less than one percent (0.22%).

- Among the administrative divisions, Barisal and Dhaka are ahead of other divisions in respect of education with more than 56% of the total household members having some education; while Sylhet division lags behind all other divisions with 55% of members absolutely illiterate.

2.5 Incidence of disabilities amongst the sample household members

- About 6% of total population of beneficiary and 3.17% of the non-beneficiary households reported to have been suffering from any type of disabilities, 0.36% of the beneficiary and 0.06% of the non-beneficiary households’ population have multiple disabilities.
The single most disability is about walking, as reported by 1.6% of the beneficiary and 0.76% of non-beneficiary household population. The second most prevalent disability relates to eyesight; reported by 1.41% of the beneficiary and 0.82% of the non-beneficiary household population.

2.6 Working status, occupation and secondary sources of income

Currently working members of the beneficiary households represent 39% of the total population, varying across the divisions ranging from 49% in Dhaka division to 32% in Chittagong division.

Of the total members in the sample beneficiary households, 21% of males and 6% of females are day laborers and 19% of the female members are exclusively housewives. The second most common occupation for the male members is agricultural labor (about 4%) and for the female is domestic aid (2%).

Eighty-three percent (83%) of the beneficiary households and 35% of the non-beneficiary households reported to have secondary sources of incomes. The most common secondary income source is any government program other than SSNP, as reported by 58% of the households.

About 19% of the total population of the beneficiary and 7% of the non-beneficiary population reported to have received incomes from any secondary sources other than SSNP, including donation, charity and religious alms, remittances and any type of GO/NGO programs.

As it is understood from the FGDs, geo-physical condition, seasonality, proximity to towns/cities and communication facilities are three important factors, which determine the nature, extent and degree of employment, occupational pattern and secondary income opportunities.

3 Land ownership and other assets

Average land owned by per beneficiary household is 0.34 acres and 0.29 acres for the non-beneficiary households.

Land owned by women is around 11% of the total land of the beneficiary households and only 3% of the non-beneficiary households.

Average leased-in land for the beneficiary households is approximately 0.15 acres, compared to 0.044 acres for the non-beneficiary households.

Sixty-two percent (62%) of the beneficiary and 50% of the non-beneficiary households reported to have been producing food adequate for the whole year and only 2% of the beneficiary and 0.5% of them do not produce food at all.

While 29% of the beneficiary and 53% of the non-beneficiary households reported to have any own means of irrigation, slightly over one percent of the beneficiaries and 3.7% of the non-beneficiary have any power driven land tillers under their possession.
As against 25% of the beneficiary households, 36% of the non-beneficiary households reported to have any cows and 86% of the beneficiaries have goats as compared to 85% of the non-beneficiaries. Less than two percent of both the beneficiaries and non-beneficiaries reported to have any other types of livestock under their possessions.

Eighty percent (80%) of the beneficiary and 81% of the non-beneficiary households own chickens and 30% of the beneficiary and 35% of the non-beneficiary households have ducks.

Six percent (6%) of the beneficiary and 18% of the non-beneficiary households have bi-cycles and 7% of the beneficiary and 17% of the non-beneficiary households have radio/transistors.

Eleven percent (11%) of the beneficiary and 26% of the non-beneficiary households have TV and 1% of the beneficiary and 7% of the non-beneficiary households have refrigerators. Eight percent (8%) of the beneficiaries have T & T land telephones as compared to 24% of the non-beneficiaries.

### 4 Housing conditions and access to different facilities

About 81% of the beneficiaries and 87% of the non-beneficiaries have their own houses; while 7% live in rent-free and 2% in rented houses, respectively. On the other hand, 6% of the beneficiaries and 4% of the non-beneficiaries do not have any houses.

Eighty-five (85%) of the beneficiaries and 71% of the non-beneficiaries living in kutchha houses while only 1% of the beneficiaries live in pucca and 8% in semi-pucca houses; 9% of the non-beneficiaries have pucca and 16% of them have semi-pucca houses.

While the beneficiary households reported to have 2.3 rooms in an area of 265sqft, in average, 64% of the households have separate kitchens and 15% of them have kitchen gardens. The average homestead area for the non-beneficiary households is 336sqft and the average number of rooms for them is 2.1.

About 42% of the non-beneficiaries have access to electricity as compared to 35% of the beneficiaries.

While 43% of the beneficiaries and 38% of the non-beneficiaries use kutchha toilets, 33% of the beneficiaries have sanitary latrines as compared to 29% of the non-beneficiaries. But 24% of the non-beneficiaries used pucca toilets, compared to 13% of the beneficiaries.

### 5 Operational performances of SSNP

#### 5.1 Physical coverage

The SSNP coverage has, by and large, increased both in terms of areas (mouzas) and number of households. Coverage of the mouzas in the surveyed districts ranges from 38% (RIMP) to 96% (old-age pension scheme) while household coverage varies from 15 (RIMP) to 271 households (VDG) per mouza. But still the coverage seems to be very low as compared to the total eligible target group households.
5.2 Gross and net benefits

- The average gross amount received by the beneficiaries was Tk.576 and the net benefit after deductions of associated costs and system payments stood at Tk510, about 88% of what was officially received last time before the interview. Although the average gross amount received previously was somewhat less than that of last time. But the net receipt of previous installment was about 95% of the gross amount, which means lesser deductions as banks or other legal charges and system payments.
- Deductions were relatively higher from the beneficiaries of FFW, under RIPD (23% of the gross amount) and Primary Education Stipends (18% of the gross amount).

5.3 Beneficiaries by modes of payment and delivery points

- The SSNP benefits are being delivered in form of (a) cash, (b) kind/food, (c) cash and kind and (d) training, 66% of the respondents received in cash and 30% in kind, mostly food grains.
- Asked for most preferred modes of delivery, 71% of the SSNP beneficiaries opted for cash delivery; implying provision for encashment of benefits presently being delivered in kind.
- About 38% of the total sample beneficiaries currently receive their benefits through banks, 34% from UP offices and 19% directly from the respective program offices.

5.4 Time and cost for receiving benefits from delivery points

- While 61% of the total beneficiaries required to travel less than one hour to reach SSNP benefit delivery venues, 42% of them reported wastage of one hour or less in waiting at the delivery points and for another 37% of them such waiting time is 2-3 hours.
- The travel cost for about 50% of the beneficiaries is Tk.25 or less and for 24% of the beneficiaries Tk.51–75. About 12% of the beneficiaries have to incur a travel cost of Tk.76-100 to and from the designated delivery points.

5.5 Regularities and irregularities in SSNP implementation processes

- Although an absolute majority (63%) of the sample beneficiaries opined that their selection for SSNP was fair and based on pre-defined criteria; a good number of them (35%) stated that they had to approach the UP or NGO in-charge for being selected. Instances of bribery (reported by 2% of the total beneficiaries) and lobbying through friends and relatives (reported by 4%) indicate some degrees of irregularities in the selection processes.
- Bribery was reported by the highest number of beneficiaries of Rajshahi division (33 out of the total 48). Lobbying through friends and relatives is seemingly highest in Sylhet division, closely followed by Rajshahi.
• Bribery was relatively greater for VGD and VGF and ‘Allowances for Widow
and Distressed Women’ while reported lobbying through friends and relatives
was highest for VGD and ‘Old Age Allowance’. Over 50% of the reported
bribery cases relate to UP officials and 39% to others.

• In the mongha-affected Northern of Bangladesh, people complained of
receiving lesser benefits out of the anomalies in SSNP delivery process. They
complained that the UP-led beneficiary selection process is overtly flawed,
because the selectors often resort to nepotism, favoritism and allocation of
cards on partisan grounds. Also some people complained of cheating in
weighing and poor quality of food grains received. In absence of proper
monitoring and follow-up by any appropriate authority, anomalies and
complaints remained unresolved in most of the cases.

6 Perceptions of significance of SSNP

Perception of SSNP benefits varies over regions and also between the
beneficiaries and non-beneficiaries. But most of the informants personally
interviewed or otherwise met in FGD or community meetings, expressed
views that SSNP was an essential support system. Yet, a few counter-
arguments arose out of the FGD sessions that claimed that SSNP did not
bring any significant impact on destitution and impoverished conditions of
the recipients. Some blamed that the programme rather made the recipients
lazy, devoid of motivation, and dependent on charity-money. But yet, a vast
majority of the informants, either direct beneficiary or else, indicated SNP
contributions to the following:

6.1 Contributions to food consumption and other household expenses

• About 55% of the total beneficiaries reported to have received 81-100%
equivalent of their last month’s food consumption and about 11% of them
met 61-80% of their food requirement out of what they received from SSNP.

• While 19% of the beneficiaries reported that SSNP benefits could meet less
than 20% of their annual food needs; about 63% of the beneficiaries claimed
that all food they consumed was produced by their households. The same
claim was made by 50% of the non-beneficiaries.

• Asked whether there were days in the last year when two square meals were
not available to all members of their households, 47% of the beneficiaries
replied in the affirmative as compared to 35% of the non-beneficiaries. This
is a clear indication that the beneficiaries as a group were worse off than the
non-beneficiaries in terms of availability of food.

• The average expenditure of non-beneficiary households was 22% higher
than that of beneficiary households. The variance in expenditure on
individual items ranged from 16% for medical treatment to 50% for
children’s schooling and 52% for clothing and footwear. The non-beneficiary
households are clearly better off than the beneficiary households in terms of
monthly household expenditure on selected items. This should be taken with
the possibility that the control group samples were from relatively better
socio-economic strata.
6.2 SSNP impact on savings and borrowing

- As it was learnt from the FGD that SSNP cannot be related to savings, borrowings and micro-credits; rather these are seemingly related to association with NGOs. It is more NGOs than anybody else motivated them to save for future. None of the informants reported of availability of their own savings accounts in any banks. They expressed that there was no opportunity at all to save any small amounts from the SSNP benefits. Still then, 38% of the beneficiary households reported any savings as compared to 45% of the non-beneficiaries. Of them, 25% of the beneficiaries and 21% of the non-beneficiaries have savings with any NGO while 6% of the beneficiaries and 4% of the non-beneficiaries reported to have savings at home.

- The average amount saved by the non-beneficiaries is 5.6 times higher than the savings of the beneficiaries, Tk.10,586 by the non-beneficiaries as compared to Tk.1,898 by the beneficiaries. This is despite the fact that a higher percentage of the beneficiaries (76%) participate in the government or NGO sponsored savings programmes as compared to the non-beneficiaries (65%).

- Borrowing is a common strategy of the livelihood systems of the poorer SSNP target communities and NGOs are being the primary sources of their borrowings, followed by well-off neighbors and relatives; 55% of the beneficiaries and 44% of the non-beneficiaries reported to have borrowed during last one year. Around a quarter of the respondents had borrowed money from their relatives and local richer people provided loans to around 10% of the beneficiaries and 14% of the non-beneficiaries. The non-beneficiaries had higher access to bank loans, 11% of them had taken loans from banks as compared to 3% of the beneficiaries.

- Of the beneficiaries, 24% of them borrowed for buying food, 18% for financing business, 16% for housing and 17% for emergency medical purposes. Only 2% of the beneficiaries and 3% of the non-beneficiaries reported borrowing for payment of dowry.

- Although 42% of the beneficiaries and 38% of the non-beneficiaries felt needs to borrow, most of them (23% of the beneficiaries and 26% of the non-beneficiaries) did not do so because of high interest rates.

6.3 SSNP and education

- Claiming primary school stipend scheme as most effective support to education of the children of poorer families, its expansion was strongly recommended. It was also reported that even the non-recipient households are now motivated to send their children to school in anticipation of future inclusion.

- Besides the stipend, other allowances are also reported to have spillover effects on education. Two widows informed that they contribute to their son-in-laws’ educational expenses out of the widow allowance received. Two recipients of disability allowance reported to have got admitted in school.
• The FGD participants recommended for the expansion of primary education stipends as a measure against dropping out of children of the poor families from school. It was also recommended introduction of some vocational/technical training for relatively older children so that they can find some ways of living in the event of extreme distress and desperation.

6.4 Women participation and empowerment

• Women seldom decide exclusively in major family affairs while husbands/male members of the families most commonly do so. However, it was encouraging to understand from FGD that joint decisions by husband and wife are increasing, now-a-days.

• Only 12% women of both the beneficiary and non-beneficiary households reported to have participated in any village meetings. Out of the rest 88% never participated in such meetings, 11% was forbidden by their husbands and 50% never desired to participate in any meetings.

• Women of 13% of the households have some control over livestock and 27% over poultry. Women of only 3% of the households reported to have control over agricultural lands and 12% have control over homestead lands. Thirty-one percent women can exclusively decide selling of their jewelary.

• As compared to 55% of the non-beneficiary households, women of 52% of the beneficiary households reported that they were always, or frequently allowed to set some money aside for their own use.

• Fifty-two percent (52%) of the women of the beneficiary households reported that they themselves bought clothes for them during the last twelve months, as against 58% of the non-beneficiary households.

• Around 67% of both beneficiary and non-beneficiary households reported to be able to set priority on different expenditure heads.

• Women of 82% of the beneficiary and 83% of the non-beneficiary households reported that they felt secured to travel around their own localities.

• Women of 18% of the beneficiary and 19% of the non-beneficiary households reported to have faced any domestic violence and 7-8% of them experienced any repression outside home.

6.5 Dowry and asset transfer at marriage

• Women of 28% of the beneficiary and 25% of the non-beneficiary households reported payment of dowry at their marriage.

• Women of 35% of the beneficiary and 42% of the non-beneficiary households reported to have brought any assets from their fathers’ houses after their marriages.

• Women of the 16% of the beneficiary and 15% of the non-beneficiary households reported to have sold out any asset on their own decision.
Fifty-eight percent (58%) of women of the beneficiary and 68% of the non-beneficiary households required permission from their husbands for selling out any assets even it was under their own possession.

Women of 45% of the beneficiary and 44% of the non-beneficiary households reported to have been beaten up by their husbands.

7 Community/village level survey findings

- As compared to the situation in 2005, the women’s representation in Union Parishads/Councils has significantly increased; 14% of the chairpersons and 47% of the members at present are women in place of 5% and 18%, respectively in 2005. Sixteen percent of the UP secretaries are now women as against none in 2005.

- While one or other NGO programme presently covers all the sample mouzas, more than one NGOs are working in some of those. Micro finance is being the most common support for small trading/business, non-formal education, skills development training, health care services, tree plantation, water and sanitation programmes are the other NGO activities currently going on in the sample areas.

- Electricity is available in 83% of the mouzas and 36% of the total households therein are already connected.

- Sanitary latrine is the most common toilet system in the majority of the mouzas, followed by pucca latrines. However, still in 3% of the mouzas, defecation in open space is most common practice of the people.

- Little over 25% of the households in 97% of the sample mouzas have mobile telephones.

- Television is available in 20% HHs of 97% mouzas, 53% mouzas having dish or satellite TV connections.

- Computers are available in 60% of the sample mouzas; 10% of them has internet connection.

- Numbers of educational institutions have only marginally increased and still not adequate. Twenty-nine percent (29%) of the mouzas have primary schools with adequate capacities to accommodate all existing and potential students in the areas.

- Transport facilities in terms of numbers of bus stations, launch stations and train stations have increased.

- Health-related infrastructures have increased in terms of both numbers and facilities in the health complexes run by the government, private hospitals, NGO clinics, doctors’ chambers, immunization centres, etc. But it decreased in terms of satellite clinics (from 40% in 2005 to 37%). But yet the health service coverage is not adequate.
• Availability of banks, markets/bazaars, go-downs have increased, but cold storage facilities have decreased (halved); likewise, the number of fertilizers and pesticides shops has decreased as compared to 2005. Cultural and entertainment facilities have remained more or less unchanged.

• Mouzas with forest areas, khas lands in char and mainland have slightly increased.

• More areas/mouzas are now affected by natural calamities/disasters than five years ago.

• Children are working in agricultural activities. Both women and children are paid less amount of wage for almost the same duration of (working) hours.

• Agricultural laborers get 10-20% less wage during the lean period.

• Seventy-eight percent (78%) to 96% of the residents of the sample mouzas have access to health, credit and education facilities in their respective areas.

8. Synthesis of the findings and recommendations

In the context of high prevalence of poverty and proneness to natural calamities, SSNP in Bangladesh is viewed as a ‘social insurance’ program targeted to different vulnerable groups, e.g., widows, orphans, disabled, aged and others facing hard times and risks of natural calamities or irreparable socio-economic shocks. With its widely recognized positive impacts on livelihood security, social dignity, old aged parental care, school enrolment and drop-out, most of both household interviewees and participants in FGD and community meetings regarded SSNP as a safeguard against labor exploitation, advance selling of labor and standing crops, taking loans from moneylenders, mortgaging/sale of lands and household assets and so on. But terming the present scale and coverage inadequate, people pointed to some systemic and operational problems and adversaries as follows:

8.1 Delayed and uncertain disbursement

Irregular and delayed disbursement of benefits was a common complaint from the beneficiaries of majority programs. Informants in some areas reported to have received quarterly installments after six months or even later. Such irregularities leave them in a state of uncertainty and compel to borrow from moneylenders at high interest rates.

8.2 Procedural bottlenecks

Complained of lengthy and cumbersome selection process, the VGF card delivery procedure was cited as an example where the intending household head is required to remain physically present at home in the first day for being listed and on another day for accuracy check by army personnel. Finally, he/she has to go in person to the UP office to collect the card. Thus it results in loss of three days’ abstention from work and consequential loss of income.
8.3 Insensitivity to regional specificities and seasonal adversities

Planned in the national context, all schemes under SSNP cannot equally address the regional specificities like proneness to flood, river-erosion and seasonal unemployment. Disbursement frequencies and amounts of benefits for such areas should be different from the nationally common ones. For example, duration of VGF schemes in Monga-prone areas of northern Bangladesh need to be expanded from three months to five months, because Monga situation begins before mid August (Bhadra) and stretches over an extended period in mid November (Kartik). In River-basin areas, people demanded resettlement and house reconstruction loans, as well as food subsidy during rainy seasons. While amount of VGF support needs to be increased in these areas especially during monsoon, food for work scheme can be considered as a viable option during other months.

8.4 Scrutiny of target groups should be more sensitive to types of vulnerabilities

While UP and/or NGO-led selection processes are not always fair, a rigorous scrutiny system should be designed with special attention to households with no male members, families with three or more young girls awaiting marriage, the orphans and children facing abuse by their stepmothers/fathers.

8.5 Steps needed against quantity leakage and for maintaining qualities of in-kind deliverables

Reflecting deprivation from due amounts and standard quality of food grains and other in-kind deliverables, people suggested for pre-weighed and packed food grains in airtight plastic sacks.

8.6 Net benefits are shrinking day by day

Taken all system costs on recipients’ accounts and ever increasing price-hikes of essentials into consideration, the net benefits of present meager rates of some schemes have already reduced to a great extent and, for that matter, some target group people getting de-motivated. So, there should be provisions for review and adjustment of SSNP allocations from time to time. Increase of allowances for the old, widow and distressed women and the disabled was strongly recommended, for example.

8.7 Home delivery of benefits may minimize transaction costs

A large section of informants expressed their preference for home delivery of VGD, VGF allotments. They also expressed their willingness to pay service charge for home delivery and opined that such a provision would relieve them of travel cost and wastage productive time. Introduction of a van or pickup by UP for home delivery of VGD-VGF allotments at a reasonable cost on recipients’ account may even reduce transaction cost both at UP and recipient levels. Such vehicle can be rented out to such operators who would agree to deliver SSNP consignments to their recipients.
8.8 Monitoring and surveillance should be strengthened

Both beneficiaries and non-beneficiaries opined that NGO surveillance and community-based watch groups are inactive in most cases – meaning no accountability of the service deliverers. Attention was invited to proper monitoring and inspections of food grain storehouses by a special committee comprised of UP Chairman, local elites, police officials and NGO representatives. While overseeing and monitoring by army was supported by majority of informants, most of them reiterated involvement of NGOs in UP-driven SSNP operational process.

8.9 SSNP should be dimensionally expanded

Referring to successful self-employment utilizing skills development training received by some VGD beneficiaries, basic livelihood trainings were demanded alongside the SSNP supports. State patronized interest-free micro-credit was argued for against NGO-driven micro-credit charging high rates of interest seemingly perpetuating indebtedness of many poverty-stricken households. A section of the people favored normative and familial safety nets whereby reciprocity and cooperation are being considered more important than material gains and cash and kind support. Most of the community leaders asserted that the need of external safety net support would diminish if social and family level employment opportunities could be created. They focused more on poverty eradication, especially promoting family enterprises through skill development training and technical backstopping.

9. Concluding Notes

Findings of the survey give a mixed impression of success and operational problems of SSNP. Considered the present SSNP coverage inadequate in the context of high prevalence of poverty and proneness to natural calamities, people argued for lateral expansion to cover more of poor throughout the country. Also incremental amounts of benefits and qualitative improvements in the delivery process were demanded to ensure impartial selection and regular disbursement.

Relatively higher travel cost and wastage of time on the part of recipients need to be thought about to reduce the actual transaction cost. The regional specificities and seasonal considerations need to be embedded into the design of SSNP operation plans.

Due to decreasing trend of food for works, the poor people’s opportunity to earn living increases when there is no work for them to do.

NB: For more information about this study or other statistics,
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