

## **Gendered risks, poverty and vulnerability in Bangladesh**

### **Case study of the Challenging the Frontiers of Poverty Reduction programme (CFPR), Specially Targeted Ultra Poor II (STUP II)**

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\* Disclaimer: The views presented in this paper are those of the authors and do not necessarily represent the views of DFID.

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## List of acronyms and definition of terms used

ABCB	Area-Based Community Nutrition
ADB	Asian Development Bank
BB	Bangladesh Bank
BBS	Bangladesh Bureau of Statistics
BRAC	Building Resources Across Communities
BRDB	Bangladesh Rural Development Board
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CFPR	Challenging the Frontiers of Poverty Reduction
CLP	Chars Livelihoods Programme
CMC	Centre Management Committees
CNC	Community Nutrition Centre
CPRC	Chronic Poverty Research Centre
DFID	UK Department for International Development
DHS	Demographic Health Survey
EC	European Commission
FGD	Focus Group Discussion
FSSAP	Female Secondary School Assistance Project
FSSP	Female Secondary Stipend Project
FSVGD	Food Security Vulnerable Group Development
GDP	Gross Domestic Product
GDI	Gender-Related Development Index
GEM	Gender Empowerment Measure
GoB	Government of Bangladesh
GQAL	Gender Equality Action Learning
HDI	Human Development Index
HNPSP	Health, Nutrition and Population Sector Programme
IDA	International Development Association
IGVGD	Income-Generating Vulnerable Group Development
ILO	International Labour Organization
INGO	International NGO
ISST	Institute of Social Studies Trust
JPUF	Jatio Pratibandhi Unnayan Foundation
LC	Learning Centre
M&E	Monitoring and Evaluation
NAP	National Action Plan
NFPCSP	National Food Policy Capacity Strengthening Programme
NGO	Non-Governmental Organisation
NIPORT	National Institute of Population Research and Training
NNP	National Nutrition Programme
OECD	Organisation for Economic Co-operation and Development
OMS	Open Market Sales
OTUP	Other Targeted Ultra Poor
PKSF	Pally Karma-Shahayak Foundation
PRA	Participatory Rural Appraisal
PRSP	Poverty Reduction Strategy Paper
RIMP	Rural Infrastructure Maintenance Programme
RMC	Rural Mother Centre
ROSC	Reaching Out-of-School Children
RSS	Rural Social Service
SDC	Swiss Agency for Development and Cooperation
SDF	Social Development Foundation

SIPP	Social Investment Programme Project
STUP	Specially Targeted Ultra Poor
UCD	Urban Community Development
UN	United Nations
UNDP	UN Development Programme
UNFPA	UN Population Fund
UNICEF	UN Children's Fund
VGD	Vulnerable Group Development
VGDUP	Vulnerable Group Development for the Ultra Poor
VGF	Vulnerable Group Feeding
WFP	World Food Programme
WHO	World Health Organization
WID	Women in Development
<i>Char</i>	Small island
<i>Katha</i>	Hand-made rug made of cotton fabric
<i>Madrassa</i>	Educational institution
<i>Parishad</i>	Council
<i>Purdah</i>	The practice of separating women from men and restricting women's mobility
<i>Upazila</i>	Sub-district
<i>Union</i>	Area consisting of several villages (smaller than an <i>upazila</i> )

## Executive summary

The importance of social protection has become increasingly recognised in recent years, especially in the wake of the recent food price and global economic crises, but overall there has been little attention to the role that gender plays in the implementation and effectiveness of social protection programmes. It is often assumed that gender is already being addressed in social protection initiatives because many cash or asset transfer programmes and public works schemes target women, drawing on evidence that women are more likely to invest additional income in family well-being. The role that gender relations play in social protection effectiveness is, however, likely to be more complex. Gender norms and dynamics may affect the type of risk that is tackled, the choice of social protection modality implemented, awareness-raising approaches, public buy-in to social safety net programmes and, most importantly, programme outcomes.

In Bangladesh, both government and non-governmental agencies implement a wide range of social protection interventions. Unlike in many other countries, social protection programmes in Bangladesh often adopt 'a net-and-ladder approach' which attempts to address the structural issues of inequality in access to income sources and assets by combining programme elements to provide safety nets (protection and prevention) and also to assist the eventual graduation out of poverty through improved income-generating skills and opportunities (promotion) (Planning Commission, 2005). The lack of a coherent social protection policy, implementation deficits and low coverage, however, present significant challenges to the effectiveness of government-led social protection interventions. Moreover, to date, the extent that gender has been integrated into social protection programmes has varied. This report focuses on an asset transfer programme in Bangladesh implemented by the NGO Building Resources Across Communities (BRAC) – Challenging the Frontiers of Poverty Reduction (CFPR). The aim of the paper is to analyse the extent to which CFPR addresses gender-specific economic and social risks to support the reduction of poverty and vulnerability and to inform continued efforts to strengthen the effectiveness of social protection in Bangladesh.

The CFPR programme was initiated in 2002 and is targeted to extreme poor households with the objective of improving both the economic and the social capabilities of ultra poor households. The key components of the programme include transferring productive assets worth 8,000 to 15,000 taka (\$112.08 to \$210.14)<sup>2</sup> to women in the household. The programme provides intensive training and support in managing the assets and a daily cash stipend for up to 18 months, and combines subsidised health and legal services, social development training, water and sanitation and a community network through Village Poverty Reduction Committees.

**Methodology:** This report is part of a broader programme of work funded by the UK Department for International Development (DFID) on Gender and Social Protection Effectiveness, being undertaken in Africa, Asia and Latin America. The research involved primary data collection from a qualitative research methodology coupled with secondary quantitative data sources. The primary research was conducted in four research sites (villages) in two districts: Magura and Narail. Sites were selected drawing on a purposive matched sampling technique. This involved selecting two communities from each region with a similar poverty ranking but which were not extreme poverty pockets or geographical extremities. These two districts were selected on the basis that Specially Targeted Ultra Poor (STUP) II was implemented in these areas, reflecting 'second poorest districts,' rather than STUP I, which covers the poorest districts in Bangladesh. Within each district, two BRAC branches were selected. In Magura district, two villages, Malopara and Barishat were selected and in Narail, Daljitpur and Shamukkhola were selected.

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<sup>2</sup> Using [www.oanda.com/currency/converter/](http://www.oanda.com/currency/converter/) as of 21 September 2010.

**Gendered risks and vulnerabilities:** To date, policies and programming have had a greater focus on economic risks and vulnerability – such as income and consumption shocks and stresses – and have paid only limited attention to social risks. However, social risks – such as gender inequality, social discrimination, unequal distributions of resources and power at the intra-household level and limited citizenship – are often just as important, if not more important, in pushing and keeping households in poverty. In Bangladesh, impressive progress has been made in reducing poverty and gender inequality, particularly in health and education and, to some extent, shifts in socio-cultural attitudes are also visible. Yet gendered economic and social risks and vulnerabilities remain strongly intertwined, and poverty continues to have distinct gender features. Labour markets remain highly segmented despite a significant increase in the number of women participating in recent years, and wage disparities are important sources of gender inequality. In rural areas in particular, women are largely unable to independently access markets and productive resources. Recent data from 2006 show that less than 10% of all women and less than 3% of younger women have their name on marital property papers (rental agreements or titles to land or a homestead). The Bangladesh maternal mortality rate remains one of the highest in the world, strongly tied up with women's low status in the household and cultural practices around childbirth (Bordia Das, 2007). High rates of early marriage, limited decision-making power, restrictive mobility and the risk of abandonment by husbands remain critical sources of social risk.

**Social protection responses to gender vulnerabilities:** The recent change in government in Bangladesh (2009) brought with it a renewed optimism for progress towards gender equality through gender-sensitive policy and programming. Overall, there is general consensus that Bangladesh has a relatively good legal and policy environment to promote gender equality in the country, with a strong and vibrant civil society playing a crucial role in increasing the visibility of women in public policy spheres. The implementation of such policies, however, is seen as one of the biggest challenges to translating policy into better outcomes for women. The extent to which gender has been integrated into mainstream safety net planning has, overall, been mixed. An analysis of Bangladesh's poverty reduction strategy paper (PRSP) finds that, in comparison with other components in the PSRP, gender is relatively well considered and addressed in the strategic blocks on social safety nets. However, there is inadequate understanding of gender dimensions of poverty, and a focus on income poverty excludes the social, psychological and health gender dimensions of poverty as well as the gender-specific risks and insecurity in the labour market.

The CFPR programme is one of a few social protection programmes that incorporates an understanding of the gendered dimensions of risks and poverty and is designed to address poverty in a gender-sensitive way. This is reflected in a number of design features:

- Women are targeted with an economic transfer, on the basis that income poverty is highest among females – often single women, even though they may be living in a joint family.
- By increasing women's economic position, the programme aims to increase women's bargaining power within the household.
- The programme addresses both economic and social risks through asset transfers and economic training in tandem with a focus on increasing women's social capital through their involvement in specially created Village Poverty Reduction Committees and social development rights training, such as awareness raising on violence against women, dowry and early marriage.

**Effects on individuals, households and communities:** The CFPR programme is supporting women's practical needs in managing the household and is also showing signs of successfully increasing women's access to and investment in productive assets through transfers and training. Increased income has resulted in increased household expenditure on food, education and health. Important benefits can be seen with regard to increasing women's self-esteem, dignity and self-confidence. Women's own perceptions of their position and status within the household and the community have also improved. However, there is limited evidence that this has translated effectively into women's empowerment at the household or community level. Little change has

been identified in women's control over resources or in decision-making power within the household; women face continued constraints on mobility, which limit their engagement in market activities and therefore ensure their continued dependence on men to earn an income from the asset; and there has not been a significant impact on women's participation in community decision making outside of the specially constructed Village Poverty Reduction Committees.

**Drivers of programme impacts:** A number of politico-institutional and socio-cultural drivers have contributed to both successes and challenges for the CFPR programme. BRAC's strong institutional capacity has ensured its effective implementation of the programme, and staff receive training on gender. However, staff capacity on gender was identified as an area that needs strengthening, including the incorporation of a more strategic approach to gender which better integrates men to support objectives towards gender equality and women's empowerment.

**Conclusions and policy implications:** The CFPR programme has achieved notable success in supporting women's practical needs and, to some extent, in supporting progress towards women's strategic needs. There is room, however, for the transformatory potential envisaged in the programme to be better harnessed. Overall, however, the CFPR programme highlights important lessons for both within Bangladesh as well as internationally, on how a social protection approach can tackle both economic and social risks through a focus on women's empowerment. Some key lessons learnt and policy recommendations include:

- There is scope to support women's engagement in productive activities beyond traditional homestead activities to tackle the social norms and the lack of skills (e.g. non-farm sector skills) that prevent women's entry into jobs with higher returns to labour.
- The programme does explicitly address social risks within its design, by aiming to increase women's bargaining power within the household, but it largely assumes that economic empowerment through the transfer of assets will translate into other forms of empowerment at household level. More attention is needed in the design to achieving women's empowerment, including decision making in the household and mobility in the public sphere. Evidence from across the world suggests that explicit linkages to other programmes, and complementary services which deal specifically with, for instance, gender-based violence or unequal division of labour within the household, are needed.
- At the level of programme governance, CFPR has been successful in capturing beneficiaries' voices throughout the programme through institutionalised monitoring and evaluation (M&E). M&E indicators are gender sensitive – data are collected and analysed by sex – and range to measure progress on both the tangible and intangible economic and social impacts of the programme. Key indicators include decision making in the household; mobility; financial autonomy/control over own income; interaction in the public sphere; political and legal awareness; and attitudes on violence against women. The key challenge is to ensure that these findings are fed back into improved programme design.
- Implementation demonstrates an efficient and well-sequenced delivery of services, including i) an emphasis on building the skills and knowledge of implementers to ensure that gender-sensitive design is translated into delivery; ii) a reliance on the intense interaction between BRAC staff and the beneficiaries – the high staff to beneficiary ratio is required to support the needs of women as they are trained and as they learn how to earn an income from the asset. In addition to this labour intensity, almost 40% of the CFPR programme's fieldworkers are women. In a context where it remains culturally unacceptable for women to interact with men who are not family members, this is a critical component. Where programme staff are male, the programme is gender sensitive by approaching the household and requesting, where necessary, permission from the male household members for women's participation; and iii) the use of measurable gender targets and tools to ensure that the gender components of the programme are being implemented effectively.



## 1. Introduction

*'We are caught up in a complex knot – other poor people also get caught up from time to time in a knot, but their knots are simpler ... You can easily detect the source of the knot and do something about it ... Our knots have many sources ... Often pulling on one carelessly only makes the knot more complex'* (Female participant, in Matin et al., 2008).

The importance of social protection mechanisms in low- and middle-income countries has received considerable attention in recent years, even more so in the wake of the recent world food price crisis and global economic crisis. Although the gender dimensions of poverty and vulnerability are relatively well understood across countries, it is often assumed that gender inequality is already being addressed in social protection initiatives because many transfer programmes and public works programmes target women. This particular focus has been a result largely of evidence that women are more likely to invest additional income in family well-being as well as of a concern to promote greater representation of women in employment programmes. However, the role that gender relations play in social protection effectiveness is likely to be much more complex, affecting not only the type of risk that is tackled but also the programme impacts, as a result of pre-existing intra-household and community gender dynamics. Moreover, gender norms and roles may shape the choice of social protection modality, awareness-raising approaches and public buy-in to social safety net programmes.

In Bangladesh, the government and non-governmental agencies implement a wide range of social protection interventions (see Annex 1). The government notably adopts 'a net-and-ladder approach integrating programme elements which not only provide social protection but also aim to assist the eventual graduation out of poverty through improved income generating skills and opportunities' (Planning Commission, 2005). Indeed, social protection in Bangladesh, unlike in many other countries in the region, has taken on a 'unique focus,' one which attempts to address the structural issues of inequality in access to income sources and assets (Köhler et al., 2009). It has also, to some extent, addressed certain dimensions of gender inequalities in poverty, vulnerability and risk in some interventions.

This paper looks in detail at one specific social protection programme implemented by the non-governmental organisation (NGO) Building Resources Across Communities (BRAC): Challenging the Frontiers of Poverty Reduction (CFPR). The programme was initiated in 2002 to reduce extreme poverty in rural Bangladesh with the aim of improving both the economic and the social capabilities of ultra poor households in Bangladesh (see Box 1). The key components of the programme include transferring productive assets worth 8,000 to 15,000 taka (\$112.08 to \$210.14)<sup>3</sup> to the poorest households in geographically targeted areas in Bangladesh (the poorest and second poorest districts). In addition to the transfer, the programme provides intensive training and support in managing the assets; a daily stipend for approximately 18 months until income is generated from the assets (approximately 300 taka per month (\$4.20)); subsidised health and legal services; social development training; water and sanitation; and the development of supportive community networks through Village Poverty Reduction Committees.

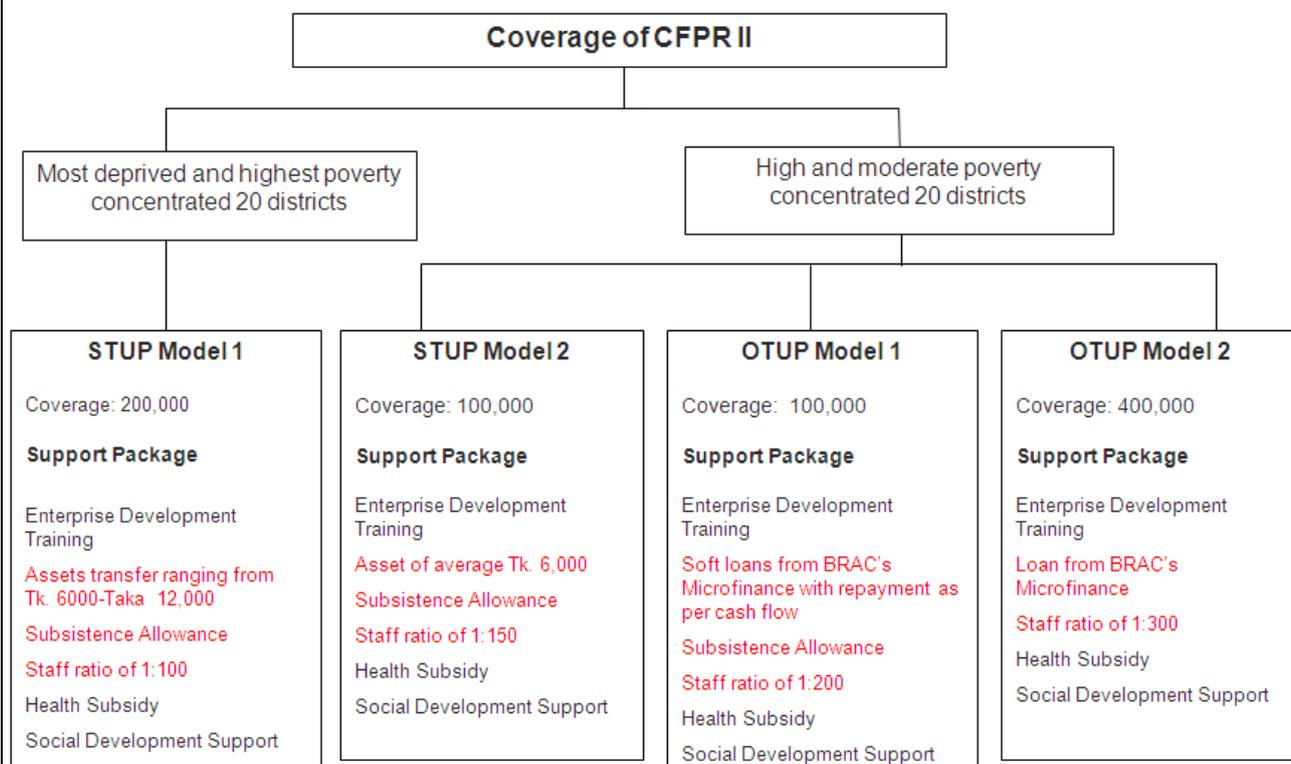
The aim of this paper is to analyse the extent to which CFPR addresses gender-specific economic and social risks to support the reduction of poverty and vulnerability and to inform continued efforts to strengthen the effectiveness of social protection in Bangladesh.

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<sup>3</sup> Using [www.oanda.com/currency/converter/](http://www.oanda.com/currency/converter/) as of 21 September 2010.

**Box 1: Programme details**

In December 2009, 272,000 women had received an asset transfer. CFPR is divided into two components: the Specially Targeted Ultra Poor (STUP) programme and the Other Targeted Ultra Poor (OTUP) programme. Within these two components, the programmes are further divided into two, as illustrated below.



The STUP programme (the focus of this paper) provides two years of intensive support to rural women through:

- Transfer of productive assets (goats, cows, chickens, trading items, etc) worth between 8,000 and 15,000 taka ((\$112.08 and \$210.14) to build the household's economic base;
- Intensive training and regular technical support in the management of these assets to ensure good return;
- A monthly stipend for approximately 18 months to reduce the opportunity cost of asset operations;
- Health support to reduce morbidity;
- Social development meetings to increase knowledge and awareness of rights and justice; and
- Mobilisation of local elite support through the development of a supportive community network via Village Poverty Reduction Committees to create an enabling environment.

The programme also supports the extreme poor to access other development activities from which they have usually been excluded – including government provisions.

The targeting for CFPR include both exclusion and inclusion criteria. All households must satisfy all the following exclusion conditions:

- Not borrowing from a microcredit-providing NGO;
- Not receiving benefits from government programmes; and
- At least one adult woman physically able to put in labour towards the asset transferred.

All households must also satisfy at least three of the inclusion conditions:

- Total land owned less than 10 decimals;
- Adult women in the household selling labour/household dependent on female domestic work and begging;
- Main male income earner is disabled or unable to work/no male adult active members in the household;
- School-aged children selling labour; and
- No productive assets.

Source: Matin et al. (2008); Sulaiman (2009).

## 1.1 Research methodology

The research methodology carried out for this report included primary qualitative data collection supported by secondary sources of literature. In particular, we have drawn on quantitative impact data generated by BRAC's panel survey (2002 and 2005) of STUP II beneficiaries<sup>4</sup> carried out in the same districts as our research (BRAC, 2009). Our methodology is structured around the following four areas (see Table 1):

1. Understanding the diversity of gendered economic and social risks;
2. Gender analysis of social protection policy and design;
3. Effects of social protection programme on gender equality, food security and poverty/vulnerability reduction at the household, intra-household and community level;
4. Implications for future policy and programme design to improve social protection effectiveness.

Research was conducted in four research sites (villages) in two districts: Magura and Narail. Sites were selected drawing on a purposive matched sampling technique. This involved selecting two communities from each region with a similar poverty ranking but which were not extreme poverty pockets or geographical extremities. These two districts were selected on the basis that STUP II was implemented in these areas, reflecting 'second poorest districts,' rather than STUP I, which covers the poorest districts in Bangladesh. Within each district, two BRAC branches were selected. In Magura district, two villages, Malopara and Barishat were selected and in Narail, Daljitpur and Shamukkhola were selected.

**Table 1: Overview of research methodology**

Methodology	Details
Desk review	Secondary data and programme document analysis
Key informant interviews	National (policymakers, donors, international agencies, civil society, researchers); sub-national (government and non-government implementers)
Focus group discussions	Eight FGDs with beneficiaries (two male and two female groups per village); one mixed FGD
Life histories	16 life histories (eight men and eight women) at different life/social stages: adolescence; married; single household heads (divorced, abandoned or widowed); elderly

The main objectives of the desk review were to: map out key gender-specific vulnerabilities in the country; identify how gender is (or is not) already discussed and integrated within the context of social protection policies and programmes at country level; carry out a gender audit/mapping of the main social protection programmes and the extent to which they integrate gender considerations; and contextualise CFPR within the country's broader national social protection framework and related policy debates.

Using semi-structured questionnaires, key informant interviews were carried out at the national level in February 2010 to provide a broader understanding of social protection design decision-

<sup>4</sup> For a detailed description of BRAC's sampling and research methodology for the collection and analysis of its panel data, see BRAC (2009).

making processes and to explore the political economy dimensions of the integration of gender into social protection policies and programmes. At the sub-national level, key informant interviews with local government officials, BRAC staff and members of the Village Poverty Reduction Committees aimed to provide a better understanding of the key challenges in implementing social protection at the local level, as well as the implications/impacts of implementation challenges on households and individuals.

FGDs were used to tease out the details of the social protection impacts, both direct and indirect, at the individual, household and community level. The use of life histories (with beneficiaries representing different life/social stages, from adolescence to old age) allowed for a more in-depth exploration of individuals' gendered experiences of risk and vulnerability, and the individual, household, community and policy factors that shape available coping/resilience strategies. They also provide insights into the relative importance of the CFPR STUP II programme in diverse individuals' lives.

## **1.2 Report structure**

The report is structured as follows. Section 2 discusses the conceptual framework that underpins the analysis, highlighting the importance of understanding gendered economic and social risks at individual, household and community levels, and reviews the extent to which gender considerations have been integrated into asset transfer programmes in developing country contexts. Section 3 maps out the patterning of gender-specific risks and vulnerabilities in Bangladesh, focusing specifically on our research site locations, and includes an analysis of existing coping strategies used at the household level. Section 4 discusses current provision of safety net programmes in Bangladesh and analyses the extent to which gender has been integrated into the design of national social protection programmes, and specifically in the design of CFPR STUP II. Section 5 then turns to an analysis of our fieldwork findings on the effects of STUP II on gender dynamics at individual, household and community levels. Section 6 explores the drivers of programme impacts and Section 7 concludes and highlights the key policy implications of our findings.

## 2. Conceptual framework: Gendered economic and social risks and social protection responses<sup>5</sup>

Social protection, commonly defined as encompassing a subset of interventions for the poor – carried out formally by the state (often with donor or international non-governmental organisation (INGO) financing and support) or the private sector, or informally through community or inter- and intra-household support networks – is an increasingly important approach to reduce vulnerability and chronic poverty, especially in contexts of crisis (see Box 2). To date, however, the focus has been mainly on economic risks and vulnerability – such as income and consumption shocks and stresses – with only limited attention to social risks. Social risks, however – such as gender inequality, social discrimination, unequal distributions of resources and power at the intra-household level and limited citizenship – are often just as important, if not more important, in pushing households into poverty and keeping them there. Indeed, of the five poverty traps identified by the 2008-2009 Chronic Poverty Report, four are non-income measures: insecurity (ranging from insecure environments to conflict and violence); limited citizenship (a lack of a meaningful political voice); spatial disadvantage (exclusion from politics, markets, resources, etc, owing to geographical remoteness); and social discrimination (which traps people in exploitative relationships of power and patronage) (CPRC, 2008).

### Box 2: Conceptualising social protection

Drawing on Devereux and Sabates-Wheeler's (2004) framework of social protection, the objectives of the full range of social protection interventions are fourfold:

- *Protective*: Providing relief from deprivation (e.g. disability benefits or non-contributory pensions);
- *Preventive*: Averting deprivation (e.g. through savings clubs, insurance or risk diversification);
- *Promotive*: Enhancing real incomes and capabilities (e.g. through inputs transfers); and
- *Transformative*: Addressing concerns of social equity and exclusion by expanding social protection to arenas such as equity, empowerment and economic, social and cultural rights, rather than confining the scope of social protection to respond to economic risks alone through targeted income and consumption transfers.

Social protection refers to a set of instruments (formal and informal) that provide:

- Social assistance (e.g. regular and predictable cash or in-kind transfers, including fee waivers, public works schemes, food aid);
- Social services targeted to marginalised groups (e.g. family counselling, juvenile justice services, family violence prevention and protection);
- Social insurance to protect people against risks of shocks (typically health, employment and environmental);
- Social equity measures (e.g. rights awareness campaigns, skills training) to protect against social risks such as discrimination and abuse.

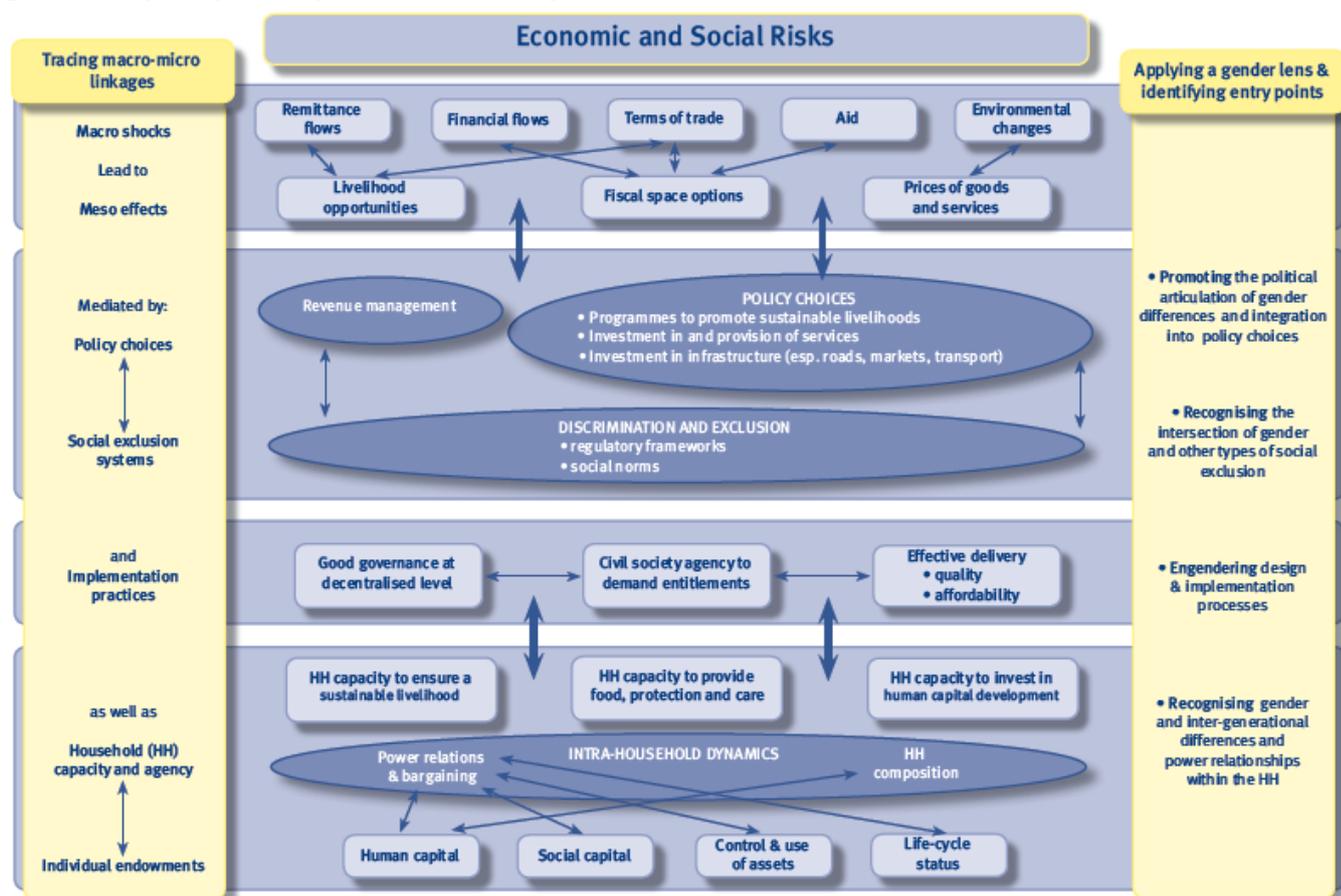
### 2.1 The gender dimensions of economic and social risks

Poor households typically face a range of risks, ranging from the economic to the social. Vulnerability to risk, and its opposite, resilience, are both strongly linked to the capacity of individuals or households to prevent, mitigate or cope with such risks. Both economic risks (including the economic impact of environmental and natural risks) and social risks are influenced by gender dynamics and may have important differential impacts on men and women. Because they are socially constructed, gender roles and responsibilities are highly varied, and infused with power relations (WHO, 2007). Figure 1 maps out the ways in which economic and social risks can

<sup>5</sup> This section is based on Holmes and Jones (2009).

be reinforced or mediated from the macro to the micro level through, for example, policy interventions, discriminatory practices embedded in institutions (e.g. social exclusion and discrimination in the labour market) and community, household and individual capacities and agency. Opportunities to enhance the integration of gender at each of these levels are highly context specific, and depend on the balance between formal and informal social protection mechanisms within a country as well as on the profile of the government agencies responsible for the design and implementation of formal mechanisms.

**Figure 1: Impact pathways of vulnerability to economic and social risks**



Source: Holmes and Jones (2009).

### 2.1.1 Gendered economic risks

Economic risks can include declines in national financial resources and/or aid flows, terms of trade shocks or environmental disasters. Stresses might include long-term national budget deficits and debt, lack of a regulatory framework and/or enforcement of health and safety standards at work and lack of an economically enabling environment. Given men’s and women’s differential engagement in the economy (i.e. the labour market), the impacts of macroeconomic shocks are highly gendered. For example, in times of economic crisis, women are often the first to lose jobs in the formal sector, such as in Korea during the financial crisis of 1997/98 (World Bank, 2009a). In other parts of East Asia, including Indonesia and the Philippines, women gained in overall employment because of their lower wages and lower levels of union organisation (ibid). Cuts in public expenditure are also likely to affect women more (in many contexts) because they tend to have greater responsibility for household health and education access. The effects on men and male identities of economic malaise are also increasingly recognised. Silberschmidt (2001), for instance, highlights the way in which rising unemployment and low incomes are undermining male breadwinner roles and resulting in negative coping strategies, such as sexually aggressive behaviour and gender-based violence, in a bid to reassert traditional masculine identities.

At the meso or community level, the impacts of economic shocks are mediated by, for example, gender-segmented labour markets and institutional rules and norms (e.g. absence of affirmative action to address historical discrimination of women and marginalised social groups), which lead to poor access and utilisation of productive services by women. Women in general have less access to credit, inputs (such as fertiliser), extension services and, therefore, improved technologies (World Bank, 2009b), which undermines their resilience to cope with stress and shocks.

How poor households are able to cope with and mitigate the impacts of shocks and ongoing stresses also depends on a number of factors at the micro or intra-household level. Household members' vulnerability is shaped by household composition (e.g. dependency ratios, sex of the household head, number of boys and girls in the household), individual and household ownership and control of assets (land, labour, financial capital, livestock, time and so on), access to labour markets, social networks and social capital and levels of education. Women typically have lower levels of education, less access, ownership and control of productive assets and different social networks to men, leading to lower economic productivity and income generation and weaker bargaining positions in the household. In times of crisis, moreover, underlying gender biases may mean that women's or female-headed households' assets are more vulnerable to stripping than those of men, the impact of which may be lengthy if what has been sold cannot be replaced. Women's bargaining position and entitlements may also be reduced more rapidly than those of male members of households (Byrne and Baden, 1995).

### **2.1.2 Gendered social risks**

Social sources of vulnerability are often as or more important barriers to sustainable livelihoods and general well-being than economic shocks and stresses (CPRC, 2008). At a macro level, social exclusion and discrimination often inform and/or are perpetuated by formal policies, legislation and institutions (e.g. low representation of women or minority groups in senior positions). In many countries, however, efforts to ensure that national laws and policies are consistent in terms of providing equal treatment and/or opportunities to citizens irrespective of gender, caste, race, ethnicity, religion, class, sexuality and disability are often weak or uneven, and hampered by a lack of resources to enforce such legislation, especially at the sub-national level.

At the meso or community level, absence of voice in community dialogues is a key source of vulnerability. For instance, women are often excluded from decision-making roles in community-level committees, and this gender-based exclusion may be further exacerbated by caste, class or religion. Some excluded groups are reluctant to access programmes or claim rights and entitlements, fearing violence or abuse from more dominant community members. Another critical and related variable is social capital. Poverty may be compounded by a lack of access to social networks that provide access to employment opportunities but also support in times of crisis. It can also reinforce marginalisation from policy decision-making processes.

At the micro or intra-household level, social risk is related to limited intra-household decision-making and bargaining power based on age and/or gender, and time poverty as a result of unpaid productive work responsibilities and/or familial care work. All of these can reduce time and resources available for wider livelihood or coping strategies, and may contribute to women tolerating discriminatory and insecure employment conditions and/or abusive domestic relationships. Life-course status may also exacerbate intra-household social vulnerabilities. Girls are often relatively voiceless within the family, and a source of unpaid domestic/care work labour. The elderly (especially widows) also tend to face particular marginalisation as they come to be seen as non-productive and in some contexts even a threat to scarce resources.

## 2.2 Applying a gender lens to asset transfer programmes

Asset transfer programmes can build and maintain assets both directly and indirectly. Some transfer productive assets – such as livestock, poultry, land – directly to programme participants. Others build individual human capital assets (e.g. conditional cash transfers, fee waivers and subsidies), financial assets (e.g. through income transfers) or physical community assets (e.g. through public works programmes). Although the latter types are more widespread in developing countries, this report focuses on the former – productive asset transfers.

Such transfers are often accompanied by training to ensure their effective utilisation. Targeted to rural areas, they aim to reduce poverty and improve household food security by supporting rural livelihoods and household investment in economic activities. The focus on *promotion* is particularly important, but transfers are also sometimes coupled with *protection* and *prevention* activities, such as cash stipends, free health care or additional seasonal employment opportunities through public works programmes, to ensure that households are able to cope with even small shocks and stresses so that assets do not need to be sold to meet immediate consumption expenditure.

In Bangladesh, asset transfer programmes (CFPR and the Chars Livelihoods Programme (CLP)) include *transformative* social equity elements: CLP reaches remote excluded areas which have largely been bypassed by the government, and both programmes explicitly target women to build their economic capacities, as well as including social development training components to address gender inequality through increased awareness on women's rights. Furthermore, asset transfers have been targeted to extreme poor households based on the assumption that even the poorest households have the capacity to engage in productive activities if they are given a 'hand up.' This contrasts with the approach in sub-Saharan Africa, for example, where there is a growing tendency to target the poorest 10% of households with cash transfers, based on the assumption that these households are unable to engage successfully in economic activities.

Using a gender lens in the design of asset transfer programmes is especially important, given that experiences of poverty and risk are strongly influenced by differences in asset ownership at the individual level (Ezemenari et al., 2002). Ownership and control of household assets influence an individual's bargaining power over how resources are allocated within the household, as well as determining her/his potential for pursuing opportunities outside of the household (ibid). Studies from Bangladesh, Ethiopia and Indonesia have demonstrated that, when more assets are under the control of women, the share of household income spent on children's education increases, and that different assets have different implications for bargaining power within the household, if cultural factors such as 'status' or 'prestige' are associated with specific assets (Quisumbing and Maluccio, 1999). In Bangladesh, a Muslim patrilineal society, although wealthier fathers favour sons over daughters, mothers who have more control over household income or assets and are better educated are able to increase educational investments in their daughters, suggesting benefits to interventions which increase women's assets relative to men's (ibid).

Indeed, many authors argue that gender-sensitive poverty reduction policies must strengthen women's access to assets (see also Quisumbing and Pandolfelli, 2008) but also go beyond 'economic development' to understand the need for safety and dignity of status: 'ideally, interventions to improve the lives of women should seek to build both women's assets and their societal status in order to transform gender roles' (Ambler et al., 2007).

Evidence from BRAC's CFPR as well as from the CLP asset transfer programme in Bangladesh demonstrates the potential value of the integrated economic and social approach taken to poverty reduction in Bangladesh. It suggests that, if they are implemented using a gender-sensitive lens, asset transfer programmes have the potential not only to achieve protection, prevention and promotion objectives but also, to some extent, to generate more gender-equitable outcomes through transformative social protection components.

### 3. Overview of gendered risks and vulnerabilities in Bangladesh

In this section, we look at the key gendered economic and social risks in rural Bangladesh and specifically our research site locations, and identify the main coping strategies used in response to these vulnerabilities.

#### 3.1 Economic risks and vulnerabilities in the rural sector

Bangladesh's economy has been growing over the past two decades, which has resulted in a decline in the overall incidence of income poverty. Farm, non-farm labour and migration have provided pathways out of poverty<sup>6</sup> (World Bank, 2007). Furthermore, upward trends in real agricultural wages in rural areas have further supported a reduction in poverty since 2000. However, during the same time period inequality has increased (UNICEF, 2009a), and the very poorest households have been marginalised from the productive opportunities that have emerged from increased economic growth. A total of 40% of the population – approximately 60 million people – live in poverty in Bangladesh, and 25% of these are classified by the government as 'extreme poor' (Planning Commission, 2005). More than 50% of the poor in Bangladesh are rural landless households which spend almost one-third of their total budget on rice (World Bank, 2007). Poor households are the most vulnerable to increases in rice prices, and the 2007/08 food price crisis is estimated to have increased the number of food insecure people by 7.5 million (UNICEF, 2009b). Moreover, landlessness is increasing and alternative employment in villages is limited. Economic pressures, also a result of natural phenomena such as river erosion, are driving migration to urban areas (Rozario, 2002). Regional disparities in Bangladesh are significant and have been increasing: whereas the poverty rate at the national level is 40% and the extreme poverty rate is 25%, in the riverine islands in the northwest of the country these rates are estimated at 86% and 78%, respectively (Unnayan Shamannay, 2008).

The changes over the past two decades in the Bangladesh economy – including its integration into regional and global economies – have also had far-reaching social consequences. Specific changes to the fabric of society and to social and cultural norms can be seen, especially for women. Over the past decade or so, women have played a significantly enhanced and more visible role in the cash economy, as a result of the monetisation of the village economy and the microcredit revolution. Women are more mobile: they have a greater presence in public spaces and in formal paid labour, and more and more women are migrating to urban areas for work, for example in garment factories (Rozario, 2002). Economic growth has provided many opportunities for women in Bangladesh, but it also retains embedded – as well as presenting new – challenges for gender inequality.

##### 3.1.1 Women's participation in the labour market

The growth of the garment industry in Bangladesh has been the reason behind a large proportion of poor women entering the formal wage labour market over the past two decades. Women's participation in the paid labour force rose rapidly in the 1990s: from 15.8% in 1995/96 to 23.9% in 1999/00 (based on Labour Force Survey 1999-2000 data in Thomas, 2004). Growth in the service sector and social services (through NGOs) has also affected aggregate patterns of labour force participation, and is thought to have contributed the largest increase in women's employment (Bordia Das, 2007). By 2002/03, the labour force participation rate in Bangladesh was 26%.

<sup>6</sup> The complementing effects of farm and non-farm activities can be strong. In Bangladesh, farm households with better market access or in areas with higher agricultural potential earn more from agriculture, but they also diversify more into non-farm activities (World Bank, 2007).

However, the labour market is highly segmented along gender lines: women tend to be concentrated in lower-paying industries and do not have access to the same types of jobs as men (Bordia Das, 2007). The textile sector employs 2 million workers, 80% of them women (ISST, 2007). Women's jobs are characterised by low skills and low pay – they are casual jobs, often short term and with unregulated working conditions. Jobs in garments/manufacturing are very insecure, leaving young women particularly vulnerable to unemployment as well as trafficking or commercial sex work as the only alternatives, especially when they are separated from their families in rural areas and other social networks (Thomas, 2004).

Women also represent an increasing proportion of day labourers in the agriculture sector, as men move into sectors with higher returns. It is not only a lack of education and skills that constrains women's better employment opportunities, but also socio-cultural norms which dictate that, 'ideally,' women should stay at home and do domestic work. Although women's mobility has certainly increased in the country, perceptions remain that work outside the household, particularly if it involves moving around or beyond the village on one's own, is undesirable and places the woman's honour at risk (Rozario, 2002). Working outside the home is not new or unusual for poor Bangladeshi village women (e.g. working as maids in wealthier households), but it is almost always taken on reluctantly and in response to economic need (ibid).

Differential wage gaps also remain a key concern in Bangladesh. A widening gap in daily wage rates between the industry and agriculture sectors (in 2004 industrial workers received 1.7 times the daily wage rate of agricultural workers) is creating an even wider gender gap in wages, as women are unable to move into alternative rural employment such as small cottage industries (Thomas, 2004). However, wage levels are also lower for women than for men even in the same job (ILO, 2009). A recent study by Kapsos (2008) found that, even after controlling for factors such as differences in age, education, industry, occupational type and location, women earn 15.9% less per hour than men. As women's education increases, the male-female wage gap decreases, because women tend to see more benefits from additional education in terms of earnings than men. As would be expected, completing secondary education is most beneficial: women who have not completed primary education earn an average of 22% less than their male equivalents; this differential narrows to only 4% for those with secondary education. The study concluded that investment in education – at both primary and secondary levels – could play a substantial role in lowering the overall gender wage gap. Importantly, policy measures focused on reducing occupational segregation could go a long way towards reducing gender-based earning inequalities.

### **3.1.2 Access to markets**

Women's role in agriculture is significant, producing homestead crops and looking after livestock. Women's post-harvest activities contribute over 50% of value to crop produce (Thomas, 2004). However, social and cultural norms mean that women do not take produce to market or interact in public with men: they are largely dependent on male family members to buy and sell produce, restricting their independent economic activities outside the household. A number of initiatives have attempted to support women to actively engage in market activities by creating specific spaces for women in markets, such as by constructing and/or improving common public facilities in 'growth centre markets' and including exclusive areas for women vendors in open spaces (World Bank, 2009b). However, these initiatives have had limited impact to date because they have not overcome the socio-cultural realities of women not coming to market in the first place (Holmes et al., 2008).

### **3.1.3 Access to and ownership of assets**

Women head 10% of ultra poor households in Bangladesh (BBS, 2005). Widowed and abandoned women are often particularly disadvantaged because of women's vulnerable legal status and inability to protect legal entitlements to property and alimony (Matin et al., 2008). According to Islamic law, daughters inherit half as much as sons and, in principle, wives are entitled to half of

the assets of a deceased husband. Under Hindu law, a widow inherits the same share as a son<sup>7</sup> (OECD, 2010). However, social and customary practices effectively exclude women from accessing land and other assets. Bangladeshi women are unlikely to claim their share of family property unless it is offered to them (ibid). According to the agricultural census of 1996, only 3.5% (0.62 million) of the 17.8 million agricultural holdings were female owned (in World Bank, 2008). Women are also more likely to own a homestead if a household has only the homestead rather than if the household also has cultivable land (ibid). More recent data from 2006 show that less than 10% of all women and less than 3% of younger women have their name on marital property papers (rental agreements or titles to land or a homestead) (ibid).

### 3.1.4 Rural institutions

The rapid growth of microfinance in Bangladesh has fundamentally changed women's access to financial services in rural areas. Innovations in rural microcredit have enabled women not only access to financial capital, but also increased assets registered in their names (World Bank, 2007), enhancing their voice and ability to access other services. Although the impacts of credit on women's empowerment have been mixed, it has undoubtedly resulted in a significant shift in the visibility of women in rural villages. However, key challenges in service delivery in the rural sector for women remain. NGO microfinance programmes have increased returns on women's labour and reduced the extent of total household underemployment, but in many cases the activities promoted by microcredit have not graduated beyond the reach of part-time self-employment (Thomas, 2004). This has been particularly the case for women, as programmes have tended to focus on improving technologies and skills in traditional areas of production (e.g. small livestock and post-harvest preservation and storage), for which there are still very low returns on labour, rather than seeking more productive areas for investment (ibid).

In response to socio-cultural norms which restrict women's engagement in economic activities and access to rural productive services (e.g. mobility and contact with males outside the family), some initiatives have included hiring female extension officers (Thomas, 2004). Although NGOs have successfully hired and trained thousands of women development workers, who are perceived by many communities as role models and agents of change, the majority of services delivered by the government and by many NGOs in areas of production continue to use male staff (World Bank, 2009b).

### 3.1.5 Natural disasters

Bangladesh regularly faces a range of natural disasters, both sporadic and perennial. Between 1980 and 2008, 219 natural disasters were recorded, affecting on average almost 11 million people per year.<sup>8</sup> The poor are the most vulnerable to natural disasters such as cyclones and flooding. These severe weather phenomena frequently cause environmental damage by eroding riverbanks, directly affecting thousands of people every year by disrupting agricultural productivity and livelihood opportunities (Osman et al., 2009). As Pearl and Dankelman (2010) discuss, the disadvantaged position of women in Bangladesh means that they face greater difficulty in coping with disasters, in a number of ways. Where women are more calorie deficient than men, women have more problems recovering from the negative effects that flooding has on their health; an increase in the number of female-headed households (because of male out-migration) amplifies women's responsibilities and vulnerabilities during natural disasters; and after a disaster hits, there are often inadequate facilities available for women to cope with their household tasks or to get shelter (ibid). Disaster relief efforts also often pay insufficient attention to women's reproductive and sexual health and, as a result, women's health suffers disproportionately. Moreover, as access to basic needs and natural resources, such as shelter, food, fertile land, water and fuel, becomes hampered, women's workload increases (ibid).

<sup>7</sup> For Christians, the Succession Act of 1925 provides equal inheritance between sons and daughters.

<sup>8</sup> [www.preventionweb.net/english/countries/statistics/?cid=14](http://www.preventionweb.net/english/countries/statistics/?cid=14).

### 3.2 Social risks and vulnerabilities

Bangladesh has demonstrated dramatic improvements in some areas of social development since the 1990s. Life expectancy has risen from 50 to 63 years, population growth rates of 3% a year have been halved, child mortality rates of 240 per 1,000 births have been cut by 70% (among the fastest in the developing world), literacy has more than doubled, remarkable progress has been made in providing universal basic education and gender disparity in primary and secondary school enrolment has been eliminated (Mahmud, 2008). During this time, Bangladesh's per capita gross domestic product (GDP) has accelerated (it has more than doubled since 1975), but progress on social development indicators has clearly outpaced the growth in per capita GDP: Bangladesh is now an over-performer on most social development indicators in relation to its per capita GDP (Mahmud, 2008; UNDP, 2009).

Bangladesh's achievements are particularly noteworthy given its socio-cultural context, characterised by patriarchal family structures, female seclusion and deprivation (Mahmud, 2008). Indeed, Bangladesh, although the second poorest country in the South Asian region (ahead of Nepal), has indicators beyond the South Asian average (Mahmud, 2008) (see Table 2).

**Table 2: Bangladesh and South Asia human development indicators, 1990-2004**

		1990	2002-2004
Gross primary enrolment rate (%)	Bangladesh	80	109
	South Asia	95	103
Ratio of girls to boys in primary and secondary education (%)	Bangladesh	77	107
	South Asia	71	89
Under-five mortality rate (per 1,000 live births)	Bangladesh	144	69
	South Asia	130	86
Population with access to improved sanitation (%)	Bangladesh	23	48
	South Asia	20	37

Source: Mahmud (2008).

Education rates have increased in Bangladesh, especially girls' education, 'surpassing all expectations' (Bordia Das, 2007). Indeed, Bangladesh stands out as the country that made the greatest progress in the region from 1992 to 2005. Girls' secondary school enrolment increased from 13% to 56% in 10 years (ISST, 2007). Improvements in the enrolment rates owe to an increase in the government's budgetary allocation to girls' education, free primary education and stipend and food for education programmes at the primary level (ibid). However, more detailed analysis of the figures shows that progress is attributable to enrolment at primary and lower secondary levels, and that many other inequalities remain: gender parity of enrolment does not necessarily mean similar progress on other educational indicators (ibid).

In health, similar significant achievements have been made, with important reductions in fertility and mortality. The number of births attended by skilled health personnel increased from 5% in 1990 to 12% in 2000, although wide variations across income groups remain (ISST, 2007). Two of the key challenges in Bangladesh are maternal mortality and low birth-weight babies, an indicator of maternal malnutrition (Bordia Das, 2007; World Bank, 2009b). The Bangladesh maternal mortality rate remains one of the highest in the world: an estimated 14% of maternal deaths are caused by violence against women, and 12,000 to 15,000 women die every year from maternal health complications (ISST, 2007). These outcomes are strongly tied up with women's low status in the household and cultural practices around childbirth (Bordia Das, 2007). Despite an increase in service delivery and facilities, and evidence of change, low demand is still the key constraint to women seeking skilled care in pregnancy and delivery (ibid).

Achievements in health and education reflect an environment which has been heralded as one of 'far-reaching social change' – changes in norms, attitudes and policies and practices related to gender equality (Bordia Das, 2007). Research shows intergenerational change in gender norms

reflected by younger women's more liberal views on gender equality: 'their attitudes towards equal education of spouses, to son preference, divorce, and domestic violence all signify that younger women are more liberal than their mothers and grandmothers' (ibid). However, although reports suggest that this is symptomatic of a wider continuing change, which will be seen more clearly over the coming decade, authors are quick to highlight serious constraints and challenges to further progress which urgently need addressing (ibid).

Overall, Bangladesh continues to rank poorly on gender-related indicators. Bangladesh has very low GDI (Gender-Related Development Index)<sup>9</sup> and GEM (Gender Empowerment Measure)<sup>10</sup> measures, ranking at 123 (out of 155) and 108 (out of 109), respectively (UNDP, 2009). This demonstrates significant disparities between women's and men's opportunities and attainments in human capital development and economic and political participation.

Although declines in the proportion of teenage marriage have been observed,<sup>11</sup> Bangladesh has the highest rate of early marriage in Asia and ranks among the highest worldwide. A 2004 UN report estimated that 48% of all girls between 15 and 19 years of age were married, divorced or widowed (in OECD, 2010). In 2007, 42% of adolescents in the lowest wealth quintile had begun childbearing (NIPORT et al., 2009). Young women who become pregnant at an early age are likely to experience a number of health, social, economic and emotional problems. Bangladesh presents somewhat of a paradox here, as positive outcomes in fertility and education have occurred despite low age at marriage (Bordia Das, 2007).

The younger generation may have more liberal views on gender equality, but this does not necessarily lead to better access to/control over resources or decision making. For example, lower proportions of younger women tend to give up their parental property, but fewer young women have joint ownership of marital property (Bordia Das, 2007). Moreover, at the household level, women continue to have limited influence over decision making, which remains constrained to decisions on the household and children. At the community level, women rarely get involved in community affairs (Bordia Das, 2007). Demographic Health Survey (DHS) data find that the majority of women earning a cash income (56%) say that they make joint decisions over the income with their husbands. Unsurprisingly, this is influenced by wealth quintile and education: women's decision-making power regarding their earnings increases with their level of education and household wealth. Only one in four women with no education makes independent decisions on how to use the money earned: they are more likely to decide jointly with their husband (NIPORT et al., 2009). Where women make decisions independently, they report that this is mostly on daily household purchases. Approximately one-third of married women have no final say, even on decisions that concern their own health care (38%), large household purchases (34%) or whether to visit family members (33%). Women and their husbands are most likely to make joint decisions regarding large household purchases (48%), visiting family or relatives (46%) and a child's health care (45%) (ibid).

The practice of *purdah* limits women's participation in activities outside the home, such as education, employment and social engagements. The degree of these restrictions depends very much on the traditions of individual families, but many women generally need the permission of their husbands to engage in any such activities (OECD, 2010). Women still face mobility constraints and, despite the fact that mobility has been improving, only 38% of younger women feel safe going out within their settlement (village or urban neighbourhood) (Bordia Das, 2007).

<sup>9</sup> The GDI is a composite index measuring average achievement on the three basic dimensions captured in the Human Development Index (HDI) – a long and healthy life, knowledge and a decent standard of living.

<sup>10</sup> The GEM is a measure of inequalities between men's and women's opportunities in a country. It combines inequalities in three areas: political participation and decision making, economic participation and decision making and power over economic resources.

<sup>11</sup> The proportion of women marrying by age 15 has declined by two-thirds over time, from 65% among women in the oldest cohort to 21% among women in the youngest cohort (NIPORT et al., 2009).

Although the shift from a marriage regime of bride-price to one of dowry in the past 30 years has had an impact on gender relations and on women's well-being, dowry inflation and early marriage are associated with a number of poor outcomes for married women, including women's higher likelihood of experiencing violence (Bordia Das, 2007). Indeed, evidence suggests that women continue to face violence in Bangladesh, reflecting inequality in power relations as well as affecting women, their households and communities (ibid). A study released by the UN Population Fund (UNFPA) in 2000 reported that 47% of adult women surveyed had suffered physical abuse by their male partners. A recent World Health Organization (WHO) multi-country report found that Bangladeshi women were among the most likely to condone violence for minor infractions and the least likely to seek help against violent behaviour or to initiate violence (in Bordia Das, 2007).

In terms of broader governance issues, Bangladesh, like other countries in the region, has sought to overcome women's limited participation in politics by introducing quotas in local government institutions and national parliament. In Bangladesh, approximately 12,000 women are representatives in local governments. However, common problems include the fact that women come from poor households and many are illiterate or have low levels of literacy, face time constraints, lack confidence and have limited access to relevant social networks, which restricts the effectiveness of women as local politicians (World Bank, 2009b).

### 3.3 Overview of risks and vulnerability in Magura and Narail

The above sections have discussed key gendered economic and social risks at the national level in Bangladesh. Here, we focus on the context-specific economic and social vulnerabilities experienced by men and women in the southern districts of Magura and Narail. Drawing on our qualitative research, we provide an overview of the key risks facing households in the two districts, which provides the context for our analysis on the gendered impacts of CFPR STUP II in Section 5.

In both Narail and Magura, land ownership among the poor is very low. Employment and income are dependent on the agricultural season, with many respondents noting that lack of employment during the scarce months (October and November) is one of the main challenges they face. Most men are employed in the fields, earning approximately 80 taka a day (\$1.12) and some are also sharecroppers. Men also engage in non-agricultural day wage labour work, such as selling fish, construction, carpentry and van driving. Women work predominantly in the house, and often as maids, receiving receive 10 to 20 taka (\$0.14 to \$0.28) a day or food as payment. They also work in the fields during the agricultural season. During the rainy season, women tend to stay at home and sew *katha*.<sup>12</sup>

The poor remain vulnerable to economic and environmental shocks and stresses. One life history respondent in Shamukkhola in Narail district noted that his family moved from Faridpur 20 to 25 years previously because the river had eroded his land. Geographically, Magura and Narail are not at a high risk of natural disaster in comparison with other areas in Bangladesh, but they do remain vulnerable to natural events such as flooding, which disrupt people's livelihoods. The recent fluctuations in food and fuel prices have also had an impact on households. One life history respondent in Shamukkhola in Narail noted that two years ago he took out a 70,000 taka (\$980.65) loan from neighbours for a water pumping business, which he lost because of the high price of diesel. He was unable to pay back the loan because of a lack of alternative income sources.

Many respondents reported that marriage expenses are also a key challenge for poor households. Dowry practice remains common in Magura and Narail, especially among Hindu households. Poor households often have help from neighbours and family members to support marriage expenses, and they start saving when their daughters are young if possible. The government has set up initiatives to stop the practice of dowry, but it is so engrained in society that such initiatives have

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<sup>12</sup> Hand-made rugs made of cotton fabric.

not been successful (Male FGD, Barishat, Magura, 2010). For some households, even with support, the costs of a wedding can be devastating, as this single mother explains:

*'After my daughter's marriage I had to face a problem. I had to spend all I had in hand, and now I am penniless. I provided gold, 10,000 taka [\$140.10], clothes and a feast for the guests. I could arrange my daughter's marriage having everybody's help in my village. Some people gave money, some people gave saris, somebody even gave plates; whatever people could afford and wanted to give. If any poor family plans to arrange a daughter's marriage in our locality, usually the college, Madrasa, school helps a lot'* (Single mother, Malopara, Magura, 2010).

Accessing basic services remains a key risk among respondents. Adolescents specifically raised their concerns about continuing education. Health risks also continue to be a significant problem for poor households. With limited access to local health care, income forgone because of illness, as well as high costs associated with health care, is a key factor pushing households into, or further into, poverty.

*'My husband has got kidney problem, heart disease. We had to sell the shop for his treatment. [Did you spend the whole amount of money you got from selling the shop on your husband's treatment?] The whole amount'* (Elderly woman, Barishat, 2010).

*[Wife] My husband becomes ill for at least 10 days every month. We have to suffer a lot during his illness with our three [children]. The elder one has been studying in Class 8, the second one has been studying in Class 3, the youngest one has been studying in Class 1. So when he [husband] passes he cannot work, how can we provide food and other necessary things for our [children]? [Husband] If I can work I can earn a minimum of 200 taka [\$2.80] per day. But when I am ill, I can't earn that. I can work for 20 days, another 10 days I cannot work because of my illness'* (Married man and woman, Malopara, Magura, 2010).

Our research also demonstrates the heightened social risks that women specifically face, in particular the risk of abandonment by husbands, the vulnerability of single women and the dependence on male members of the family that women in rural Bangladesh face. If a woman's husband dies or abandons her, she usually takes her family to live with her parents or brothers.

*'My situation was ok [when married]. Even my husband's financial situation was good. During the past 10 years, he got married [to someone else]. I had to come here [to my parents' place]. We cannot eat properly; I cannot afford to ensure my children have clothing; I can't even ensure good education for my children'* (Single mother, Barishat, Magura, 2010).

*'[Tell us more about how your life was when your husband was alive] More? Well, if the husband is poor, you have to pass your days in hardship; this is how my days went. I am not rich. As long as my father was alive, he took care of us well. After my father died, I had to fall under my brother's guardianship; my sisters-in-law didn't take care of me well'* (Elderly single woman, Daljitpur, Narail, 2010).

Poor households employ numerous coping strategies in the face of economic and social risks and vulnerability. Women who have been abandoned or widowed return to their maternal homes. Like married women, single women use multiple work strategies, including working as maids, working in the fields, selling fruit and sewing *katha*. Households tend to rely on multiple income sources, particularly from sons and husbands, and some also have daughters working in garment factories. Remittances from daughters, however, are an insecure income, as girls are employed with little education and employment is extremely vulnerable:

*'That job has no future; she could lose that job anytime. If we could ensure better education, my daughter would get a better job. She is earning little'* (Elderly woman, Barishat, Magura, 2010).

For some households, selling assets, such as livestock, furniture, etc, is an important coping strategy, especially in response to sudden shocks such as ill health. These coping mechanisms

tend to be short term, however, as selling productive assets limits livelihood options, and households are unlikely to build up such capital again quickly.

Many households draw on social capital in the community, with community members and religious organisations providing support for education expenses, marriage expenses and unforeseen events.

*[Who provides the cost of your education?] From the poor fund in our Madrasa [educational institution]. Furthermore, my private tutors know my economic condition and they always give me concessions. Sometimes neighbours help me, for example a union parishad [council] member gave me a guide book last year' (Adolescent male, Shamukkhola, Narail, 2010).*

*'I always borrow from one of my friend. He has a small shop. He is Muslim but he always gives me a loan. Sometimes I borrow 5,000 taka [\$70.05] at a time from him' (Married man, Malopara, Magura, 2010).*

## 4. Social protection responses to gendered vulnerabilities

### 4.1 Bangladesh's social protection system

In Bangladesh, a wide range of social protection interventions are implemented by government and non-governmental agencies (see Annex 1). The government notably adopts 'a net-and-ladder approach integrating programme elements which not only provide social protection but also aim to assist the eventual graduation out of poverty through improved income generating skills and opportunities' (Planning Commission, 2005). According to the Asian Development Bank (ADB) Social Protection Index (Baulch et al., 2008), 5.3% of GDP is spent on social protection activities – one of the highest levels in the South Asian region. Although this figure varies according to different calculations (ADB includes the 63% of expenditure on microcredit finance, the World Bank estimated 1.1% of GDP in 2006 and UNICEF estimates just a 0.23% share of GDP (Köhler et al., 2009)), there has been a recent trend towards increased commitment to social protection in Bangladesh. This has resulted in new social assistance programmes and increased allowances (Baulch et al., 2008). In 2007-2008, for example, there was a 33% increase in expenditure on safety net programmes on the previous year, as well as increases in coverage and in the amounts of transfers (Köhler et al., 2009). Moreover, in the face of the food and global crises, which were estimated to have increased the number of food insecure people by 7.5 million in 2007/08 (UNICEF, 2009b), in the 2009 budget the government allocated over \$600 million in additional funds for food-based safety net programmes, including \$300 million in the new 100-Day Employment Generation Programme (Köhler et al., 2009).

Bangladesh's range of social protection programmes was consolidated for the first time in the 2005 poverty reduction strategy paper (PRSP) (Planning Commission, 2005) and aims to mitigate the sufferings of the 'hard core and ultra poor.' However, there is no overarching social protection/safety net policy or implementation plan in Bangladesh. This results in a number of challenges, including in relation to the coordination of programmes across the numerous implementing ministries, such as the Ministry of Social Welfare, the Ministry of Flood and Disaster Management and the Ministry of Women and Children Affairs. Many of the programmes are also implemented in collaboration with NGOs and are often co-financed by donors.

Many of the schemes use social categorical targeting based on age and gender, including widows, the disabled, orphans and the aged (BBS, 2008). Existing safety net programmes are largely cash and food/in-kind transfers. Cash transfer programming includes conditional cash transfers for girls' education, unconditional cash transfers (pensions) for the elderly and cash for work programmes for the working-age population. The largest safety net interventions, however, remain food-based transfers, especially those related to post-disaster relief. Food/in-kind transfer programmes are often combined with microcredit programmes designed to enable individuals to start up small businesses. Programmes include food for work; the Vulnerable Group Development (VGD) programme, which includes food support to women while they attend training classes; the Vulnerable Group Feeding programme, which provides food to households in the aftermath of a disaster when agricultural production has been disrupted; and the Test Relief food for work programme (ibid).

Despite the numerous safety net programmes in operation, overall the impacts on poverty are weak. This is because of key challenges which include: low coverage of the poor (current estimates of coverage are 4 to 5 million people, or 10% of the poor); limited capacity; implementation problems, which result in irregular and unpredictable transfers of entitlements and benefits; poor targeting; elite capture; and corruption.

## 4.2 Engendering poverty reduction and social protection in Bangladesh

The end of the interim government in Bangladesh and the start of the new government in 2009 brought with it a renewed optimism for progress towards gender equality through gender-sensitive policy and programming (Authors' interviews, 2010). Overall, there is general consensus that Bangladesh has a relatively good legal and policy environment to promote gender equality in the country (see Box 3). In addition, over the past couple of decades, NGOs and civil society organisations have played a crucial role in increasing the visibility of women in public policy by enhancing efforts and focusing development programmes on women through empowerment and awareness raising. The government has made strides in integrating gender mainstreaming tools, such as gender budgeting, Women in Development (WID) focal points and gender monitoring in public financial management systems (Authors' interviews, 2010).

### Box 3: Legal and policy frameworks for gender equality

Bangladesh has committed to international and national laws, institutions and policies to promote gender equality. The country has ratified the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and agreed to the Optional Protocol in 2000. At a national level, Bangladesh has also enacted a number of laws to protect equality of rights and opportunities. For example, the Constitution of Bangladesh grants equal rights to women and men in all spheres of public life (Articles 27, 28(1), 28(2), 28(3), 28(4), 29(1), 29(2) and 29(3)) and has been supplemented by a number of acts and ordinances to safeguard women's equal rights, such as the Dowry Prohibition Act of 1980, the Child Marriage Restraint Act (amended in 1984) and the Family Courts Ordinance of 1985.

However, despite progress on the legal rights of women in the public sphere, one of the main weaknesses in the legal framework lies in protecting and promoting women's equal rights in home and family life, where the practice of a range of customs and traditions continues to undermine women's rights to equality. For instance, in its fifth report to the CEDAW (2003), Bangladesh noted that it was assessing whether its reservation on Article 2 (relating to 'Obligations to Eliminate Discrimination') was in direct contradiction with Religious Personal Law, which allows members of different faiths to practise marriage, divorce, alimony custody and guardianship in accordance with their religious faith. In relation to Article 16 ('Equity in Marriage and Family Law'), although the government report noted incompatibility between the 'Personal Laws' and the Constitution, only a 'commitment to removing such incompatibilities taking into due consideration the long prevalent traditions in society' was given.

The National Policy for the Advancement of Women was adopted in 1997 and includes commitments to eliminating discrimination against women and girls and promoting women's equality in areas such as education and training, health and nutrition, housing and shelter, political empowerment and public administration and the economy. A National Action Plan (NAP) for implementing the policy as well as meeting commitments under the Beijing Platform for Action was approved in 1998. Regular monitoring of the NAP is the responsibility of the Women's Development Implementation and Evaluation Committee, which is headed by the Minister of Women and Children Affairs and was established in 1998 for this purpose, as well as to monitor the progress of related gender mainstreaming initiatives.

The integration of gender in the 2005-2015 PRSP – *Unlocking the Potential. National Strategy for Accelerated Poverty Reduction* – has been varied and uneven. Gender Action (2007) praises the success of the PRSP for producing 'one of the most gender-sensitive PRSPs to date worldwide,' but others have rated the PRSP as less effective in mainstreaming gender, suggesting that many of the references to gender appear as separate and often brief subsections, which are not mainstreamed throughout the general discussion of causal factors of poverty and policy and programme responses (Shah, 2007).

Source: Shah (2006); Gender Action (2007).

The biggest challenge seen by many stakeholders, however, lies in the implementation of such policies (Authors' interviews, 2010). Although at the national policy level gender is seen to be relatively well integrated, and there is awareness of gender equality as a crosscutting issue, government staff continue to have a poor understanding of what is meant by gender and how to approach it, and staff are not sensitised on gender and have limited resources to implement such policies (Authors' interviews, 2010). As in many other countries, the Ministry of Women and

Children Affairs has weak capacity, limiting its effectiveness to drive forward the government commitment to gender mainstreaming and gender equality initiatives. Some stakeholders suggest that the crosscutting nature of gender has meant a loss of visibility in the ministries (Authors' interviews, 2010). The lack of gender-sensitive monitoring and training at all levels is identified as a key constraint (Authors' interviews, 2010; see also Mannan, 2010).

The extent to which gender has been integrated into mainstream safety net planning has, overall, been mixed. Shah (2006) finds that, in comparison with other components in the PSRP, gender issues are relatively well considered and addressed in the strategic blocks on social safety nets. Indeed, programmes such as the female education stipend address the inequalities in human capital development, and programmes such as the VGD, the Allowance Scheme for Widowed and Distressed Women and the Rural Maintenance Programme have attempted to provide alternative skills and savings to assist women to move out of 'high-risk categories.' However, admissions in the PRSP as to the weakness of the current social safety net policy and programming point to an inadequate understanding of the gender dimensions of poverty. The focus is heavily on income poverty, to the exclusion of the social, psychological and health gender dimensions of poverty, with limited attention also to gender-specific risks and insecurity in the labour market (Planning Commission, 2005).

These concerns were echoed in interviews with key stakeholders, suggesting that safety net programmes are focusing largely on targeting women rather than on addressing the socio-cultural constraints related to poverty and vulnerability that they may face.

*'Targeting women is used in the name of gender equality – but there is no recognition of what happens in the household about the allocation of resources'* (Authors' interviews, 2010).

*'The only area where gender has been visible has been in the coverage and the focus on women as beneficiaries [e.g. general coverage but also specific programmes like the stipend, new maternal/mothers' voucher programme]. However, the design and whether gender has been integrated into the programme has not been looked at. For example, in the area of livelihoods, women are only focused on in terms of homestead-based activities'* (Authors' interviews, 2010).

These concerns suggest a disjuncture between broader successes in gender mainstreaming at the policy level and utilising gender mainstreaming tools effectively in safety net policy and programming. The fact that gender is absent from the social safety net policy matrix in the PRSP is a cause for concern, given that the matrices provide the critical policy framework and political commitments to these sectors for the PRSP's duration.

### **4.3 Integration of gender dimensions in CFPR programme design**

The first phase of BRAC's CFPR started in 2002 (to 2006), with the aim of enhancing the economic and social capabilities of ultra poor households in Bangladesh. Operating outside of the government's national safety net programmes, CFPR was developed by BRAC and based on a two-pronged approach. That is, it was designed to 'push down' with instruments specially designed to help the ultra poor build their livelihoods and develop their human capabilities, while 'pushing out' to remove the wider socio-political constraints to their development and to raise the profile and priority of ultra poverty within the wider society (BRAC, 2009).

In comparison with many other safety net programmes, mainstreaming gender equity and women's empowerment is seen as central to the programme's approach, which focuses on both economic and social risks:

*'The programme for both strategic and practical reasons targets the ultra poor women as they are the most deprived and it can greatly empower them by building a sustainable livelihood for them. The intervention is done for the household and the transfers take place through a female member of the*

household, which is expected to bolster her bargaining power ... The status of poor rural women can thus be improved by creating entrepreneurial ability among them, one of the key means of graduating the ultra poor in CFPR program. However, this can only be achieved if their ability to make decisions in the household is increased, if they are more able to move and communicate in the public domain and have an increased knowledge and skills to reduce their vulnerability' (BRAC, 2009).

Four notable design features of the BRAC CFPR specifically aim to address gender inequality. The first is that women are targeted with an economic transfer, on the basis that income poverty is highest among females – often single women, even though they may be living in a joint family.

The second is that, by increasing women's economic position, the programme aims to increase women's bargaining power within the household. As one BRAC staff member noted, CFPR takes a family/household approach:

*'One key finding has been that households who do the best out of CFPR are those where families work together – these are the "over-achievers." The strugglers are the ones where women don't take any decisions' (Authors' interviews, 2010).*

The third recognises that economic transfers are not sufficient to address poverty in a sustainable way, and therefore the programme aims to increase women's social capital through their involvement in the specially created Village Poverty Reduction Committees. Community organisations are formed to involve the community 'elite' in the CFPR programme to coordinate and focus existing local charitable efforts towards the ultra poor and help promote local awareness of problems faced by the ultra poor. Committee members are also tasked with ensuring that the beneficiaries gain access to local services and resources, that their assets are protected and that they are provided with advice and support when needed (BRAC, 2009).

The fourth mechanism also addresses social inequalities, such as violence against women, dowry and early marriage, through complementary social development activities aimed at contributing to wider changes in equality between men and women, at the individual, household and community level.

## 5. Effects of CFPR on individuals, households and the community

### 5.1 Impacts at the individual and household levels

The CFPR programme has had important economic benefits for recipient households. A first phase evaluation of CFPR beneficiaries found significant improvements on five asset indicators (physical, financial, human, natural and social) (Rabbani et al., 2006). The greatest gain was found in financial assets, the least in human assets.

Our research similarly found that households' financial asset portfolios have increased as a result of the programme. When the generation of income from the asset is reliable, households have started to diversify their livelihood strategies, adding these income-generating activities to their existing portfolio of economic activities. However, household income does not automatically increase as assets are transferred, but depends on the income generated from the asset (e.g. selling of milk, eggs, goat kids and calves) and the way that this income is spent. Some households spend the income on immediate income and consumption needs, health and education.<sup>13</sup> Many households reinvest their income where possible (see Boxes 4 and 5).

#### Box 4: Impacts on income and expenditure

Much of the income generated from the assets is reinvested in more productive activities. A number of our respondents also noted that they had received loans from BRAC, which also supported this reinvestment.

Many participants shared success stories of their goats and cows bearing kids and calves, allowing them to buy another cow or goats with the money from these sales. A few participants said that they have bought a van or cycles for the male members of their family; some have taken leases on land.

*'I got three goat kids earlier, again I have got two. [How much did you get after selling the three goat kids?] 1,500 taka [\$21.13]. [What did you do with the money?] I bought some plants and spent the rest of the money fixing my house. [You bought plants and fixed your house as well? Was 1,500 taka enough for that?] I had to add some additional money to that amount'* (Elderly woman, Barishat, Magura, 2010).

*'I got four goats from BRAC, then I got four kids; then I sold the kids. [How much did you get?] 7,050 taka [\$99.30]; to that amount, I added other savings and bought the cow. At that time, the cow cost me 5,050 taka [\$71.13]. Now its market price is 20,000 taka [\$281.69]. Only God knows how much I am happy after getting the support. For instance, if I face health problems, I could sell one of my cattle and could use the money for my treatment. If I had the cattle before, I wouldn't have had to borrow money from others. [How many goats and cows do you have right now?] One cow and eight goats. [How many goats would you sell?] Six. [What would you do with the money?] I want to buy land ... I told you, my hopes are big'* (Elderly woman, Daljitpur, Narail, 2010).

A recurring theme from our respondents was that the programme has helped smooth household income during the rainy season – a time of seasonal hunger and unemployment. Households have also spent their money on food, children's education, health treatment (respondents access free health care during the first two years of the programme), improving the house and small savings.

#### Box 5: Income-generating assets

Beneficiaries in our research sites mainly received cows and goats. Respondents stated that they have generated income from selling calves, kids, milk, dung and, in some cases, plants. One FGD participant told

<sup>13</sup> Hulme and Moore (2007) report that child-related progress indicators are low. A 2006 impact evaluation showed that nutrition status among the under-fives and primary school enrolment rates changed little or not at all. This may owe to time lags associated with changes on such indicators, or patterns of intra-household resource allocation. Our findings also suggest that it could reflect the fact that many households seem to reinvest income in productive economic assets.

us she had 4 kilos of milk; she and her family kept 1 or 2 kilos and she sold the rest, at 40 taka (\$0.56) per kilo. She also sells fuel made of cow dung.

*'We have received four goats. Now we have a number of goats. We also have bought a cow using the money earned from the goats. Furthermore, we make fuel from cow dung and sell it. [Who takes care of your cows and goats?] Both my mother and myself. [How much can you earn from cow dung fuel?] About 100 taka [\$1.41]. [How much time does it take to make fuel to earn 100 taka?] 15 to 20 days. [What does your mother do except this?] She works as a maid for a local school and her wage is 500 taka per month [\$7.04]' (Adolescent male, Shamukkhola, Narail, 2010).*

*'The number of goats has been increased; a calf has been born from the cow. Now we can sell milk as well. [How much money can you earn from milk selling?] 25 taka per kilo [\$0.35]. One of my sisters-in-law has utilised the asset and developed a lot. She bought a cow from a goat' (Elderly man, Shamukkhola, Narail, 2010).*

Other beneficiaries have received nurseries and poultry and are earning an income from selling plants, vegetables and eggs.

Beneficiary households receive a cash stipend at the start of their livestock asset transfer for a maximum of 18 months, to offset the opportunity cost of forgone work and also to support expenses associated with the livestock. However, they still tend to face relatively significant expenses after the stipend ends. Many beneficiaries who had been involved in the programme for two to three years were not yet receiving a regular income from the asset. Beneficiaries with one income earner tended to struggle with these expenses; for households with multiple earners, a family effort is required. One FGD participant mentioned that she has to spend 1,500 to 2,000 taka (\$21.13 to \$2817) on maintenance for the cow; she depends on her husband for this support.

*[Tell us about BRAC programme involvement] One cow, one goat. The goat gave me one kid at first; then I got two more kids and one of them is pregnant again; the cow is not pregnant yet. [How many goat kids do you have in total?] In total three, and one of them is pregnant now. [Have you sold any?] No, two of them are very young and sleeping in the room at this moment. [How do you manage the maintenance cost for the cattle?] See, I need to feed them milk but I cannot. [You need to feed milk to the goat kids?] Yes, the mother goat is not giving milk as it is not getting enough food' (Married woman, Shamukkhola, Narail, 2010).*

*'I bought a new cow because the cow I got from BRAC had problem in its stomach. It was small, therefore I sold that and bought another one, adding 500 taka [\$7.04] more with the help of the BRAC staff' (Married woman, Shamukkhola, Narail, 2010).*

*'[How much do you have to spend every day for the cattle?] 20 to 30 taka [\$0.28 to \$0.42] per day. [Can you manage to gather cattle food?] Sometimes I gather grass, and I buy the rest of the food. [Who takes care of the cattle?] If my daughter-in-law is available, she will do it; if my son is available at home, he will do it; and I usually manage to bring grass from the fields. I also pick straw to feed my cattle' (Single woman, Barishat, Magura, 2010).*

For others, additional expenditure on livestock treatment (after the initial free treatment that BRAC provides) or the loss of the asset or its offspring is a challenge. In one FGD, a participant lost a cow, at a value of almost 20,000 taka (\$281.69). Before the cow died, he had to spend 5,000 to 6,000 taka (\$70.42 to \$84.51) on its treatment.

*'We had a calf. We sold the milk but, when the calf died, it became difficult to get milk from the cow (mother of the calf). We got 4 litres of milk per day and sold 40 taka per litre. We spent a lot on the calf, but ... the diseases spread out across the whole village. One of my relatives lost his two cows. [How much money do you have to spend on maintaining the cow?] Minimum 80 to 90 taka [\$1.13 to \$1.27] daily ... I spent about 1,200 to 1,300 taka [\$16.90 to \$18.31] on the calf that time ... That was only for the calf, but we had to spend also on the cow. We did not expect that the cow would be cured. We gave it four injections and the cost was 280 taka [\$3.94] per injection' (Married man, Malopara, Magura, 2010).*

*'I was fine five years back. After the birth of my youngest son, all poverty reached my door. [What's the relationship between your poverty and your son?] He is very sick. We have had to spend 5,000 to 7,000 taka [\$70.42 to \$98.59] on him. He has been suffering from cold. Every time he gets cold we need to visit a doctor*

*... Our economic condition was starting to develop after receiving the cow, but when the calf died, our expectations died. If the calf was fine, there was a chance to change our life. We still have hope; the cow is going to give birth to another calf' (Married man, Malopara, Magura, 2010).*

As evidenced by Boxes 4 and 5, a number of households are benefiting well from the programme. The income generated from the assets is variable, however: not all households are earning an income or much income as yet from their assets. CFPR specifically supports labour-constrained households to earn an income through activities which are less labour intensive, yet for households with more than one income earner, the increased possibilities for generating multiplier effects from the asset transfer are clearly visible. Indeed, benefiting from the programme requires money, and also time and support from other family members. The reason the 18-month stipend is so valuable is that it prevents distress sales of the asset to meet immediate income and consumption needs until the asset generates an income. However, many of our respondents have been investing relatively significant proportions of money since the stipend finished.

Households as a unit take responsibility for the asset because it is seen as beneficial for the whole household. We did not find any examples of household tensions being exacerbated as a result of women's participation in the programme. Our respondents noted that women in particular spend time at home and tending to the livestock and that this is an additional workload on top of existing domestic and income-generating responsibilities; the beneficiaries recognise this but do not see it as a burden. Time and support from other family members is seen as critical to the programme's success and, in many households, other family members (often women) help look after the assets when the beneficiaries are working elsewhere. Women also rely on their male relatives in the household to look after the animals, as well as having their financial support (e.g. to ensure food for the cows) (Female FGD, Malopara, Magura, 2010). Indeed, men tend to be supportive of the programme because of the overall economic benefit it brings to the family (Male FGD, Daljitpur, Narail, 2010; Male FGD, Malopara, Magura, 2010). As one respondent put it:

*[Is there any problem with household tasks when the women go outside to do training or for any other purpose?] I don't see any problem. If you want to have something you need to spend time' (Elderly man, Shamukkhola, Narail, 2010).*

Turning to other social impacts of the programme, importantly, women beneficiaries stated that they have more confidence and knowledge as a result of the asset training and the social development training. Through the economic trainings and through the ownership of assets, women's confidence has increased, and they feel that they have been well equipped with improved skills to support their household out of poverty. As one FGD highlighted, even though the women belong to the poor of society, they feel that they can design their own future and that their poverty should not be an obstacle (Female FGD, Shamukkhola, Narail, 2010). Women also feel increased dignity (Female FGD, Barishat, Magura, 2010; Female FGD, Daljitpur, Narail, 2010); that they have received greater respect from their family members after becoming CFPR beneficiaries (Female FGD, Malopara, Magura, 2010; Female FGD, Shamukkhola, Narail, 2010); and that they have more control over the money that they are earning as part of the programme and contribute to small-scale household purchases and, in some cases, larger investments (Female FGD, Shamukkhola, Narail, 2010).

Although at an individual level the programme has helped increase women's confidence and knowledge, this has not translated into more decision-making power in the household (see also BRAC, 2009). Women did report, however, that they have some control over the assets and how the income from the assets is spent (ibid), and they perceive an improvement in their position within the family. Both men and women reported that men increasingly hear their wife's opinion, women feel that they receive more respect from their family as CFPR beneficiaries and men are supportive of women working outside and increasing their mobility (e.g. to the BRAC office) because of the benefits this brings to the household.

Another important social impact is that women have increased social capital. They reported increased social networks among themselves, their neighbours, BRAC staff and members of the Village Poverty Reduction Committee. Beneficiaries draw on the social networks for financial support as well as for advice and support:

*'Neighbours now think that if they give us something we can pay it back'* (Female FGD, Shamukkhola, Narail, 2010).

These findings illustrate a number of positive economic and social benefits which the programme has brought to women and their households. However, although the programme addresses women's practical needs, there is limited evidence to suggest that it is effectively supporting their strategic interests or challenging existing unequal power relations. Women's knowledge and confidence have indeed increased, but we see no significant change in intra-household decision making. Women do have some control over the money they are making, but they depend on male members of the family if they need to buy or sell from the market (Female FGD, Shamukkhola, Narail, 2010). Despite generational changes in Bangladesh, with young girls having more opportunities for schooling and for employment, there is limited evidence that the CFPR programme is harnessing this change. Interviews with mothers of young and adolescent daughters highlighted that improved choices and opportunities are limited once daughters are married: decisions about a girl's life are then made by in-laws and husbands. FGDs and life histories with men also indicated that it is the men who have the final decision in the household, and that they are 'allowing' their wives to be in the programme for the benefit of the household.

Indeed, women remain highly dependent on men to make a living from the asset. The BRAC (2009) survey found that, although it is not yet fully acceptable for women to be present in rural market places, women from CFPR STUP II households were more likely to have visited the market compared with non-beneficiaries. Our research, however, found that women are still highly dependent on men to go to the market and to negotiate prices for assets and produce. Women go to the market only out of necessity, if there is no other male in the household to go for her. It remains socially unacceptable, as the following excerpts suggest:

[You told us that if you need to sell something, your husband goes to market. Have you ever wanted to go to the market to sell things?] *Why should I go? I have a husband, a son'* (Married woman, Barishat, Magura, 2010).

[If you need to sell a calf, what do you do?] *I ask my son to take it to the market; I cannot go to market'* (Single woman, Barishat, Magura, 2010).

[You told us that you go to the market to sell goats. Do other women from your area also go to the market?] *No; they have husbands, children. [So if your husband was alive?] Would he let me go? He would say "why should you go to the market when I am here?" For instance, if I had son and I went to the market, people would say to him "I saw your mother in the market, yet you say big words'* (Single elderly woman, Daljitpur, Narail, 2010).

## 5.2 Impacts at the community level

At the community level, positive impacts can be seen in relation to perceived increased status within the community and with regard to women's participation in the Village Poverty Reduction Committees.

Women and their family members reported that they feel they receive more respect from other community members and are invited to different community occasions as a result of participating in the programme. Although the Village Poverty Reduction Committee is a controversial part of the

programme,<sup>14</sup> women feel that they benefit from participating and speaking in the committee meetings. However, poor households are not called to general community meetings, and the component has not translated into women joining wider community meetings or encouraged them to speak out in community events.

Our findings also suggest that the programme has not improved women's access to, or demand for, government services.<sup>15</sup>

*'If I go to them [government officials] and say, "sirs are distributing cards [government safety net programme cards] but we are not getting them, let's go to them," they would say "we don't need that, whatever we have is enough. We are not going to get the cards anyway." This shows how all people do not think the same. If our minds were the same, we would get the cards by force' (Single elderly woman, Daljitpur, Narail, 2010).*

Moreover, despite clear broader processes of change in Bangladesh, such as reducing child marriage and dowry practices, changing practices as a result of the social awareness trainings has proved to be difficult. Beneficiaries are able to relate to the social development issues they learn about but are unable to put these into practice – often because of ongoing customary and traditional norms:

*'The chairman is supposed to give us cards; so if we the women, who are BRAC beneficiaries, are together and go to them; if we could force them, saying "why are you are not giving them to us?"; this way we can make our voice strong if we are together. This is what they made us understand. For instance, my daughter is married now, if she is facing violence in her family, if we the women go to the police station together, then the police will help us; these kinds of issues they have taught us; they also suggested to us where to go if we have problems like this. If we are all together nobody causes harm to us. However, the truth is we hardly do whatever we have learnt' (Single elderly woman, Daljitpur, Narail, 2010).*

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<sup>14</sup> Engaging village elites was done to maintain or strengthen customary systems of social support for the poorest. At the same time, this intervention was designed to provide more systematic, community-level protection against the social and environmental risks characteristically faced by the rural ultra poor. Some authors support this innovative approach, but others have been more critical. Moore and Brauholtz (2007) refer to it as the 'middle ground between extremes of patron-client exploitation on the one hand, and idealised free citizenship on the other' (in Holmes, 2009).

<sup>15</sup> BRAC's 2009 survey also finds that beneficiary women are less confident in accessing services. In addition, although beneficiaries are comfortable interacting with female NGO workers, they are less comfortable talking to a ward member or a local politician.

## 6. Drivers of programme impacts

The impacts of the CFPR programme are very context specific. This section attempts to highlight the key factors underlying the impacts of the programme and to draw out relevant lessons for improving gender-sensitive social protection design and implementation.

The current design and delivery of CFPR is a result of innovative and iterative applied learning processes within BRAC, resulting in a programme design which addresses the multiple dimensions of poverty facing the ultra poor in comparison with other poor groups (Matin, 2002). BRAC launched CFPR in 2002, in part because BRAC's existing microfinance programme rarely reached the poorest women and partly because at least 30% of female beneficiaries of the BRAC/World Food Programme (WFP) Income-Generating Vulnerable Group Development (IGVGD) programme did not progress to microfinance as intended (Hulme and Moore, 2007). It was found that these women were more likely to live in female-headed households which did not have a working adult male and/or suffered from chronic illness (Hashemi, 2006, in Matin et al., 2008). In particular, shortcomings in the IGVGD programme identified the need for a cyclical and more complex perspective of the process to move out of poverty – 'graduation' – rather than a linear one based on a single economic approach. Instead, taking an approach which recognises the complex interplay of economic and social vulnerabilities and risk, 'beyond household level factors, both market and non-market, and transforming socio-political relationships at various levels that perpetuate poverty,' has been an important integration into the CFPR programme design (Matin, 2002). Thus, the CFPR programme has been designed to carefully sequence 'protective' mechanisms (such as the stipend and health services) and 'promotional' mechanisms (asset grants and skills training), and to address socio-political constraints through 'transformative' measures (linking separate initiatives to provide social development inputs and the mobilisation of local elites for support), thus enabling beneficiaries to have 'both the material (e.g. poultry, cages, veterinary support) and non-material (technical skills and social standing) resources to engage with the economy' (Hulme and Moore, 2007).

In terms of implementation, the IGVGD programme also proved to be an important learning ground for improvements to be made in the subsequent CFPR programme. Multiple agency partnerships – between WFP, several ministries and BRAC – meant that new contracts every two years for every programme cycle had to be negotiated among all the partners, taking approximately six months. All the development components of the programme provided by BRAC, therefore, including training, savings and offering credit to beneficiaries nationally, had to be completed within 18 months – 'a task that is extremely challenging in the best of circumstances' (Matin et al., 2008). Moreover, a lack of understanding of the objectives of the approach by the various partners led to ineffective coordination. Day-to-day logistical and coordination-related troubleshooting left little room for the kind of attention needed to issues that make graduation more likely, such as quality of training, building confidence and cohesion among beneficiaries, follow-up and supervision and mentoring (Matin et al., 2008). As such, the CFPR programme is solely designed, implemented and monitored by BRAC, with the support of donor funding (see Box 6 for similar design and implementation features of the CLP).

### **Box 6: The CLP – integrating gender into design and implementation**

Like BRAC's CFPR programme, women are the recipients of the asset transferred by the CLP; they receive training for income generation as well as social development training to increase their knowledge around key social issues. Women also receive support to develop homestead gardens in an attempt to contribute to better household nutrition and to potentially increase their income.

Given the very poor reach of government to the river islands in the *chars* (small islands), CLP works directly through NGO delivery with individual households.

A number of programme features have been designed to overcome traditional gender constraints. Before any work is started in any CLP village, participatory rural appraisals (PRAs) and FGDs are held with the whole community to focus on women's issues. Each group decides on the timing of and the location for their weekly meetings. If a group member is aged or disabled, the meeting is held near her home. Families do not prevent women from attending the meetings because they are aware that their family is going to benefit financially.

Staff of partner NGOs are gender sensitised through CLP's basic training course and training on social development modules. In addition, staff undergo specific gender trainings. Partner NGOs give preference to women during recruitment, and male staff accompany women if they have to travel to remote areas. However, it has been very difficult to attract women staff to join CLP, especially as experienced women are not willing to move from Dhaka.

One barrier is that it is not customary for women to go to a cattle market. Therefore, at asset purchase time, the woman beneficiary's husband or brother goes to the market on her behalf.

Monitoring and evaluation (M&E) is a critical component of the programme. CLP collected census data from its core participants at entry, and regularly monitors household income and expenditure, nutritional levels and social attitudes. Evidence of impact is fed back into the programme design to inform strategy. During the second phase of CLP, there will be a greater focus on collecting information from women (but also men) on indicators such as domestic violence, self esteem and social capital, which will be used to monitor progress as well as inform programme strategy.

*Source: Authors' interviews (2010).*

Indeed, with BRAC as the lead management and implementation agency – one of the world's largest service delivery NGOs (Hulme and Moore, 2007) – the success of the CFPR programme should be seen in context: BRAC 'has a capacity to manage operations across Bangladesh that rivals the business sector and often outperforms the government; has substantial experience in programme experimentation and learning; and its economic programmes are heavily loan driven and envision poor people as micro-entrepreneurs' (ibid). It is clear that the outcomes of the CFPR programme are highly dependent on BRAC's capacity – both in the policy area at headquarters and in implementation on the ground, and therefore the replicability of this complex model to different contexts or by different actors (e.g. the government) is likely to be limited.

Moreover, the objectives and strategy of the CFPR programme are clearly understood and followed by BRAC staff. There are clear organisational structures and lines of responsibility, and BRAC is characterised by its rewarding of good individual performances (Hulme and Moore, 2007). The CFPR programme is incredibly labour intensive, with much interface time between BRAC staff and beneficiaries built into the strategy.

Staff capacity is identified as one of the key challenges to enhancing the integration of gender into CFPR (Authors' interviews, 2010), although BRAC staff do receive training, including on gender – specifically in relation to livelihood activities as well as in communicating the social development skills training. BRAC staff are trained by the gender team, which usually includes just a half-day orientation workshop. This has been identified as a concern by the gender team, which recommends that gender training for staff be much more focused, and in particular that it should go beyond assumptions about gender being only about women and integrate the bigger issue of how to include men and address unequal gendered and social relations (Authors' interviews, 2010).

BRAC staff strategically mediate at the household and community level – getting buy-in from husbands and community leaders to allow women to participate in the programme (BRAC Area Manager, 2010). Staff are responsible for supporting the beneficiaries to make appropriate judgements on the asset transfer that they receive, with staff taking into consideration a number of factors, including their family circumstances:

'A key to getting the right mix of enterprises for the ultra poor is intensive and repeated consultation between CFPR field staff and the ultra poor women. The moderate poor, who have greater exposure

to markets and access to social networks to access information, can make choices without the need for such intensive consultation. This is not the case for the ultra poor women. More often than not, they do not have the full knowledge and realisation of the different issues that need to be taken into account to make an informed choice. For instance, initial consultations almost always result in the ultra poor choosing cattle as the preferred enterprise, as this is a relatively big asset and provides a degree of social prestige in a rural Bangladeshi setting. It is through repeated consultation and involved engagement with the particular circumstances of ultra poor women, that a suitable enterprise mix can be found. This is a delicate process requiring the field staff to have a mix of capacities – technical understanding of enterprises, time, skill of observation and involved engagement with the ultra poor’ (Matin et al., 2008).

Beneficiaries are supported, at least for the first year to 18 months, with regular engagement and follow-up with staff. This supports both the economic – e.g. in terms of helping households decide when to sell the offspring from livestock transferred and ensuring a fair price – and social – where mentoring and empowering instil confidence in the women to overcome ultra poverty. The weekly meetings to disburse the cash stipend are also used as a forum for members to discuss problems related to enterprise, health and social care. The impact of the social development meetings in particular has been mixed: women can recollect the social training components but do not put the learning into practice. This is in part because practices such as dowry and early marriage are deeply embedded in the culture, and economics, of communities. Aware of this, BRAC’s approach is to provide women with information, and it sees this as part of a broader social change process to which BRAC can contribute. There are different expectations for the different components of this training, and expectations of how women – and communities – will use it are realistic (Authors’ interviews, 2010). In other contexts, such as in Latin America, evidence demonstrates that including men in such community discussions, including on violence against women, marriage and unequal gender division of labour, is critical to harnessing real change (Vargas Valente, 2010).

In 2005, Gender Equality Action Learning (GQAL) was introduced in CFPR STUP I areas, as a result of BRAC’s policy to promote gender sensitivity across its programmes. Through GQAL, a number of gender-focused methodologies have been tested in a smaller number of areas to address multiple dimensions of gender inequality. Most specifically, the programme aims to identify gender-based discrimination and to facilitate a community movement to end violence against women and children, especially in terms of domestic violence. More broadly, BRAC is currently exploring the scope and prospect of strengthening its gender policy, following a gender audit and a review of its gender policy (Authors’ interviews, 2010).

In general terms, M&E has been a critical factor in the success of the CFPR programme. CFPR was designed based on a diagnostic which identified problems in previous programmes, and M&E continues through BRAC’s Research and Evaluation Department. This includes the maintenance of a panel dataset that tracks key indicators for a sample of selected ultra poor households which have participated in the programme since 2002 and non-selected ultra poor households, and regular subjective assessments of beneficiaries and control groups in terms of poverty and welfare indicators and change. The monitoring framework includes the collection of data disaggregated by sex and also by age (children, adults), and also a number of specific indicators on women’s economic, social and political empowerment, such as decision making in the household; mobility; financial autonomy/control over own income; interaction in the public sphere; political and legal awareness; and attitudes on violence against women. These indicators provide an important entry point to understanding the gendered impacts of the programme, but will only be effective if programme design and/or implementation are changed as a result of the findings.

A number of socio-cultural drivers also contribute to the impacts of the CFPR programme in terms of gender-sensitive outcomes. First, it is seen as both politically and publically acceptable for social protection programmes to primarily target women, as they are largely seen as a ‘vulnerable’ group in need of such assistance:

'The category of widows and even more importantly, of husband-abandoned young women especially with young children has often been part of the public vocabulary about who the Vulnerable Group Development cards are for. The argument that is given for constructing this category is that, being husband-abandoned and young and with small children, these women after returning to their natal home cannot (or is it should not?) work outside the home – this card allows them to stay at home and survive. The operative notions here are two – young and mother – and both raise general “sympathy” arising out of deep patriarchal values' (Matin, 2002).

Second, the development of the CFPR programme must be seen in the wider context of change in rural Bangladesh and the unique context of the microcredit 'revolution' in the country, which placed women at its centre. Even though the effects of microcredit have been criticised (e.g. by targeting women but not leading to change), it has created a space to place women at the forefront of policy.

Linked to this, the active civil society in Bangladesh has played a critical role in improving access to basic services through innovative programmes, and in changing attitudes towards gender equality. Sub-national key informants emphasised the visible reduction in inequalities at the community level as part of a wider change, stating that there is much more awareness and a reduction in the violence rate against women and girls (*Upazila* (Sub-District) Social Welfare Officer, 2010). Women are seen as being more demanding of their rights and being more vocal as a result of increased consciousness through the efforts of the government, NGOs and media (*Upazila* Social Welfare Officer, 2010).

Indeed, evidence from Bangladesh demonstrates that Bangladeshi gender norms are not cast in stone. Policies, programmes and institutions – such as successful education and microcredit programmes – can influence gender norms and create incentives for egalitarian change (Bordia Das, 2007; ISST, 2007). Yet, despite these positive changes, progress towards challenging entrenched socio-cultural norms – through CFPR as well as in the broader environment – continues to be slow. By operating largely within the realms of socio-cultural acceptance, CFPR has not challenged existing unequal gender relations in the household or in the community. Women remain economically dependent on men, and the economic opportunities delivered by BRAC are currently limited to acceptable homestead occupations. Socially, there has been limited impact on increasing women's decision making in the household and, even though the programme has raised women's perception of their social standing, and increased their social capital among village elites, they remain passive members in wider community meetings.

The CFPR programme is an important and innovative example of addressing the economic and social dimensions of poverty in a gendered way, but there must also be a recognition that more needs to be done to address gender equality and to transform gender relations. As Rozario (2002) argues:

'It is unlikely that changes in gender relations will come about merely by focussing on economics and poverty. The continuing problems of dowry and violence, at a time when overwhelming numbers of Bangladeshi women are already playing a significant economic role within the family, suggests that there is a need to address gender separately.'

## 7. Conclusions and policy implications

BRAC's CFPR programme is an innovative poverty reduction mechanism in a number of ways. It addresses a key fundamental challenge for those living in poverty, especially women: a lack of ownership of, and control over, assets. It recognises the complex nature of poverty and that poverty is determined not only by income but also by social risks and vulnerability. In this way, the programme takes an integrated approach in order to simultaneously support women's empowerment as well as improving their access to financial resources. CFPR is a carefully planned and sequenced programme supporting protective, preventive, promotive and transformative objectives through asset transfers, a cash stipend, health care provision, training and social development awareness. The investment of resources per beneficiary is significantly large, with a staff beneficiary ratio of 1:150, with regular meetings and refresher trainings for beneficiaries.

CFPR operates in an environment which has seen rapid change in gender relations over the past two decades. A vibrant civil society and a government committed to targeted programmes has resulted in significant achievements in relation to gender parity in primary education and reductions in the under-five mortality rate, as well as rapid increases in women's participation in the labour force since the 1990s. However, despite progress towards gender equality, Bangladesh ranks 108 out of 109 countries on the GEM, signalling that important and significant challenges to gender equality remain. Disparities in wages, segmented labour markets, lack of protection against unequal inheritance practices and limited ownership of resources, as well as high levels of gender-based violence, early marriage and dowry practices, continue to pose challenges to broader progress towards gender equality in the country.

It is within this context that the successes and challenges of the CFPR programme in terms of gender equality and women's empowerment must be seen. Our research has shown that the CFPR programme has had important benefits for poor households and for women in particular. CFPR has been successful in increasing women's access to productive assets through the initial asset transfer, but also through training to women to invest and reinvest their assets, in order to build up a better portfolio of livelihood opportunities. Increased income has also meant increased household expenditure on food, education and health. Importantly, the programme has also resulted in increased self-esteem, dignity and self-confidence among the beneficiaries, and their own perceptions of their respect and status within the household and within the community have improved. This is a significant and important achievement. However, there is limited evidence that this has translated effectively into women's empowerment at the household or community level, as indicated by little change in women's decision-making power within the household; continued constraints on mobility, which limit women's engagement in market activities and therefore ensure their continued dependence on men to earn an income from the asset; and limited impact on women's participation in community decision making outside of the specially constructed Village Poverty Reduction Committees. Mechanisms can be incorporated to promote progress towards these broader indicators for women's empowerment (as envisaged by BRAC's programme objectives), including more systematic and strategic gender training for programme staff as well as maximising the effects of social development trainings at the community level.

The successes and remaining challenges in the CFPR programme offer a number of important lessons for policy and implementation in terms of promoting gender-equitable results in social protection programming, as discussed below.

## 7.1 Policy and programme design

At the **household level**, CFPR's targeting criteria are gender sensitive. The programme aims to reach the poorest households, and women are targeted on the basis that income poverty is high among single women/female-headed households, especially among women who are widowed or abandoned. Taking a number of household characteristics into consideration when targeting limits the potential errors that simple 'categorical' targeting can incur. Moreover, the targeting mechanism recognises that women often return to joint families but they are still eligible recipients of the programme.

The CFPR programme addresses a fundamental problem related to women's poverty and inequality – a lack of ownership of assets – and creates an opportunity to provide alternative livelihoods for poor, and often labour-constrained, women. However, CFPR has not fully realised the transformatory potential of the programme, either economically or socially. Economically, the programme's focus on women's traditional homestead activities does not challenge the social norms or the lack of skills (e.g. non-farm sector skills) that prevent women's entry into jobs with higher returns to labour. The programme does explicitly address social risks within its design, by aiming to increase women's bargaining power within the household, but it largely assumes that economic empowerment through the transfer of assets will translate into other forms of empowerment at the household level. More attention is needed in the programme's design to achieving women's empowerment objectives, including decision making in the household and mobility in the public sphere, e.g. in markets. Evidence from other social protection programmes across the world suggests that explicit linkages to other programmes and complementary services which deal specifically with, for instance, gender-based violence or unequal division of labour within the household, are needed.

Our findings suggest that, although the **community** social development meetings have improved women's awareness of legal and social issues relating to their rights, this learning has not yet successfully been translated into action. These community meetings could also potentially provide an opportunity for coordination and/or training with local government officials.

Additionally at the community level, CFPR has initiated a unique approach to building on traditional community safety nets and to increasing women's social capital at the village level. The Village Poverty Reduction Committees continue to be controversial, and are so context specific that they may not be replicable elsewhere. At best, they provide an important source of social capital for the beneficiaries; at worst, they perpetuate unequal patron–client relations.

At the level of **programme governance**, CFPR has been successful in capturing beneficiaries' voices throughout the programme through institutionalised M&E. M&E indicators are gender sensitive – data are collected and analysed by sex – and range to measure progress on both the tangible and intangible economic and social impacts of the programme. Key indicators include decision making in the household; mobility; financial autonomy/control over own income; interaction in the public sphere; political and legal awareness; and attitudes on violence against women. The key challenge is to ensure that these findings are fed back into improved programme design.

## 7.2 Implementation issues

The implementation of BRAC's CFPR programme demonstrates an efficient and well-sequenced delivery of services. Although it is recognised that the capacity and reach of BRAC through its national branches and well-trained and equipped staff are beyond many other development programmes, as well as the government, BRAC CFPR's implementation approach offers some important points of learning.

First, building the skills and knowledge of programme implementers is crucial to ensure that gender-sensitive programme design is translated into delivery. BRAC staff receive training and they are well aware of the programme objectives and their role in achieving them. Although they receive some training on gender, there is the potential for a more strategic approach to training staff on gender issues. BRAC staff also felt that they would benefit from increased training on gender – from the management level down to the field workers. Indeed, increased training opportunities on gender, conceived more broadly, could support better outcomes from the social development components and increase the awareness of the staff on the need to ensure that social development skills and learning on women's rights are translated into practice.

Second, the impact of the CFPR programme is reliant on the intense interaction between BRAC staff and the beneficiaries. The high staff to beneficiary ratio is required to support the needs of women as they are trained and as they learn how to earn an income from the asset. In addition to this labour intensity, almost 40% of the CFPR programme's fieldworkers are women. In a context where it remains culturally unacceptable for women to interact with men who are not family members, this is a critical component of the programme. Where programme staff are male, the programme is gender sensitive by approaching the household and requesting, where necessary, permission from the male household members for women's participation.

Finally, the use of measurable gender targets and tools is important to ensure that the gender components of the programme are being effectively implemented. For example, this includes ensuring that the resources allocated to all the components, e.g. the social development trainings or the economic trainings, are fully disbursed and accounted for.

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## Annex 1: Selected safety net interventions in Bangladesh

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<p><b>Food Security (OMS)</b> (nearly 18.5 billion taka, or around \$260 million)<sup>16</sup> in FY 2007/08 revised budget; allocation for the FY 2008/09 is around 26.7 billion taka million (or around \$375 million)</p> <p>A person can buy 3kg of rice a day, at lower than market price (2 to 5 taka (\$0.03 to \$0.07 less than the market price).</p>	<p><b>Subsidy for Open Market Sales (OMS).</b> This is a regular programme implemented by the Ministry of Food and Disaster Management. It is partially funded by World Bank Food Crisis Development Support Credit<sup>17</sup> and the rest by the government (GoB) itself. At the end point, rice is sold by 1,790 private dealers throughout the country.</p>	<p>Especially designed for the hardcore urban poor and recently modified to support garment workers. Female garment workers likely to benefit as well as other urban poor. Coverage has been increased to address the question of food security evolving from the price hike. Sale price of rice has also been modified according to the market price.</p>	No	Providing consumer price support in times of higher market price of the food commodities.	Open for all but, owing to social status, generally the lower strata (by income) stand in the queue.	No sex-disaggregated data available. In FY 2007/08 coverage was 2.53 million and in the current FY it will be 3.15 million. Per head 90kg rice is sold, considering daily 5 kg, 3 days in a month for 6 months.	
<p><b>Food Security (VGD)</b></p> <p>There are two different forms of VGD: Income-Generating Vulnerable Group Development (IGVGD) and Food Security</p>	<p><b>Vulnerable Group Development (VGD).</b> The programme is funded by the WFP and implemented by the Ministry of Women and Children Affairs. VGD takes a</p>	Women specific and has specific targeting criterions.	Of the entire VGD population, between 80% and 90% are then selected into NGO programmes. <sup>18</sup> This programme involves training and support in income-generating	Empowering women and reducing vulnerability related to food insecurity.	Prioritises female-headed households or where there is no adult male income earner. Other targeting criteria are: <ul style="list-style-type: none"> <li>Chronic food insecurity:</li> </ul>	0.75 million women.	<p>A recent study (WFP, 2007) on the outcomes of the VGD showed that:</p> <ul style="list-style-type: none"> <li>The proportion of households consuming three square meals a day more than</li> </ul>

<sup>16</sup> The revised expenditure for FY 2007/08 and allocation is taken from the budget documents.

<sup>17</sup> Under the credit, Bangladesh receives \$130 million from the World Bank under usual terms and conditions (0.75% service charge on withdrawn amount, a maximum of 0.50% commitment charge on un-withdrawn balance, 40 years of repayment period including 10 years of grace period). To combat the food security situation (stabilisation of market prices as well as ensuring the proper public distribution of food grains to the poor), the government has undertaken some protective measures, including providing subsidy and credit to the farmers to enable them to procure seed and fertiliser, aimed at increasing agricultural production, procuring food grains from domestic and international markets for food grain stock, continuing OMS of rice to stabilise the market condition and a number of safety net programmes to ensure food supply and to mitigate the suffering of the people, particularly the poor.

<sup>18</sup> Major NGOs involved are BRAC, Thengamara Mohila Sabuj Sangha, Jagoroni Chakra Foundation and other local NGOs.

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<p>Vulnerable Group Development (FSVGD). IGVDG participants are provided with a monthly food ration of 30kg of wheat/ rice or 25kg of fortified flour (<i>atta</i>); FSVGD participants are provided with a cash support of 100 taka (\$1.41) along with 15kg of flour.</p>	<p>holistic approach, combining food aid with a development package. The targeting of women and distribution of food on a monthly basis is managed by a union <i>parishad</i> VGD committee comprised of male and female agricultural extension workers, NGO staff, union <i>parishad</i> members and three VGD women.</p>		<p>activities, mainly poultry rearing, and a carefully designed sequence of small loans, leading up to 'graduation' into full NGO microcredit programme membership.</p>		<p>household members often skip meals because of insufficient food.</p> <ul style="list-style-type: none"> <li>• Households own no land, or less than 0.15 acres of land.</li> <li>• Housing conditions - material and sanitation facilities – are very poor.</li> <li>• Households survive on casual labour with low income and do not have any other regular source of earning.</li> </ul>		<p>doubled between the baseline and outcome surveys.</p> <ul style="list-style-type: none"> <li>• The proportion of households earning more than \$0.50 a day increased by 30% among IGVDG households and 22% among FSVGD households.</li> <li>• After participation in VGD activities, the number of women involved in income-generating activities increased by 31% points for IGVDG participants and 45% points for FSVGD participants.</li> <li>• The net worth of IGVDG households increased by 57% and FSVGD by 26% between the middle and the end of the programme.</li> <li>• Women who are given cash</li> </ul>

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Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
							directly seem more empowered to make important household decisions relating to money.
<b>Food Security (VGF)</b> 10 kg per person per month.	<b>Vulnerable Group Feeding (VGF).</b> VGF is a form of relief funded by the government and implemented by the Ministry of Food and Disaster Management through committees of all tiers of local government. Normally launched during disaster and after disaster to distressed people remaining vulnerable to hunger. It may be stated that the WFP started its relief activities as the VGF in Bangladesh among the poorest women from 1975.	There is no explicit gender consideration. But if any eligible woman is left out from the VGD programme than she will be the priority.  Other than times of natural disasters also addresses the <i>monga</i> , <sup>19</sup> to conserve the <i>hilsha</i> fish population by (restricting the fishermen to catch fish while GoB supports the households by providing food aid).	There is no direct linkage with other programmes.	The objectives of VGF are i) to ensure food security for the poor and affected people, ii) to help increase nutrition for poor and distressed children, iii) to keep the market price of essential commodities stable, iv) to keep the supply of food normal during the lean period and v) to render both social and financial help to beneficiaries through food distribution.	Poor people who are owners of not above 0.15 acre of land, who have no source of regular income or who have no earning member in his or her family, day labourers whose husbands are physically handicapped or the poor who have been affected by natural disaster are eligible to get food aid under this programme.	10.47 million a month in FY 2007/08 and for FY 2008/09 7.5 million a month.	
<b>Food Security (Test Relief Food)</b> 3.5 kg/day. 30 days 105 kg/person.	Test Relief (Rural Infrastructure Maintenance Programme) (RIMP). Every year, the Ministry	The programme is mainly for immediate repairing roads damaged institutions and	There is no direct linkage with other programmes.	i) Employment for the poor in the rainy season; ii). developing and maintaining rural infrastructure; iii) compared with food for work, lighter labour	Rural poor agricultural and non-agricultural day labourer. No gender specific targeting.	1.9 million a month in FY 2008/09 and 1.43 million a month in FY 2007/08.	

<sup>19</sup> Seasonal vulnerability in the northern districts, where from September to December unemployment reaches a peak owing to the very low demand for agricultural activities.

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
	of Food and Disaster Management coordinates the programme and local government institutions implement it. Financed by GoB and development partners.	other rural activities needed by the people. It provides employment opportunities for the poor people of rural areas. The programme is implemented in a cycle.		requirement. Repairing the rural public infrastructure, maintaining food security for the poor in rural areas, food price stabilisation, etc.	Targets within the working-age population.  Generally, a location is targeted.		
<b>Food Security (Gratuitous Relief Food)</b> 10kg per person	<b>Gratuitous Relief Food.</b> Every year, the Ministry of Food and Disaster Management coordinates the programme and local government institutions implement it. Financed by the GoB and some development partners.	No specific gender-based selection. Poor households get this relief.	No direct linkage.	i) Provides for emergency needs; ii) short-term relief to disaster victims – in terms of food and basic necessities.	Generally a location is targeted based on the occurrence of natural disaster.	6.4 million in FY 2007/08 and target remains same in FY 2008/09.	
<b>Food Security (Food Assistance in Chittagong Hill Tracts Area)</b> 3.5 kg/day. 30 days 105 kg/person.	<b>Food Assistance in Chittagong Hill Tracts Area.</b> Ministry of Food and Disaster Management coordinates and local government in hill tracts implements (majority of indigenous people, indigenous local government).	No specific gender-based selection. Poor households get this relief.	No direct linkage.	Employment for the unemployed poor and maintenance of rural infrastructure along with maintaining food security.		0.71 million a month in both the FY 2008/09 and FY 2007/08.	
<b>Food Security (Food for Work)</b> 3.5 kg/day. 30 days 105 kg/person.	<b>Food for Work (Rural Infrastructure Development Programme).</b>	No specific gender-based selection.	No direct linkage.	i) Employment generation; ii) rural infrastructure development; iii) improving the availability of food.	Rural poor agricultural and non-agricultural day labourer. No gender-specific	1.76 million a month in FY 2007/08 and estimated 4.76 million a month	

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Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/ eligibility	Coverage	Results/ outcomes
	Department of Local Government; Department of Social Services; other departments. Financed by GoB, ADB, WFP.				targeting. Targets within the working-age population.	in FY 2008/09.	
<b>Old Age Allowance</b> 250 taka (\$3.52) per person per month.	<b>Old Age Allowance Programme.</b> Cash is transferred by public sector banks. Coordinated by the Department of Social Service, operational unit: Social Welfare District Office, Financed by GoB.	Specific gender guideline and women are 50% of total beneficiaries.	There is no direct linkage with other programmes.	Providing old age cash allowance to the poor.	At least 65 years of age, income not more than 2,000 taka (\$28.13), must not have worked in the formal sector, based on the category of the union, number of beneficiaries identified.	Estimated 2 million in FY 2008/09 and 600 crore taka (\$84.4 million) has been allocated. In the previous FY it was 1.7 million person and 448.8 crore taka (\$63.1 million).	
<b>Allowances for the Widowed, Deserted and Destitute Women</b> 250 taka (\$3.52) per person per month.	<b>Allowances for the Widowed, Deserted and Destitute Women.</b> Cash is transferred by public sector banks, coordinated by the Ministry of Women and Children Affairs. Financed by GoB.	Totally women specific.	There is no direct linkage with other programmes.	Minimising the problems of women in distress through cash transfers.	Women who are widowed, deserted or destitute, based upon the category of the union, number of beneficiaries identified.	Estimated 0.9 million a year FY 2008/09 and 270 crore taka (\$38 million) a year. Previous FY 0.8 million and 184.8 crore taka (\$26 million).	
<b>Insolvent disabled allowance programme</b> 250 taka (\$3.52) per person per month.	<b>Allowances for the Financially Insolvent Disabled.</b> Cash transferred by public sector banks, coordinated by Ministries of Women and of Social Welfare, financed by GoB.	No specific gender-based selection.	There is no direct linkage with other programmes.	This programme aims to transfer cash to handicapped persons to cope with vulnerability from being disabled and poor.	Financial assistance programme for treatment and rehabilitation of burn-affected and destitute persons.	0.2 million a year FY 2008/09 and 60 crore taka (\$8.4 million). Previous FY same targets and 52.80 crore taka (\$7.4 million).	Free medical treatment and cash finance support to 1,500 deprived burn-affected and destitute patients.

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/ eligibility	Coverage	Results/ outcomes
<b>Maternity allowance</b> 300 taka (\$4.23) per month	<b>Maternity Allowance Program for Poor Lactating Mothers.</b> Cash is transferred by public sector banks. Coordinated by the Ministry of Women and Children Affairs. Financed by GoB.	This programme is totally women specific.	There is no direct linkage with other programmes.	Ensure nutritional status of poor mothers and infants.	15 poor women from 3,000 union <i>parishad</i> constituency.	Estimated 0.06 million women per year FY 2008/09 and 21.6 crore taka (\$3 million) per year. Previous FY was 0.045 million women and 17 crore taka per year (\$2.4 million).	
<b>Honorarium for Insolvent Freedom Fighters</b> 720 taka (\$10.16) per person per month.	<b>Honorarium Programme for Insolvent Freedom Fighters.</b> Cash transferred by public sector banks. Coordinated by the Ministry of Freedom Fighters Affairs. Financed by GoB.	No specific gender based selection but ultimately the beneficiaries are mostly male.	There is no direct linkage with other programmes.	Assisting poor freedom fighters through cash transfers.	1. Verifiable in cross section of references. 2. Income less than 6,000 taka per year (\$84.66). 3. Disabled or partially disabled or landless or unemployed or none in the family to depend on.	0.1 million per year and 86.4 crore taka (\$12.2 million) per year and previous FY was same number of beneficiaries.	
<b>Honorarium for Injured Freedom Fighters</b>	<b>Honorarium for Injured Freedom Fighters.</b> Cash and training is provided. Coordinated by the Ministry of Freedom Fighters Affairs. Financed by GoB.	All members of target group are provided with skills training on different trades either individually or in groups to make them capable of being self-employed. Trained members are provided with microcredit to finance self-employment and income-generating projects.	This programme links training and microcredit together to bring out families of insolvent freedom fighters from poverty.	Assisting poor injured freedom fighters through cash transfers.		0.08 lakh people per year and 32.76 crore taka (\$4.6 million) per year and previous FY was same number of people and 27.3 crore taka per year (\$3.9 million).	

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<b>Grants for Residents in Government Orphanages and other institutions</b> 1,500 taka (\$21.16) per person per month	<b>Grants for Residents in Government Orphanages and other institutions.</b> It is coordinated by the Ministry of Social Welfare. Financed by GoB.	No specific gender-based selection.	There is no direct linkage with other programmes.	To maintain food, lodging, training and rehabilitation of 10,375 orphans, the GoB is running 85 children orphanages throughout the country.		Estimated 0.16 million orphan in FY 2008/09.	Improved process in upbringing and the provision to rehabilitate 525 resident orphans of 85 government <i>shishu paribar</i> . Additional upbringing of 525 children in six <i>chotomoni nibash</i> (baby homes) and 66 children in one day care centre. Training has been provided to 750 destitute children in three centres for destitute children training and rehabilitation centres and 250 deprived orphan children in six pre-vocational training centres. 12,000 children have been provided assistance under Protection of Endangered Children and Improvement of life of Street Children Assistance.
<b>Capitation Grants for Orphan Students in non-government orphanages.</b> 600 taka (\$8.47) per person per month. May be increased to 700 taka (\$9.88).	<b>Capitation Grants for Orphan Students in non-government orphanages.</b> Coordinated by the Ministry of Social Welfare. Financed by GoB.	No specific gender-based selection.		Rehabilitation and welfare of the abandoned, orphans and destitute children.		Estimated 4,500 orphaned children a year and 37.8 crore taka (\$5.3 million) in FY 2008/09.	In FY 2007/08, 42,000 residents of non-government orphanages were provided 30.24 crore taka (\$4.6 million) (600 taka (\$8.47) per head) as a capitation grant.

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<b>Block Allocation for Disaster Management</b>	<b>Block Allocation for Disaster Management.</b> Coordinated by the Ministry of Food and Disaster Management and funded by GoB.	Provided to disaster-affected areas; especially <i>upazila</i> and union <i>parishad</i> to generate jobs and fix infrastructure i.e. roads.	This programme has no linkages.	Generating employment for the poor. Repairing rural infrastructure.	Generally, a location is targeted based on occurrence of natural disaster.	100 crore taka (\$14.1 million) FY and previous FY was 10 crore taka (\$1.4 million).	
<b>Gratuitous Relief (Cash)</b> No specific entitlement, no precise method.	<b>Gratuitous relief.</b> Coordinated by the Ministry of Food and Disaster Management, funded by GoB and some development partners.	No specific gender-based selection.		1. Provides in calamity related emergency needs. 2. Short-term relief to disaster victims in terms of food and necessities.	Generally, a location is targeted based on occurrence of natural disaster.	0.53 million per year and 10 crore taka (\$1.4 million) previous FY was same number and 26.53 crore taka (\$3.7 million).	
<b>General relief activities</b> Clothes, blankets, biscuits, dry food and others in kind.	<b>General Relief Activities.</b> Coordinated by Ministry of Food and Disaster Management Affairs, funded by GoB.	No specific gender-based selection.		Provide relief to the disaster-affected population.	Generally, a location is targeted based on the occurrence of natural disaster.	Estimated 0.5 million FY 2008/09.	
<b>Non-Bengali Rehabilitation (MOFDM)</b> Expenses for payment of Water and Electricity bill for Bihari Camps.	<b>Non-Bengali Rehabilitation.</b> Coordinated by Ministry of Food and Disaster Management Affairs. Funded by GoB.	No specific gender-based selection.				0.11 million FY and 35 crore taka (\$4.9 million) and previous FY same and 30.1 crore taka (\$4.3 million).	
<b>Allowances for Distressed Cultural Personalities/ Activists</b>	<b>Allowances for Distressed Cultural Personalities/ Activists.</b> Coordinated by Ministry of Cultural Affairs. Funded by GoB.	No specific gender-based selection.				0.01 lakh FY and 0.75 crore taka (\$0.1 million) and previous FY was same.	

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Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/ eligibility	Coverage	Results/ outcomes
<b>Allowances for beneficiaries in Chittagong Hill Tract area</b>	<b>Allowances for beneficiaries in Hill Tract area.</b> Funded by GoB.	No specific gender-based selection.			Non-tribal, refugees from India and Jono sanghati members.	0.054 million FY (\$0.2 million) and 1.5 crore taka and previous FY was same.	
<b>Pension for Retired Government Employees or their families</b>	<b>Pension for Retired Government Employees or their families.</b> Funded by GoB.	No specific gender-based selection.				0.325 million retired person in FY 2008/09.	
<b>Stipend for Disabled Students</b> Rates for primary level 300 taka (\$4.23), secondary 450 (\$6.35), higher secondary 600 (\$8.47) and higher studies 1,000 (\$14.11).	<b>Stipend Programme for Disabled Students.</b> Coordinated by the Ministry of Social welfare Affairs. Funded by GoB.	No specific gender-based selection.				12,000 students in FY 2008/09.	
<b>Grants for Schools for the Disabled Teachers' benefit</b>	<b>Grants for Schools for the Disabled.</b> Coordinated by the Ministry of Social Welfare Affairs. Funded by GoB.	No specific gender-based selection.				0.012 million FY and 1.8 crore taka (\$0.25) and previous FY was same.	
<b>Cash for Work</b>	<b>Cash for Work.</b> New programme only for FY 2007/08. Coordinated by the Ministry of Food and Disaster Management Affairs. Funded by GoB.	No specific gender-based selection.			Rural poor agricultural and non-agricultural day labourer. No gender-specific targeting. Targets within working-age population.	0.37 million and 100 crore taka (\$14.1 million). Only for FY 2007/08	
<b>Housing Support</b>	Housing Support. Coordinated by the Ministry of Food	As of June 2008, 112.65 crore (\$15.9 million) taka				Estimated 0.1 million in FY 2008/09.	

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
	and Disaster Management Affairs, funded by GoB.	already been released against allocation of 186.98 taka crore (\$26.4 million) for rural housing programme and 445,519 houses already constructed. In addition, 10.84 crore taka (\$1.5 million) released as grant. It is worth mentioning that 404 NGOs are working in the field and covered 400 <i>upazilas</i> of 64 districts of the country.					
<b>Agriculture rehabilitation</b> Allocation was made to provide 2,000 taka (\$28.22) per person in FY2008/09 which was 4,000 taka (\$56.44) in FY2007/08 as both severe flood and cyclone devastated a large portion of agricultural production.	<b>Agriculture rehabilitation.</b> Coordinated by the Ministry of Agriculture. Funded by GoB.	Designed to address disaster-related loss in agriculture. Through this fund, the government provides seed and fertiliser to the poor farmers.	No linkage.	To retain agricultural production in damaged areas.	Small and marginal farmers cultivating no more than 0.33 acres of land.	13.618 million and 272.35 crore taka (\$38.4 million) FY and previous FY was 4.2 million and 168 crore taka (\$23.7 million). It has increased 224% in coverage and 63% in funding.	Following the recent floods, free seed and fertiliser provided to 1,274,250 small and marginal farmers at one <i>bigha</i> per farmer covering a total of 159,900 ha of land. Cyclone Sidr impacted 231,000 small and marginal farmers, now provided with free seed and fertiliser at one <i>bigha</i> per farmer covering a total land mass of 30,800 ha under rehabilitation programmes.

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Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<b>Microcredit programmes</b>	<b>Microcredit.</b> Funded through Pally Karma-Shahayak Foundation (PKSF), <sup>20</sup> coordinated by PKSF and funded by World Bank and GoB.	PKSF operates through its partner organisation and provides credit to organisations in softer terms and conditions. In turn, organisations offer microcredit to the rural poor for various income-generating activities. Mostly women borrowers (almost 90%).	Programme linkage varies according to the activities on which the credit is drawn; when credit is drawn to invest in a micro-enterprise or a small-scale income-generating activity, training is also provided.	Objectives range according to the kind of activities carried out by the fund. Mostly, the objectives revolve around: <ul style="list-style-type: none"> <li>• Self-employment for the poor women.</li> <li>• Employment generation through public works.</li> </ul>	Varies according to the programme.	Estimated 0.65 million in FY 2008/09.	Up to February 2008, PKSF has provided credit to 7,650,895 female and 700,291 male borrowers. One impact assessment report <sup>21</sup> highlighted that borrowers' income, housing condition, clothing, sanitation and quality of life has improved.
<b>Special Fund for Employment Generation for Hard-Core Poor in Sidr Area</b>	<b>Microcredit programmes (Special Fund for Employment Generation for Hard-Core Poor in Sidr Area).</b> No fund in current FY. Coordinated by PKSF and funded by GoB.	Fund created to generate employment for the hard-core poor in Sidr-affected area by public works programmes. This programme considers poverty without any gender guideline.	No available data.	Employment generation for the hard-core poor. Maintenance of public infrastructure.	No available data.	There is no fund in current FY but last FY was 0.05 million and 130 crore taka (\$18.3 million).	
<b>Social Development Foundation</b> 200 projects under implementation in FY 2007/08. In FY 2008/09, 267 will be supported.	<b>Microcredit programmes.</b> Coordinated by Social Development Foundation (SDF) under Ministry of Finance, funded by World Bank and GoB.	SDF has been implementing Social Investment Programme Project (SIPP) started in April 2003. Villagers form development committees, identify community priorities and chalk out small projects that benefit the hardcore poor and	A number of components to empower local women and youth through involving them in decision-making processes, skills training, reducing the cost of information access and providing local infrastructure.	<ul style="list-style-type: none"> <li>• Empowerment of the poorest through capacity building: focuses on direct involvement of women and youth in decision-making process on local projects.</li> <li>• Livelihood promotion: aims at providing skills training and information on market and local resources so that the beneficiaries can effectively undertake their income-</li> </ul>	This is a comprehensive programme with a number of activities. According to the activities, criteria of involvement change.	<b>1. SIPP Consolidated Phase:</b> Nearly 2 million people of Jamalpur and Gaibandha districts. <b>2. Flood Restoration and Recovery Assistance Programme:</b> About 150,000	More than 2 million people have benefited from the programme: <ul style="list-style-type: none"> <li>• Villagers have now improved access to market.</li> <li>• Savings and lending activities.</li> <li>• Community empowered as also contributing to their development.</li> </ul>

<sup>20</sup> For details of the PKSF lending activities the official website can be accessed through [www.pksf-bd.org](http://www.pksf-bd.org).

<sup>21</sup> The report can be accessed on [www.pksf-bd.org/im\\_web.htm](http://www.pksf-bd.org/im_web.htm).

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
		poor. So far, nearly 2.0 million people of Gaibandha and Jamalpur districts have benefited from the project. SIPP is planning to create links with private sector enterprises for training and job placement, especially for youth, and market linkages for village agricultural goods, products and services. The design of the programme explicitly considers gender dimensions in case of priority setting and decision making about the small local projects.		generating activities. <ul style="list-style-type: none"> <li>Community infrastructure and social services: infrastructure for the local people to enhance market connectivity which is supervised by local people.</li> </ul>		flood-affected families. <b>3. Notun Jibon Cyclone Recovery (Livelihood) Programme:</b> Started pilot programme mapping 16,000 households.	<ul style="list-style-type: none"> <li>187,112 hardcore poor and poor of whom 88% women and 12% men involved in savings in over 14,102 savings groups.</li> <li>1,300 sub-projects completed on rural roads, culverts, schools, tubewells, canal restoration, etc.</li> <li>Villagers saved \$0.78 million.</li> </ul>
<b>NGO Foundation</b> Accumulated capital 127 crore taka (\$17.9 million).	<b>Microcredit programmes.</b> Coordinated by NGO Foundation, funded by GoB.	NGO Foundation provides credit to rural microfinance organisations and NGOs to undertake credit activities and other programmes.	No available info.	No available info.	Not available.	Not available.	Not available.
<b>Microcredit for Women Self-Employment</b> Up to FY 2007/08, 51.25 crore taka (\$7.2 million) distributed among 56,565 beneficiary women.	Microcredit fund for self-employment of women. Coordinated by Ministry of Women and Children Affairs. Funded by GoB.	This programme is totally women specific.	Not available	Provide micro credit to women to allow for their self-employment.	Not available.	Up to FY 2007/08, 51.25 crore taka (\$7.2 million) distributed among 56,565 beneficiary women. Estimated 0.07	This programme is directly contributing to improving the social and economic status of rural destitute and poor women and alleviating their poverty.

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Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
						million women going to receive credit in FY 2008/09 whereas in previous FY number was 0.068 women.	
<b>Fund for Development of Fisheries and Livestock Sector</b> Microcredit.	<b>Fund for Development of Fisheries and Livestock Sector.</b> Coordinated by the Ministry of Fisheries and Livestock Affairs. Funded by GoB.	Focuses on providing credit to new entrepreneurs in fishery and livestock raising.	Training of borrowers.	Self-employment for young entrepreneurs.	Not available.	Estimated 0.015 million in FY 2008/09.	Efforts underway to develop new entrepreneurs and activity through training, motivation, and credit. During FY 2005/06 and 2006/07, 9,811 and 8,554 dairy farms, 15,673 and 16,669 poultry farms and 12,520 and 14,277 goat/sheep farms established. Microcredit of 5.5 crore taka (\$0.8 million) distributed during FY 2005/06 to 7,879 persons.
<b>Freedom Fighters' Self-Employment Support</b>	<b>Freedom Fighters' Self-Employment Support Programme.</b> Coordinated by Ministry of Freedom Fighter Welfare Affairs. Funded by GoB.	This programme focuses on self-employment of poor freedom fighters.	Not available.	Assisting poor freedom fighters through cash transfers.	1. Verifiable in cross section of references. 2. Income less than 6,000 taka (\$84.65) per year. 3. Disabled or partially disabled or landless or unemployed or no family to depend on.	0.01 million and 10 crore taka (\$1.4 million). Its accumulated capital is 42.5 crore taka (\$6 million).	
<b>Microcredit for Self-Employment of Youth</b>	<b>Microcredit Programme for Self-Employment of Youth.</b>	No specific gender-based selection.	Training and credit.	Considering the importance of youth participation in national development, Department of Youth	Not available.	Not available.	The Department of Youth Development trained 3,009,709 youths up to June

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	Coordinated by the Ministry of Youth and funded by GoB.			Development trained 3,009,709 youths up to June 2008. 1,693,225 of these engaged in self-employment and 723,805 have been sanctioned with an amount of 807.69 lakh taka as a loan up to June 2008 (\$1.1 million).			2008. Out of the trained youths, 1,693,225 youths engaged in self-employment activities.
<b>Microcredit in Social Sector Service (RSS, RMC, UCD)</b> Interest-free loan.	<b>Interest-free credit programme.</b> Coordinated by the Ministry of Social Welfare. Funded by GoB.	The ministry utilises the fund in three programmes, namely; 1. Rural Social Service (RSS); 2. Urban Community Development (UCD); 3. Rural Mother Centres (RMCs).	All programmes have a number of components, like training on various trades, social forestry, motivation for family planning, sewing machine distribution, literacy, credit.	Development of socioeconomic condition and the standard of living of the poor people.	Not available.	0.45 million in FY 2008/09 but there no budget. Interest Free loan. Accumulated capital 265 crore taka (\$37.4 million).	A total of 287.71 crore taka (\$40.6 million) interest-free credit distributed among 12.07 lakh targeted poor people through recent RSS, RMCs, UCD and acid burn victim and physical handicapped rehabilitation. Vocational training provided to 4.37 lakh people, literacy to 4.50 lakh illiterate people and 4.24 lakh people educated in family planning. Targeted people have saved 489.71 lakh taka (\$0.7 million) and made personal capital of 30.71 crore taka (\$4.3 million).
<b>Microcredit by BRDB</b>	<b>Bangladesh Rural Development Board (BRDB)</b> <sup>22</sup> implements and coordinates the	BRDB provides pre-credit training and microcredit through three programmes:	BRDB, through the <i>Upazila</i> Central Cooperative Society, distributed microcredit of	<ul style="list-style-type: none"> <li>Bring ultra poor people under the coverage of micro credit.</li> <li>Create wider opportunities for self-</li> </ul>	Not available.	0.53 million in FY 09 but there is no budget. Previous FY	BRDB's anti-poverty interventions have resulted in alleviation of rural

<sup>22</sup> There are a number of programmes of BRDB through which microcredit is provided to various categories of beneficiaries. For details see [www.brdb.gov.bd](http://www.brdb.gov.bd).

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Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
	programme, funded by GoB.	1. Revolving microcredit programmes; 2. Integrated poverty alleviation programmes; 3. Credit programme of the Women's Development Wing.	65,486.21 lakh taka (\$92.4 million), 71,945.18 lakh taka (\$101.5 million) and 86,272.89 lakh taka (\$121.7 million) among the ultra poor population during FYs 2004/05, 2005/06 and 2006/07. Pre-credit training has been provided to 2.26 lakh over the past three years.	employment in rural areas		total number was 0.44 million. Accumulated capital 611.28 crore taka (\$86.3 million).	poverty to a remarkable extent. Approximately 31% of its beneficiaries in general have crossed the poverty line with visible progress in attaining a better standard of living.
<b>Fund for the Welfare of Acid Burnt and Disabled</b>	<b>Fund for the Welfare of Acid Burnt and Disabled.</b> Coordinated by Ministry of Social Welfare. In FY 2002/03, introduced by government to support acid victims and physically handicapped persons. Totally funded by GoB.	The programme especially recognises the need to bring back destitute girls and women acid victims and physically handicapped persons into mainstream economic activities by providing interest-free short-term credit.	This programme has no linkages.	Rehabilitation of acid victims and physically handicapped persons.	Only acid victims and physically handicapped persons are allowed to draw credit.	70,000 in FY 2007/08 and estimated 75,000 in FY 2008/09.	
<b>Fund for Garment Workers Training and Support</b> 20 crore taka (\$2.8 million) allocated in FY 2007/08 but remained unspent	<b>Fund for Garment Workers Training and support.</b> Coordinated by the Ministry of Commerce and funded by GoB.	Although created in FY 2007/08, owing to lack of any design and implementation procedure this fund remained unspent.	N/A.	This fund is supposed to contribute to contributory insurance coverage or the contributory provident fund but agreement is yet to be signed with the respective industries.	Garment workers only.	Estimated 0.1 million garment workers.	
<b>Fund for Assistance to Small Farmers and Poultry</b>	Created to support disaster-affected small farmers and poultry farmers.	The key was to provide immediate capital to affected farmers at a low	No linkage.	Provide immediate capital to affected farmers. Retain the production of poultry.	No information available.	Estimated 0.1 million farmers.	

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<b>Farms</b> 100 crore taka (\$14.1 million) mobilised to provide loans to disaster-affected farmers.	Coordinated by the Finance Division of the Ministry of Finance.	interest rate. The poultry sector faced the hardest ever challenge as Sidr and Avian Influenza devastated a number of farms, with total destruction estimated at 4,100 crore taka (\$578.5 million).					
<b>Employment Generation for Hard-Core Poor (PKSF)</b>	Employment Generation for Hard-Core Poor. Coordinated by PKSF, which is legally a company limited by guarantee, meaning 'company not for profit.' GoB funds for microcredit operations coordinated by PKSF through organisations.				Landless poor.	0.96 million in FY 2007/08 and estimated 1.2 million in FY 2008/09.	
<b>Support to Small Entrepreneurship (PKSF)</b> FY 2008/09, 100 crore taka (\$14.1 million) allocated, estimated 0.35 million persons; previous FY, 0.28 million beneficiaries. Total accumulated capital 275 crore taka (\$38.8 million).	<b>Support to Small Entrepreneurship</b> coordinated PKSF, which is legally a company limited by guarantee, meaning 'company not for profit.' GoB funds for microcredit operations coordinated by PKSF through organisations. At the receiving end,	PKSF provides microenterprise lending to partner organisations which then disburse credit to micro-entrepreneurs at grassroots level. Beneficiaries are mostly women although no gender-disaggregated data are available.	Acts as a fund which is channelled through partner organisations of PKSF to the micro-entrepreneurs who pursue income-generating activities with a small loan.		Rural poor.	In FY 2008/09 100 crore taka (\$14.1 million) allocated to estimated 0.35 million persons and the previous FY 0.28 million beneficiaries. Total accumulated capital 275 crore taka (\$38.8 million).	

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	credit borrower receives from a local NGO and repays loan to it with separate terms and conditions.						
<b>Mitigation of Risk of Natural Disaster (pre and post)</b> Even though no allocation made for this programme in FY 2008/09, total disbursement 147 crore taka (\$20.7 million) (40% grant and 60% loan).	<b>Mitigation of Risk of Natural Disaster (pre and post).</b> Ministry of Food and Disaster Management. No information available.	No data or information available.	No data or information available.	No data or information available.	No data or information available.	0.2 lakh.	No data or information available.
<b>Housing Loan for Homeless (BB)</b> Total accumulated capital 150 crore taka (\$21.2 million) and in the budget for 2008/09 1.5 crore taka allocated (\$0.2 million).	<b>Housing Loan for Homeless.</b> Bangladesh Bank (BB) coordinates the fund and finances the housing projects for the homeless. The Housing Fund programme was introduced in 1997/98 all over the country.	The project provides: 1. housing loans to low-income households to construct houses through partnership agreements with NGOs; 2. microcredit to borrowers through implementing agencies/NGOs for income-generating purposes.	No data or information available.	The main purpose of the programme is to improve the quality of life of poor people by providing loans to construct safe and durable houses.	The target groups of the Housing Fund are the rural poor, the landless, small and marginal farmers, people who are rendered homeless because of calamities.	0.50 lakh.	No data or information available.
<b>Swanirvar Training Programme</b>	No data or information available.	No data or information available.	No data or information available.	No data or information available.	No data or information available.	0.10 lakh.	No data or information available.
<b>National Foundation for the Disabled in Development (JPUF)</b>	<b>National Foundation for the Disabled in Development.</b> Through (Jatio	Government grants the main source of income. The organisation is authorised to meet	The main function of the foundation is to: 1. Resolve various issues related to	No data or information available.	No data or information available.	No data or information available.	No data or information available.

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25 crore taka (\$3.5 million) disbursed as seed money. World Bank assistance 125 crore taka (\$17.6 million) is in the pipeline.	Pratibandhi Unnayan Foundation (JPUF), under the Ministry of Social Welfare. With the help of the GoB, the National Foundation for the Disabled has been formed to look after all issues related to the disabled.	the expenses of activities from the income on the government grants.	disabled persons; 2. Allocation of grants and aid loan to disabled persons and NGOs that are functioning towards the devolution of disable welfare; 3. Special education for disabled children.				
<b>Shamaj Kallyan Parishad</b> 8 crore taka (\$1.1 million) allocated.		No data or information available.	No data or information available.	No data or information available.	No data or information available.	0.14 lakh.	No data or information available.
<b>Special fund for training and reemployment for the retired or dismissed employees / workers</b> A fund of 54 crore taka (\$7.6 million) in past three years.	<b>Special fund for training and reemployment for the retired or dismissed employees / workers.</b> No data or information available.	No data or information available.	No data or information available.	No data or information available.	No data or information available.	No data or information available.	No data or information available.
<b>100 days Employment Scheme.</b> 100 taka (\$1.41) per day. For 100 days of participation the beneficiary receives 10,000 taka (\$141.09). If employment is not found for the applicant then the payment structure is 40 taka (\$0.56) a day for the first 30	<b>100-Day Employment Generation Programme.</b> Coordinated by Ministry of Food and Disaster Management. So far the largest social protection programme in the country, introduced in FY 2008/09 in response to the price hike. GoB funds the	With outreach to an estimated 2 million households or about 10 million beneficiaries and with the objective of generating 200 million person days of employment per year, this is the largest government safety net programme focused on employment generation.	This programme has no linkages with other programmes as it is temporary employment-generation-focused, which intends to bring the poor unemployed population out of the worsening food crisis.	The objective of the programme was to transfer income to the poor unemployed to smooth consumption during the lean agricultural season. Another objective was also typical of rural workfare schemes – to link employment generation to the development and maintenance of small-scale rural infrastructure, aimed at enhancing agricultural productivity and sustainability.	Extreme poor and permanent capable resident and marginal farmers in rural areas (especially vulnerable areas)/ eager to work but unemployed and unskilled poor people/ landless/ not permanent or temporary farm labourer/ not benefiting	With outreach to an estimated 2 million households or about 10 million beneficiaries and with the objective of generating 200 million person days of employment per year.	More than three-fourths of the participants reported an improvement in their overall economic condition. 77% of participant households reported an improvement in their food consumption, either in quality, or quantity, or both. Investment in

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days and 50 taka (\$0.71) for remaining period.	programme. Union Disaster Management Committee under union <i>parishad</i> selects the beneficiaries, who are then sent to the <i>upazila</i> Disaster Management Committee. At grassroots level the programme is supervised by supervising officers from <i>upazila</i> administration.	However, this programme has not made any gender guideline in selecting beneficiaries and the evaluation report of the first phase found that 28% of the beneficiaries were female (NFPCSP et al., 2009).			from other ongoing social safety net.		household assets – both productive and non-productive. General consensus among beneficiaries that the programme should continue. For many, this programme is more dignified than other social protection as the beneficiary is getting paid only after doing some work. The programme was particularly helpful to women who often, unlike men, are unable to migrate for better work opportunities. Social impact was also reported, in particular related to conflicts that arose between those competing to become beneficiaries.
<b>Fund for Climate Change</b>	<b>Fund for Climate Change.</b> Newly introduced in FY 2008/09, to be coordinated by Climate Change Cell under Ministry of Environment and Forest.	Only two committees created so far to strategise on how to use this fund.	Not yet done.	To undertake action research on how to increase people's and communities' abilities to cope with natural disaster in high-risk areas. <sup>23</sup>	N/A.	N/A.	N/A.
<b>Allowances for Urban Low-</b>	<b>Allowances for Urban Low-</b>	Design addresses the poor nutritional	This programme has no linkage with	Focuses on the nutritional status of the mother and	Not yet finalised.	Expected to cover 40,000	

<sup>23</sup> [www.mof.gov.bd](http://www.mof.gov.bd).

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<b>Income Lactating Mothers.</b> Rate not yet finalised. (It is likely to be the same as the other maternity allowance programme, i.e. 300 taka (\$4.23) per month.	<b>Income Lactating Mothers.</b> Newly introduced in FY 2008/09, to be coordinated by Local Government Engineering Department. Not yet started.	status of low-income urban working mothers, especially garment workers. This allowance will be given for two years starting from the time of conception.	other programs. However, garment workers are going to be able to buy rice at subsidised prices from this financial year.	children as well as enhancing the purchasing power of female worker in urban areas.		pregnant working women.	
<b>Stipend for Primary Students</b> From FY 2002/03, providing cash support to poor primary school children, launched by transforming Food for Education Programme into Stipend Programme. Parents of 40% poor students of primary schools in rural areas are given monthly stipend at the rate of 100 (\$1.41) per month to send one child to school and 125 (\$1.76) to send more than one. From July 2002 to June 2008, GoB spent about 2821.65 million taka from its own resources (\$39.8 million).	<b>Stipend for Primary Students (2nd Phase).</b> Coordinated by Ministry of Primary and Mass Education through Directorate of Primary Education. This is a government-funded project. From FY 2002/03, now in its second phase.			<ul style="list-style-type: none"> <li>To increase the enrolment rate of all primary-level school-age children of poor families;</li> <li>To increase the attendance rate of enrolled students at primary school;</li> <li>To reduce the dropout rate of enrolled students at primary school;</li> <li>To establish equity in financial assistance to all primary school-age children;</li> <li>To enhance the quality of primary education.</li> </ul>	40% poor students of primary schools in rural areas.	4.8 million students, almost half of them girls.	
<b>School Feeding Programme</b> Seven lakh students with 75	European Commission- (EC-) Assisted School Feeding	Designed to feed children with fortified biscuits to address hunger as	No linkage with other programmes.	Most families of primary school students are poor and many students come to school hungry. Retaining	Students are not selected rather the schools are selected in such	At present almost 0.6 million students and	

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grams of biscuits every day.	Programme (Jan 2009 to June 2013).	well as the nutritional situation. Acts as incentive for families, as students are getting almost 300 KCal of energy through the feeding.		them in schools throughout the day without food is near impossible and inhuman. Currently, GoB is providing fortified biscuits as midday food with the assistance of the WFP in all <i>upazilas</i> of three selected poverty-stricken districts (Kurigram, Gaibandha and Kishorganj), with 0.6 million beneficiaries. GoB is also providing fortified biscuits to 0.4 million students in Sidr-affected <i>upazilas</i> of four districts (Pirojpur, Patuakhali, Borguna and Bagerhat) with assistance from the WFP Emergency Programme. The programme includes deworming and hygiene/ sanitation/nutrition awareness through information and education materials. Under EC-assisted School Feeding (January 2009 to June 2013), 0.2 million students of 10 districts (Netrokona, Lalmonirhat, Chuadanga, Lazmipur, Cox's Bazar, Sunamganj, Habiganj, Patuakhali, Jamalpur and Pabna) of 10 <i>upazilas</i> are provided with fortified biscuits at midday to ensure 100% enrolment and retention in primary schools.	a way that it is in the poorest region of the country and the nutritional status is also poor owing to poverty.	half of them are female.	
<b>Stipend for Dropout Students – Learning Centre (LC)</b>	<b>Stipend for Dropout Students.</b> Part of the Reaching Out-	Designed to support schooling and completion of primary education	This programme has no linkage with other programmes as it intends only to	The key objective of this project is to use demand-side mechanisms; in particular the project aims	<b>For new LCs:</b> <ul style="list-style-type: none"> <li>Enrolment in affiliated LCs;</li> </ul>	Almost 0.5 million children, 50% female.	<ul style="list-style-type: none"> <li>5 million children in about 15,000 LCs, 49% female.</li> </ul>

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<p>The annual education allowance ranges from 800 taka (\$11.29) for Classes 1-3 and 970 taka (\$13.69) for Classes 4-5 students. Education allowances are channelled through bank accounts, operated by mothers or guardians, and is disbursed twice a year in March/April for the January-June semester and in September/October for the July-December semester.</p> <p><b>Allowance in Shishu Kallyan Trust:</b> The annual education allowance is around 1250 taka (\$17.64) for each student.</p>	<p>of-School Children (ROSC) project,<sup>24</sup> launched in 2004 and to end in 2010 with funds from GoB, the International Development Association (IDA) and the Swiss Agency for Development and Cooperation (SDC). Total funds are at \$61.79 million. The Ministry of Primary and Mass Education is responsible for oversight, annual reviews and issues arising, and the Directorate of Primary Education implements. There is a ROSC Committee headed by the secretary. The ROSC Unit is headed by a project director who is directly responsible for day-to-day implementation. Five assistant directors, each heading a section, are responsible for implementing</p>	<p>for 0.5 million out-of reach children through: 1) education allowances to eligible students and; 2) grants to LCs/schools.</p>	<p>retain dropped out students in LCs and schools. Skills development training is also a part of the ROSC project; up to December 2008 only 252 students got training.</p>	<p>to:</p> <ol style="list-style-type: none"> <li>1. Provide access to primary education and ensure retention of disadvantaged children who are currently out of school;</li> <li>2. Improve the quality and efficiency of primary education, especially for these children;</li> <li>3. Strengthen the capacity of and build LCs and related organisation.</li> </ol>	<ul style="list-style-type: none"> <li>• Appropriate age (entry age 7-10 for Class 1);</li> <li>• Children never enrolled in formal schools or LCs, or dropped out from school or from LCs for at least one academic year;</li> </ul> <p><b>Existing LCs:</b></p> <ul style="list-style-type: none"> <li>• Enrolment in affiliated LCs;</li> <li>• Appropriate age (entry age 7-10 for Class 1).</li> </ul> <p><b>Children enrolled in LCs continue receiving education allowances if they:</b></p> <ul style="list-style-type: none"> <li>• Maintain an average of at least 75% annual attendance in the LC;s</li> <li>• Show evidence of satisfactory</li> </ul>		<ul style="list-style-type: none"> <li>• Declining trend registered in dropout rate: 0.48% in 2006 to 0.28% in 2007 and 0.16% in 2008.</li> <li>• Up to 2006, 981 children completed primary education cycle from ROSC LCs, of whom 57% moved to secondary education.</li> <li>• 18,717 students of 73 SKT schools receiving education allowance.</li> <li>• Since 2005, 4,138 students of SKT schools graduated, of whom 77% moved to the next tier.</li> <li>• Majority of LC teachers are female (78%) and most belong to 21-30 age group.</li> <li>• Teachers receiving salary ranging from. 1,000 to 1,200 taka (\$14.11 to</li> </ul>

<sup>24</sup> [www.dpe.gov.bd/ROSC.htm](http://www.dpe.gov.bd/ROSC.htm).

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/ eligibility	Coverage	Results/ outcomes
	<p>various project activities. At <i>upazila</i> level, the education officer is responsible for processing applications for establishing LCs, facilitating disbursements of allowances and grants and coordinating monitoring. At local community level, Centre Management Committees (CMCs) are responsible for managing LCs and using grants properly with support of education service providers hired by them. To support quality of LCs, CMCs seek assistance from education resource providers chosen by them.</p>				<p>achievement level deemed adequate by the classroom teacher.</p>		<p>\$16.93) per month.</p> <ul style="list-style-type: none"> <li>• Learning achievements in Bangla and Mathematics notably satisfactory. The monitoring report of the MIS Cell depicts that, in Bangla and Mathematics, 95% students achieved average to excellent grade, with only 5% having achieved a poor grade.</li> </ul>
<p><b>Stipend for Secondary and Higher Secondary/ Female Students</b></p>	<p>Currently a component of a number of approved and unapproved projects. Approved and running are Secondary Education Sector Development Project, Female</p>	<p>Designed to provide incentives for school enrolment and continuing at least to the higher secondary level education. As Bangladesh has achieved gender parity in primary</p>	<p>Stipend is a component of a number of projects and these projects have other components, like gender parity in teachers, training for the teachers, gender-sensitive infrastructure of</p>	<p>1. To improve the quality of secondary education; 2. To increase enrolment of girls in secondary through continuing financial assistance with the aim of expanding girl's education; 3. To provide special facilities for girl's education in inaccessible and disadvantaged areas.</p>	<p>There are no uniform selection criteria for stipend. For a certain project, all girls get this stipend; for another project, 30 % of girls and 10 % of boys from poor</p>	<p>Almost 3 million girls (GoB, 2009).</p>	

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
	Secondary School Assistance Project Phase II (FSSAP-II), <sup>25</sup> Female Secondary Stipend Project Phase II (FSSP-II), Higher Secondary Female Stipend Project Phase III. Unapproved projects are Secondary Education Quality Access and Enhancement Project, Stipend to Female Students at Secondary Level Phase III, Stipend to Female Students at High Secondary Level Phase III, Stipend to Ultra Poor Students, Stipend to Ultra Poor Male and Female Students of four cities (Dhaka, Chittagong, Rajshahi and Khulna). Projects are executed by Directorate of Secondary and Higher Education.	education, current focus on gender parity in higher education.	schools, infrastructural development, etc.	4. To reduce population growth by motivating stipend-recipient girls to refrain from marriage till the completion of Secondary school Certificate Examination/Dakhil Examination. 5. To increase involvement of women in socioeconomic development activities. 6. To increase women's self-employment to alleviate poverty. 7. To enhance the efficiency of project manpower through provision of training for the smooth implementation of various programmes. 8. To organise teacher education and training for qualitative improvement of secondary education. 9. Above all, to help empower women	families receives this stipend.		
<b>Stipend for Poor Boys in Secondary school</b>	<b>Stipend for Poor Boys in Secondary School.</b> A new	Explicitly addresses gender disparity in secondary	This programme has no such link with other programmes.	Bring back gender parity in secondary schools in programme areas.		No available data.	

<sup>25</sup> Project briefs can be accessed through [http://www.moedu.gov.bd/development\\_activities.htm](http://www.moedu.gov.bd/development_activities.htm)

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	programme announced in the national budget speech. Will be coordinated by the Ministry of Education.	education as, lately, owing to the stipends for girls, the enrolment ratio of girls and boys has become imbalanced. Launched to ensure gender parity. Will be implemented in 121 <i>upazilas</i> , with only boys from poor families provided the stipend.					
<b>Maternal Health Voucher Scheme</b> Provides vouchers for: i) antenatal and birthing care at home and in public or private sector facilities; ii) referral transport; and iii) nutrition and other items related to childbirth. Poverty criteria govern eligibility except for nine <i>upazilas</i> , where eligibility is universal. Also provides incentives to the provider and additional 'seed money' for institutions to cater for additional costs incurred.	<b>Maternal Health Voucher Scheme.</b> Implemented by Ministry of Health and Family Welfare. Aiming at more effective reduction of the maternal mortality rate, programmes are running in 352 unions of 21 <i>upazilas</i> under 21 districts with the assistance of the WHO. Implemented under Health, Nutrition and Population Sector Programme (HNPSP).					315,177 poor pregnant women in 33 <i>upazilas</i> . Programmes running in 352 unions of 21 <i>upazilas</i> under 21 districts with the assistance of the WHO.	
<b>Rural Employment Opportunities for Protection of</b>	<b>Rural Employment Opportunities for Protection of</b>	The project has three components: 1. Road maintenance;	Integrates skills training, improving and installing pro-poor public assets	1. Empowerment of women; 2. Rural infrastructure maintenance.	1. Households which have less than 0.3 ha of land;	24,444 women.	

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<p><b>Public Assets (REOPA)</b> Daily 100 taka (\$1.43) wage for two years (originally it was 70 taka (\$2) but recent modification owing to price hike).</p>	<p><b>Public Assets (REOPA).</b> Funded by European Community through EC and coordinated by Local Government Division of Ministry of Local Government and Rural Development. UN Development Programme (UNDP) providing technical assistance and local NGOs and local government institutions in project areas are implementing it.</p>	<p>2. Block grant; 3. Service delivery. This project specifically focuses on empowerment of women by providing employment opportunities and skills training and involving them more in the public sphere.</p>	<p>and employment of rural poor women. Thus it focuses on regular income for women and on intra-household decision-making power. Indirect beneficiaries are children of those households as well.</p>		<p>2. Female-headed households. 3. Households with no other income and not participating in other targeted programmes.</p>		
<p><b>Community Nutrition Programme</b> Mixture of rice, pulse, <i>ghur</i>, soybean, nutrient packet and vitamin A capsule.</p>	<p><b>Area-Based Community Nutrition (ABCN).</b> Implemented by NGOs in 109 <i>upazilas</i> of 34 districts of 6 divisions. Under a new contract, 10 NGOs have been working with National Nutrition Programme (NNP) since May 2008. Services are provided from a Community Nutrition Centre (CNC) established to serve an average a 1,200 population. About</p>	<p>Explicitly considers malnutrition of women and children as a major cause of further infectious diseases among children. NNP community nutrition interventions are designed to reduce prevalence of moderate and severe underweight in young children, ensure pregnancy weight gains, reduce incidence of low birthweight and reduce prevalence of iron-</p>	<p>This social protection measure addresses public health issues like malnutrition but coverage is too low.</p>	<p>Enhance the nutritional level of women and children in some selected areas of the country. Part of the NNP.</p>	<p>Targets same ultra poor households as VGD programmes.</p>	<p>Nutritious food to 2.9 million children, 3 million pregnant mothers, 1.5 million adolescent girls of 105 <i>upazilas</i> (Independent Review Team, 2008). Now has expanded to another 65 <i>upazilas</i>.</p>	

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Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/ eligibility	Coverage	Results/ outcomes
	23,246 community nutrition promoters, 2,378 community nutrition organisers and 584 field supervisors work at field level under the guidance of the <i>upazila</i> manager, concerned NGO officials and NNP officials. A Nutrition Management Committee has been formed in each district, <i>upazila</i> , union and CNC comprising GoB officials and staff, community leaders, community people and nutrition workers, to ensure the programme is implemented smoothly at grassroots level	deficiency anaemia among adolescent girls and pregnant women. Related interventions are growth monitoring and promotion of children until age two; weight gain monitoring of pregnant women; targeted food supplementation of growth faltering and severely malnourished children, undernourished pregnant women and breastfeeding mothers; and conduct of adolescent girl nutrition services. Iron-folate provided during pregnancy and vitamin A postpartum.					
<b>Chars Livelihood</b> Focus on the 50,000 poorest households living on island chars, which receive a one-time transfer of investment capital (\$150) accompanied by a package of social, livelihood and	<b>Chars Livelihood</b> <sup>26</sup> The CLP is funded by the UK Department for International Development (DFID) and sponsored by the Ministry of Local Government, Rural Development and	To improve the livelihood security of the very poorest living in the riverine areas of Kurigram, Gaibandha, Jamalpur, Bogra and Sirajganj districts. Addresses spatial problems like river bank erosion,	Integrates livelihood support strategies in terms of providing basic infrastructure, asset transfer, social protection and promotion of enterprise.	The main livelihoods entry point adopted by the CLP, then, is building financial capital by a one-off transfer of investment capital to the poorest households. A major aspect of the programme is giving assets to the poorest 50,000 households living on island chars. These households also receive a further	50,000 of the very poorest households on island chars – ‘core beneficiary’ households. The main selection criteria: 1. Resident on an island char for at least six months;	50,000 poorest households living on island chars.	

<sup>26</sup> This matrix is based on information on [www.clp-bangladesh.org/](http://www.clp-bangladesh.org/).

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
market development inputs and training to the value of a further (\$150) per household. While this process is ongoing, future CLP core beneficiaries and other poor households are given some forms of short-term social protection, including employment in cash for work in months of seasonal hunger or <i>monga</i> . Households assisted through cash for work are a segment of the 1 million people, throughout the programme area, whose lives the CLP aims to improve.	Cooperatives of the GoB.	isolation from markets, lack of government services and severe unemployment. Usually, before receiving the one-time transfer, the family also has its homestead plinth raised above the highest known local flood level and is provided with a sanitary latrine, access to clean drinking water and special provisions for potable water during flooding (the package). These inputs are complementary to the initial transfer but not integral to it and would not be necessary in less-marginal areas of the country.		package of livelihoods training, infrastructure and social development support. This programme also focuses on the environmental vulnerability of the island char dwellers by providing support to raise the level of the house above the known flood level and sanitation support for a year-round access to a clean water supply.	2. Landless –no homestead land and no access to agricultural or productive land, including that to be inherited under Bangladeshi law; 3. Assetless – do not own income-generating assets with a value exceeding 5,000 taka (\$71.94). This means that the household does not own any cattle. The income of these households relies primarily on agricultural daily wage labour or migrant unskilled casual labour. They are often female-headed.		
<b>Shouhardo Programme</b>	Not available.	Not available.	Not available.	Not available.	Not available.	Not available.	Not available.
<b>Accommodation (Poverty Alleviation and Rehabilitation) Project (ABASHAN)</b>	<b>Accommodation (Poverty Alleviation and Rehabilitation) Project (ABASHAN).</b> <sup>27</sup> Prime Minister's Office in a	Aims at providing shelter for people displaced by river bank erosion or other climate change factors like cyclones, etc. A number of	Integrates skills development training, road connectivity or access to markets and credit in a comprehensive way.	The specific objective is to settle landless and homeless families/people on <i>khas</i> land/resumed land/donated land/in some cases purchased land with living accommodation and title deed of ownership of	Target population is selected by local governments and local administration and this population must	Till 30 June 2008, 47,500 destitute homeless families rehabilitated at a cost of 521.92 crore	

<sup>27</sup> For details, see [www.abashanpmo.gov.bd/](http://www.abashanpmo.gov.bd/).

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	coordinating role with the district and <i>upazila</i> administration and other government departments.	activities undertaken to construct shelter and then provide other options like credit, training, electrification, connecting roads with shelters, etc. Design explicitly considers the vulnerability of displaced families, with gender an overall issue.		the land jointly in the name of wife and husband	be environmentally displaced poor people who have no other options than government support.	taka (\$75.1 million) and 1.06 metric tonnes of food grain.	
<b>Rural Employment and Road Maintenance Programme</b> 10 women employed in each union <i>parishad</i> . In 342 unions of 35 <i>upazilas</i> in five <i>monga</i> -stricken districts of northern region, 30 women benefit. Each woman receives 90 taka (\$1.29) a day as wage, with 54 taka (\$0.78) paid in cash each day and the rest deposited in a five-year savings scheme bank account. At the end of the programme, each woman receives 75,000 taka (\$1,079.14).	<b>Rural Employment and Road Maintenance Programme.</b> GoB-funded and implemented by the Local Government Engineering Department of the Ministry of Local Government and Rural Development. It generates 50,000 jobs annually in 4,926 unions. Under this programme, 1.9 billion taka (\$273.4 million) will be spent in FY2008/09. This project is expected to end by 2013.	Designed to incorporate rural unemployed poor women in employment and provide training and capital to start self-employment schemes after the end of the project.	Integrates training on income-generating activities with savings along with daily activities.	The main objective is to improve the connectivity of rural people to ensure people's access to market and public services by maintaining rural roads. Provides employment opportunity for rural poor women.		50,000 women annually.	

Type of social protection	Programme information	Programme design	Programme linkages	Programme objectives	Targeting/eligibility	Coverage	Results/ outcomes
<p><b>Vulnerable Group Development for the Ultra Poor (VGD-UP)</b> (eight districts in <i>monga</i> area)</p> <p>From FY 2008/09, 40,000 ultra poor women provided with an allowance of 400 taka (\$5.76) each per month, in two cycles of 24 months' duration. In addition, income training will be provided to the beneficiaries through NGOs. On completion of the training, production-oriented support such as cows, goats, ducks and chickens worth 6,000 taka (\$86.33) will be given to each beneficiary.</p>	<p><b>Vulnerable Group Development for the Ultra Poor (VGDUP).</b><sup>28</sup></p> <p>Funded by European the EC, coordinated by the Directorate of Women Affairs of the Ministry of Women and Children Affairs. Local government institutions of the project areas are responsible for selecting the target population. The timeframe of the project is 1 January 2007 to 31 December 2011. Up to June 2008, not a single taka had been expended. Approved at an Executive Committee of the National Economic Council meeting on 29 November 2007. Government allocated 30 crore taka (\$4.3 million) in FY 2008/09.</p>	<p>Explicitly considers gender inequality and empowerment of rural poor women reinforced by extreme poverty. Moreover, the issue of food security has also been integrated, as malnutrition among women and girls is most common (50%).</p>	<p>This is an integrated programme of training and asset transfer but it is not directly linked with other programmes.</p>	<ul style="list-style-type: none"> <li>Life skills training on income-generating activities as well as on nutrition, primary health, human rights, AIDS, reproductive Health, gender, environment, etc.</li> <li>In addition, support to VGD women through subsistence allowance, a set transfer and savings creation so that they can engage in self-employed income-generating activities.</li> <li>Strengthen the human resources and capacity of the Department of Women Affairs through provision of technical assistance, training, equipment and operational support.</li> <li>To enhance the capabilities of NGOs and local government organisations to implement and monitor sustainable life improvement and income-generating projects through technical assistance, training, workshops and seminars.</li> </ul>	<ul style="list-style-type: none"> <li>Less than 10 decimals of land (0.04 ha);</li> <li>No production assets;</li> <li>No active adult male household members;</li> <li>Employment, if any, limited to day labouring or domestic help;</li> <li>Household de facto headed by a woman (divorced, abandoned, widow, unmarried).</li> </ul>	<ul style="list-style-type: none"> <li>36 <i>upazilas</i> of eight districts selected on the basis of poverty incidence and level of food insecurity as provided in the Food Security Atlas of Bangladesh (2004) prepared jointly by GoB and WFP.</li> <li>A total of 80,000 ultra poor (mainly women) get support under the project.</li> </ul>	

<sup>28</sup> For details, see [www.vgdupdwa.gov.bd/index.htm](http://www.vgdupdwa.gov.bd/index.htm).